SBI

భారతీయ స్టేట్ బ్యాంక్
भारतीय स्टेट बैंक
STATE BANK OF INDIA

Speed post with Ack Due

To,

M/s. Gayathri Traders Second Floor, 1-112/7/S2, SVR Commercial Gachibowli, Miyapur Road, Miyapur, Hydrabad – 500049.	**Partner and Guarantor:** **1. Mr Joel Kishore Dirisam s/o Joseph Dirisam** 11-14-261/4/405, Gayatri Nilayam, Chitra Layout, Beside RR Court Complex, LB Nagar, Saroornagar, Hyderabad – 500074, Cell: 8106424116, joelkishoredirisam@gmail.com **2. Mrs Shashikala Churukanti w/o C Ashok Reddy** HMT Shatavahana Colony, Opp Satavahana High School, KPHB Colony, Kukatpally, Hyderabad, 500072 9848074095, srkhyd@yahoo.com

SBI/SARB-1/HYD/2026-27/PS/ 381

Date: 11.11.2026

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

[Under Rule 8(6) of Security Interest {Enforcement} Rules], 2002

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged to the Secured Creditor, the **symbolic possession** of which has been taken by the Authorised Officer of State Bank of India, the secured creditor will be sold on **"As is Where is", "As is What is"** and **"Whatever there is"** basis **on 16.12.2026**, for recovery of **₹4,62,33,867/- (Rupees: Four crore sixty two lakh thirty three thousand eight hundred and sixty seven only)** as on 11.11.2026 together with further interest, expenses as per the contractual rate due to the secured creditors State Bank of India from Borrower **M/s Gayatri Traders and the gurantors Mr Joel Kishore Dirisam s/o Joseph Dirisam, Mrs Shashikala Churukanti w/o C Ashok Reddy**

The reserve price will be ₹5,08,30,000/- (Rupees Five crore eight lakhs thirty thousand only) and the earnest money deposit will be ₹50,83,000/- (Rupees Fifty lakh eighty three thousand only)

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నిరర్థక ఆస్తుల వసూలు శాఖ
2వ అంతస్తు, టి.యస్.ఆర్.టి.సి.
కమ్యూటర్ ఏమినిటీ సెంటర్
బస్ టెర్మినల్ కాంప్లెక్స్, కోటి,
హైదరాబాద్ - 500 095.

तनवग्रस्त आस्तियाँ वसूली शाखा
द्वितीय तल, टी.एस.आर्.टी.सी..
कम्प्यूटर अमेनिटि सेन्टर,
बस टर्मिनल कांप्लेक्स, कोठी,
हैदरबाद - 500 095.

Stressed Assets Recovery Branch
(SARB), 2nd Floor,
TSRTC Commuter Amenity Centre,
Bus Terminal Complex,
Koti, Hyderabad - 500 095.

SHORT DESCRIPTION OF THE IMMOVABLE PROPERTY WITH KNOWN ENCUMBERANCE IF ANY

All that part and parcel of Open Land Demarked as "D" (D/Eastern Part) admeasuring 920 square yards out of 1841 sqyds in part of Sy No.25, Road No.5A, Vaishali Nagar at Madeenaguda village, Serilingampally Mandal and Municipality, Ranga Reddy District, belonging to Smt Charukanti Shashikala vide Release Deed document No.903/2010 in District Registrar Office Rangareddy and bounded as follows:

North: 30ft wide road
South: Railway Boundary
East: Land of Shri Yella Reddy and Ch. Vijaya
West: Portion of Open land demarked as "D" (D/Western Part)

ENCUMBRANCES KNOWN TO THE SECURED CREDITOR: NIL.
Reserve Price: ₹5,08,30,000/- **Bid Increment Amount ₹50,000/-** **Auction Time: 12:00 PM to 3.00 PM** **EMD: ₹50,83,000/-** **Auction Date: 16.12.2026**
PROPERTY ID: SBIN00027704131

1. All prospective bidders are requested to register themselves in the web portal URL: https://baanknet.com on browser well before the auction date to participate in the e-auction of the above property
2. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid documents, Training/Demonstration, Terms & conditions on online inter-se bidding etc., may visit the website https://baanknet.com
3. For detailed terms and conditions of the sale, please refer to the link provided in website URL: https://baanknet.com

For further details please contact the following officials on any working day with prior appointment before 5.00 pm on 15.12.2026

1. Shri Sandeep Paridala, Manager, Mobile no. 8985903747
2. Shri M V Subba Rao, Chief Manager, Mobile no. 9490069898

(M V Subba Rao)
AUTHORISED OFFICER

Date: 11.11.2026
Place: Hyderabad

17°28'59.4"N 78°20'54.6"E - Explore in Google Maps

THE TERMS AND CONDITIONS OF THE SALE

Property will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS"

1	Name and address of the Borrower	**M/s. Gayathri Traders** Second Floor, 1-112/7/S2, SVR Commercial Gachibowli, Miyapur Road, Miyapur, Hydrabad – 500049. **Partner and Guarantor:** **1. Mr Joel Kishore Dirisam s/o Joseph Dirisam** 11-14-261/4/405, Gayatri Nilayam, Chitra Layout, Beside RR Court Complex, LB Nagar, Saroornagar, Hyderabad – 500074, **2. Mrs Shashikala Churukanti w/o C Ashok Reddy** HMT Shatavahana Colony, Opp Satavahana High School, KPHB Colony, Kukatpally, Hyderabad, 500072
2	Name and address of Branch, the secured creditor	**STATE BANK OF INDIA, Stressed Assets Recovery Branch(SARB-1)**, 2nd Floor, Upstairs of TSRTC Building Commuters' Amenity Centre, Koti, Hyderabad – 500 095 Email ID of the Bank: sbi.05172@sbi.co.in
3	Description of the immovable secured assets to be sold	
	PROPERTY ID: SBIN00027704131 **SHORT DESCRIPTION OF THE IMMOVABLE PROPERTY WITH KNOWN ENCUMBERANCE IF ANY** All that part and parcel of Open Land Demarked as "D" (D/Eastern Part) admeasuring 920 square yards out of 1841 sqyds in part of Sy No.25, Road No.5A, Vaishali Nagar at Madeenaguda village, Serilingampally Mandal and Municipality, Ranga Reddy District, belonging to Smt Charukanti Shashikala vide Release Deed document No.903/2010 in District Registrar Office Rangareddy and bounded as follows: North: 30ft wide road South: Railway Boundary East: Land of Shri Yella Reddy and Ch. Vijaya West: Portion of Open land demarked as "D" (D/Western Part)	
4	Details of the encumbrances known to the secured creditor.	Nil
5	The secured debt for recovery of which the property is to be sold	**₹4,62,33,867/- (Rupees: Four crore sixty two lakh thirty three thousand eight hundred and sixty seven only)** as on 11.11.2026 together with further interest, expenses as per the contractual rate
6	Deposit of earnest money	**EMD: ₹50,83,000/-** being the 10% of Reserve price to be remitted to the bidder's EMD wallet maintained with PSB Alliance. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in bank account of PSB Alliance and updation of such information on BAANKNET portal. This may take some time as per Banking process. Hence, bidders in their own interest are advised to submit the Pre-Bid amount well in advance to

		avoid any last-minute issues. Lien to the extent of EMD amount will be applied on the wallet by the system. **Property ID** | **EMD** **SBIN00027704131** | ₹50,83,000/-
7	Reserve price of the immovable secured assets: **Bank account** in which EMD to be remitted. **Last Date and Time** within which EMD wallet to be remitted:	**₹5,08,30,000/-** Property ID: **SBIN00027704131** Bidder EMD wallet maintained with PSB Alliance on its eauction site: https://www.baanknet.com and as per guidelines available on the website. Kindly note that it may take 2-3 days to complete registration process in BAANKNET portal. On or before 16.12.2026 before 2:00 PM
8	Time and manner of payment.	The EMD of the successful bidder will be automatically transferred to the bank on confirmation of the highest bidding. The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e. on the same day or not later than next working day, as the case may be, after the acceptance of the offer by the Authorised Officer, failing which the amount deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15th day of confirmation of sale of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditor and the auction purchaser not exceeding three months from the date of auction failing which the deposited bid amount shall be forfeited. Current Account No. 37197394722 Name: AGM, SBI, SARB HYDERABAD IFSC Code: SBIN0030233, Bank & Branch: State Bank of India & Triveni Complex, Abids
9	Time and place of public auction or time after which sale by any other mode shall be completed.	12:00 PM to 03:00 PM on 16.12.2026
10	The e-Auction will be conducted through the Bank's approved service provider. E-auction tender documents declaration etc., are available in the website of the service provider as mentioned above	**https://www.baanknet.com/eauction-psb/x-login**
11	(i) Bid increment amount:	₹ 50,000/-
	(ii) Auto extension:	With auto time extension of ten minutes for each incremental bid.
	(iii) Bid currency & unit of measurement	Indian Rupees.
12	Date and Time during which	Any working day with prior appointment on or before

	inspection of the immovable secured assets to be sold along with the title deeds of the property. Contact person with mobile number	15.12.2026 1) **Shri. M V Subba Rao, Authorised Officer and Chief Manager: Ph.No: 9490069898.** 2) **Shri.Sandeep Paridala, Manager, Ph.No. 8985903747**
13	**Other conditions** 1. Intending Bidders should get themselves registered on https://baanknet.com/eauctionpsb/bidder-registration by providing requisite KYC documents and registration fee as per the guidelines provided on BAANKNET well before the auction date (The registration process is detailed on the above website). 2. Bidders have to visit the website (https://www.baanknet.com/eauction-psb/x-login) to participate for online bid. For technical assistance, the bidders may refer to BAANKNET helpline numbers/email id mentioned on the home page of https://www.baanknet.com 3. Bidders shall hold a valid e-mail ID (e-mail ID is necessary for the intending bidder as all the relevant information and allotment of ID and password by BAANKNET may be conveyed through e-mail.) 4. During e-auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening price/ scrap the e-auction process/ proceed with conventional mode of tendering. 5. The Bank/ service provider for e-auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes. 6.The bidders are required to submit acceptance of the terms & conditions and modalities of e-auction adopted by the service provider before participating in the e-auction. 7. The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e- auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder. 8. Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. 9. The Authorised Officer shall be at liberty to cancel the e-auction process/tender at any time, before declaring the successful bidder, without assigning any reason. 10. The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. 11. The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondences regarding any change in the bid shall be entertained. 12. Lien on the wallet of unsuccessful bidders to the extent of EMD amount will be automatically removed by the system. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). 13. The Authorised Officer is not bound to accept the highest offer and the Authorised officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor. 14. In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold.	

15. The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, Tax, fees etc. for transfer of the property in his/her name.

16. The payment of all statutory /non- statutory dues, taxes, GST, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.

17. The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is accepted by Authorised Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever.

18. In case of any dispute arises as to the validity of the bid (s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call of the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned authorised officer of the concerned bank branch only.

19. The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. Provided if the sale price is above ₹50,00,0000, it shall be responsibility of the auction purchaser must deduct the 1% TDS in the name of the owner of the property and remit to income tax Dept. as per sec. 194IA of Income Tax Act on PAN number which may be provided by the Authorised Officer. The sale certificate will be issued only on receipt of the Form No. 26QB and challan for having remitted to the Bank subsequently. Failing which, it shall be a default under section Rule 9(5) of Security Interest (Enforcement) Rules. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the auction will be entertained.

20. The Sale Certificate will not be issued pending operation of any stay/injunction/restraint order passed by the court/Tribunal against issue of sale certificate. Further, no interest will be paid on the amount deposited during this period. No request of for return of deposit either in part or full/ cancellation of sale will be entertained.

21. QR Code is provided only for the convenience to intending bidders. However, details of the property will be as per the description given in the notice published in Newspaper and uploaded in https://baanknet.com, portal only.

22. Bidder shall be responsible to avoid any technical glitches or mistakes that may affect the e-auction. Therefore, the Bank shall not be responsible for the same and there shall not any claim or what so ever from the bidder thereon affecting the auction process.

23. Where land & building and plant & machinery both are put on the same auction under different Lot, Authorised Officer reserves right to confirm the sale immovable property only if plant and machinery is sold out.

14	Details of pending litigations if any in respect of the property proposed to be sold.	Nil

Authorised Officer
State Bank of India

Date: 11.11.2026
Place: Hyderabad