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SENSEX 73123.83 (-125.56)



IN FOCUS

	LATEST	CHANGE
Nifty 50	22600.00	-87.65
P/E Ratio (Sensex)	19.07	-0.04
US Dollar (in ₹)	94.94	+0.13
Gold Std 10 gm (in ₹)	141063.00	-1060
Silver 1 kg (in ₹)	194415.00	-5362

BUCKING THE TREND.

Economy weathers headwinds thanks to strong fundamentals, right policy interventions: RBI Bulletin **p3**

AUTOFOCUS.

Royal Enfield's Flying Flea C6 transcends range anxiety with agility and standout design credentials **p4**

BENGALURU - CHENNAI - COIMBATORE - HUBBALLI - HYDERABAD - KOCHI - KOLKATA - MADURAI - MALAPPURAM - MANGALURU - MUMBAI - NOIDA - THIRUVANANTHAPURAM - TIRUCHIRAPALLI - VIJAYAWADA - VISAKHAPATNAM

RNI No. TGENG/25/A4875

Individual service exporters in a fix due to forex reporting chaos

UNCERTAINTY. Some banks are following January rules, amid the lack of RBI clarification

Sindhu Hariharan
Chennai

CONFUSION GALORE

- Exporters face compliance uncertainty
- Banks differ on EDF rules for individuals
- Only two banks have published mandated reporting SOPs so far



Twenty-three days after the Reserve Bank of India's new foreign exchange reporting regime came into force, individual consultants, freelancers and other service exporters are still being asked by some banks to fill out a complex Export Declaration Form (EDF), despite the RBI Governor having indicated that such individuals would not be required to do so.

The confusion stems from a gap between what the RBI Governor said after the October Monetary Policy meeting and what the regulator has formally put in writing.

On October 7, the Governor said, "If you are subscribing to a TV channel or an app, or to some journals or newspapers [imports of services], or you are providing services as an individual outside — could be tutoring services, could be some small software, etc., — and getting paid for it, those as individuals are not required to be reported."

He said the RBI will come out with an FAQ to clarify this position.

NO RBI FAQ YET

However, the RBI has not yet issued an FAQ or a clarification spelling out the treatment of individual service exporters, even though the regulations notified in January came into effect on October 1. As a result, banks are taking different approaches. While some authorised dealer (AD) banks have stopped insisting on EDFs from individuals getting overseas payments for services, others are treating the original RBI circular as the operative instruction and are sending the form to all service exporters, irrespective of whether they are registered businesses or individuals.

Service providers, chartered accountants and experts told *businessline* that individual service exporters were seeking clarity from banks on whether they need to file the EDF, a detailed form requiring information across multiple fields.

The issue came into sharp focus on Friday when Ramesh Srivats, a popular marketer, posted on X that his bank had asked him to fill an EDF for an inward foreign exchange remittance towards consulting services. He questioned whether an individual should have to navigate a four-spreadsheet form simply to receive payment for services rendered overseas. His post drew responses from several others facing similar requests.

A few hours after the post gained traction, Srivats said the bank had contacted him to clarify that he need not file an EDF as an individual. The episode highlights the uncertainty facing individuals as banks await formal guidance from the central bank.

"We are hearing from banks that they expect the RBI's FAQs on this within the next one to two weeks. This could possibly clarify the exemption for individuals as well as reporting requirements for non-SWIFT settlement channels," said Rohan Sewani, Head of Operations and Customer Experience at Skydo, a cross-border payments platform.

businessline spoke with two private sector banks. While one said it had not insisted on EDFs from individuals, the other adopted a more conservative approach and made it standard practice to send EDFs to all service exporters, regardless of whether they have a business registration.

The uncertainty is compounded by the incomplete rollout of another requirement under the new framework. The RBI had mandated AD banks to publish SOPs explaining the new reporting process, but most banks are yet to do so.

A *businessline* analysis of the Foreign Exchange Dealers' Association of India website on Friday found that only two of the 90 listed banks had published their SOPs.

G-Sec yields 250 bps over US T-notes; FPI flow uncertain

Ashokamithran T
Mumbai

India's benchmark 10-year government bond yield rose to 7.48 per cent on Friday, pushing the spread over the US 10-year Treasury yield to around 251 basis points, its highest level in four months.

With the US 10-year Treasury yielding 4.96-4.97 per cent, the India-US yield gap has moved above the 250 basis points (bps) mark, a level that bond market participants believe enhances the relative attractiveness of Indian debt but may not be enough on its own to attract sustained foreign portfolio inflows.

In June, the differential was around 250 bps, with the US 10-year Treasury hovering around 4.5 per cent while India's 10-year G-Sec was trading in the 6.90-7.00 per cent range.

The India-US 10-year spread has fluctuated widely over the years.

Full report **p7**

New-look labour survey to include unpaid work

Shishir Sinha
New Delhi

Labour data will undergo a change from January, with information on unpaid activities and digital platform workers to be part of the Periodic Labour Force Survey. Unpaid activities comprise own-use production of goods, household and caregiving activities, volunteer work and trainee work.

These are part of changes proposed in the PLFS. Accordingly, it has floated a concept note, and invited suggestions before finalising the modification, a Statistics Ministry statement said.

According to the statement, questions have been added to the schedule on own-use production of goods, unpaid household and care-giving activities, volunteer work and unpaid trainee work.

These items will be canvassed in both rural and urban areas during the first visit for persons aged 15 years and above, thereby enabling annual reporting on these activities.

More on **p11**

Infosys cuts FY27 growth guidance to 1-2% on weak demand; AI revenue up

Sanjana B
Bengaluru

Infosys is seeing rapid growth in AI revenue, but the momentum is yet to translate into stronger overall growth, prompting the company to cut its FY27 revenue guidance significantly.

The IT giant cut its FY27 revenue growth guidance to 1-2 per cent in constant currency (CC) terms, down from last quarter's 1.5-3 per cent CC growth guidance.

The company reported a revenue of ₹49,244 crore in the September quarter, up 1.5 per cent year-on-year (y-o-y) and 1.2 per cent sequentially in CC terms. The net profit rose 6.2 per cent y-o-y and 0.7 per cent quarter-on-quarter to ₹7,823 crore.

SOFTER QUARTER

"We called out 1.5 per cent in our previous guidance, and we expect more uncertainty. Q2 has been softer, and our volume continues to remain soft. We have also seen pricing pressure due to competitive intensity and higher asks on productivity. On top of that, in some sectors — software, city, retail, hi-tech — the discretionary spending is lower than our expectations. All of this is reflected in our guidance," said CFO Jayesh Sanghrajka.

He said that the operating margin remained flat at 21 per cent, with a 70-basis-point (bps) impact from wholesale customer support costs and 20 bps from acquisitions offset by 40 bps from currency, 20 bps from additional working days, and 20 bps from Project Maximus. Infosys highlighted that AI accounted for 10.5 per cent of the total revenue and is growing at 29 per cent quarter-on-quarter.

"The more critical element is AI growth. It is a secular trend, and we are seeing it grow quickly. Despite some volatility, we expect this strong pace of growth to continue over the next several quarters," said CEO and MD Salil Parekh.

Another report **p2**

AI-led surge

	Q2 FY26	Q2 FY27
Revenue (₹ cr)	44,490	49,244
Profit (₹ cr)	7,364	7,823
Margin (%)	21	21
Guidance (%) (CC)	2-3	1-2
Employees (numbers)	3,31,991	3,32,542
Attrition (%)	14.3	12.7

Source: Company reports



Unaudited / Reviewed Financial Results (Standalone & Consolidated) for the Quarter / Half Year ended September 30, 2026 ₹ in Lakh

Business Mix ₹18,92,601 Cr 21.13% YoY

Total Deposits ₹10,37,530 Cr 21.59% YoY

Gross Advances ₹8,55,071 Cr 20.58% YoY

RAM Advances ₹4,12,670 Cr 18.68% YoY

Net Profit ₹6,270 Cr 30.43% YoY

Gross NPA 1.60% -94 bps YoY

Net NPA 0.42% -23 bps YoY

Sr. No.	Particulars	Standalone					Consolidated				
		Quarter ended		Half Year ended		Year ended	Quarter ended		Half Year ended		Year ended
		30.09.2026 (Reviewed)	30.09.2025 (Reviewed)	30.09.2026 (Reviewed)	30.09.2025 (Reviewed)	31.03.2026 (Audited)	30.09.2026 (Reviewed)	30.09.2025 (Reviewed)	30.09.2026 (Reviewed)	30.09.2025 (Reviewed)	31.03.2026 (Audited)
1	Total Income from Operations	23,99,873	20,62,592	46,52,720	41,14,421	85,03,554	24,13,725	20,73,987	46,84,953	41,41,749	85,64,956
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	4,29,161	3,37,961	8,37,909	6,29,291	13,94,566	4,40,761	3,41,187	8,73,861	6,43,529	14,28,854
3	Net Profit/(Loss) for the period before tax (after Exceptional and/or Extraordinary items)	4,29,161	3,37,961	8,37,909	6,29,291	13,94,566	4,40,761	3,41,187	8,73,861	5,91,648	13,76,974
4	Net Profit/(Loss) for the period after tax (after Exceptional and/or Extraordinary items)	3,20,238	2,55,457	6,27,028	4,80,669	10,52,715	3,30,882	2,57,669	6,61,140	4,40,625	10,30,630
5	Total Comprehensive Income for the period [Comprising Profit/Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer Note 3					Refer Note 3				
6	Paid up Equity Share Capital	4,55,341	455,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341	4,55,341
7	Reserves (excluding Revaluation Reserve) as shown in the Audited Balance Sheet of the previous year					75,47,654					77,38,068
8	Earnings Per Share (of ₹ 10/- each) (for continuing and discontinued operations) -										
	1. Basic (in ₹):	7.03	5.61	13.77	10.56	23.12	7.27	5.66	14.52	9.68	22.64
	2. Diluted (in ₹) :	7.03	5.61	13.77	10.56	23.12	7.27	5.66	14.52	9.68	22.64
9	Net Worth	79,64,867	68,88,226	79,64,867	68,88,226	75,27,811	81,76,515	70,43,700	81,76,515	70,43,700	77,05,575
10	Paid-up Debt Capital/ Outstanding Debt *	25.58%	21.06%	25.58%	21.06%	27.82%					
11	Debt Equity Ratio *	0.72	0.61	0.72	0.61	0.78					

* Debt represents borrowings with residual maturity of more than one year. Outstanding Debt represents total borrowings of the Bank.

Notes:

1 The above is an extract of the detailed format of Quarterly / Yearly Financial Results filed with the Stock Exchanges under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Yearly Financial Results are available on the Stock Exchange(s) websites **(BSE:https:// www. bseindia.com and NSE: https://www.nseindia.com)** and the website of the Bank **(https://www.bankofindia.bank.in).** The same can be accessed by scanning the QR Code provided here.

2 For the other line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to the Stock Exchange(s) (National Stock Exchange and Bombay Stock Exchange) and can be accessed on the URL **(NSE: http://www .nseindia.com and BSE:http://www.bseindia.com).**

3 Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable to banks.

Scan for Results

Place : Mumbai
Date : October 23, 2026

(Pramod Dwibedi) Executive Director | **(Rajiv Mishra)** Executive Director | **(Subrat Kumar)** Executive Director | **(P. R. Rajagopal)** Executive Director | **(Rajneesh Karnatak)** Managing Director & CEO | **(M. R. Kumar)** Chairman

Bank of India
Relationship beyond banking

Head Office: Star House, C-5, G-Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051. | Toll Free No. 1800 220 229 / 1800 103 1906 | www.bankofindia.bank.in | Follow us on

31 incidents of violence reported in AP during local body poll nominations

Press Trust of India
Amaravati

At least 31 election-related incidents, including violence and nomination paper destruction, were reported across 13 districts in Andhra Pradesh during local body poll nominations on Thursday, the DGP has said.

The Director General of Police (DGP) Harish Kumar Gupta said 22 incidents involved violence, clashes or public order disturbances, while nine pertained to nomination papers being snatched or torn.

Anantapur district reported eight incidents, followed by Annamayya, Kadapa, Prakasam and Tirupati with three each. Chittoor, Sri Sathya Sai and Palnadu reported two each, while five other districts reported one each.

> **Police booked 16 cases, while registration of cases relating to 11 further** incidents was underway. Four persons were apprehended

Across the State, 16 instances of nomination papers being snatched, torn or destroyed were recorded, the DGP said, adding that six incidents involved stone pelting or attacks with sticks, while four vehicles were set on fire.

Two houses were attacked or damaged, one demolished using an earth-mover. One incident of firing in the air was reported, while three incidents involved road blockades, sit-ins or traffic obstruction.

A police vehicle escorting three candidates to a nomination centre was attacked with stones, leaving a constable with a grievous head injury. Two people, including a contesting candidate, received serious injuries.

Several others were injured in three clashes. Candidates belonging to the TDP, YSRCP and CPI(M), along with an independent candidate, were among those targeted during the nomination process.

Nomination papers were snatched or torn at Mandal Parishad office gates, inside nomination centres and within a Returning Officer's office. In one instance, papers were snatched while a candidate showed them to police.

Police booked 16 cases, while registration of cases relating to 11 further incidents was underway. Four persons were apprehended at the spot, and at least 54 people were named as accused.

Preventive action under Section 170 of the Bharatiya Nagarik Suraksha Sanhita (BNSS) was taken against two persons. Police resorted to lathi-charge on three occasions and fired two tear-gas shells to disperse a mob.

Video recordings, CCTV footage and photographs are being examined to identify those involved, with the number of accused likely to increase as investigations progress, said Gupta.

बैंक ऑफ़ बड़ौदा Bank of Baroda — Bank of Baroda
KURNOOL BRANCH, Ph. 9154 285 314
D.No-43-138, Opp: Manasa Clinic, N R Peta. Kurnool

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
[Appendix-IV-A (See Proviso to Rule 6 (2) & 8(6)]

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 6(2)&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),Mortgagor(s),Guarantor(s) that the below described Movable/ Immovable property mortgaged/charged to the Secured Creditor, Possession of which has been taken by the **Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is"** basis for recovery of dues in below mentioned account/s.

Borrower: Mrs.Rachapudi Serene Swapna, W/o Rachapudi Sampath Kumar, Plot No.373, South side part, Sy.No.103/1, Dinnedevarapadu village, Near Maruti Suzuki service center, NH-44 Road, Kurnool-518002
2. Mr. Rachapudi Sampath Kumar, S/o Rachapudi Richard Plot No.373, South side part, Sy.No.103/1, Dinnedevarapadu village, Near Maruti Suzuki service center, NH-44 Road, Kurnool-518002

Description of securities:
Equitable Mortgage of Newly constructed residential house in Plot No.373 part (Southern side portion) in Sy No.103/1 to the extent of 70.125 sq.yds or 631.125 Sq.ft situated in Tirumala Nagar with in Dinnedevarapadu village and grama panchayat Limit Kurnool Mandal & Districts with in Jurisdiction of sub register Kurnool. **Boundaries:** East: Land in Sy.no.108, West: 20ft Wide Road, North: Remaining site in Plot No.373, South: Plot No.374
Total extent of plot No.373 part 70.125 sq.yds or 631.125 Sq.ft (Southern side portion) Together with all building and structures standing Theron or to be erected hereinafter and the plant and machinery attached to the earth or permanently fastened to anything attached to the earth both present and future. Property Belongs to **Mrs.Rachapudi serene Swapna and Mr.Rachapudi Sampath Kumar.**

Reserve Price: Rs.31,00,000/- EMD: Rs.3,10,000/- Bid Increase Amt: Rs.25,000/-
Due: Rs.28,73,372/- as on 12-01-2026 Plus further interest and other charges if any
Date & Time of E-auction: 26-11-2026, Time-02:00 pm to 06:00 pm
Status of Possession: Symbolic
Property Inspection: 25-10-2026 To 25-11-2026 between 11:00 AM to 04:00 PM
For detailed terms and conditions of sale, please refer/visit to the website link **https://www.bankofbaroda.in/e-auction** & online auction portal **https://baanknet.com.**
Date:23-10-2026, Place:Kurnool Sd/- Authorized Officer, Bank of Baroda

बैंक ऑफ़ बड़ौदा Bank of Baroda — Bank of Baroda
KURNOOL BRANCH, Ph. 9154 285 314
D.No-43-138, Opp: Manasa Clinic, N R Peta. Kurnool,

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
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Borrower: 1. Mr. Sunku Maneesh Kumar, S/o Sunku Shankar Narayana H.No.45-142-8-A-8, Road No.3, Venkata Ramana Colony, Venkateswara Swamy Temple Backside, Kurnool.
2. Mr. Sunku Shankar Narayana, S/o Sunku Narayana Setty, H.No.45-142-8-A-8, Road No.3, Venkata Ramana Colony, Venkateswara Swamy Temple Backside, Kurnool.

Description of securities: Equitable mortgage of residential apartment/ Flat No.404, 4th floor in the apartment complex "SRI GODA DHAMAM" Constructed in the site admeasuring 1175 sq.yds along with undivided indivisible 1/40th share equivalent to 29.375 sq.yds in Goda Gokulam Greater Community in Sy No.159/B1B, 159/B1A, 159/B2 of Mamidalpadu with in Kurnool municipality corporation limit, inclusive of allied appurtenances, connected rights, privileges in common area etc. belonging to the apartment complex. Property in the name of Mr.Sunku Shankar Narayana, S/o.Sunku Narayana setty. **Boundaries of Flat No.404:** East: Space left open to sky & Flat No.403, West: Space left open to sky & Flat No.405, North: Corridor, South: Space left open to sky, **Boundaries for apartment complex** (Sri Goda Dhamam) East:30 ft Wide Road, West: Remaining site in same Sy.No., North: Remaining site in same Sy.No., South: Others land, Area of flat: **500 Sq ft or 29.375 sq.Yds (1175 sq.yds-1/40 th share i.e. 29.375 sq.yds)**

Reserve Price: Rs.20,00,000/- EMD: Rs.2,00,000/- Bid Increase Amt: Rs.25,000/-
Due: Rs.Rs.21,00,497/- as on 10-04-2026 + further interest and other charges if any
Date & Time of E-auction: 26-11-2026, Time-02:00 pm to 06:00 pm
Status of Possession: Symbolic
Property Inspection: 25-10-2026 To 25-11-2026 between 11:00 AM to 04:00 PM
For detailed terms and conditions of sale, please refer/visit to the website link **https://www.bankofbaroda.in/e-auction** & online auction portal **https://baanknet.com.**
Date:23-10-2026, Place:Kurnool Sd/- Authorized Officer, Bank of Baroda

DEMAND NOTICE

Arcil/SME/OP/HYD/FY2026-27/____ **10-09-2026**

1. M/s. K.S.R.Seeds (Represented by its Managing Partner), D.No.213/D, Kurnoothala Village, Vatticherukuru Mandal, Guntur District, Andhra Pradesh-522017. **2. Mr. Kondaveeti Srinivasa Rao (Managing Partner/Mortgagor),** Flat No.401, SVR Maisonette, 4th Floor, 1/2, Chandramouli Nagar, Guntur, Andhra Pradesh-522007. **3. Smt. Kondaveeti Siva Kumari (Partner/Mortgagor),** D.No.213/D, Kurnoothala Village, Vatticherukuru Mandal, Guntur District, Andhra Pradesh-522017. **4. Smt. Kondaveeti Siva Kumari (Partner/Mortgagor),** Flat No.401, SVR Maisonette, 4th Floor, 1/2, Chandramouli Nagar, Guntur, Andhra Pradesh-522007. **5. Smt. Kondaveeti Maguva Manchuli, W/o Chinna Raja Rao (Guarantor/Mortgagor),** D.No. 484A & 484B, Pedaparimi Village, Thullur Mandal, Guntur District, Andhra Pradesh-522236.

SUB: NOTICE UNDER SECTION 13 (2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 ("SARFAESI Act, 2002).

Re: In the loan account of M/s. K.S.R. Seeds

Dear Sir / Madam,

We, **Asset Reconstruction Company (India) Ltd.** (in its capacity as **Trustee of ARCIL-TRUST-2025C-018 TRUST ("Arcil")** is a company incorporated under the Companies Act, 1956 and is registered as an Asset Reconstruction Company with the Reserve Bank of India, under the provisions of the SARFAESI Act, 2002 having its registered office at The Ruby, 10th Floor, 29, Senapati Bapat Marg, Dadar (West), Mumbai- 400 028, issue this notice and state as under:

1. During the course of banking business, at the request of You No. 1, HDFC Bank Limited (the Original Lender Bank) sanctioned and advanced various facilities to You No.1. The said limits were renewed, reviewed and modified from time to time and the last of such sanction was done by Sanction Letter dated November 08, 2016, as detailed in the said sanction letter on such terms and conditions as mentioned therein. The facilities sanctioned by the Original Lender Bank to You No.1 are as mentioned herein below:

	Facility	Limit (Rs. In Crores)
A.	Cash Credit	Rs.17.00 Cr
B.	Invoice Discounting	Rs.6.00 Cr
C.	Bank Guarantee	Rs.1.50 Cr

1. Pursuant to the said sanctions, various facility and security documents/agreements ("Financing Documents") were executed by you Nos. 1 to 5, including but not limited to as detailed in the annexure marked as Schedule "A" hereto.
2. As security for the said Facilities, You No. 1, executed a Deed of Hypothecation dated November 08, 2016 and created a charge over the Industrial, Commercial & Residential Properties of You No.1 located at Guntur District, Andhra Pradesh & Hyderabad, Telangana, as more particularly detailed in the annexure marked as Schedule "B" (hereinafter referred to as "Hypothecated Assets"), inter alia in favour of the Original Lender Bank. Further, the said Facilities were guaranteed by You Nos.2, 3, 4 & 5.
3. In addition to the above, You No. 1 have created mortgage of the following properties, inter alia, in favour of the Original Lender Bank as more particularly described in the annexure marked as Schedule "C" (hereinafter referred to as "Mortgaged Properties"). The said mortgage was created from time to time by way of deposit of title deeds with the Original Lender Bank which was recorded as listed below:
Memorandum Recording Past Transactions of Creation of Mortgage by Delivery of Title Deeds dated 22-09-2017.
Unless referred to individually the hypothecated properties and the mortgaged properties described in Schedule "C" shall be jointly referred to as the 'Secured Properties'.
4. You No. 1 failed and neglected to pay the amounts due to the Original Lender Bank on the due dates and you also failed to adhere to or comply with the other terms of the Financing Documents. Pursuant to the said default in payment, the account of You No.1 was classified as a 'Non-performing Asset' in the books of the Original Lender Bank as on 17-10-2018 as per the guidelines of Reserve Bank of India and the said facilities were recalled by the Original Lender Bank. In view of the failure of You No. 1 and the guarantors to comply with the demand in the recall notice, the Original Lender Bank filed an Original Application being OA No. 721 of 2019 before the Hon'ble Debts Recovery Tribunal, Visakhapatnam against You No.1 and the guarantors. The said Original Application is pending as on date.
5. Vide Assignment Agreement dated 28-03-2025, the Original Lender Bank has assigned the debts due and payable by You No.1 arising out of the said facilities along with the underlying securities in favour of Arcil. Pursuant to the said assignment all rights, title, interest, benefit in and to the said facilities were assigned in favour of Arcil along with the underlying securities. As per the Assignment Agreement, Arcil has become the full and absolute owner and as such the only person legally entitled to receive the repayment of the facilities or any part thereof including the right to file a suit or continue and institute such other proceedings in its name and to take such other action as may be required for the purpose of recovery of the facilities as an assignee and not merely as a representative or agent of the Original Lender Bank.
6. The amount due, outstanding and payable jointly and severally by you Nos.1 to 5 to us, as on 10-09-2026, in respect of the Cash Credit facility is a sum of Rs. 48,51,03,800/- (Rupees Fourty Eight Crores Fifty One Lakhs Three-thousand and Eight Hundred Only) with further interest thereon at the rate of 8.90% p.a. at monthly/ quarterly rests plus penal interest at the rate of 9.10% p.a., from 10-09-2026 till payment as detailed in the annexures marked as Schedule "D" hereto. All the expenditures incurred/to be incurred are also recoverable from you.
7. We hereby call upon you Nos.1 to 5 to jointly and severally pay to us a sum of Rs. 48,51,03,800/- (Rupees Fourty Eight Crores Fifty One Lakhs Three-thousand and Eight Hundred Only) as on 10-09-2026 with further interest thereon at the rate of 8.90% p.a. at monthly/ quarterly rests plus penal interest at the rate of 9.10% p.a., from 10-09-2026 till payment, in respect of the Cash Credit facility as detailed in the annexures marked as Schedule "D" hereto together with the costs and expenses as detailed therein. Please note that if the amounts mentioned hereinabove are not paid to Arcil within a period of 60 (sixty) days from the date of notice, we shall be compelled to take all remedies available to us, including those available under the provisions of the SARFAESI Act, 2002 to enforce the Secured Properties, which please note.
8. This notice is issued under sub-section (2) of Section 13 of the SARFAESI Act, 2002. Please take note that failure to make payment of the abovementioned amounts together with interest and expenses till date of payment within 60 (sixty) days, shall give us the right to exercise all or any rights under sub section (4) of Section 13 or any other provision of the SARFAESI Act, 2002. You Nos. 1 to 5 are put to notice that the said mortgage/hypothecation can be redeemed upon payment of the entire amount due together with costs, charges and expenses incurred by us, at any time before the date of publication of notice for public auction or inviting quotations or tenders from public or private treaty for transfer by way of lease, assignment or sale, as detailed in Section 13(8) of the SARFAESI Act, 2002.
9. Further, you Nos. 1 to 5 are requested to take note that in terms of Section 13 (13) of the SARFAESI Act, 2002, you are hereby restrained from transferring and/or dealing with the Secured Properties in any manner by way of sale, lease or in any other manner, without our prior written permission. You Nos. 1 to 5 are also put on notice that any contravention of the injunction/restraint as provided under the Act is an offence under Section 29 of the SARFAESI Act, 2002.
10. This notice is issued without prejudice to our right to initiate such other actions or legal proceedings, as we deem fit, necessary and appropriate under any other applicable provisions of law including but not restricted to the Recovery of Debts and Bankruptcy Act, 1993 and Insolvency and Bankruptcy Code 2016.
11. This fresh Notice under Sub-Section (2) Of Section 13 of The Securitisation and Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002, ("SARFAESI Act"), is issued to all of you in supersession of Original Lender Bank's earlier Notice/s, if any and notice issued by ARCIL dated 10/12/2025 which stand cancelled and withdrawn.

SCHEDULE A

LIST OF FINANCING DOCUMENTS

Sr.	Financing Documents	Date
1	Sanction Letter Executed by Kondaveeti Srinivasa Rao	24-10-2016
2	Sanction Letter Executed by Kondaveeti Srinivasa Rao	08-11-2016
3	Master Facility Agreement Executed by Kondaveeti Srinivasa Rao & Kondaveeti Siva Kumari	08-11-2016
4	Deed of Hypothecation	08-11-2016
5	Power of Attorney (for Hypothecated Book Debts)	08-11-2016
6	Letter of Continuing Guarantee Joint & Several	08-11-2016
7	Amendment Agreement	08-11-2016
8	Demand Promissory Note for Rs.25.00 Cr	08-11-2016
9	Declaration by defendant No.4	08-11-2016
10	Memorandum Recording past transactions of Creation of Mortgage by delivery of Title Deeds executed by Kondaveeti Siva Kumari & Kondaveeti Maguva Manchuli	25-09-2017
11	Deed of Indemnity pertaining to Flat at Basheerbagh, Hyderabad	11-10-2017
12	Deed of Indemnity pertaining to D.No.1-3-54/8, Koritipadu, Guntur	11-10-2017
13	Renewal Sanction Letter	03-01-2018
14	Amendment Agreement	03-01-2018
15	Demand Promissory Note	03-01-2018
16	Supplementary Agreement	03-01-2018
17	Undertaking given by Kondaveeti Srinivasa Rao	12-01-2018
18	Regd. Sale Deed No.2388/2011 (Original)	25-05-2011
19	Link Sale Deed No.1269/1961 (Copy)	12-04-1961
20	Nakal of Link Sale Deed No.2166/1957 (True Copy)	05-06-1957
21	Family Member Certificate of Kuppagiri Adaiah Vide No.723/2011-A (True Copy)	09-05-2011
22	Family Member Certificate of Kuppagiri Subbarao Vide No.719/2011-A (True Copy)	04-05-2011
23	Family Member Certificate of Pitchaiah Vide No. 722/2011-A (True Copy)	07-05-2011
24	Certificate Issue by Town Surveyor Vide File No.418/2011	28-05-2011
25	Release Deed Doc. No.5428/2017 (Copy)	28-06-2017
26	Regd. Sale Deed No.7220/2008 (Original)	16-10-2008
27	Sale Agreement of Sale-cum-GPA No.17060/2006 (Copy)	11-11-2006
28	Link Gift Deed No.12651/2004 (Copy)	23-09-2004
29	Nakal of Link Regd. Affidavit 204/2006 (Copy)	03-08-2006
30	Link Will Executed by Gullapalli Rama Rayudu (Copy)	08-01-1999
31	Death Certificate of Gullapalli Rayudu (Copy)	20-01-1999
32	Nakal of Link Sale Deed No.794/1973 (Copy)	02-03-1973
33	Release Deed No.5428/2017 (Copy)	28-06-2017
34	Regd. Sale Deed No.1904/2014 (Original)	03-03-2014
35	Regd. Sale Deed No.7739/2011 (Original)	29-06-2011
36	Partition Deed No.7737/2011 (Copy)	29-06-2011
37	Exchange Deed No.8565/1995 (Attested Copy)	17-06-1987
38	Memorandum of Part Partition List (Attested Copy)	29-06-1964
39	Death Certificate of Pemmaraju Venkateswara Rao (Attested Copy)	05-11-1978
40	Death Certificate of Pemmaraju Narendra (Attested Copy)	28-11-2010
41	Family Member Certificate of Pemmaraju Narendra (Attested Copy)	20-04-2011
42	Death Certificate of Pemmaraju Venkata Subba Rao (Attested Copy)	09-08-2008
43	Family Member Certificate (Copy)	23-05-2011
44	Proceedings in IA No.1560/1960 in OS No.55/1956 (Copy)	
45	Sale Certificate Issued by Dist. Munisf Court, Guntur in EP No.409/1959 (Copy)	07-05-1958
46	Proceedings of Commissioner of Regulation (Copy)	15-11-2010
47	Title Deed No.5428/2017 (Copy)	28-06-2017
48	Regd. Title Deed No.4469/2017 (Original)	21-06-2017
49	Regd. Title Deed No.1956/2014 (Original)	03-03-2014
50	Regd. Sale Deed No.1343/2012 (Original)	12-03-2012
51	Regd. Sale Deed No.3349/2006 (Original)	29-09-2006
52	Sale Deed No.3043/2005 (Copy)	23-08-2005
53	Agreement of Sale-cum-GPA 1563/2003 (Copy)	16-06-2003
54	Sale Deed No.7378/1981 (Copy)	13-07-1981
55	Sale Deed No.849/1980 (Copy)	25-02-1980
56	Sale Deed No.3042/2005 (Copy)	23-08-2005
57	Agreement of Sale No.1816/2003 (Copy)	10-07-2003
58	Sale Deed No.850/1980 (Copy)	25-02-1980
59	Sale Deed No.1025/2005 (Copy)	21-03-2005
60	Sale Deed No.18/2001 (Copy)	14-01-2001
61	Sale Deed No.6404/1991 (Copy)	12-12-1991
62	GPA No.2287/1988 (Copy)	26-12-1979
63	Sale Deed No.7742/1979 (Copy)	06-12-1979
64	Regd. Sale Deed No.1898/2011 (Original)	19-05-2011
65	Regd. Link Sale Deed No.919/1995 (Certified Copy)	28-03-1995
66	Regd. Rectification Deed No.1362/2011 (Original)	19-04-2011
67	Sale Deed No.1347/1987 (Copy)	12-08-1987
68	Partition List	10-04-1986
69	Sale Deed No.865/1959 (Copy)	12-06-2959
70	Regd. Mortgage Deed No.3894/2010 (Original)	06-08-2010
71	Regd. Release Deed No.1545/2011 (Original)	28-04-2011
72	Tile Deed No.5476/2017 (Copy)	28-06-2017
73	Regd. Sale Deed No.931/1997 (Original)	28-06-1997
74	Regd. Sale Deed No.932/1997 (Original)	28-06-1997
75	Regd. Sale Deed No.933/1997 (Original)	28-06-1997
76	Land Conversation Proceedings Vode R.C.No.1951/2011/A (Copy)	06-09-2011
77	Title Deed No.5428/2017 (Copy)	28-06-2017
78	Regd. Gift Settlement Deed No.4086/2015 (Original)	22-04-2015
79	Sale Certificate 14692/2014 (Copy)	29-10-2014
80	Link Sale Deed No.1292/1970 (Copy)	03-03-1970
81	Approved Plan Issued by Plans Commissioner (Copy)	01-12-2012
82	Release Deed No.4469/2017 (Copy)	21-06-2017
83	Regd. Sale Deed No.6215/2014 (Original)	03-06-2014
84	Regd. Sale Deed No.6431/1992 (Original)	02-07-1992
85	Nakal of Link Deed No.1080/1981 (Certified Copy)	06-02-1981
86	Nakal of Link Partition Deed No.1754/1972 (Certified Copy)	24-04-1972
87	Proceedings of Approved Plan Vide BA No.907/92/G2 (Original)	29-10-1982
88	Regd. MODT No.385/2011 (Original)	16-08-2011
89	Regd. Release Deed Executed by Syndicate Bank No.6180/2014 (Original)	03-06-2014
90	Title Deed No.5428/2017 (Certified Copy)	28-06-2017
91	Regd. Sale Deed No.1873/2009 (Original)	22-08-2009
92	Regd. Sale Deed No.1278/2007 (Original)	20-01-2007
93	Regd. Agreement of Sale-cum-GPA No.9807/2006 (Original)	14-07-2006
94	Regd. Sale Deed No.7300/1985 (Original)	19-03-1985
95	Link Rectification Deed No.3868/1987 (Copy)	04-05-1987
96	Regd. Release Deed No.5428/2017 (Original)	28-06-2017
97	Proceedings & Approved Plan (Copy)	26-12-2006
98	Regd. Sale Deed No.441/1996 (Original)	10-04-1996
99	Regd. Sale Deed No.1995/2003 (Original)	25-08-2003
100	Link Will Executed by Parimi Bhagavanulu 2/1992 (Certified Copy)	11-03-1992
101	Death Certificate of Parimi Bhagavanulu (Attested Copy)	09-08-1992
102	No Dues Certificate Issued by NEKKALLU PACS (Original)	29-10-2007
103	Land Conversation Proceedings Vide R.C.No.1953/2011/A (Certified Copy)	06-09-2011
104	Release Deed No.5428/2017 (Copy)	28-06-2017
105	Regd. Sale Deed No.2381/2013 (Original)	13-03-2013
106	Regd. Sale Deed No.6956/1993 (Original)	12-08-1993
107	Regd. Sale Deed No.6823/1993 (Original)	30-07-1993
108	Regd. Sale Deed No.648/1946 (Original)	29-10-1945
109	Release Deed No.5428/2017 (Copy)	28-06-2017
110	Regd. Sale Deed No.157/2012 (Original)	19-01-2012
111	Regd. Sale Deed No.3618/1980 (Original)	31-03-1980
112	Regd. Sale Deed No.5541/1980 (Original)	31-03-1980
113	Regd. Sale Deed No.7738/2011 (Original)	29-06-2011
114	Regd. Partition Deed No.7737/2011 (Original)	29-06-2011
115	Exchange Deed No.8565/1995 (Copy)	17-06-1987
116	Proceedings in EA No.1560/1960 (Attested Copy)	
117	Proceedings in EA No.409/1959 (Attested Copy)	

SCHEDULE B

DESCRIPTION OF THE HYPOTHECATED ASSETS BELONGING TO YOU NO.1 K S R SEEDS

By way of First pari-passu charge in respect of the Cash Credit Facility
1. The whole of the Current Assets of You No.1 namely **M/s. K.S.R.SEEDS.**
2. All the Movable/Immoveable Properties of You No.1 to 5, including Residential/Commercial & Industrial properties situated at Krishna District, Guntur District & Hyderabad.

SCHEDULE C

DESCRIPTION OF THE MORTGAGED PROPERTIES BELONGING TO YOU NO.1 K S R SEEDS

I. Sale Deed No: 7220/2008 (Property Owned by Sri. Kondaveeti Sreenivasa Rao)

Schedule - A

An extent of 925 Sq. yards (or) 773.39 Sq. mts sited situated at Chandramouli Nagar, Guntur City, in D.No.7/D, of Guntur Village Bearing D.No.5-91-29, within Guntur Municipal Corporation Limits in Guntur District, Guntur Sub-District-522007, within the boundaries given below: East: Property belongs to Vanamma Atchamamba, South: Property belongs to SK. Noorjahan, West: Property belongs to P.Bhagavannarayana, North: 40'Wide Municipal Road

Scheduled - B

An undivided, unspecified and invisible share measuring (i.e) 37 Sq. yards (or) 30.94 Sq. mts share site out of 925 Sq. yards i.e., Schedule -A property along with a Two Bedroom Flat, Bearing Flat No.401, in the Third Floor, in **"S.V.R. Maisonette"** is bounded by: East: Corridor, Staircase and Open to Sky, South: Open to Sky, West: Open to Sky, North: Open to Sky (Within these four boundaries measuring 1275 Sq. fts area Flat, Including "common area", along with a "Car Parking" and along with right upon common amenities and common passage).

II. Sale Deed No: 157/2012 (Property Owned by Sri. Kondaveeti Sreenivasa Rao): All that Flat No.507, in 5th Floor in **"MINAR APARTMENTS"** (Known as DECCAN TOWERS) in premises bearing GHMC No.5-9-59, admeasuring 1020 Sq. fts, equivalent to 113.33 Sq. yards and open parking space for cars Bearing No.66/O/G in Ground Floor, admeasuring 120 Sq. fts equivalent to 13.33 Sq. yards situated at Basheerbagh, Hyderabad is bounded by: Boundaries of Flat: North: Open to Sky, South: Corridor & Flat No.506, East: Flat No.508, West: Open to Sky. Boundaries of Car Parking, North: Babukhan Estate, South: Driveway, East: Garage/Parking No.67, West: Garage/Parking No.65

III. Sale Deed No: 2381/2013 (Property Owned by Sri. Kondaveeti Sreenivasa Rao)

Guntur District, Chuttugunta to Nallapadu Sub-District, Guntur Municipal Limits in Ankireddy Palem Village, D.No.159/A, New D.No.25-27, 101 with an extent of Ac.1.95 cents within which vendor has a right side sold is bounded by: North: Trunk Road from Guntur to Nallapadu - 60 ft, South: Site purchased by Kondaveeti Siva Kumari from Mandalaneni Jagadeesh - 59'-9", East: 18 ft Wide Road - 179'-10", West: Site of Tadikonda Naga Ratnamma, etc., - 196'-03" (Within these boundaries an extent of 1246.50 Sq. yards or 1042.23 Sq. meters site only).

IV. Sale Deed No.441/1996 & 1995/2003 (Property Owned by Sri Kondaveeti Sreenivasa Rao)

Schedule - A

Guntur District, Tadikonda Sub-District, Pedaparimi Village Panchayath area in Pedaparimi Village, D.No.485/1 and extent of Ac.10.35 cents land out of which land sold is bounded by: North: Land of Namburi Sambasiva Rao, South: Atluri Koti Reddy and Others, East: Pothuguntla Krishna Murthy, etc., West: Land purchased by Kondaveeti Bala Swamy (Within these boundaries an extent of Ac.2.75 cents or 1.11 hectares land only).

Schedule - B

Guntur District, Tadikonda Sub-District, Pedaparimi Village Panchayath area in Pedaparimi Village, D.No.232/B3 an extent of Ac.1.45 cents land out of which land sold is bounded by: North: Land of Nuthalapati Tirapataiah, South: Sarkar Donka, East: Land of Namburu Akkamma, West: Land of Gattamaneni Antaiah, etc. (Within these boundaries an extent of Ac.1.50 cents or 0.60 hectares land only)

V. Sale Deed No.1904/2014 (Property Owned by Sri Kondaveeti Sreenivasa Rao): Guntur District, Guntur Sub-District, Guntur Municipal Corporation area in Arundelpet, 8/2 Lane locality in Municipal Old Ward No.3, New Ward No.4, Block No.6, T.S.No.407, vendor has a right an extent of 408.42 Sq. yards site in which Western side sold an extent of 197.37 Sq. yards within which balance an extent of 211 Sq. yards, site as per measurements an extent of 187.50 Sq. yards site property bearing Door No.6-21-9, 8/2 LANE ARUNDELPET with Assessment No.12322 of the said PVSR Complex is bounded by:- North: Arundelpet, 8/2 lane Municipal Road - 37'-7¾", South: House wall of this property by the side of property of Karpurapu Ramakrishna Prabhu - 37'-7¾", East: Municipal Road - 45'-5", West: House wall of this property by the side of property of Chintha Krishna Road - 45 Ft Within these boundaries and extent of 187.50 Sq. yards or 156.77 Sq. mts., site in PVSR Complex, an undivided and unspecified share of 23.235 Sq. yards or 19.42 Sq. mts., site situated at First Floor, which is Northern side Flat bounded by:- North: Open to Sky - 35'-09", South: 3'-6 ft. wide common corridor to some extent, joint wall between this property, property of Pemmaraju Venkata Rama Krishna Swaroop Kumar and to vendee - 32'-3" in total - 35'-09", East: Open to Sky - 21'-04", West: Daba house wall of this property by the side of property of Chintha Krishna Rao - 21'-04".

VI. Sale Deed No.1343/2012 (Property Owned by Sri Kondaveeti Sreenivasa Rao)

Schedule - A

Krishna District, Vijayawada East Registration District, Vijayawada Rural Mandal, Ramavarappadu Grama Panchayath area, in Ramavarappadu Village, Vijayawada, Krishna District-521108, R.S.No.127/5 and 127/6 within which an extent of 1102.14 Sq. yards site property is bounded by:- North: Property sold by Kallepalli Bapi Raju to others, South: 40 ft. wide Road, East: 30 ft. wide Road, West: 15 ft. wide Road (Within these boundaries an extent of 1102.14 Sq. yards or 921.532 Sq. mts., site and in that an unspecified joint share of 27.50 Sq. yards or 22.993 Sq. mts., site)

Schedule-B

As mentioned in the above A-Schedule total site apartment by name Janita Nivas and in that one Flat No.1 in 4th Floor, in Block-A (Assessment No.3302, Appt. Door No.4-109 is bounded by: North: Open to Sky, South: Open to Sky, East: Corridor and Staircase, West: Open to Sky (Within these boundaries 802 Sq. fts plinth area flat along with one car parking and along with joint rights with all other amenities).

VII. Sale Deed No.1873/2009 (Property Owned by Smt. Kondaveeti Siva Kumari): Guntur District, Guntur Sub-District, Present Koritepadu Sub-District, Guntur Municipal Corporation area for which town survey has not been held (Guntur City, Gujjanagundla) Koritepadu Village, D.No.280 property sold is bounded by:- North: Municipal Corporation Road - 35 Ft., South: Property of Meesala Purushothamu - 32 Ft., East: Municipal Corporation Road - 39 Ft., West: Property of Turumani Seshaiah - 39 Ft (Within these boundaries an extent of 145.2/9 Sq. yards or 121.43 Sq. mts. Vacant site property bearing Door No.1-7-32/A, with Assessment No.900/261 along with RCC Daba House with all other amenities).

VIII. Sale Deed No.1898/2011 (Property Owned by Sri Kondaveeti Srinivasa Rao): Guntur District-522017, Prathipadu Sub-District, Kurnuthala Village Panchayath area in Kurnuthala Village, Vatticherukur Mandal, Industrial Property at D.No.213/D, within which land is bounded by: North: Land of Komatineni Ravi, South: Land of Komatineni Peda Subba Rao, East: R&B Road, West: Land of Nalluri Tirupatiah (Within these boundaries an extent of Ac.2.07 2/3 Cents or 0.8304 hectares sery dry land along with all other easementary rights).

IX. Sale Deed No.931/1997, 932/1997 & 933/1997 (Property Owned by Sri Kondaveeti Maguva Manchali):- Schedule - A (931/1997): Guntur Registration District-522236, Tadikonda Sub-District, Thulluru Mandal in Pedaparimi Village Panchayath area in Pedaparimi Village, D.No.484-B, within which land sold is bounded by: North: Land purchased by vendee from Parimi Venkata Ramana Mangapathi, South: Land of S Yalamanda, East: Land of Kondaveeti Bala Swamy, West: Sarkar Donka (Within these boundaries an extent of Ac.1.44 cents or 0.56 hectares land)

Schedule - B (932/1997)

Guntur Registration District, Tadikonda Sub-District, Thulluru Mandal in Pedaparimi Village Panchayath area in Pedaparimi Village, D.No.484-A, within an extent of Ac.0.65 cents land and in D.No.484-B with an extent of Ac.0.79 cents land sold is bounded by:- North: Land purchased by vendee from Parimi Venkata Ramana Mangapathi, South: Land Purchased by vendee from Sanjeeva Srinivas, East: Land of Kondaveeti Bala Swamy, West: Sarkar Donka (Within these boundaries an extent of Ac.1.44 cents or 0.56 hectares land)

Schedule - C (933/1997)

Guntur Registration District, Tadikonda Sub-District, Thulluru Mandal in Pedaparimi Village Panchayath area in Pedaparimi Village, D.No.484-A, within which land sold is bounded by: North: Land of Battula Venkata Sivaiah, South: Land of Purchased by vendee from Parimi Sanjeeva Mallikharjun, East: Land of Kondaveeti Bala Swamy, West: Sarkar Donka (Within these boundaries an extent of Ac.1.45 cents or 0.58 hectares land)

X. Sale Deed No. 2388/2011 (Property Owned by Smt. Kondaveeti Siva Kumari): Guntur District-522006, Guntur Sub-District, present Koritepadu Sub-District, Guntur Municipal Limits for which town survey has not been held in Koritepadu Village D.No.254, in an extent of Ac.5.96 cents, within which vendor has a right property is bounded by: North: Property of Thota Seshadri - 23'-6", South: Municipal Road - 22'-4", East: Property of Shaik Abdul Azeez - 58'-9", West: Vendors Balance Property - 58'-9" (Within these boundaries an extent of 149.58 Sq. yards or 125.6 Sq. mts., site property bearing Door No.1-3-54/B, Present Door No.1-3-83 with Assessment No.477, RCC Daba House with all other amenities).

XI. Sale Deed No.4086/2015 (Property Owned by Smt. Kondaveeti Siva Kumari): Guntur District-522002, Guntur Sub-District, Guntur Municipal Corporation area (Guntur City), Arundelpet, 5TH Lane, Guntur Municipal Old Ward No.3, New Ward No.5, Block No.5, T.S.No.446 within which donor has a right gifted is bounded by: North: Road, South: Property of T.Sarasija Rani's Legal Heirs, East: Property of Aravapalli Subrahmanyam, West: Property of Pillamarri Seshamma (Within these boundaries an extent 203½ Sq.Yards or 170.16 Sq. mts., site and in that a Ground and First Floor RCC Building, bearing Old Door No.6-4-37, New Door No.6-4-87, New Door No.6-4-87, T.S. No.446, Old Assessment No.7576, New Assessment No.44799 only)

XII. Sale Deed No.6215/2014 (Property Owned by Sri Kondaveeti Srinivasa Rao): Guntur District-522006, Guntur Sub-District, Present Koritepadu Sub-District, Guntur Municipal Corporation limits for which town survey has not been held in Koritepadu Village, JKC Nagar, 6th Cross Road, D.No.7/1, in an extent in an extent of Ac.1.13 ¼ cents of Plot No.3, which is Western side, vendor has a right property sold is bounded by:- North: Land belongs to Agricultural Department - 27'-01", South: 30 ft. wide Road - 27 Ft, East: Site sold to P Ashok Kumar - 54'-11", West: Site old by Arla Ranga Rao to others - 55 Ft (Within these boundaries an extent of 165 Sq. yards or 137.92 Sq. mts., site along with RCC Daba House with New Door No.4-20-61/2, JKC Nagar, Old Assessment No.05881/938, New Assessment No.34737 and with all other amenities).

XIII. Sale Deed No.7738/2011 (Property Owned by Sri Kondaveeti Srinivasa Rao)

Guntur District-522002, Guntur Sub-District, Guntur Municipal Corporation area in Arundelpet, 8/2 Lane locality in Municipal Old Ward No.3, New Ward No.4, Block No.6, T.S.No.407, Arundelpet, 8/2 Lane, vendor has a right an extent of 408.42 Sq. yards site in which Western side sold an extent of 197.37 Sq. yards within which balance an extent of 211 Sq. yards, site as per measurements an extent of 187.50 Sq. yards site property bearing Door No.6-21-9 with Assessment No.12322 of the said PVSR Complex is bounded by:- North: Arundelpet, 8/2 lane Municipal Road - 37'-7¾", South: House wall of this property by the side of property of Karpurapu Ramakrishna Prabhu - 37'-7¾", East: Municipal Road - 45'-5", West: House wall of this property by the side of property of Chintha Krishna Road - 45 Ft Within these boundaries and extent of 187.50 Sq. yards or 156.77 Sq. mts., site in PVSR Complex, an undivided and unspecified share of 23.235 Sq. yards or 19.42 Sq. mts., site situated at First Floor, which is Southern side Flat with an extent of 670 Sq. fts., plinth area and 90.5 Sq. fts common area in total an extent of 760.5 Sq. ft site bounded by:- North: Joint wall between this property and property sold by Pemmaraju Sudhakar to Notu Leela Lakshmi - 32'-3", South: Common Staircase - 15 Ft; Again East: Common Staircase - 6'-6", Again South: Compound wall of Karpurapu Ramakrishna Prabhu and wall of this property - 17'-3", East: Common Corridor - 17'-3", West: Wall of this property by the side of property of Chintha Krishna Rao - 23'-10" (Within these boundaries an extent 760 Sq. fts., plinth area in PVSR Complex in First Floor which is Southern side Flat and along with all other common, joint and easementary rights)

SCHEDULE D-1

PARTICULARS OF CLAIMS

TOTAL OUTSTANDING AS ON 10-09-2026

Facility	Opening Balance as on 10-09-2026	Interest outstanding as on 10-09-2026	Penal Interest outstanding as on 10-09-2026	Total Outstanding as on 10-09-2026
Cash Credit	23,49,77,115.00	19,51,20,319.00	5,50,06,366.00	48,51,03,800.00
TOTAL	23,49,77,115.00	19,51,20,319.00	5,50,06,366.00	48,51,03,800.00

* Along with further interest at rate of 8.90% p.a. at monthly/ quarterly rests plus penal interest at the rate of 9.10% p.a. from 10-09-2026 till payment.

Arcil
Premier ARC

ASSET RECONSTRUCTION COMPANY (INDIA) LTD.

Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West), Mumbai-400028. **Tel: +91 2266581300. www.arcil.co.in, CIN: L65999MH2002PLC134884.**
Branch Office:- #207, 2nd Floor, Bhuvana Towers, Above Mugdha Show Room, S.D.Road, Patny, Secunderabad-500003. **Tel:- 040-66028010/11/12/13/14, Mob:- 9642490456**

HYDERABAD
businessline.
SATURDAY - OCTOBER 24 - 2026

Jagan claims TDP obstructed YSRCP nominations in local body polls

Press Trust of India
Amaravati

YSRCP supremo Jagan Mohan Reddy on Friday accused the TDP-led government in Andhra Pradesh of flouting Supreme Court directives and using attacks on opposition candidates to obstruct their nomination filings in the ongoing local body elections.

Addressing a press conference at the YSRCP central office in Tadepalli, Jagan accused the N Chandrababu Naidu-led government of undermining democracy and demanded the appointment of an *amicus curiae* to supervise the elections.

"The Chandrababu government is not honouring the apex court's directives and is allowing anarchy in the local body elections. Attacks on YSRCP candidates continue, ballot papers are being snatched, the police are taking sides, and the basic structure of democracy is under threat, pushing the state towards a constitutional crisis," Jagan claimed.

The former CM demanded the deployment of central forces and CCTV surveillance to monitor the polls, similar to the arrangements made during elections in West Bengal.

Alleging that the nomination process for ZPTC and MPTC elections was no different, Jagan said TDP cadres had attacked YSRCP candidates, including women, threatened them, and snatched and torn up their nomination papers.

He released a book titled '*Pachamookala Daadulu*' (attacks by yellow mobs), documenting alleged attacks by



YSRCP supremo Jagan Mohan Reddy

TDP leaders and cadres on YSRCP candidates, along with what he described as "pictorial evidence".

The QR code of the book would be made available to everyone seeking to safeguard democracy, and the material would also be submitted to the courts, he said.

APPROACHING COURT

"We have been reporting all incidents to the concerned officials and will also move the courts, as democracy is at stake amid the prevailing anarchy. The TDP is rigging the nomination process by even filing papers on behalf of YSRCP candidates to inflate the numbers and mislead the courts," Jagan claimed.

He alleged that the signatures of YSRCP candidates had been forged and their nominations withdrawn without their consent.

Questioning the alleged obstruction of nominations, Jagan asked why candidates were being prevented from filing papers when the elections were being contested on a party basis, and the YSRCP had already released its list of candidates.

Jagan accused State Election Commissioner (SEC) Anil Chandra Punetha of undermining the Supreme Court's directives by "cherry-picking a few centres to allow re-nominations".

He said the SEC had considered only a handful of wards in Tirupati, Kadapa, Rajampeta and Mydukur, despite the party's complaint that nominations had been obstructed in 19 municipalities.

In Tirupati, the SEC had permitted re-nominations in only 18 wards, while in Kadapa, it had allowed them in just 11 of the 66 wards. The SEC had also permitted re-nominations in only 11 wards in Rajampeta, Jagan said.

"The government has been using every trick to keep the opposition out of the fray by rejecting nominations during scrutiny and resorting to all kinds of malpractices," he claimed.

Listing alleged attacks on party candidates and leaders, Jagan said YSRCP MP YS Avinash Reddy had been arrested from the party office in Kadapa, while the car of former deputy CM Narayana Swamy had been vandalised in Chittoor, among other incidents.

Jagan played a series of videos purportedly showing attacks by TDP cadres on YSRCP candidates, including the snatching and tearing of nomination papers, physical assaults, vehicle vandalism and other acts of violence.

According to the YSRCP chief, attacks on ZPTC and MPTC candidates had been reported from Gorantla, Dharmavaram, V Kota, Chittoor, GD Nellore, Tadimarri, Kanigiri, Dachepalli, Punganur and Jammalamadugu, among other places. He alleged that nominations had been manipulated elsewhere.

Bank loan 'fraud': ED raids 7 premises in Telangana

Press Trust of India
Hyderabad

The Enforcement Directorate (ED) on Friday conducted searches at seven premises across Telangana as part of a money laundering investigation into an alleged bank loan fraud involving a company under liquidation, agency officials said.

The searches were carried out in Hyderabad, Secunderabad and Medchal-Malkajgiri district in connection with the case against Kanakadhara Ventures Pvt Ltd (KVPL), they said.

The company or its representative could not be reached for comment on the ED action.

It is alleged that the company, through its directors, diverted credit facilities of ₹326.49 crore extended by a consortium of banks led by the Punjab National Bank (PNB).

SBI STATE BANK OF INDIA
H.No. 1-8-563/1, 1st Floor, Opp: Sandhya Theatre, RTC 'X' Roads, Chikkadpally, Hyderabad-500020. Ph: 040-2346 1614, e-mail: sbi.20945@sbi.co.in

APPENDIX - IV A [See proviso to Rule 6(2) & 9(1)]

E-AUCTION SALE NOTICE

SALE OF MOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002READ WITH PROVISO TO RULE 6(2) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002

Notice is hereby given to the public in general and the Borrower/Guarantors in particular that the below described movable assets charged to the **State Bank of India,** Secured Creditor, the **Physical possession** of which has been taken by the Authorized 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 19-11-2026** for recovery of **Rs.59,61,806/- (Rupees Fifty Nine Lakhs Sixty One Thousand Eight Hundred and Six Rupees Only)** as on **17-10-2026** with incidental expenses, costs, charges etc, due to the State Bank of India, Secured Creditor, from **Borrowers of M/s. Bhagyalakshmi Enterprises, Represented by its Proprietor, Smt.Thogiti Bhagyalakshmi,D/o Sri Ramchander, Regd. Office & Factory Office at** Sy.No.8-114/61/WP, Raghavendra Nagar, Thorrur, Hayathnagar, Rangareddy - 501 511 and **Also** Plot No.31, Shanthi Nagar, Vanasthalipuram, Hyderabad - 501 505. And **Sri T.Naga Brahmam (Guarantor),** Plot No.04 NP, Information Colony, Anmagal, Near Hanuman Temple, Hayath Nagar, Hyderabad – 501 505.

Description of movable property, Reserve Price, EMD to be deposited, Auction date & timings and Bid increment amount are mentioned here below:

(1) Automatic Edge Bander (UEB4.2), **(2)** Panel SAW (UPS 3200A++) 9 without cutter set, **(3)** CNC Router (UCR 1325 A) With 6KW Servo Motor, **(4)** Multi Boring (UMB 63), **(5)** Cold Press (UCP 1001A) Without Oil, **(6)** Dust Collector (UD 104) 7.5 HP, **(7)** Dust Collector (UD 003) 05 HP, **(8)** Dust Collector (UD 002) 03 HP **(9)** Compressor.

Reserve Price: Rs.19,96,000/-; EMD: Rs.1,99,600/-; Bid Increment: Rs.10,000/-
Auction date: 19-11-2026, Auction Time: 11.00 AM to 12.00 Noon
with auto extension of 5 minutes for each bid till the closure of the auction

Date & Time of inspection of the Assets:
From 26-10-2026 to 18-11-2026 between 11.00 AM to 4.00 PM with prior appointment

EMD Remittance: The Bidders should get themselves registered on **https://BAANKNET.com** using their mobile number and email-ID. As a part of e-KYC the documents will be verified by system. The intending Bidders/Purchasers have to transfer the EMD amount using online mode (i.e. NEFT/Transfer/UPI/Net Banking) in his Global EMD Wallet well in advance before/during the auction time. In case EMD amount is not available in Global EMD Wallet, system will not allow to bid. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. Bidders may give offers either for one or for all the properties. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding.

1) For any clarifications or further details regarding other conditions of sale, the intending bidders may contact the **Authorized Officer, State Bank of India, Stressed Assets Recovery Branch-2, Hyderabad, H.No.1-8-563/1, 1st Floor, Opp: Sandhya Theatre, RTC 'X' Roads, Chikkadpally, Hyderabad,500 020. Phone No.040-23461610,** bidders can also contact **Authorised Officer Mr. B. Rama Krishna Prasad, Mobile No.:99499 71412** and also may contact the bank approved service provider **M/s. PSB Alliance** at the web Portal: **https://BAANKNET.com Help line + 91-8291220220, e-mail support.BAANKNET @ psballiance.com prior to the date of e-auction.**
2) For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India,the Secured Creditor's website **(a) http://bank.sbi/,www.sbi.co.in (b) https:// BAANKNET.com.**
3) **Note:** This is also a notice to the Borrower/ Guarantors of the said loan about holding of e-auction sale of the property on the aforesaid mentioned date if the dues are not repaid in full before the date of e-auction.
4. The sale shall be subject to rules / conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Place: Hyderabad **Sd/- Authorized Officer**
Date: 22.10.2026 **State Bank of India, SARB-2, Hyderabad**

यूनियन बैंक ऑफ इंडिया / Union Bank of India (A Government of India Undertaking)
CHINTAL BRANCH-13101
Plot No.1 MIG 1 APHB Colony Opp IDPL Colony, Chintal, Medchal-Malkajgiri,Telangana-500037

E-AUCTION SALE NOTICE

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 provisio to Rule 8 and 9 of 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/charged to the Secured Creditor, the **Constructive/Physical (whichever is applicable)** Possession of which has been taken by the Authorised Officer of Union Bank of India (Secured Creditor), will be sold on **"As is where is", "As is what is",** and **"Whatever there is"** on the date mentioned below, for recovery of dues as mentioned hereunder to Union Bank of India from the below mentioned Borrower(s) & Guarantor(s).
The Reserve Price and the Earnest Money Deposit, Bid Increment are also mentioned hereunder:

1. **Name and address of the Borrower, Co-Applicant and Guarantor: 1(a) Mr.Boddupalli Lakshman Kumar** S/o Late Venkata Narayana, H.No:5-70/8/150 on Plot No.140 Part, Beside Bhashyam School, Near Jonnabanda, Old Alwal, Alwal Village, Hyderabad, Telangana State-500010. **1(b) Mr.Boddupalli Lakshman Kumar** S/o Late Venkata Narayana, H.No.1-5-330/85, Old Alwal, Medchal-Malkajgiri District, Hyderabad-500010. Telangana State. **2(a) Smt.S Shobha Rani** W/o Boddupalli Lakshman Kumar, H.No:5-70/8/150 on Plot No.140 Part, Beside Bhashyam School ,Near Jonnabanda, Old Alwal, Alwal Village, Hyderabad, Telangana State-500010. **2(b) Smt.S Shobha Rani** W/o Boddupalli Lakshman Kumar, H.No.1-5-330/85, Old Alwal, Medchal-Malkajgiri District, Hyderabad 500010. **2(c) Smt.S Shobha Rani** W/o Boddupalli Lakshman Kumar, H.No.3-3-882, Kuthbiguda, Kacheguda, Hyderabad-500027, Telangana State.
The secured debt for the recovery of which the immovable secured asset is to be sold: **Rs.1,08,92,699.00/- (Rupees One Crore Eight Lakh Ninety Two Thousand Six Hundred Ninety Nine Only)** as on 30.09.2026 plus further interest, costs, charges and expenses.
DESCRIPTION OF IMMOVABLE SECURED ASSETS TO BE SOLD
All that the part of residential house bearing No.5-70/8/150, on Plot No.140 part, Admeasuring 165.00 Square Yards or equivalent to 137.94 sq meters, in Survey nos 43, 44 & 45 situated at near Jonnabanda, Old Alwal, Alwal Village, under Greater Hyderabad Municipal Corporation, Alwal Circle, the then Malkajgiri Mandal, Ranga Reddy District, now newly formed as Alwal Mandal, Medchal-Malkajgiri District belonging to **Mr. Boddupalli Lakshman Kumar, Ms.S.Shobha Rani** and **Bounded as follows:** North : Plot No.140 part, South: Plot No.140 Part, East:Plot No.140 Part, West: 25'-0" Wide Road
Reserve Price: Rs.1,37,00,000/- EMD: Rs.13,70,000/- Bid Increment: Rs.1,37,000/-

2. **Name and address of the Borrower, Co-Applicant and Guarantor: 1(a) Mr.Eeragani Nagaraju** S/o E.Veeraswami, H.No.4-13/1, Buddanagar, Narapally, Medchal Malkajgiri District, Hyderabad-500080, Telangana. **1(b) Mr.Eeragani Nagaraju** S/o E Veeraswami, H.No.7-211 (Old No.7-9/3/39), Plot No.39, Sy.No.387 Part, Eswaraiah Enclave Phase-II, Dammaiguda, H/o Nagaram Village, Dammaiguda Municipality-500083, Keesara mandal, Medchal-Malkajgiri District, Telangana. **2(a) Akshaya Rice Traders.,** Proprietor **Mr. Eeragani Nagaraju** S/o E.Veeraswami, H.No 4-13/1, Buddanagar, Narapally, Medchal Malkajgiri District, Hyderabad-500080, Telangana. **2(b) Akshaya Rice Traders.,** Proprietor **Mr. Eeragani Nagaraju,** H.No.7-211 (Old No.7-9/3/39), Plot No.39, Sy.No 387 Part, Eswaraiah Enclave Phase-II, Dammaiguda,H/o Nagaram Village, Dammaiguda Municipality, Keesara Mandal, Medchal-Malkajgiri District, Telangana-500083
The secured debt for the recovery of which the immovable secured asset is to be sold: **Rs.1,08,61,458.43/- (Rupees One Crore Eight Lakh Sixty One Thousand Four Hundred Fifty Eight and Paise Forty Three Only)** as on 30.09.2026 plus further interest, costs, charges and expenses.
DESCRIPTION OF IMMOVABLE SECURED ASSETS TO BE SOLD
All that the Residential Duplex House No.7-211 (Old No. 7-9/3/39), PTIN No.1226206041, on Plot No.39, admeasuring 150 Sq.yards or 125.4 Sq.Mtrs with a plinth area of 1632Sft(Ground Floor 816 Sft + First Floor 816 Sft) R.C.C in Survey No. 387 Part, situated at "'Eswaraiah Enclave Phase-II" of Dammaiguda, H/o Nagaram Village, Dammaiguda Municipality, Keesara Mandal, Medchal-Malkajgiri District and **Bounded by:** North:Plot No.38, South:Plot No.40, East: 30' Wide Road, West : Plot No.36.
Reserve Price: Rs.1,01,00,000/- EMD: Rs.10,10,000/- Bid Increment: Rs.1,01,000/-

Date and Time of E-Auction: 10.12.2026 from 12:00 Noon to 05:00 PM
(with 10 min unlimited auto extensions) E-auction website-https://baanknet.com

EMD shall be deposited and Linked/Map the EMD amount with the Property ID before End Time of Auction. It is advisable to deposit and Link / Map the EMD amount with the property ID well in advance to avoid any technical glitch

The Online E-Auction will be held through web portal/website Registration, Login and Bidding Rules visit the following sites: The Online E-Auction will be held through web portal/ website: https://baanknet.com on the date and time mentioned above with unlimited extension of 10 minutes. The intending bidders/purchasers required to register through **https://baanknet.com** (Buyer Registration - link provided in the home page of the website) by using their mobile number and valid email-id. The intending bidders/purchasers further required to upload KYC documents and Bank Details. Register on **https://baanknet.com** using mobile number and email ID.
• For auction related queries e-mail to **ubin0813109@unionbankofindia.bank.in** or For queries Contact Number: 8291220220. For Enquiries Please contact number **7774041283**
• Bidders are advised to go through the website: **https://baanknet.com and https://www.unionbankofindia.bank.in / auction-property/view-auction-property.aspx** for detailed terms and conditions of Auction Sale before submitting their bids and taking part in the E-Auction sale proceedings. Successful bidder will be intimated through e-mail by PSB Alliance Pvt. Ltd after the closing of the e-Bidding Process.
Note: The Sale shall be subject to the outcome of Securitisation Application (SA), if any.
Notice of 30 days for sale of immovable secured assets under Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.
Date: 21.10.2026, Place: Hyderabad **Authorised Officer, Union Bank of India**

TDP accuses YSRCP of violence, intimidation ahead of local body polls

Press Trust of India
Amaravati

The ruling TDP on Friday accused the YSRCP of resorting to violence and intimidation to disrupt the ongoing local body elections in Andhra Pradesh, alleging that the opposition party feared an electoral wipeout.

Addressing a press conference at the TDP central office in Mangalagiri, TDP MLA B Umamaheswara Rao alleged that the YSRCP had filed 59 cases, seeking to stall the elections.

"The YSRCP, fearing a complete electoral rout, is resorting to violence and intimidation to disrupt the ongoing local body elections in Andhra Pradesh," Rao claimed.

He accused opposition leaders of intimidating candidates and cited incidents of vehicles being torched in Punganur, nomination papers being torn in Tirupati, and attacks on officials in Nagari and Srikalahasti.

Countering YSRCP president Jagan Mohan Reddy's allegations that opposition candidates were prevented from filing nominations, Rao cited Election Commission figures showing that YSRCP candidates had filed 1,092 nominations for 659 ZPTC seats, compared with 1,055 nominations filed by TDP candidates.

For the 9,829 MPTC seats, YSRCP candidates had filed 12,419 nominations, he said, adding that the party had submitted 99 nominations for 32 wards in Kuppam. He questioned the opposition's allegations of obstruction in the nomination process.

The MLA played videos purportedly showing YSRCP cadres damaging police barricades in Kanigiri and incidents of violence in Rajampet and Kadapa. He cited a video statement by Nandyal candidate Nagamani, who said she had withdrawn her nomination voluntarily, countering allegations that candidates had been forced to withdraw.

Comparing previous local body elections, he claimed that only 0.1 per cent of seats were won unopposed during the TDP government's tenure in 2014, while 21 per cent of seats were won unopposed in the 2021 elections under the YSRCP government. He alleged that intimidation, kidnappings and extortion had contributed to the latter figure.

The TDP MLA accused the erstwhile YSRCP government, which was in power from 2019 to 2024, of failing to fulfil 85 per cent of its manifesto promises and imposing Rs 50,000 crore in power true-up charges. He said the present NDA coalition government had spent Rs 1.6 lakh crore on welfare in 27 months despite inheriting a financial crisis.

He alleged that the YSRCP was attempting to prevent nearly Rs 12,500 crore in funds from the 16th Finance Commission from reaching local bodies by obstructing the electoral process.

Elections to 100 urban local bodies will be held on October 28, with results on October 30. Mandal Parishad Territorial Constituency (MPTC) and Zilla Parishad Territorial Constituency (ZPTC) elections are scheduled for November 3, with counting on November 5.

Gram panchayat elections will be held in three phases on November 26, November 29 and December 2, with results declared on the day of each phase.

SBI STATE BANK OF INDIA
STRESSED ASSETS MANAGEMENT BRANCH (SAMB-II), HYDERABAD
D.No.3-4-1013/A, 1st Floor, CAC, TSRTC Bus Station, Kacheguda, Hyderabad.
E-mail Id: sbi.18359@sbi.co.in

Authorised Official's Details: Name: Shri Rajat Kumar Deep
Assistant General Manager Mobile No: 9676048881, Email ID : sbi.18359@sbi.co.in

Appendix II – A & IV - A [See Proviso to rule 6(2) & 8(6)]

SALE NOTICE FOR SALE OF MOVABLE AND IMMOVABLE PROPERTIES
[Under Rule 6(2) & 8(6) of Security Interest {Enforcement} Rules]

E-Auction Sale Notice for Sale of Movable and 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 movable property hypothecated/charged to the Secured Creditor and immovable properties charged to State Bank of India, Secured Creditor the **physical possession** of movable and immovable properties 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 **10-11-2026**, for recovery of **Rs. 9,80,97,062.58 (Rupees Nine Crores Eighty Lakhs Ninety Seven Thousand Sixty Two and Paise Fifty Eight Only)** as on **17-10-2026** plus unapplied interest from **18-10-2026** and costs due to the secured creditors from the **borrower: M/s. Hithaishi Motors**, Sy. No.: 133-3B, Mamidalapadu Village, NH-7, Hyderabad Road, Kurnool, Kurnool District, Andhra Pradesh - 518 005 and the **Managing Partners-cum-Guarantors: 1) Tankasala Udaya Kumar S/o Tankasala Janaki Raman** and **2) Smt. Tankasala Haripriya W/o Tankasala Udaya Kumar**, Flat No 201, Indralok Apartment, Balaji Nagar, Proddatur, Y.S.R District, Andhra Pradesh - 516360. **Also at**: Flat No. 503, CPR IS Jewel, Nehru Nagar, Tirupati, District Tirupati, Andhra Pradesh- 517 501.

Description of Movable and Immovable Properties, Reserve Price, EMD to be deposited, auction date & timings and Bid increment amount are mentioned here below:

Property ID: SBIN400061779247: All the part and parcel of Flat No.501(fifth floor) admeasuring 1452 Sft including common areas like corridors, staircase, lift etc.,and 120 Sft parking in the stilt/ground floor in the multistoried building named **"Sai My Homes"** along with undivided and indivisible interest of 1/15th share, admeasuring 57.11 Sq.yards or 47.77 Sq Mts constructed in Total extent of 857.753 Sq.yards in plot bearing No. 66,65 and 178 in Sy.No.390/1 & 392 of Kallur village in 45th ward, Ramalingeswara Nagar of Kurnool Municipal corporation under the Jurisdiction of Kurnool Sub-registration and registration district of Kurnool. The above property was registered with title deed No.: 5556/2014 dt: 04.08.2014 at SRO Kurnool in favour of T. Hari Priya w/o T Udaya Kumar and is **bounded by**: **Boundaries of "SAI MY HOMES"**: **EAST:** V.R. Colony Houses, **NORTH:** Plot No.179, **WEST:** 30 feet wide road, **SOUTH:** Plot No.64. **Boundaries of Flat No. 501 (Fifth floor)**: **East:** Passage, **North:** Open to Sky, **West:** Open to Sky, **South:** Steps & Open to Sky.

Reserve Price (in Rs)	Date of e-auction	EMD (in Rs)	Bid Multiplier (in Rs)	Inspection of Property	Time of e -auction
47,00,000/-	10-11-2026	4,70,000/-	50,000/-	From 25-10-2026 to 08-11-2026	11:00 a.m to 04:00 pm

EMD Remittance: The Bidders should get themselves registered on **https://BAANKNET.com** using their mobile number and email-id. As a part of e-KYC the documents will be verified by system. The intending Bidders/Purchasers have to transfer the EMD amount using online mode (i.e. NEFT/Transfer/UPI/Net Banking) in his Global EMD Wallet well in advance before the auction time. In case EMD amount is not available in Global EMD Wallet, system will not allow to bid. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, during/before auction. Bidders may give offers either for one or for all the properties. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding. In case of offers for more than one property, bidders will have to deposit EMD for each property.

Note: 1) For inspection of the property, please contact the Authorised Officer or Resolution Agent, engaged by the Bank. **2)** The Bank took physical possession of the Property. **3)** The Gram Panchayat Taxes/ Municipal Taxes/ Property Taxes/ Water Taxes/ Electricity Bill/ any other statutory dues (if any) should be borne by the successful bidder. **4)** The Successful Bidder should pay applicable GST (@ 18%) and also applicable TCS (1%) on the Sale Amount. **5)** The intending purchasers are advised to make their own enquiries in the above matter before submitting the bids.

i) The auction will be conducted online only, through the web portal **https://baanknet.com.** The bidder registration should be completed by bidder well in advance.

ii) For any clarifications or further details regarding other conditions of sale, the intending bidders may contact the **Authorized Officer, State Bank of India, Stressed Assets Management Branch-II, Hyderabad - 500027. Phone No. 9676048881/9908081420**, bidders can also contact Bank's Approved Resolution **Agent Sri.Harinath Reddy M/s Sarah Associates, Mob No 9849189726** and also may contact the Bank's approved service provider **M/s PSB Alliance** at the **web portal https://BAANKNET.com, Help line +918291220220, e-mail- support.BAANKNET@psballiance.com, prior to the date of e-auction**

iii) For detailed terms and conditions of the E-auction sale, please refer to the link provided in **State Bank of India,** the secured Creditor's website **https://sbi.co.in/web/sbi-in-the-news/auction-notices/sarfaesi-and-others and also in E Auction Portal https://baanknet.com**

iv) For steps to be followed by the bidder for registering with e-auction portal and for E-Auction tender document containing online e-auction bid form, Declaration etc, please refer to the link provided in **https://baanknet.com** of the service provider **M/s PSB Alliance** and M/s Baanknet.

v) This is also a notice to the Borrower/ Guarantors of the said loan about holding of e-auction sale of the property on the aforesaid mentioned date if the dues are not repaid in full before the date of e-auction. The sale shall be subject to rules / conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002

Date: 17-10-2026 **Sd/- Asst General Manager & Authorised Officer**
Place: Hyderabad **State Bank of India, SAMB-II, Kachiguda, Hyderabad**

Reliant CREDITS (INDIA) LTD.
Reliant House, 1070/A, Kozhippilly Junction
Kothamangalam P.O., Kothamangalam
Ernakulam, Kerala-686691, Ph : 0485 3505600.

As the gold ornaments pledged under the following loan numbers in our institution has not been recovered or renewed till date, despite informing the respective customers through registered letter, your pledged gold ornaments will be auctioned on 23-11-2026 at the respective branches Of Reliant Credits (India) LTD.

HYDERABAD

ANAND NAGAR - NAGOLE -202600100980313,202600100980309,202600100980542,202600100980540,202600100980396,202600100980312,202600100980549,202600100980395,202600100980378,202600100980394,202600100980392,202600100980398,202600100980391,202600100980272,202600100980393,202600100980270,202600100980370,202600100980368,202600100980325,202600100980287,202600100980374,202600100980369,202600100980352,202600100980330,202600100980341,202600100980366,202600100980365,202600100980383,202600100980340,202600100980349,202600100980367,202600100980364,202600100980362,202600100980402,202600100980387,202600100980401 **AS RAO NAGAR-** 202600101140160,202600101140191,202600101140148,202600101140143,202600101140192,202600101140193,202600101140166,202600101140252,202600101140187,202600101140249,202600101140118,202600101140165,202600101140186,202600101140168,202600101140176,202600101140177,202600101140190 **B N REDDY NAGAR-**202600100810341,202600100810234,2026001008 10353,202600100810258,202600100810332,202600100810289,202600100810282,202600100810359,202600100810354,202600100810330,202600100810269,202600100810511,202600100810346,202600100810540,202600100810284,202600100810257,202600100810339,202600100810533,202600100810331,202600100810249,202600100810334,202600100810344,202600100810527,202600100810528,202600100810283,202600100810352,202600100810276,202600100810357,202600100810347,202600100810314,202600100810324,202600100810270,202600100810228,202600100810296,202600100810271,202600100810267,202600100810277,202600100810333,202600100810342,202600100810345,202600100810313,202600100810256,202600100810272,202600100810327,202600100810323,202600100810301,202600100810351,202600100810350,202600100810312,202600100810316,202600100810275,202600100810300,202600100810268,202600100810355,202600100810286,202600100810241,202600100810274,202600100810250 **BALAPUR X ROAD** -202600101080178,202600101080182,202600101080258,202600101080198,202600101080303,202600101080176,202600101080222,202600101080175,202600101080181,202600101080211,202600101080230,202600101080242,202600101080233,202600101080186,202600101080193,202600101080180,202600101080206,202600101080188,202600101080251,202600101080246,202600101080220,202600101080247,202600101080249,202600101080245,202600101080234,202600101080235,202600101080244,202600101080250,202600101080200 **BODUPPAL** -202600100760274,202600100760279,202600100760299,202600100760521,202600100760300,202600100760259,202600100760317,202600100760273,202600100760301,202600100760517,202600100760530,202600100760252,202600100760256,202600100760303,202600100760284,202600100760292,202600100760247,202600100760276,202600100760283,202600100760294,202600100760257,202600100760272,202600100760297,202600100760258,202600100760296,202600100760295,202600100760289,202600100760305,202600100760288,202600100760290,202600100760293,202600100760306 **DAMMAIGUDA** -202600101100232,202600101100265,202600101100203,202600101100459,202600101100240,202600101100246,202600101100258,202600101100228,202600101100463,202600101100300,202600101100274,202600101100291,202600101100241,202600101100262,202600101100208,202600101100273,202600101100227,202600101100276,202600101100256,202600101100216,202600101100275,202600101100257,202600101100299,202600101100268,202600101100284,202600101100259,202600101100287,202600101100267,202600101100298,202600101100283,202600101100286,202600101100261,202600101100288,202600101100296,202600101100295,202600101100301,202600101100297 **HAYATH NAGAR** - 202600100970312,202600100970334,202600100970570,202600100970601,202600100970591,202600100970316,202600100970272,202600100970356,202600100970586,202600100970355,202600100970357,202600100970298,202600100970365,202600100970273,202600100970304,202600100970572,202600100970339,202600100970584,202600100970364,202600100970602,202600100970359,202600100970331,202600100970321,202600100970593,202600100970337,202600100970348,202600100970333,202600100970361,202600100970302,202600100970368,202600100970344,202600100970358,202600100970280,202600100970277,202600100970278,202600100970335,202600100970363,202600100970360,202600100970293,202600100970349,202600100970276,202600100970295,202600100970347,202600100970350,202600100970294,202600100970369,202600100970366 **HUMAYN NAGAR** - 202600100750120,202600100750192,202600100750122,202600100750136,202600100750111,202600100750115,202600100750196,202600100750109,202600100750127,202600100750116,202600100750128,202600100750129,202600100750112,202600100750137,202600100750133,202600100750099,202600100750135 **JILLELGUDA** -202600101120359,202600101120367,202600101120360,202600101120358,202600101120351,202600101120356,202600101120186,202600101120182,202600101120362,202600101120204,202600101120174,202600101120230,202600101120227,202600101120228,202600101120226,202600101120229,202600101120185,202600101120205,202600101120233,202600101120211,202600101120232,202600101120188,202600101120210 **MALAPUR** - 202600100770253,202600100770252,202600100770251,202600100770305,202600100770284,202600100770303,202600100770517,202600100770280,202600100770263,202600100770257,202600100770514,202600100770240,202600100770255,202600100770287,202600100770228,202600100770304,202600100770229,202600100770279,202600100770242,202600100770220,202600100770299,202600100770295,202600100770217,202600100770301,202600100770231,202600100770294,202600100770278 **MALAPUR AIRPORT ROAD** - 202600101070218,202600101070236,202600101070273,202600101070260,202600101070228,202600101070221,202600101070425,202600101070265,202600101070275,202600101070227,202600101070271,202600101070238,202600101070281,202600101070225,202600101070237,202600101070213,202600101070420,202600101070447,202600101070254,202600101070222,202600101070239,202600101070255,202600101070212,202600101070264,202600101070243,202600101070262,202600101070253,202600101070208,202600101070235,202600101070211,202600101070272,202600101070285 **METTUGUDA** - 202600100710105,202600100710209,202600100710101,202600100710134,202600100710117,202600100710213,202600100710131,202600100710109,202600100710102,202600100710221,202600100710114,202600100710133,202600100710093,202600100710120,202600100710128,202600100710113,202600100710116,202600100710110,202600100710115 **MOULALI** - 202600101090149,202600101090138,202600101090157,202600101090253,202600101090155,202600101090142,202600101090139,202600101090144,202600101090156,202600101090133 **NACHARAM** - 202600100740118,202600100740126,202600100740103,202600100740099,202600100740144,202600100740122,202600100740116,202600100740111,202600100740113,202600100740221,202600100740092,202600100740093,202600100740222,202600100740098,202600100740107,202600100740123,202600100740128,202600100740129,202600100740108,202600100740125,202600100740121,202600100740136 **SAKET** - 202600101130276,202600101130259,202600101130281,202600101130222,202600101130280,202600101130463,202600101130293,202600101130290,202600101130292,202600101130294,202600101130278,202600101130221,202600101130219,202600101130256,202600101130285,202600101130265,202600101130307,202600101130279,202600101130216,202600101130227,202600101130283,202600101130284,202600101130468,202600101130461,202600101130301,202600101130245,202600101130267,202600101130277,202600101130309,202600101130295,202600101130272,202600101130250,202600101130300,202600101130258 **SHAMSHABAD** -202600100830296,202600100830560,202600100830288,202600100830242,202600100830311,202600100830243,202600100830312,202600100830231,202600100830298,202600100830276,202600100830265,202600100830272,202600100830264,202600100830295,202600100830262,202600100830558,202600100830575,202600100830320,202600100830315,202600100830302,202600100830263,202600100830246,202600100830253,202600100830249,202600100830230,202600100830300,202600100830314,202600100830233,202600100830293,202600100830245,202600100830266,202600100830223,202600100830318,202600100830284,202600100830261,202600100830308,202600100830252,202600100830224,202600100830251,202600100830226,202600100830307 **SUN CITY** -202600100720419,202600100720329,202600100720672,202600100720669,202600100720371,202600100720685,202600100720469,202600100720385,202600100720378,202600100720345,202600100720683,202600100720470,202600100720457,202600100720429,202600100720373,202600100720401,202600100720680,202600100720458,202600100720442,202600100720468,202600100720492,202600100720464,202600100720477,202600100720444,202600100720449,202600100720409,202600100720474,202600100720410,202600100720445,202600100720456,202600100720322,202600100720482,202600100720465,202600100720383,202600100720459,202600100720644,202600100720425,202600100720451,202600100720328,202600100720443,202600100720487,202600100720428,202600100720347,202600100720483,202600100720420,202600100720447,202600100720394,202600100720461,202600100720489,202600100720440,202600100720395,202600100720490,202600100720308,202600100720441,202600100720306,202600100720416,202600100720488,202600100720380,202600100720460,202600100720491,202600100720495,202600100720434,202600100720362,202600100720446,202600100720493,202600100720481,202600100720485,202600100720448 **UPPAL** - 202600100730283,202600100730276,202600100730270,202600100730271,202600100730250,202600100730354,202600100730281,202600100730268,202600100730347,202600100730358,202600100730344,202600100730553,202600100730342,202600100730321,202600100730299,202600100730308,202600100730278,202600100730357,202600100730282,202600100730346,202600100730567,202600100730309,202600100730280,202600100730361,202600100730272,202600100730340,202600100730352,202600100730353,202600100730334,202600100730341,202600100730356 **VANASTHALIPURAM** - 202600100800299,202600100800182,202600100800160,202600100800168,202600100800147,202600100800296,202600100800165,202600100800173,202600100800176,202600100800194,202600100800150,202600100800171,202600100800145,202600100800179,202600100800189,202600100800178,202600100800143,202600100800166,202600100800190,202600100800146,202600100800192

First Auction date: -23-11-2026 (Time: -11:00 AM), Second Auction date: - 30-11-2026 (Time: -11:00 AM)
In case the auction on the said date is not successful for any reason, it is hereby notified that re-auction will be held on 30-11-2026 at the respective district auction centres of Reliant Credits (India) LTD.