Lr. No. SARB/VSP/Sale Notice/BSR/GNR/26-27/468 **Date: 07.11.2026**

Appendix – IV – A
[See rule 8 (6)]
Speed Post With Ack Due
Without Prejudice
Sale Notice for sale of immovable property

Sri Ganji Rama Krishna, S/o, Sri Ganji Lakshmi Narayana Murthy, D. No. 17-5-29, Ward No. 20, Naraharisetti vari street, Bhimavaram, West Godavari District – 534 201,	**Also at:** Sri Ganji Rama Krishna, S/o, Sri Ganji Lakshmi Narayana Murthy, D. No. 7-7-24/7, Sri Sai Nilayam, 2nd Floor, Flat No. C 1, Kumudavalli Road, Narasayya Agraharam, Bhimavaram, West Godavari District – 534 201,
Also at: Sri Ganji Rama Krishna, Prop: Pavan Puthra Plastics, D. No. 17-3-3, Gannabathulavari Street, Opp: Sono Vision Show Room, Bhimavaram, West Godavari Dist.,– 534201	

E - Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with 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 / charged to the 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" on **30.11.2026**, for recovery of Rs. **25,77,648/- (Rupees Twenty Five Lac Seventy Seven Thousand Six Hundred Forty Eight Only) as per Demand Notice dated 03.05.2024 and Present dues Rs.35,76,115/- (Rupees Thirty Five Lac Seventy Six Thousand One Hundred Fifteen Only)** due to the Secured Creditor as on 05.11.2026 and are also liable to pay future interest w. e. f. 06.11.2026 together with all incidental expenses, cost, charges, etc., (post factoring repayments if any) due to the Bank from Sri Ganji Rama Krishna, S/o, Sri Ganji Lakshmi Narayana Murthy, D. No. 17-5-29, Ward No. 20, Naraharisetti vari street, Bhimavaram, West Godavari District – 534 201, **Also at:** D. No. 7-7-24/7, Sri Sai Nilayam, 2nd Floor, Flat No. C 1, Kumudavalli Road, Narasayya Agraharam, Bhimavaram, West Godavari District – 534 201, **Also at:** Sri Ganji Rama Krishna, Prop: Pavan Puthra Plastics, D. No. 17-3-3, Gannabathulavari Street, Opp: Sono Vision Show Room, Bhimavaram, West Godavari District–534 201,

bank.sbi
sbi.10077@sbi.co.in
+91 891 2739877
+91 891 2739126
+91 891 2739127

అప్రాప్య ఆస్తుల వసూలు శాఖ
పరిపాలనా కార్యాలయం అవరణ
బాలాజీనగర్, సిరిపురం
విశాఖపట్నం - 530 003.

तनावग्रस्त आस्तिया वसूली शाखा
प्रशासनिक कार्यलय परिसर
बालाजी नगर, सिरिपुरम
विशाखपट्टनम - 530 003.

Stressed Assets Recovery Branch
Administrative Office Compound
Balaji Nagar, Siripuram
Visakhapatnam - 530 003.

The reserve price and the earnest money will be as below for the property:

S. No.	Reserve Price	Earnest Money
1	Rs.18,00,000/-	Rs.1,80,000/-

Immovable Property Mortgaged by Sri Ganji Rama Krishna S/o. Sri Ganji Lakshmi Narayana Murthy, vide Regd., Sale Deed No. 1127/2020, dated 04.03.2020 registered at Joint Sub-Registrar, Gunipudi, Bhimavaram, West Godavari District.

Description of the Immovable Property:

Schedule of the Property: An extent of undivided and unspecified 40 Sq. Yds or Equal to 33.44 Sq. Mts. of site with all easement rights from out of 0-06 ½ or 314.60 Sq. Yds, from out of Ac. 0-13 6/10 cents, out of Ac. 0-86 ½ Sq. Yds, from out of southern side Ac. 1-73 cents from out of Ac. 3-27 cents in R S No. 301/1, bearing D, No. 7-7-24/7, situated in Gunupudi Village, Bhimavaram Municipal Area, Gunupudi S.R.O., Bhimavaram Mandal, West Godavari District and bounded by

East	Site of Alluri Satyanarayana Raju
South	Wall of K.V. Satyanarayana Raju
West	33 feet wide lay our Road
North	Wall of Yelisetti Janaki Rama Rao

SCHEDULE OF THE FLAT:

Two Bed Roomed flat, bearing Flat No. C – 1, in Second Floor with a plinth area of 1150 Sq. Feet (including Common Area with Car and Two Wheeler parking area and Common Amenities) of the Multistoried Group House named as "SRI SAI NILAYAM" bounded by

East	Common Corridor and Staircase
South	Open to Sky
West	Open to Sky (Road)
North	Open to Sky

Known Encumbrances: - Nil –

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 www.sbi.co.in/web/sbi-in-the-news/auction-notices and for Registration, EMD, Auction Details etc., visit https://baanknet.com/eauction-psb/bidder-registration of the service provider: M/s. PSB Alliance, e-Auction Portal: https://www.baanknet.com Toll free Number : +91 – 8291220220, Mail ID: support.baanknet@psballiance.com

Place: Visakhapatnam,
Date: 07.11.2026

Authorized Officer

THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR

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/guarantor	Sri Ganji Rama Krishna, S/o, Sri Ganji Lakshmi Narayana Murthy, D. No. 17-5-29, Ward No. 20, Naraharisetti vari street, Bhimavaram, West Godavari District – 534 201, **Also at**: D. No. 7-7-24/7, Sri Sai Nilayam, 2nd Floor, Flat No. C 1, Kumudavalli Road, Narasayya Agraharam, Bhimavaram, West Godavari District – 534 201, **Also at**: Sri Ganji Rama Krishna, Prop: Pavan Puthra Plastics, D. No. 17-3-3, Gannabathulavari Street, Opp: Sono Vision Show Room, Bhimavaram, West Godavari Dist.,– 534201
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Recovery Branch, Administrative office Campus, Balaji Nagar, Siripuram, Visakhapatnam 530003.
3	Description of the immovable secured assets to be sold	Immovable Property Mortgaged by Sri Ganji Rama Krishna S/o. Sri Ganji Lakshmi Narayana Murthy, vide Regd., Sale Deed No. 1127/2020, dated 04.03.2020 registered at Joint Sub-Registrar, Gunipudi, Bhimavaram, West Godavari District., **Description of the Immovable Property:** Schedule of the Property: An extent of undivided and unspecified 40 Sq. Yds or Equal to 33.44 Sq. Mts of site with all easement rights from out of 0-06 ½ or 314.60 Sq. Yds, from out of Ac. 0-13 6/10 cents, out of Ac. 0-86 ½ Sq. yds, from out of southern side Ac. 1-73 cents from out of Ac. 3-27 cents in R S No.

<table>
<tr><td></td><td></td><td>301/1, bearing D, No. 7-7-24/7, situated in Gunupudi Village, Bhimavaram Municipal Area, Gunupudi S.R.O., Bhimavaram Mandal, West Godavari District and bounded by

<table><tr><td>East</td><td>Site of Alluri Satyanarayana Raju</td></tr><tr><td>South</td><td>Wall of K.V. Satyanarayana Raju</td></tr><tr><td>West</td><td>33 feet wide lay our Road</td></tr><tr><td>North</td><td>Wall of Yelisetti Janaki Rama Rao</td></tr></table>
<u>SCHEDULE OF THE FLAT:</u>

Two Bed Roomed flat, bearing Flat No. C – 1, in Second Floor with a plinth area of 1150 Sq. Feet (including Common Area with Car and Two Wheeler parking area and Common amenities) of the Multistoried Group House named as “SRI SAI NILAYAM”-3 bounded by

<table><tr><td>East</td><td>Common Corridor and Staircase</td></tr><tr><td>South</td><td>Open to Sky</td></tr><tr><td>West</td><td>Open to Sky (Road)</td></tr><tr><td>North</td><td>Open to Sky</td></tr></table></td></tr>
<tr><td>4</td><td>Details of the encumbrances known to the secured creditor</td><td>-NIL-</td></tr>
<tr><td>5</td><td>The secured debt for recovery of which the property is to be sold</td><td>Rs.25,77,648/- as per Demand Notice dated 03.05.2024 and Present dues Rs.35,76,115/- due to the Secured Creditor as on 05.11.2026 and are also liable to pay future interest w. e. f. 06.11.2026 together with all incidental expenses, cost, charges, etc., (post factoring repayments if any)</td></tr>
<tr><td>6</td><td>Deposit of earnest money</td><td>EMD amount Rs.1,80,000/- being the 10% of Reserve Price to be transferred / deposited by bidders in his / her / their own Wallet provided by PSB Alliance on its e-auction site by means of NEFT.</td></tr>
<tr><td>7</td><td>Reserve Price of the Immovable secured assets</td><td>Rs.18,00,000/- (Rupees Eighteen Lakh Only)</td></tr>
<tr><td></td><td>Bank account in which EMD to be remitted</td><td>Bidders own wallet Registered with PSB Alliance on its e-auction site https://baanknet.com/e-auction-psb/bidder-registration by means of NEFT</td></tr>
</table>

	Last Date and Time within which EMD to be remitted	**On or before the e auction**
8	Time and manner of payment	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 Authorized Officer, failing which the earnest money 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 by the Secured Creditor or such extended period as may be agreed upon in writing between the Secured Creditor and the e-Auction purchaser, in any case not exceeding three months. The balance sale price after adjusting the EMD (10% of Reserve Price) already paid has to be deposited to SBI, SARB, Visakhapatnam Branch, Account No 31313605026 held with SBI Siripuram Branch, Visakhapatnam IFSC SBIN0006846.
9	Time and place of public e-Auction	**Date: 30.11.2026** Between 11:00 hrs to 16:00 hrs with unlimited extensions of 10 minutes each.
10	The e-Auction will be conducted through the Bank's approved service provider	The auction will be conducted online only, through PSB alliance at the web portal https://baanknet.com/e-auction-psb/bidder-registration For detailed terms and conditions of the E-auction sale, 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**
11	Bid increment amount:	**Rs.10,000/-**
	Auto extension:	With auto time extension of ten minutes for each incremental bid
	Bid currency & unit of measurement	Indian Rupees
12	Date and Time during which inspection of the immovable secured assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number	15.11.2026 to 29.11.2026 From 10.00 A.M to 04.00 P.M. with Prior Appointment on Inspection of property all working days. Mobile: 97045 57261, G. Nageswara Rao & 96669 09050, B. Surya Rao

	Other conditions
a	The Bidders should get themselves registered on https://baanknet.com by providing requisite KYC documents and registration fee as per the practice followed by PSB Alliance well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website).
b	The Intending bidder should transfer his EMD amount by means of challan generated on his / her / their bidder account maintained with PSB Alliance at https://baanknet.com/e-auction-psb/bidder-registration by means of NEFT transfer from his bank account.
c	The Intending bidder should take care that the EMD amount is transferred before the auction and confirm that his/her/their wallet maintained with PSB Alliance reflecting the EMD amount, without which the system will not allow the bidder to participate in the e-auction.
d	To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
e	It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid.
f	Neither the Authorized Officer / Bank nor PSB Alliance will be held responsible for any Internet Network problem / Power failure / any other technical lapse / failure etc., In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event.
g	The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorized Officer of the bank and the remaining amount of 25 % of sale price to be paid immediately i.e. on the same day or not later than next working day, as the case may be.
h	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.



i	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.
j	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.
k	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.
l	Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
m	The Authorized Officer shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason.
n	The property shall not be sold below the reserve price.
o	The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with PSB Alliance. The Bidder has to place a request with PSB Alliance for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
p	The Authorized Officer is not bound to accept the highest offer and the Authorized 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.
q	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 it may be subsequently sold.
r	The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees, GST, etc. for transfer of the property in his/her name.
s	The payment of all statutory / non- statutory dues, taxes, rates, assessments, charges, fees, GST etc., owing to anybody shall be the sole responsibility of successful bidder only.
t	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 Authorized Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off 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 Authorized Officer of the concerned bank branch only.
u	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. No request for change of name in the sale certificate other than the person who submitted the bid / participated in the e-Auction will be entertained.
v	This sale will attract the provisions of sec 194-IA of the Income Tax Act.
w	The Bidders are advised that, once the auction participant is declared as successful bidder, any subsequent claim for return / refund of auction sale amount remitted to the Bank on account of Stay / Status quo granted by Debt Recovery Tribunal (DRT) / Appellate Tribunal (DRAT) / High Court / Supreme Court, in the matter shall not be entertained by the Bank. Bank will suitably represent the same in respective forums for disposal and to complete the sale process.
x	Authorized officer and secured creditor shall not be responsible for any demarcation related and other litigations.
y	Authorized officer / secured creditor shall not be liable for Govt scheme with regard to property.
z	Bidder may make physical / independent enquiry to ensure property location, legal issues and other details before bidding.

Date: 07.11.2026
Place: Visakhapatnam

Authorised Officer
State Bank of India