SBI

भारतीय स्टेट बैंक
भारतीय स्टेट बैंक
STATE BANK OF INDIA

REGD POST/ ACK DUE

1. M/s. Karuturi Ceramics Pvt. Ltd., Rep. By: M.D., Sri. Amit HridaynathChaturvedi,,23-16-44, JaigopalBhavan, Haripuram, Rajahmundry, East Godavari Dist.(A.P.).Pin:533 105.	**2. M/s. Karuturi Ceramics Pvt. Ltd.,** Plant: Survey No.152,177, Dacherla, I.Pangidi Panchayat, Post Box No.18, Kovvur Mandal, W.G.Dt., (A.P). Pin:534342
3. M/s. Karuturi Ceramics Pvt. Ltd., Plot No.140-B, D.No.23-16-44, 'Jai Gopal Bhavan', Lalitha Nagar, Haripuram, Rajahmundry, (A.P). East Godavari District Pin:533105	**4. Guarantor:** Sri. Amit HridaynathChaturvedi, S/o.Sri. HridayanathChaturvedi, D.No.23-16-44, Haripuram, JaigopalBhavan, Rajahmundry, East Godavari Dist, (A.P).– 533105
5. Guarantor: Smt. RuchitaChaturvedi, W/o. Sri. Amit Chaturvedi, D.No.23-16-44, Haripuram, JaigopalBhavan, Rajahmundry, East Godavari Dist, (A.P) – 533105	

SAMB/SEC/KRK/2026-27/ **11.11.2026**

Madam/ Dear Sir,

NOTICE UNDER RULE 8(6) and r/w 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES

Please take notice that the secured assets mortgaged/charged to the Bank more fully described in the Annexure shall be sold by public e-auction to be held on **09.12.2026** through https://baanknet.com from 11.00 AM to 04.00 PM. For further details, please refer to the Annexure and notice to be published in the newspapers and at websites www.sbi.co.in, https://sbi.co.in /web/ sbi-in-the-news/ auction-notices / sarfaesi - and- others.

Yours faithfully,

Authorised Officer.

भारतीय स्टेट बैंक/SBI L00000-5 SAM BR, Hyderabad 4106 स.आ.प्र.शाखा, हैदराबाद

Bank.sbi
+91-40-2325 1900
sbi.04106@sbi.co.in

स्ट्रेस्ड् असेट् मैनेज्मेण्ट् शाखा
सिकिंद्राबाद्
ब्रान्च् कोड्: 04106
इ.नं.5-9-76, 2व अन्तस्तु,
प्रभात् टवर्स्, दापेल्रोड्,
एस्.बि.इ. अमरावती एल्एच्ओ एदुरुगा,
गन्फौन्ड्री, हैदराबाद् - 500 001.

तनावग्रस्त संपत्ती प्रबन्धन शाखा
सिकंदराबाद
शाखा कोड: 04106
घर सं.5-9-76, दूसरी मंजिल,
प्रभात टावर्स, चापेल रोड,
एस बी आई अमरावति एल एच ओ के सामने,
गनफौड्री, हैदराबाद - 500 001.

Stressed Assets Management Br.
Secunderabad
Branch Code: 04106
D.No. 5-9-76, 2nd Floor,
Prabhat Towers,
Opp. SBI, Amaravathi LHO,
Chapel Road, Gunfoundry,
HYDERABAD - 500 001.

SBI STATE BANK OF INDIA
Stressed Assets Management Branch, Secunderabad
D.No.5-9-76, 2nd & 3rd Floors, Prabhat Towers, Opp. SBI Amaravati LHO, Chapel Road, Gunfoundry, Hyderabad-500001
E-mail ID: team1samb.sec@sbi.co.in, Tel: 040-23251944 & 040-23251941

APPENDIX –IV A

[See Proviso to rule 8(6) & r/w 9(1)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 Rule 8(6) & R/w 9(1) 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 properties mortgaged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer, State Bank of India, Stressed Assets Management Branch (04106) 5-9-76, 2nd and 3rd Floor, Prabhat Towers, Opp. SBI Amaravathi LHO, Chapel Road, Gunfoundry, Hyderabad - 500001, the Secured Creditor, will be sold on **"AS IS WHERE IS", "AS IS WHAT IS" AND "WHATEVER THERE IS" on 09.12.2026**, for recovery of Rs. 99,11,63,724.00 (Rupees Ninety Nine Crore Eleven Lakhs Sixty Three Thousand Seven Hundred Twenty Four Only) as on 31.10.2026, plus interest thereof at contractual rate with effect from 01.11.2026 + with incidental expenses, costs, charges, etc, due to the secured creditor from M/s. Karuturi Ceramics Pvt. Ltd. and its Guarantors as mentioned below.

1	Sri. Amit Chaturvedi, S/o.Sri. Hridayanath Chaturvedi, D.No.23-16-44, Haripuram, Jaigopal Bhavan, Rajahmundry, East Godavari Dist, (A.P).– 533105
2	Smt. RuchitaChaturvedi, W/o. Sri. Amit Chaturvedi, D.No.23-16-44, Haripuram, Jaigopal Bhavan, Rajahmundry, East Godavari Dist, (A.P) – 533105

Description of immovable properties, reserve price, EMD to be deposited, auction date & timings and Bid increment amounts are mentioned here below:

Property :

All that part and parcel of residential property (Ground Floor + First Floor) belongs to Sri. Amit Chaturvedi, S/o. Late Shri. Hridaynath Chaturvedi in an extent of **600 Square Yards** comprising two parts (Part-A 250 Sq.Yds or 209.02 Sq.Mtrs and Part-B 350 Sq.Yds or 292.63 SqMtrs) bearing Plot No.140-B, TP No. 24/72, with Door No. **23-16-44** in R.S No.34, Ward No.10, situated at Lalitha Nagar, Haripuram, under Rajahmundry Municipal Corporation Limits Rajahmundry, East Godavari District (A.P) and bounded by:

Part-A: 250 Sq.Yds bounded by:	**Part-B: 350 Sq.Yds bounded by :**
East: Site belongs to Plot No. 140-A. (56'.3"); South: Site belongs to Vendee. (40'.0"); West: Site belongs to Plot No.141. (40'.0"); North: Co-op. marketing yard. (56'.3"); **(Vide Doc No.2235/91 dated 08/04/1991)**	East: Site belongs to Plot No.140-A. (78'.9"); South: Road. (40'.0") West: Site belonging to Plot No.141. (78'.9"); North: Remaining site of vendor in this Plot (Part-1). (40') **(Vide Doc No 7092/90 dated 05/10/1990)**

By virtue of registered will of Late Shri. Hridaynath Chaturvedi, 179/2008 dated. 04-06-2008, and reg. at District Registrar's Officer, Rajahmundry in favour of Shri Amit Chaturvedi.

Reserve Price: Rs.2,50,00,000/-; EMD: Rs.25,00,000/-; Auction date: 09.12.2026
Auction Time: 11.00 a.m. to 04.00 p.m. ; Bid Increment: Rs.50,000/-

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor's website www.sbi.co.in or https:baanknet.com

Date : 11.11.2026
Place : Hyderabad.

Authorized Officer
State Bank of India, SAM Branch, Secunderabad

SBI STATE BANK OF INDIA

Stressed Assets Management Branch, Secunderabad
D.No.5-9-76, 2nd & 3rd Floors, Prabhat Towers, Opp. SBI Amaravati LHO, Chapel Road, Gunfoundry, Hyderabad-500001
E-mail ID: team1samb.sec@sbi.co.in, Tel: 040-23251944

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 Borrowers	**M/s. Karuturi Ceramics Pvt. Ltd.,** Rep. By: M.D., Sri.Amit Hridaynath Chaturvedi, D.No.23-16-44, Jaigopal Bhavan, Haripuram, Rajahmundry, East Godavari Dt. (A.P.). Pin:533 105
2	Name and address of Branch, the secured creditor	State Bank of India Stressed Assets Management Branch, Secunderabad D.No.5-9-76, 2nd & 3rd Floors, Prabhat Towers, Opp. SBI Amaravati LHO, Chapel Road, Gunfoundry, Hyderabad-500001. Name of Authorized officer: K. Ravi Kumar Mobile No. – 9676057436
3	Description of the immovable secured assets to be sold	**Property :** All that part and parcel of residential property (Ground Floor + First Floor) belongs to Sri. Amit Chaturvedi, S/o. Late Shri. Hridaynath Chaturvedi in an extent of **600 Square Yards** comprising two parts (Part-A 250 Sq.Yds or 209.02 Sq.Mtrs and Part-B 350 Sq. Yds or 292.63 Sq Mtrs) bearing Plot No.140-B, TP No. 24/72, with Door No. **23-16-44** in R.S No.34, Ward No.10, situated at Lalitha Nagar, Haripuram, under Rajahmundry Municipal Corporation Limits Rajahmundry, East Godavari District (A.P) and bounded by:

Part-A: 250 Sq.Yds bounded by:	**Part-B: 350 Sq.Yds bounded by :**
East: Site belongs to Plot No. 140-A. (56'.3"); South: Site belongs to Vendee. (40'.0"); West: Site belongs to Plot No.141. (40'.0"); North: Co-op. marketing yard. (56'.3"); Doc No.2235/91 dated 08/04/1991	East: Site belongs to Plot No.140-A. (78'.9"); South: Road. (40'.0") West: Site belonging to Plot No.141. (78'.9"); North: Remaining site of vendor in this Plot (Part-1). (40') Doc No 7092/90 dated 05/10/1990

By virtue of registered will of Late Shri. Hridaynath Chaturvedi, 179/2008 dated. 04-06-2008, and reg. at District Registrar's Officer, Rajahmundry in favour of Shri Amit Chaturvedi.

4	Details of the encumbrances known to the secured creditor	The intending bidders should make their own independent enquiries regarding the encumbrances, title of the property, and 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 existing and future encumbrances whether known or unknown to the bank. The secured creditor shall not be responsible in any way for any third-party claims/rights/dues.
5	The secured debt for recovery of which the property is to be sold	Rs. 99,11,63,724.00 (Rupees Ninety Nine Crore Eleven Lakhs Sixty Three Thousand Seven Hundred Twenty Four Only) as on 31.10.2026, plus interest thereof at contractual rate with effect from 01.11.2026 + with incidental expenses, costs, charges, etc,
6	Deposit of Earnest Money	Rs.25,00,000/- Being the 10% of Reserve price to be remitted by RTGS/NEFT by the Bidder from his bank account to Bidder's Global EMD wallet maintained with M/s PSB Alliance Pvt. Ltd (Baanknet).
7	Reserve Price of the immovable secured assets. **Bank Account** in which EMD to be remitted.	Rs.2,50,00,000/- Interested bidder may deposit Pre-Bid EMD with M/s PSB Alliance Pvt. Ltd (Baanknet) before the close of e-auction. Credit of Pre-Bid EMD shall be given to the bidder only after receipt of payment in M/s PSB Alliance Pvt. Ltd (Baanknet) Bank account and updation of such information in the e-auction website. This may take some time as per Banking process and hence bidders, in their own interest, are advised to submit the Pre-Bid EMD amount well in advance to avoid any last-minute problem.
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 Authorised 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 of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditor and the e-auction purchaser not exceeding three months from the date of e-Auction.
9	Time and place of public e-auction or time after which sale by any other mode shall be completed	e-auction date & time: On 09.12.2026 between 11.00 a.m. to 04.00 p.m. With extension of 10 minutes for each bid.
10	The e-auction will be conducted through the Bank's approved service provider. e-auction tender documents containing e-auction bid form, declaration etc., are available in the website of the service provider as mention above	web portal: https:baanknet.com E-Auction will be provided by Bank's e Auction service provider. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website https://baanknet.com. The Sale Notice containing the Terms and Conditions of Sale is uploaded in the Banks websites/webpage portal https://sbi.co.in/web/sbi-in-the-news/auction-notices/sarfaesi-andothers and https:baanknet.com

11	i). Bid increment amount. ii). Auto extension -------times (limited/unlimited) iii) Bid currency and Unit of measurement	Rs.50,000/- ii) Auto extension of 10 minutes each. iii) INR
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	Date: 16.11.2026 to 08.12.2026 between 11.00 a.m. to 4.00 p.m with prior information. Name: K. Ravi Kumar Email ID: team1samb.sec@sbi.co.in Mobile No.9676057436 Mr. Satyanarayana – 9440836500 Raghu Associates, Hyderabad
13	Other conditions	(a)Bidders shall hold a valid digital Signature Certificate issued by competent authority and valid email ID (e -mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Pass word by M/s PSB Alliance Pvt. Ltd. through its auction portal/website https:baanknet.com may be conveyed through email. (b) The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the E-auction, self-attested copies of (i) Proof of Identification (KYC) Viz ID card/ Driving License/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder (iv) Valid e mail ID (v) Contact number(mobile/Land line of the bidder etc., to the Authorised Officer of State Bank of India, Stressed Assets Management Branch, D.No.5-9-76, 2nd & 3rd Floors, Prabhat Towers, Opp. SBI Amaravati LHO, Chapel Road, Gunfoundry, Hyderabad-500001 well before the auction date. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorised Officer. (c) The Intending bidder should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with M/s. PSB Alliance(BAANKNET) is reflecting the EMD amount without which the system will not allow the bidder to participate in the E-auction. (d)The EMD of the successful bidder will be automatically transferred to the bank account once the sale is confirmed by the respective Authorized officer of the bank and the remaining amount i.e., 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. (e) 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.

		(f) 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. (g) 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. 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. (h) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. (i) The Authorised Officer shall be at liberty to cancel the e-auction process/tender at any time, before declaring the successful bidder, without assigning any reason. (j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (k) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondences regarding any change in the bid shall be entertained. (l) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with M/s PSB Alliance Pvt. Ltd (Baanknet). The Bidder has to place a request in M/s PSB Alliance Pvt. Ltd (Baanknet) portal provided by M/s PSB Alliance Pvt. Ltd 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). (m) The Authorised Officer is not bound to accept the highest offer and the Authorised officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor. (n) The Authorised Officer is not bound to accept the highest offer and the Authorised officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor. (o) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold. (p) 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.

		(q) The dues/arrears of all statutory /non- statutory, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only. (r) In case of any dispute arises as to the validity of the bid (s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call of the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned authorised officer of the concerned bank branch only. (s) 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 auction will be entertained. (t) This sale will attract the provision of sec-194-IA of the Income Tax Act.
14	Details of pending litigation, if any, in respect of property proposed to be sold.	(1) IA No.5 and OS No.06 of 2025 by II addl Sr Civil Judge Court Rajahmundry. The intending bidders are advised to satisfy himself by local enquiry and from own sources before participating in the auction process.

Date : 11.11.2026
Place : Hyderabad

Authorised Officer
State Bank of India, SAMB, Secunderabad.