AHF/2026-27/40 – SN1

Equitas Small Finance Bank

E-AUCTION SALE NOTICE FOR THE SALE OF IMMOVABLE PROPERTY

Under SARFAESI Act, 2002, r/w Rule 8(6) & 9 of Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrowers, Co borrowers and Guarantors that the below described immovable property/ies mortgaged to the Secured creditor, the possession of which has been taken by the Authorised Officer of Equitas Small Finance Bank Ltd., will be sold on "AS IS WHERE IS" "AS IS WHAT IS CONDITION" "WHATEVER THERE IS" and "NO RECOURSE BASIS" on **28-12-2026** for recovery of Rs.68,99,756/-(Rupees Sixty-Eight Lakhs Ninety-Nine Thousand Seven Hundred and Fifty Six Only) as on 19-11-2026 with further interest from 20-11-2026 due to Equitas Small Finance Bank Ltd., from.

1. Mr.R.Andugula Govardhan,
   S/o, Mr. Ramachandram,
   H.No. 4-7/50, Gaddam Enclave,
   Gurram Guda, Srinivasapuram Cosslony,
   Hyderabad, Telengana – 501510

2. Mr.R.Andugula Govardhan,
   S/o, Mr. Ramachandram,
   H.No.23, Gurramguda,
   Nadergul Village, Balapur,
   Badangpet, Ranga Reddy District,
   Telengana - 501510

3. Mrs.Andugula Anitha,
   W/o, Mr.R.Andugula Govardhan,
   H.No. 4-7/50, Gaddam Enclave,
   Gurram Guda, Srinivasapuram Colony,
   Hyderabad, Telengana – 501510

EQUITAS SMALL FINANCE BANK LTD. Authorised Officer

BEYOND BANKING | When you bank with us, you contribute towards a better society.

4932609

Equitas Small Finance Bank Limited

Regd. & Corp. Office: Equitas Towers, Old Door Nos. 190/1, 190/A and 190/B (originally Old Door No. 190), New Door Nos. 8, 10 and 12, Mount Road, Little Mount, Saidapet, Chennai – 600015
T: +91 44 4299 5000 | corporate@equitas.bank.in | www.equitas.bank.in | Toll Free No : 1800 103 1222 (Branch Banking) / 1800 103 2977 (Loans & Credit Cards) | CIN No: L65191TN1993PLC025280

Possession Status	Constructive Possession
Reserve Price	Rs.73,18,200/- (Rupees Seventy-Three Lakhs Eighteen Thousand and Two Hundred Only).
Earnest Money Deposit	Rs. 7,31,820/- (Rupees Seven Lakhs Thirty One Thousand Eight Hundred and Twenty Only).
Multiplier Amount	Rs.10,000/- (to improve the bid offer).
Date & Time of Inspection	23/11/2026 to 23/12/2026 - 10.00 AM to 04.00 PM. (Contact No: 1.Mr.V.Sravan Kumar – +91 9052051771)
Last Date & Time for Submission of EMD along with requisite documents	24-12-2026 – 1 PM
Date & Time of E-Auction Sale	28-12-2026 - 12.30 PM to 01.00 PM
E-Auction Portal Name	https://www.bankeauctions.com
Communication Address	The Authorised Officer (AHF – LEGAL), Equitas Small Finance Bank Ltd., Equitas Towers, Old Door Nos.190/1, 190/A, 190/B (originally Old Door No.190), New Door Nos.8,10 & 12, Mount Road, Little Mount, Saidapet, Chennai - 600 015
Property Address.	H.No.23, Gurramguda, Nadergul Village, Balapur, Badangpet, Ranga Reddy District, Telengana - 501510

SCHEDULE OF SECURED ASSET/S

Property owned by Mr.R.Andugula Govardhan

All that the House bearing No.4-7/50 (PTIN/Assessment No:1177027237), on Plot No.23, admeasuring 135 Sq. yds., or equivalent to 112.87 Sq. mts., having Plinth area 777 Sq. feet, With R.C.C, Roof, in Survey No.116, Situated at Gurramguda H/o. Nadergul Village, Balapur Revenue Mandal, Ranga Reddy District, Under BADANGPET Municipal Corporation, and bounded by: -

LAND BOUNDARIES: -

North :: Plot No. 22;

South :: Plot No. 24;

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East :: Plot No. 14;

West :: 25' Wide Road;.

Together with all buildings and structure attached to the earth or permanently fastened to anything attached to earth, both present and future and all easementary/ mamool rights annexed thereto

TERMS & CONDITIONS:

1. The interested buyers are advised to go through bank's website www.equitas.bank.in for detailed terms and conditions. The present notice is also uploaded on the Bank's official website at https://equitas.bank.in/important-notices/.
2. The auction sale will be 'On line E-Auction' Bidding through website https://www.bankeauctions.com.
3. Bidders are advised to go through the website https://www.bankeauctions.com for detailed Terms and Conditions of Auction sale before submitting their bids and taking part in the E-auction sale proceedings.
4. Intending bidders, please contact our Authorised Person of M/S C1 India PVT LTD through their contact person Prabakaran M having support Help Desk No. +917291981124 /25 /26 Mobile no. +91-7418281709 and e-mail ID's tn@c1india.com & support@bankeauctions.com.
5. Prospective bidders may avail online training on e-auction from our Authorised e-Auction Service Provider, M/S C1 India PVT LTD through their contact person Prabakaran M having support Help Desk No. +917291981124 /25 /26 Mobile no. +91-7418281709 and e-mail ID's tn@c1india.com & support@bankeauctions.com.
6. Bids shall be submitted through online procedure only in the prescribed format with relevant details.
7. Earnest Money Deposit (EMD) shall be deposited in favour of Equitas Small Finance Bank Ltd., through Electronic mode (RTGS/NEFT) to credit of Account No. **200000807725**, Equitas Small Finance Bank Ltd, T. Nagar branch, Bhaggyam Galleria, New No. 18, Bazulla Road, T. Nagar, Chennai - 600 017, IFSC Code: **ESFB0001001**, before submitting the bids online on or before as mentioned in the above table.
8. A copy of the bid form along with Online Transfer Details shall be handed over to the Authorized Officer, Equitas Small Finance Bank Ltd, Equitas Towers, Old Door Nos.190/1, 190/A, 190/B

Authorised Officer

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(originally Old Door No.190), New Door Nos.8,10 & 12, Mount Road, Little Mount, Saidapet, Chennai - 600 015, **on or before** as mentioned in the above table. The interested buyer/s may contact the Authorized Officer in the above said address.

9. The bid price to be submitted shall be above the Reserve Price and bidders shall improve their further offers in multiples of Rs.10,000/- (Rupees Ten Thousand only).

10. The properties are being sold with all the existing and future encumbrances, whether known or unknown to the bank. The Authorised Officer/Secured Creditor shall not be responsible in any manner whatsoever for any third party claims/rights/dues. The purchaser shall not be entitled to make any claim against the Authorised Officer/Secured Creditor on a later date.

11. If any participant/bidder intends to bid for more than 1 property under sale proceedings/auction. Then, the participant/bidder has to submit a separate bid for each of the properties by following the process as mentioned above. The bid amount submitted shall be above the Reserve Price.

12. In case of more than 1 bid, the highest amount mentioned bid will be accepted.

13. The successful bidder shall have to pay 25% of the purchase amount (including Earnest Money, already paid), immediately on closure of the sale proceedings on the same day or next working day of the sale in the same mode as stipulated in above.

14. On failure to make the payment of above said 25% including EMD amount already remitted, the bank will be entitled and reserve its right to deduct 50% of the EMD amount remitted along with bid form.

15. The balance of the purchase price shall have to be paid within 15 days of acceptance & confirmation of sale conveyed to them failing which, the bank is at liberty to forfeit the amount deposited by the successful bidder without any notice.

16. The EMD of the unsuccessful participants/bidders will be returned within 10 working days from the closure of the sale proceedings without any interest.

17. The sale is subject to confirmation of the Bank. If the borrowers/co-borrowers/guarantor pay the amount due to the bank in full before date of sale, no sale will be conducted.

18. The property is sold in "as is where is basis and as is what is condition" and the intending participants/bidders should make discreet enquiries as regards any claim, charges on the property of any authority, besides the bank's charges and should satisfy themselves

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about the title extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges/encumbrances over the property or on any other matter, etc., will be entertained after submission of the tender/bid.

19. The property particulars specified in the schedule hereinabove have been stated to the best of the information of the Authorised Officer. But, the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.

20. The undersigned has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason.

21. The purchaser shall bear the stamp duties, charges including those of sale certificates, registration charges, all statutory dues payable to government, taxes and rates and outgoings, both existing and future relating to the properties. The sale certificate will be issued only in the name of the successful bidder.

22. The sale is subject to the conditions prescribed in the SARFAESI Act, 2002 and The Security Interest (Enforcement) Rules 2002 amended w.e.f: 04.11.2016.

23. Neither the Bank nor the service provider will be responsible for the any network connectivity issue, system error and electricity problem occurs while submitting the online bids/participating in the auction sale.

SALE NOTICE TO BORROWERS/CO-BORROWERS/GUARANTORS

(Under Rule 8(6) of The Security Interest (Enforcement) Rules, 2002).

Notice is hereby given to you that the date fixed for sale of the properties and will be sold under SARFAESI Act, 2002. You are also at liberty to participate in the sale to be held on the terms and conditions thereof including deposit of earnest money or may bring suitable buyers.

Place : Chennai

Date : 19/11/2026.

For Equitas Small Finance Bank Ltd.,

Authorised Officer.

EQUITAS SMALL FINANCE BANK LTD. Authorised Officer

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A

Ragannaguda X Road S.O
501510

ET131322745IN - INLAND SPEED POST DOCUMENT

600018 - 501510

RECEIVER:R.ANDUGULA GOVARDHAN
TELANGANA AHF/2026-27/40 â€" SN1 TS
TELANGANA
INDIA - 501510

SENDER:M/S EQUITAS SMALL FINANCE
BANK LTD
OLD DOOR NOS. 190/1, 190/A AND 190/B,
4TH FLOOR, MOUNT ROAD, LITTLE MOUNT,
CHENNAI TAMILNADU
INDIA - 600015

Teynampet S.O (600018) 19-11-2026 21:25:49
ChargedWeight(gms): 36 Phy.Wt(gms): 36 Vol.Wt(gms): NA(L: NA B: NA H: NA) AmountPaid: 55.48 (FW) BkgRefId: 2966010719112664957 Inst: Normal Delivery

In case of any grievance - DIAL-18002666868 : IVR NO : 6984131322745

A

Ragannaguda X Road S.O
501510

ET131322737IN - INLAND SPEED POST DOCUMENT

600018 - 501510

RECEIVER:R.ANDUGULA GOVARDHAN
TELANGANA AHF/2026-27/40 â€" SN1 TS
TELANGANA
INDIA - 501510

SENDER:M/S EQUITAS SMALL FINANCE
BANK LTD
OLD DOOR NOS. 190/1, 190/A AND 190/B,
4TH FLOOR, MOUNT ROAD, LITTLE MOUNT,
CHENNAI TAMILNADU
INDIA - 600015

Teynampet S.O (600018) 19-11-2026 21:25:49
ChargedWeight(gms): 36 Phy.Wt(gms): 36 Vol.Wt(gms): NA(L: NA B: NA H: NA) AmountPaid: 55.48 (FW) BkgRefId: 2966010719112664957 Inst: Normal Delivery

In case of any grievance - DIAL-18002666868 : IVR NO : 6984131322737

A

Ragannaguda X Road S.O
501510

ET131322754IN - INLAND SPEED POST DOCUMENT

600018 - 501510

RECEIVER:ANDUGULA ANITHA
TELANGANA AHF/2026-27/40 â€" SN1 TS
TELANGANA
INDIA - 501510

SENDER:M/S EQUITAS SMALL FINANCE
BANK LTD
OLD DOOR NOS. 190/1, 190/A AND 190/B,
4TH FLOOR, MOUNT ROAD, LITTLE MOUNT,
CHENNAI TAMILNADU
INDIA - 600015

Teynampet S.O (600018) 19-11-2026 21:25:49
ChargedWeight(gms): 36 Phy.Wt(gms): 36 Vol.Wt(gms): NA(L: NA B: NA H: NA) AmountPaid: 55.48 (FW) BkgRefId: 2966010719112664957 Inst: Normal Delivery

In case of any grievance - DIAL-18002666868 : IVR NO : 6984131322754

Authorised Officer