



ADHRA PRADESH GRAMEENA BANK

(Scheduled Bank owned by Government)

NARASARAOPET RURAL BRANCH

Three Well Center, Bypass Road, Barampet, Narasaraopet

Phone No. 6281003914

Email: bm0744@apgb.bank.in

Lr No. 7999/RONRT/SARFAESI/2025-26/64

Date :26-11-2025

Annexure - I

E-AUCTION 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 provision to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

TO

Borrower/s	Mortgager/s
1. Mr. Paladugu Pullarao S/o Paladugu Venkateswarlu, aged: 52 years, R/o Flat No: 302, Door No: 3-24-27/14, Srinivasa Towers, 1st Line, NGO Colony, Narasaraopet, Palnadu District – 522601	1. Mr. Paladugu Pullarao S/o Paladugu Venkateswarlu, aged: 52 years, R/o Flat No: 302, Door No: 3-24-27/14, Srinivasa Towers, 1st Line, NGO Colony, Narasaraopet, Palnadu District – 522601
2. Mrs. Paladugu Vanisri W/o Mr. Paladugu Pullarao, aged 48 years R/o Flat No: 302, Door No: 3-24-27/14, Srinivasa Towers, 1st Line, NGO Colony, Narasaraopet, Palnadu District – 522601	2. Mrs. Paladugu Vanisri W/o Mr. Paladugu Pullarao, aged 48 years R/o Flat No: 302, Door No: 3-24-27/14, Srinivasa Towers, 1st Line, NGO Colony, Narasaraopet, Palnadu District – 522601

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) mentioned above that the below described immovable property mortgaged to the secured creditor, the **Symbolic Possession** has been taken by the Authorized Officer of **Narasaraopet Rural Branch**, the Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **30-12-2025 (Date of Auction)**, for recovery of Rs.8,04,28,907.74/- (Rupees Eight Crores Four lakhs Twenty Eight Thousand Nine Hundred Seven and paise Seventy Four only) as on 31.10.2025 along with future interest at contracted rate and other expenses due to Andhra Pradesh Grameena Bank, **Narasaraopet Rural Branch**, from the above mentioned Borrowers and Guarantors. **Last Date for submission of EMD on or before 29-12-2025 by 05.00PM, The Reserve Price and Earnest Money Deposit will be as under.**

DATE & TIME OF E-AUCTION : 30-12-2025 at 11.00 AM

EMD amount of 10 % of the Reserve Price is to be deposited by way of RTGS/NEFT/ Fund Transfer to credit A/c No. 774411100000414 of Andhra Pradesh Grameena Bank, Narsaraopeta Rural Branch IFSC Code:- UBIN0CG7744 on or before 29-12-2025 by 05.00PM



For ANDHRA PRADESH GRAMEENA BANK

Chief Manager & Authorised Officer

SCHEDULE OF PROPERTIES

Property Particulars	Location	Survey No.	Extent	Owners Name	Boundaries
Site along with RCC Roof residential Stilt + Ground + Two Floor residential building	Door No's: 11-11-13/1, 11-11-13/2, 11-11-13/A, Old Ward No: 4, New Ward No: 5 and 9, Present Ward No: 12, Old Assessment No: 626, New Assessment No: 1024008358, 1024007236 and 1024007237, Ramireddypet, North Side of Old Samiti Office Road, Opposite Vijetha Residency, Narasaraopet Municipality, Palnadu District	TS No: 1771	726.65 Sq. Yds with total built up area of 13,648 Sq.ft.	Mr. Paladugu Pulla Rao and Mrs. Paladugu Vanisri	East: Property of Mr. Cherukuri Kantha Rao, Mrs. Paladugu Varalakshmi and Mr. Vanganamamula Sri Ranga Rao - 86'-03" South: Property of Mr. Maram Seetha Ramulu - 80'-00" West: Municipal Road - 77'-03" North : Property of Mr. Bhaskara Rao - 80'-00"
RESERVE PRICE :- RS.6,83,55,000/- EMD : 68,35,500/- BID INCREMENT:RS.1.00,000/-					
Site along with RCC Roof Stilt + Ground + Four Floor building	Door No: 9-4-2, Old Assessment No: 9073, New Assessment No: 1024006947, Old Ward No: 04, New Ward No: 09, Ramireddypet, RavipatiVariVeedhi, Near Punjab National Bank, Narasaraopet Municipality, Palnadu District	TS No: 1690 (Old Survey D. No: 424/B)	242 Sq. Yds with plinth area of 1635 Sq. Ft. each in Stilt + Ground + Four Floors	Mrs. Paladugu Vanisri	East: Bazar - 26'-04" South: Some extent of Kappaganthula Alivelamma and Some extent of Meenakshamma - 82'-06" West: Property of Shaik Fathima - 26'-04" North: Property of Daddala Daivadeenamma - 82'-06"
RESERVE PRICE :- RS.2,60,10,000/- EMD : 26,01,000/- BID INCREMENT:RS.50,000/-					

Bidders are advised to go through the website: <https://bankauctions.in> and <https://apgb.bank.in/auctions> tenders for detailed terms and conditions of Auction Sale before submitting their bids and taking part in the E-Auction sale proceedings. To the best information and knowledge of the Authorised Officer, there is no encumbrance on the property. The interested bidder/s may contact the Authorised Officer for ascertaining the details of auction and for inspection of the property may visit from 24-12-2025 to 28-12-2025 Contact No. 9281105938 Mail Id: bm0744@apgb.bank.in

Place **Narasaraopeta**

Date: **26-11-2025**



For ANDHRA PRADESH GRAMEENA BANK

(Signature)
Chief Manager & Authorised Officer

(Chinnam Nageswara Rao)

**Chief Manager cum Authorised Officer
Andhra Pradesh Grameena Bank**

TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS

Borrower Name	<p>1. Mr. Paladugu Pullarao S/o Paladugu Venkateswarlu, aged: 52 years, R/o Flat No: 302, Door No: 3-24-27/14, Srinivasa Towers, 1st Line, NGO Colony, Narasaraopet, Palnadu District - 522601</p> <p>2. Mrs. Paladugu Vanisri W/o Mr. Paladugu Pullarao, aged 48 years R/o Flat No: 302, Door No: 3-24-27/14, Srinivasa Towers, 1st Line, NGO Colony, Narasaraopet, Palnadu District - 522601.</p>
Co- obligant Name/Guarantor Name	<p>1. Mr. Paladugu Pullarao S/o Paladugu Venkateswarlu, aged: 52 years, R/o Flat No: 302, Door No: 3-24-27/14, Srinivasa Towers, 1st Line, NGO Colony, Narasaraopet, Palnadu District - 522601</p> <p>2. Mrs. Paladugu Vanisri W/o Mr. Paladugu Pullarao, aged 48 years R/o Flat No: 302, Door No: 3-24-27/14, Srinivasa Towers, 1st Line, NGO Colony, Narasaraopet, Palnadu District - 522601</p>
Mortgager Name	<p>1. Mr. Paladugu Pullarao S/o Paladugu Venkateswarlu, aged: 52 years, R/o Flat No: 302, Door No: 3-24-27/14, Srinivasa Towers, 1st Line, NGO Colony, Narasaraopet, Palnadu District - 522601</p> <p>2. Mrs. Paladugu Vanisri W/o Mr. Paladugu Pullarao, aged 48 years R/o Flat No: 302, Door No: 3-24-27/14, Srinivasa Towers, 1st Line, NGO Colony, Narasaraopet, Palnadu District - 522601</p>
Total amount due as on 31.10.2025	Rs.8,04,28,907.74/- (Rupees Eight Crores Four Lakhs Twenty Eight Thousand Nine Hundred seven and paisa Seventy Four only)



For ANDHRA PRADESH GRAMEENA BANK

Chief Manager & Authorised Officer

City & District where property is located	Narasaraopeta ,Palnadu District	Narasaraopeta ,Palnadu District
Reserve Price	Rs.6,83,55,000/- (Property1)	Rs.2,60,10,000/- (Property2)
Earnest money deposit (EMD)	Rs.68,35,500	Rs.26,01,000/-
Account details to which is the EMD amount is to be credited	Transfer to credit A/c No. 774411100000414 of Andhra Pradesh Grameena Bank, Narsaraopeta Rural Branch IFSC Code:- UBIN0CG7744	
Last date and time on which EMD has to be deposited	on or before 29.12.2025 by 05.00PM	
Minimum bid increment amount	Rs.1,00,000/-	Rs.50,000/-
Property Description	Property1 Owner Name: Mr. Paladugu Pulla Rao and Mrs. Paladugu Vanisri Site along with RCC Roof residential Stilt + Ground + Two Floor residential building Address Door No's: 11-11-13/1, 11-11-13/2, 11-11-13/A, Old Ward No: 4, New Ward No: 5 and 9, Present Ward No: 12. Old Assessment No: 626, New Assessment No: 1024008358, 1024007236 and 1024007237, Ramireddypet, North Side of Old Samiti	Property 2 Owner Name: Mrs. Paladugu Vanisri Site along with RCC Roof Stilt +Ground + Four Floor building Address Door No: 9-4-2, Old Assessment No: 9073, New Assessment No: 1024006947, Old Ward No: 04, New Ward No: 09, Ramireddypet, RavipatiVariVeedhi, Near Punjab National Bank, Narasaraopet Municipality, Palnadu District



For ANDHRA PRADESH GRAMEENA BANK

[Handwritten Signature]

Chief Manager & Authorised Officer

	<p>Office Road, Opposite Vijetha Residency, Narasaraopet Municipality, Palnadu District</p> <p>Survey No. TS No:1771</p> <p>Extent: 726.65 Sq.Yds with total built up area of 13,648 Sq.ft.</p> <p><u>Boundaries</u></p> <p>East: Property of Mr. Cherukuri Kantha Rao, Mrs. Paladugu Varalakshmi and Mr. Vanganamamula Sri Ranga Rao - 86'-03"</p> <p>South: Property of Mr. Maram Seetha Ramulu - 80'-00"</p> <p>West: Municipal Road 77'-03"</p> <p>North : Property of Mr. Bhaskara Rao - 80'-00"</p>	<p>TS No: 1690 (Old Survey D. No: 424/B)</p> <p>Extent: 242 Sq.Yds with plinth area of 1635 Sq ft each in Stilt+Ground+ Four Floors.</p> <p><u>Boundaries</u></p> <p>East: Bazar 26'-04"</p> <p>South: Some extent of Kappaganthula Alivelamma and Some extent Meenakshamma - 82'-06"</p> <p>West: Property of Shaik Fathima 26'-04"</p> <p>North: Property of Daddala Daivadeenamma - 82'-06"</p>
<p>Note: The particulars specified in the Description of property have been stated to the best of information of the bank and the bank will not be responsible for any error, mis-statement or omission.</p>		
Property Image		
Details of encumbrances over the property, which was known to bank	<p>Except the bank charges for the loans availed, no other charges are existing for this property as per the knowledge of Authorised Officer</p>	



For ANDHRA PRADESH GRAMEENA BANK

[Signature]

Chief Manager & Authorised Officer

Latitude and longitude of the property		
<u>Contact Numbers and Address</u> Branch Manager :9281105988 Andhra Pradesh Grameena Bank, Narasaraopeta Rural Branch Authorized Officer :6281003914 Andhra Pradesh Grameena Bank, Regional Office, Narasaraopet		
Date of inspection of property	24-12-2025 to 28-12-2025	
Auction date	30.12.2025 at 11.00AM	
E – ASP details	Name : M/s 4 Closure Mobile No : 8142000064 8142000062 Land Line: 040-23736405 e-mail : info@bankauctions.in prakash@bankauctions.in Address : 605 A, 6 th Floor, Maitrivanam, Ameerpet, Hyderabad-500038	
Newspaper Publications of both Telugu and English	Telugu Newspaper –Eenadu dated:29.11.2025 English Newspaper-The Hindu dated:29.11.2025	

ANNEXURE - A

Whereas the Bank acting through its Authorized Officer, in exercise of its power under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) has decided to sell through E-Auction the properties mentioned in the E-Auction Sale Notice for realization of the secured debts due to Andhra Pradesh Grameena Bank, Narasaraopeta Rural Branch amounting to **Rs.8,04,28,907.74/- (Rupees Eight Crores Four Lakhs Twenty Eight Thousand Nine Hundred seven and paise Seventy Four only) as on 31.10.2025** plus future interest, cost and charges thereon from 31.10.2025 Borrower/Co-Obligant/Guarantor Pursuant to the Symbolic possession of the secured asset taken by the Authorized Officer on **01.07.2025** under SARFAESI Act, 2002. The sale shall be subject to the following conditions and those prescribed in the Security Interest (Enforcement) Rules 2002:



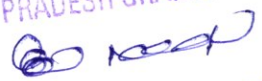
For ANDHRA PRADESH GRAMEENA BANK

[Signature]

Chief Manager & Authorised Officer

- i) The E-Auction is being held on "AS IS WHERE IS, WHATEVER THERE IS & WITHOUT RECOURSE BASIS"
- ii) To the best of knowledge and information of the Authorized Officer, no other encumbrance/s exist/s on the properties. However, the intending bidders should make their own independent enquiries regarding the other encumbrances, title of property/s put to action and claims/rights/dues affecting the property, prior to submitting their bid. The 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.
- iii) It shall be the responsibility of the bidders to inspect and satisfy themselves about the assets and specification before submitting the bid.
- iv) The particulars specified in the auction notice dated: 26.11.2025 published in the newspapers and annexed herein below, have been stated to the best of the information and belief of the undersigned; however, undersigned shall not be responsible/liable for any error, misstatement or omission.
- v) The inspection of property put to auction will be permitted to interested bidders at the site on the date and time mentioned in the public notice dated 24-12-2025 to 28-12-2025 annexed.
- vi) The intending purchaser/bidder is required to submit amount of EMD by way of NEFT/RTGS in the "E Auction account" with Andhra Pradesh Grameena Bank bearing Account No. 774411100000414 and IFSC Code UBIN0CG7744 maintained at our B/o Andhra Pradesh Grameena Bank, Narasaraopeta Rural Branch (Br Code-7744) on or before the last date mentioned in the E-Auction advertisement released in the newspaper which is annexed herewith and register their name with the e-auction service provider (EASP) and get user ID and password free of cost and also get training on E-Auction from the EASP M/s 4 Closure by contacting on Helpline No. 8142000064 and e-mailID: info@bankauctions.in, prakash@bankauctions.in
- vii) After Registration of bidders on the web-site as mentioned in para (vi) above, the intending purchaser/bidder is required to get copies of following documents uploaded in the website before last date of submission of the bid(s) (as mentioned in the public auction notice published in the newspapers and copy of which is attached below 1. Copy of the NEFT/RTGS challan relating to EMD amount 2. Copy of PAN card 3. Proof of identification (KYC) viz. Attested copy



For ANDHRA PRADESH GRAMEENA BANK

Chief Manager & Authorised Officer

of Voter ID Card/Driving License/Passport etc. 4. Copy of proof of address, without which the bid is liable to be rejected.

- viii) The E-Auction will take place through web portal/website given at the end of this Annexure on the time specified in the E-auction notice published in the newspaper and copy attached herewith.
- ix) The bidder has to specify the property for which offer is submitted from the list mentioned in the above website along with the EMD amount. (Kindly take note that minimum offer amount cannot be less than the reserve price mentioned in the public auction notice published in the newspapers and copy of which is attached below.
- x) The interested bidders may give offers either for one or more than one properties. In case bidder, bids for more than one property, he will have to submit separate EMD amount for each property and also upload on website separate documents as per para (vii) above for each property along with the bid amount.
- xi) The bid/s shall be accompanied by an Earnest Money Deposit (EMD) equal to 10% of the reserve price, by RTGS/NEFT. The bids submitted without EMD amount shall be summarily rejected. The property shall not be sold below the reserve price.
- xii) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.
- xiii) If the dues of the Bank together with all costs, charges and expenses incurred by it or part thereof as may be acceptable to the Bank are tendered by or on behalf of the borrower or property holder/s or guarantor/s at any time, the sale of assets may be cancelled.
- xiv) The auction is by way of inter-se bidding amongst the bidders and the minimum amount by which the bids are to be increased have been defined in the Sale Notice against each Reserve Price. The inter-se bidding which will be commenced online exactly on the date & time specified in the public notice and has been defined as follows:
- A "Enter Live Auction" link will be available on start of the auction proceeding.
 - Once he clicks the link, a page will open which will show information such as,

➤ Auction start time



For ANDHRA PRADESH GRAMEENA BANK

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- Auction close time
 - Opening Bid/Current Highest Bid amount
 - Minimum Bid increment
 - A Bid tab to fill in his own bid
- Bidder can enter his bid and wait for response on his bid.
 - If the bid becomes highest bid, then he will be shown as "H1"
 - This "H1" icon will disappear if any new higher bid is submitted by any other bidder
 - The bidder can place his new improved bid
 - This process will continue for the entire e-Bidding Process.
 - Auction will close as per the closing time if no bid comes during last 5 minutes of the auction closing time
 - In case bids are placed in last 5 minutes of the closing of auction, the closing time automatically gets extended to 5 more minutes.
 - This process continues till no bid comes for a period of 5 minutes and the auction gets closed.
- xv) Successful bidder will be intimated through e-mail for payment of 25% of highest bid amount just after the closing of the e-Bidding process.
- xvi) The EMD of unsuccessful bidders will be refunded to their respective A/c No. shared in –e-Auction portal of the EASP online. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
- xvii) 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.
- xviii) The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately on the acceptance of offer by the Authorized Officer, failing which the earnest money deposit by the bidder shall be forfeited. The balance 75% of the sale price is payable on or before 15th day of confirmation of the sale by the Authorized Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. In case of failure to deposit the balance amount within prescribed period, the amount deposited by the defaulting bidder shall be forfeited and the defaulting bidder



For ANDHRA PRADESH GRAMEENA BANK

Chief Manager & Authorised Officer

shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.

- xix) The successful bidder shall bear all the necessary expenses like applicable stamp duties/additional stamp duty/transfer charges, Registration expenses, fees etc. For transfer of the property in his/her name.
- xx) The payment of all statutory/non statutory dues, taxes, rates, assessments, charges, fees etc, owing to anybody shall be the sole responsibility of successful bidder only.
- xxi) In case 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 Bank 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. The exclusive jurisdiction for any disputes shall be Guntur. In case all the bids are rejected, Authorized Officer can negotiate with any of the bidders or other parties for sale of the properties by way of private treaty.
- xxii) The sale certificate shall be issued on the receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued by Authorized Officer in the same name in which the offer is submitted.

Other Terms & Conditions for Sale of Property (ies)

- The Bidder shall not involve himself or any of his representatives in Price manipulation of any kind directly or indirectly by communicating with other bidders.
- The Bidder shall not divulge either his Bids or any other exclusive details of Bank or to any other party.
- The decision of Bank declaration of successful bidder shall be final and binding on all the bidders.
- E-Auction Service Provider/Bank shall not have any liability to Bidders for any interruption or delay in access to the site irrespective of the cause.
- E Auction Service Provider / BANK is not responsible for any damages, including damages that result from, but are not limited to negligence. The E Auction Service Provider will not be held responsible for consequential damages, including but not limited to systems problems, inability to use the system, loss of electronic information etc.



For ANDHRA PRADESH GRAMEENA BANK

Chief Manager & Authorised Officer

Special instructions/Caution

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Andhra Pradesh Grameena Bank nor the Service provider will be responsible for any lapses/failure (internet failure, power failure, etc...) on the part of the bidder in such cases. In order to Ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back – up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Particulars of the E-Auction Service Provider:

Name : M/s 4Closure
Address : 605A, 6 th floor, Mitri vanam, Ameerpet, Hyderabad- 500038
Website Name : <https://bankauctions.in> & www.foreclosureindia.com
e-mail Id : info@bankauctions.in
Manager Name : T. Jayaprakash Reddy-Manager (operations) Mobile No.8142000064:
email id : prakash@Bankauctions.in
Help line No's : +91-814200062, 8142000063, 81426000066, Land line: 040-23736405



Date: 01.12.2025

For ANDHRA PRADESH GRAMEENA BANK


Chief Manager & Authorised Officer

(Chinnam Nageswara Rao)
Chief Manager cum Authorised Officer
Andhra Pradesh Grameena Bank

