



ANDHRA PRADESH GRAMEENA BANK

ఆంధ్రప్రదేశ్ గ్రామీణ బ్యాంక్

(Scheduled Bank owned by Government)
Branch: RENIGUNTA

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 proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

TO

Borrower (s)	Guarantor's/ Co-Obligants	Mortgager/s
Smt. A.Devi W/o A.Ramesh D No:8-86, Annasamipalle, Renigunta(v), 517520	Sri A.Ramesh S/o A.Chengaiiah D No:8-86, Annasamipalle, Renigunta(v) ,517520	Smt. A.Devi W/o A.Ramesh D No:8-86, Annasamipalle, Renigunta(v), 517520

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 **Renigunta Branch**, the Secured Creditor , will be sold on "As is where is", "As is what is", and "Whatever there is" on **23.07.2026 (Date of Auction) ,** for recovery of **Rs. 2863416/- (Rupees Twenty eight lakh sixty three thousand four hundred sixteen Only)** (as on 13.08.2025) along with future interest at contracted rate and other expenses due to Andhra Pradesh Grameena Bank, Renigunta Branch , from the following Borrowers and Guarantors. **Last Date for submission of EMD on or before 22.07.2026 by 05.00PM, The Reserve Price and Earnest Money Deposit will be as under.**

DATE & TIME OF E-AUCTION : 23.07.2026 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 of account of Andhra Pradesh Grameena Bank , ReniguntaBranch A/c No.65661025400017, IFSC Code.UBINOCG7999 on or before 22.07.2026 at 05.00PM

Description of the Property:-

Property Particulars	Location	Survey No.	Extent	Owner's Name	Boundaries
1.	TirupatiDist,Reni gunta sub district, Renigunta Mandal, Venkatapuram village accounts	Survey No. 315/1	663Sq Ft or 73.66 Sq.Yards	Smt.A.De vi W/o A.Ramesh	East : Site of MinchalaSiddaiah South : Site of Mallavaram Ananda Reddy West : Site retained by A.Krishnamma North : Raja street

RESERCE PRICE :- RS.26,30,000/- EMD 2,63,000/- BID INCREMENT:RS.10,000/-



Bidders are advised to go through the website:<https://bankauctions.in> and (Banks' website) 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 may contact the Authorised Officer ascertaining the details of auction and inspection of the property will be on 22-07-2026 (Mention date of Property Visit) Contact No. 8886644079, Mail Id: renigunta@srbank.in

Place : **TIRUPATI**

Date : **08.06.2026**




AUTHORISED OFFICER
ANDHRA PRADESH GRAMEENA BANK

RAMULU NAIK
Emp. ID: 99335

Branch Address :

5-31, Bhajanagudi Street, Renigunta, Tirupati, Andhra Pradesh, Pin code:517520



ఆంధ్రప్రదేశ్ గ్రామీణ బ్యాంక్

(ప్రభుత్వ రంగ షిడ్యూల్డ్ బ్యాంక్)

రేణిగుంట బ్రాంచ్

5-31, రెవెన్యూ సీట్, రేణిగుంట, తిరువతి జిల్లా - 517520

ఇ-వేలం అమ్మకం ప్రకటన

సెక్యూరిటీజీఎస్ అండ్ రివెన్యూస్ అఫ్ ఫైనాన్సియల్ అసెస్స్ అండ్ ఎన్ఫోర్స్ మెంట్ ఆఫ్ సెక్యూరిటీ ఇంటర్స్టా చట్టం, 2002 మరియు సెక్యూరిటీ ఇంటర్స్టా (ఎన్ఫోర్స్ మెంట్) రూల్స్, 2002 లోని రూల్ 8(ఓ) నిబంధనల ప్రకారం, స్థిరాస్తుల విక్రయానికి సంబంధించిన ఈ-వేలం విక్రయ ప్రకటన.

సాధారణ ప్రజలకు మరియు ముఖ్యంగా రుణగ్రహీత(లు)/హామీదారు(లు)లకు తెలియజేయునది ఏమనగా, క్రింద వివరించబడిన స్థిరాస్తులు సెక్యూర్డ్ క్రెడిటార్ అయిన ఆంధ్రప్రదేశ్ గ్రామీణ బ్యాంక్ తనఖా/ధార్టీ చేయబడినవి. ఈ ఆస్తులను అధిక్యత అధికారి లాంఛనాత్మక ప్యాణీనత చేసుకున్నందున, ఆంధ్రప్రదేశ్ గ్రామీణ బ్యాంక్, రేణిగుంట శాఖకు క్రింద పేర్కొన్న రుణగ్రహీతలు మరియు హామీదారుల నుండి వసూలు చేయవలసిన బకాయి మొత్తం రూ. 28,63,416/- (అక్షరాలా అరనై ఎనిమిది లక్షల అరనై మూడు వేల నాలుగు వందల పదహారు రూపాయలు మాత్రమే) మొత్తాన్ని (13.08.2025 నాటికి) ఒప్పందం ప్రకారం వర్తించే వడ్డీ మరియు ఇతర ఖర్చులతో సహా వసూలు చేసుకునే నిమిత్తం, ఈ ఆస్తులు 23-07-2026 తేదీన ఈ-వేలం ద్వారా "విక్రయ విలా ఉన్నది అలాగే", "అమ్మక ఏమి ఉన్నది అదే" మరియు "అమ్మక విది ఉన్నా" అనే ప్రాతిపదికన విక్రయించబడును.

ఇ-వేలం తేదీ & సమయం 23-07-2026, ఉదయం 11.00 గంటలకు

ముందస్తు ఈఎంఓ సమర్పించడానికి చివరి తేదీ 22-07-2026 సాయంత్రం 05.00 గంటలలోపు. రిజిస్టర్ ధరలో 10% ఈఎంఓ మొత్తాన్ని RTGS/NEFT/ఫండ్ ట్రాన్స్ఫర్ ద్వారా ఆంధ్రప్రదేశ్ గ్రామీణ బ్యాంక్, రేణిగుంట బ్రాంచ్, ఖాతా నెం. 05661025400017, IFSC కోడ్: UBIN0CG7999లోని ఖాతాకు 22-07-2026, సాయంత్రం 05.00 గంటలలోపు జమ చేయాలి.

ఋణగ్రహీత(లు): శ్రీమతి ఎ.బేబి, ఛార్జ్: ఎ.రమేష్, డి.నెం: 8-86, అన్నసామిపల్లె, రేణిగుంట(గ్రా.)-517520.
హామీదారులు/ సహ-హామీదారు: శ్రీ ఎ.రమేష్, టండ్రి: ఎ.చెంగయ్య, డి.నెం: 8-86, అన్నసామిపల్లె, రేణిగుంట(గ్రా.)-517520.
తనఖాదారు: శ్రీమతి.ఎ.బేబి, ఛార్జ్: ఎ.రమేష్, డి.నెం: 8-86, అన్నసామిపల్లె, రేణిగుంట(వి)-517520.

స్థిరాస్తి వివరాలు: తిరువతి జిల్లా, రేణిగుంట సబ్-జిల్లా, రేణిగుంట మండలం, వెంకటాపురం గ్రామ క్వార్టల్, సర్వే నెం. 315/1లో 663 చ.అ.లు లేదా 73.66 చ.గం.ల చిన్నర్రం గల స్థలం నందు నిర్మించిన G+1 నివాస ఆరేపిసి భవనం. హద్దులు: తూర్పు: మించాల సిట్టయ్య గారి స్థలం, దక్షిణం: మల్లవరం ఆనందరెడ్డి గారి స్థలం, పడమర: ఎ.కృష్ణమ్మ అధీనంలో ఉన్న స్థలం, ఉత్తరం: రాజా వీధి. ఈ ఆస్తి శ్రీమతి ఎ.బేబి, ఛార్జ్: ఎ.రమేష్ గారికి చెందినది.

రిజిస్టర్ ధర: రూ. 26,30,000/- ఈఎంఓ: రూ. 2,63,000/- బిడ్ వెంపు: రూ. 10,000/-

బిడ్డర్లు తమ బిడ్లను సమర్పించడానికి మరియు ఇ-వేలం అమ్మకం ప్రక్రియలో పాల్గొనడానికి ముందు, వేలం అమ్మకం యొక్క వివరణాత్మక నిబంధనలు మరియు షరతుల కోసం <https://bankauctions.in> వెబ్ సైట్ మరియు టెండర్లను వరిశీలించాలని సూచించబడుతుంది. అధిక్యత అధికారికి తెలిసిన ఉత్తమ సమాచారం ప్రకారం, ఆస్తిపై ఎటువంటి ధారం లేదు. అనేకగల బిడ్డర్ వేలం వివరాలను నిర్ధారించుకోవడానికి అధిక్యత అధికారిని సంప్రదించవచ్చు మరియు ఆస్తి తనిఖీ 22.07-2026న జరుగుతుంది, సంప్రదించవలసిన నెం. 8886644079, మెయిల్ ఐడి: renigunta@sgbank.in

తేదీ: 08.06.2026, నం/- అధిక్యత అధికారి, ఆంధ్రప్రదేశ్ గ్రామీణ బ్యాంక్
ప్రదేశం: తిరువతి

5-31, Bhajanagudi Street, Renigunta, Tirupati Dist-517520

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 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 immovable property mortgaged to the secured creditor, the **Symbolic Possession** has been taken by the Authorized Officer of Renigunta Branch the Secure Creditor will be sold on "As is Where is", "As is what is" and "Whatever there is" basis on 23-07-2026, for recovery of Rs.28,63,416/- (Rupees Twenty eight lakh sixty three thousand four hundred sixteen only) (as on 13.08.2025) along with future interest at contracted rate and other expences due to Andhra Pradesh Grameena Bank, Reigunta Branch from the following borrowers and guarantors.

E-AUCTION DATE & TIME 23-07-2026, at 11.00 AM

Last Date for submission of EMD on or before 22-07-2026 by 05.00PM. EMD amount of 10 % of the Reserve Price is to be deposited by way of RTGS/NEFT/ Fund Transfer to credit of account of Andhra Pradesh Grameena Bank, Renigunta Branch, A/c No. 65661025400017, IFSC Code: UBIN0CG7999 on or before 22-07-2026, 05.00PM

Borrower(s): Smt. A.Devi, W/o A.Ramesh,
D.No:8-86, Annasamipalle, Renigunta(v)-517520.

Guarantor's/ Co-Obligants: Sri A.Ramesh, S/o A.Chengaiyah,
D.No:8-86, Annasamipalle, Renigunta(v)-517520.

Mortgager/s: Smt. A.Devi, W/o A.Ramesh,
D.No:8-86, Annasamipalle, Renigunta(v)-517520.

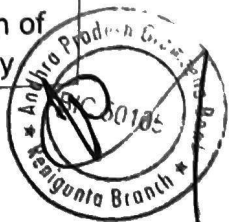
DESCRIPTION OF IMMOVABLE PROPERTY: Tirupati Dist, Renigunta sub district, Renigunta Mandal, Venkatapuram village accounts, Survey No. 315/ 1, G+1 Residential RCC Building constructed there in extent of site 663 Sq Ft or 73.66 Sq.Yards. **bounded by:** **East :** Site of Minchala Siddaiah, **South :** Site of Mallavaram Ananda Reddy, **West :** Site retained by A.Krishnamma, **North :** Raja street. Property Belongs to A.Devi,W/o. A.Ramesh

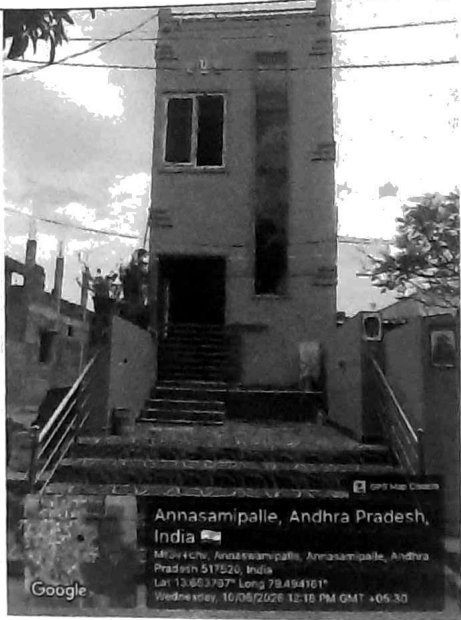
Reserve Price: Rs.26,30,000 EMD: Rs.2,63,000/- Bid Increment: Rs. 10,000/-

Bidders are advised to go through the **website: <https://bankauctions.in>** and 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 Authorized Officer, there is no encumbrance on the property. The interested bidder may contact the Authorized Officer ascertaining the details of auction and inspection of the property will be on 22.07-2026, **Contact No. 8886644079, Mail Id: renigunta@sgbank.in**

TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS:

Borrower Name	Smt. A.Devi W/o A.Ramesh D No:8-86, Annasamipalle, Renigunta(v), 517520
Guarantor Name	Sri A.Ramesh S/o A.Chengaiyah D No:8-86, Annasamipalle, Renigunta(v) ,517520
Mortgager Name	Smt. A.Devi W/o A.Ramesh D No:8-86, Annasamipalle, Renigunta(v), 517520
Total amount due as on 13.08.2025	Rs. 28,63,416.00/- With future interest and costs till the date of payment.
City & District where property is located	Tirupati District, Renigunta Town
Reserve Price	26,30,000/-
Earnest money deposit (EMD)	2,63,000/-
Account details to which is the EMD amount is to be credited	A/c No.65661025400017, IFSC Code.UBIN0CG7999
Last date and time on which EMD has to be deposited	22.07.2026, 05:00PM
Minimum bid increment amount	10,000.00
Property Description	TirupatiDist, Renigunta sub district, Renigunta Mandal, Venkatapuram village accounts, Survey No. 315/1, G+1 Residential RCC Building constructed in sitewith an extent of 663 Sq Ft or 73.66 Sq.Yards bounded by East : Site of MinchalaSiddaiah, South : Site of Mallavaram Ananda Reddy, West : Site retained by A.Krishnamma, North : Raja street. 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.
Property Image	
Details of encumbrances over the property, which was known to bank	NIL
Latitude and longitude of the property	Lat : 13.653695 Long : 79.494179
<u>Contact Numbers and Address : Branch:</u>	Andhra Pradesh Grameena Bank, Renigunta Branch, 5-31, BhajanagudiStreet, Renigunta, Branch : 8886644079
<u>A.O.:</u>	Andhra Pradesh Grameena Bank, Renigunta Branch, 5-31, BhajanagudiStreet, Renigunta, Branch : 8886644079
Date of inspection of property	22.07.2026
Auction date	23.07.2026
E - ASP details	<p>Name : M/s 4Closure</p> <p>Address : 605A, 6 th floor, Mitrivanam, Ameerpet, Hyderabad- 500038</p> <p>Website Name : https://bankauctions.in & www.foreclosureindia.com</p> <p>e-mail Id : info@bankauctions.in</p>



Newspaper Publications of both Telugu and English

ఆంధ్ర ప్రదేశ్ గ్రామీణ బ్యాంక్
(Scheduled Bank owned by Government)
Renigunta Branch
5-31, Bhajanagudi Street, Renigunta, Tirupati Dist-517520

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 proviso to Rule 6(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 to the secured creditor, the Symbolic Possession has been taken by the Authorized Officer of Renigunta Branch the Secure Creditor will be sold on "As is Where is", "As is what is" and "Whatever there is" basis on 23-07-2026, for recovery of Rs.28,63,416/- (Rupees Twenty eight lakh sixty three thousand four hundred sixteen only) (as on 13.08.2025) along with future interest at contracted rate and other expenses due to Andhra Pradesh Grameena Bank, Renigunta Branch from the following borrowers and guarantors.

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Borrower(s): Smt. A.Devi, W/o A.Ramesh, D.No:8-86, Annasampalle, Renigunta(v)-517520.
Guarantor's/ Co-Obligants: Sri A.Ramesh, S/o A.Chengalah, D.No:8-86, Annasampalle, Renigunta(v)-517520.
Mortgagee(s): Smt. A.Devi, W/o A.Ramesh, D.No:8-86, Annasampalle, Renigunta(v)-517520.

DESCRIPTION OF IMMOVABLE PROPERTY: Tirupati Dist, Renigunta sub district, Renigunta Mandal, Venkatapuram village accounts, Survey No. 312/ 1, G+1 Residential RCC Building constructed there in extent of site 663 Sq Ft or 73.06 Sq Yards, bounded by: East : Site of Minchala Siddalah, South : Site of Mallavaram Ananda Reddy, West : Site retained by A.Krishnamma, North : Raja street. Property Belongs to A.Devi/W/o. A.Ramesh
Reserve Price: Rs.26,30,000/- EMD Rs.2,63,000/- Bid Increment Rs.10,000/-

Bidders are advised to go through the website: <https://bankauctions.in> and lenders 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 Authorized Officer, there is no encumbrance on the property. The Interested bidder may contact the Authorized Officer ascertaining the details of auction and inspection of the property will be on 22.07-2026, Contact No. 8886644079, Mail Id: renigunta@sgbank.in

Date: 08.06.2026, Place: Tirupati, Authorized Officer, Andhra Pradesh Grameena Bank

Telugu Newspaper: Eenadu, Tirupati District Edition dated 09.06.2026

Hans India

ANDHRA PRADESH GRAMEENA BANK
(Scheduled Bank owned by Government)
Renigunta Branch
5-31, Bhajanagudi Street, Renigunta, Tirupati Dist-517520

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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 to the secured creditor, the Symbolic Possession has been taken by the Authorized Officer of Renigunta Branch the Secure Creditor will be sold on "As is Where is", "As is what is" and "Whatever there is" basis on 23-07-2026, for recovery of Rs.28,63,416/- (Rupees Twenty eight lakh sixty three thousand four hundred sixteen only) (as on 13.08.2025) along with future interest at contracted rate and other expenses due to Andhra Pradesh Grameena Bank, Renigunta Branch from the following borrowers and guarantors.

E-AUCTION DATE & TIME 23-07-2026, 05:00PM
Last Date for submission of EMD on or before 22-07-2026 by 05.00PM. EMD amount of 10 % of the Reserve Price is to be deposited by way of RTGS/NEFT/ Fund Transfer to credit of account of Andhra Pradesh Grameena Bank, Renigunta Branch, A/c No. 65661025400017, IFSC Code: UBIN0CG7999 on or before 22-07-2026, 05.00PM

Borrower(s): Smt. A.Devi, W/o A.Ramesh, D.No:8-86, Annasampalle, Renigunta(v)-517520.
Guarantor's/ Co-Obligants: Sri A.Ramesh, S/o A.Chengalah, D.No:8-86, Annasampalle, Renigunta(v)-517520.
Mortgagee(s): Smt. A.Devi, W/o A.Ramesh, D.No:8-86, Annasampalle, Renigunta(v)-517520.

DESCRIPTION OF IMMOVABLE PROPERTY: Tirupati Dist, Renigunta sub district, Renigunta Mandal, Venkatapuram village accounts, Survey No. 312/ 1, G+1 Residential RCC Building constructed there in extent of site 663 Sq Ft or 73.06 Sq Yards, bounded by: East : Site of Minchala Siddalah, South : Site of Mallavaram Ananda Reddy, West : Site retained by A.Krishnamma, North : Raja street. Property Belongs to A.Devi/W/o. A.Ramesh
Reserve Price: Rs.26,30,000/- EMD Rs.2,63,000/- Bid Increment Rs.10,000/-

Bidders are advised to go through the website: <https://bankauctions.in> and lenders 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 Authorized Officer, there is no encumbrance on the property. The Interested bidder may contact the Authorized Officer ascertaining the details of auction and inspection of the property will be on 22.07-2026, Contact No. 8886644079, Mail Id: renigunta@sgbank.in

Date: 08.06.2026, Place: Tirupati, Authorized Officer, Andhra Pradesh Grameena Bank

English Newspaper : HansIndia, Tirupati edition dated 09.06.2026



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 amounting to Rs.28,63,416.00/- (Rupees Twenty eight lakh sixty three thousand four hundred sixteen only inclusive of interest up to 13.08.2025) plus future interest, cost and charges thereon from 14.08.2025 from Smt. A.Devi W/o A.Ramesh D No:8-86, Annasamipalle, Renigunta(v), 517520 and guarantor Sri A.Ramesh S/o A.Chengaiyah D No:8-86, Annasamipalle, Renigunta(v), 517520 pursuant to the symbolic/~~physical~~ possession (strike out whichever is inapplicable) of the secured asset taken by the Authorized Officer on 13.08.2025 under SARFAESI Act, 2002. The sale shall be subject to the following conditions and those prescribed in the Security Interest (Enforcement) Rules 2002:

- i) The E-Auction is being held on "AS IS WHERE IS, WHATEVER THERE & WITHOUT RECOURSE BASIS"
- ii) To the best of knowledge and information of the Authorized Officer, no other encumbrance exists 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 08.06.2026 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 08.06.2026 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. **65661025400017** and IFSC Code **UBINOCG7999** maintained at our Renigunta Branch (Br Code : 6566) 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. 8142000063 and e-mail ID: info@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 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 on or before the date fixed for sale, 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
 - 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 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.

Special instructions/caution:

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither AndhraPradeshGrameena bank or 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

ManagerName: 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

**AUTHORISED OFFICER
ANDHRAPRADESH GRAMEENA BANK**

