

ANDHRA PRADESH GRAMEENA BANK
(A Government undertaking sponsored by Union Bank of India)
(TIRUVURU BRANCH)
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
Meesala Nageswara Rao	Vallabhaneni Arjuna Rao	Meesala Nageswara Rao

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 **Physical/ Symbolic Possession** has been taken by the Authorized Officer of **TIRUVURU Branch**, the Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on

03-07-2026 (Date of Auction), for recovery of Rs. 1070000/- (Rupees Ten Lakhs Seventy Thousand only)(as on 19-05-2026)(**Furnish the amount due as mentioned in the possession notice, if no recovery made after possession. If recovery made then the present balance as on date**) along with future interest at contracted rate and other expenses due to Andhra Pradesh Grameena Bank, Tiruvuru Branch, the from the following Borrowers and Guarantors. **Last Date for submission of EMD on or before 02-07-2026 by 05.00PM, The Reserve Price and Earnest Money Deposit will be as under.**

DATE & TIME OF E-AUCTION : 03-07-2026 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 GrameenaBank, Tiruvuru Branch 1.For Item No.01:-A/c No. 66131025400017, IFSC Code. UBIN0CG7999 2. For Item No.02:- A/c No. 66131025400017, IFSC Code. UBIN0CG7999 on or before 02-07-2026 at 05.00PM

Description of the Property:-

Property Particulars	Location	Survey No.	Extent	Owner's Name	Boundaries
ITEM NO:1					
1.	Sreenivasa Apartment , Flat No G3, Tiruvuru	123/2,123/1 ,123/3,123/1,124/2B,118/1B,118/3C	194.3 Sq. Yds of Plot No.33 and 194.3 Sq yds of Plot no.32 in Total 388.6 Sq yards is equivalent to 324.86 Sq meters. Of site which an undivided and unspecified joint rights comes to an extent of 29.89 sq.yds or 24.98 sq mts. An apartment constructed with the name of "SRINIVASA APARTMENTS" in which Flat. G3 in Ground Floor	Meesala Nageswara Rao	Boundaries of Site East : Nagar Panchayathi Road South : Plot No 34 West : Plot No 56 and 55 North : Nagar Panchayathi Road Boundaries of Flat no G3 in Ground Floor East : Plot of Alapati Srinivasa Rao South : Open to Sky West : Open to Sky North : Staircase and Corridor
RESERVE PRICE :- RS. 1730000/- EMD : RS. 173000/- BID INCREMENT:RS. 10000/-					

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 02-07-2026 (Mention date of Property Visit) Contact No. 8886644170 Mail Id: tiruvuru@gmail.com

Place : **TIRUVURU**

Date :20-05-2026


AUTHORISED OFFICER
ANDHRA PRADESH GRAMEENA BANK



ఆంధ్రప్రదేశ్ గ్రామీణ బ్యాంక్

(ప్రభుత్వ ఆధీనం, యూనియన్ బ్యాంక్ ఆఫ్ ఇండియా స్టాక్స్ లో చేసింది)

తిరువూరు బ్రాంచి

ఈ వేలం అమ్మకం ప్రకటన

సెక్యూరిటీ ఇంటరెస్ట్ (ఎన్ ఫోర్స్ మెంట్) రూల్స్, 2002లోని రూల్ 8(6) నిబంధనతో పాటు చదవబడిన సెక్యూరిటీ ఇంటరెస్ట్ మరియు రికన్స్ట్రక్షన్ ఆఫ్ ఫైనాన్షియల్ అస్సెట్స్ మరియు ఎన్ ఫోర్స్ మెంట్ ఆఫ్ సెక్యూరిటీ ఇంటరెస్ట్ చట్టం, 2002 కింద స్థిరాస్తుల అమ్మకానికి ఈ-వేలం అమ్మకపు నోటీసు.

ఈ నోటీసు ద్వారా ప్రత్యేకించి ఋణగ్రహీత(లు) మరియు హామీదారు(లు) మరియు సాధారణ ప్రజానీకమునకు తెలియజేయునది ఏమనగా తిరువూరు బ్రాంచి కు తనఖా చేయబడిన, దిగువ వివరించబడిన స్థిరాస్తులను సెక్యూరిటీ క్రెడిటార్ యొక్క అధీకృత అధికారి భౌతికంగా/లాంఛనాత్మకంగా స్వాధీనం చేసుకున్నారు. దిగువ స్థిరాస్తులను "ఎక్కడ ఏది ఉన్నదో, అది ఎలా ఉన్నదో అలా మరియు అక్కడ ఏది ఉంటే అది" ప్రాతిపదికన సెక్యూరిటీ క్రెడిటార్ దిగువ పేర్కొనబడిన ఋణగ్రహీతల నుండి రావలసిన దిగువ పేర్కొన్న బకాయిలను, తదుపరి వడ్డీ, ఖర్చులు మరియు ఇతర ఖర్చులు రాబట్టుకొనేందుకు ఆంధ్రప్రదేశ్ గ్రామీణ బ్యాంక్, తిరువూరు బ్రాంచి వారిచే వేలం ద్వారా 03-07-2026న అస్తులను విక్రయించేందుకు నిర్ణయించడమైనది. బిడ్లు సమర్పించుటకు ఆఖరు తేదీ: 02-07-2026, సా. 05.00 గం.ల లోపు, రిజర్వు ధర మరియు ధరావత్తు సొమ్ము డిపాజిట్ కింది విధంగా.

ఈ వేలం తేదీ మరియు సమయం: 03-07-2026, సా. 11.00 గం. లకు

రిజర్వు ధరకు సమానమైన 10% EMD మొత్తాన్ని RTGS/NEFT/ ఫండ్ ట్రాన్స్ ఫర్ ద్వారా ఆంధ్రప్రదేశ్ గ్రామీణ బ్యాంక్, తిరువూరు బ్రాంచి ఖాతాకు జమ చేయాలి. ఖాతా నెం. 66131025400017, IFSC కోడ్: UBINOCG7999 లో 02-07-2026 సాయంత్రం 05.00 గంటల లోపు లేదా ఆ సమయానికి జమ చేయాలి.

ఋణగ్రహీత(లు), తనఖాదారు(లు)/హామీదారు(లు)/కో అబ్లిగేంట్(లు), తనఖాదారు/లు పేర్లు మరియు చిరునామా: ఋణగ్రహీత(లు): మీసాల నాగేశ్వర రావు, హామీదారులు / సహ-సభ్యులు: వల్లభనేని అర్జున రావు, తాకట్టుదారులు: మీసాల నాగేశ్వర రావు.

బకాయి మొత్తం: రూ. 19.05.2026 నాటికి రూ. 10,70,000/- (అక్షరాలా పది లక్షల దెబ్బై వేల రూపాయలు మాత్రమే) మరియు అదనపు కాంట్రాక్ట్డ్ రేటుతో భవిష్య వడ్డీ మరియు ఇతర ఖర్చులు.

స్థిరాస్తి వివరములు

కృష్ణాజిల్లా, తిరువూరు నగర పంచాయతీ పరిధిలోని సర్వే నెంబర్లు: 123/2, 123/1, 123/3, 123/1. 124/2బి, 118/1బి, 118/3సి లో గల మొత్తం స్థలం విస్తీర్ణం. ఐటమ్ నెం: 1: ప్లాట్ నెంబర్ 33 లో 194.3 చదరపు గజాలు మరియు ప్లాట్ నెంబర్ 32 లో 194.3 చదరపు గజాలు, మొత్తంగా 388.6 చదరపు గజాలు అనగా 324.86 చదరపు మీటర్ల స్థలం యొక్క హద్దులు: తూర్పు: నగర పంచాయతీ రోడ్డు, దక్షిణం: ప్లాట్ నెంబర్ 34, పడమర: ప్లాట్ నెంబర్ 56 మరియు 55, ఉత్తరం: నగర పంచాయతీ రోడ్డు. ఈ మొత్తం స్థలంలో అవిభక్త మరియు నిర్ధారించని ఉమ్మడి హక్కుల విస్తీర్ణం 29.89 చదరపు గజాలు లేదా 24.98 చదరపు మీటర్లు కలిగి ఉండి, సదరు స్థలంలో నిర్మించిన "శ్రీనివాస ఆపార్ట్ మెంట్స్" లో గ్రౌండ్ ఫ్లోర్ లో గల ప్లాట్ నెంబర్ 33 భవన నిర్మాణ విస్తీర్ణమునకు యజమాని మీసాల నాగేశ్వర రావు. గ్రౌండ్ ఫ్లోర్ లోని ప్లాట్ నెంబర్ 33 యొక్క హద్దులు: తూర్పు: ఆలపాటి శ్రీనివాస రావు గారి స్థలం, దక్షిణం: ఖాళీ స్థలం, పడమర: ఖాళీ స్థలం, ఉత్తరం: మెట్ల మరియు కారిడార్.

రిజర్వు ధర (రూ.): రూ. 17,30,000

ధరావత్తు ధర (రూ.): రూ. 1,73,000

బిడ్ల వెంట్రాఫ్ మొత్తం: రిజర్వు ధరలో కనీసం మరియు రూ. 10,000 - ల గుర్తింబలో ఉండాలి

బిడ్డర్లు తమ బిడ్లను సమర్పించడానికి మరియు ఈ-వేలం విక్రయ ప్రక్రియలో పాల్గొనడానికి ముందు, వేలం విక్రయానికి సంబంధించిన వివరణాత్మక నిబంధనలు మరియు షరతుల కోసం <https://bankauctions.in> మరియు (బ్యాంక్ యొక్క వెబ్ సైట్) బెండర్లను పరిశీలించవలసిందిగా కోరడమైనది. అధీకృత అధికారి కు ఉన్న సమాచారం మరియు అవగాహన మేరకు, సదరు అస్తిపై ఎటువంటి ఎన్ కంబ్రెన్స్ లు లేవు. ఆసక్తి గల బిడ్డర్లు వేలం వివరాలను తెలుసుకోవడానికి అధీకృత అధికారి ను సంప్రదించవచ్చు మరియు అస్తి తనిఖీ 02-07-2026 న ఉంటుంది, సంప్రదించవలసిన ఫోన్ నెం: 8886644170, మెయిల్ ఐడి: tiruvuru@srgbank.in

తేదీ: 20.05.2026

అధీకృత అధికారి

ప్రదేశము: తిరువూరు

ఆంధ్రప్రదేశ్ గ్రామీణ బ్యాంక్

This shall be used for the verification purpose only for issue of Pattadar Passbook Not valid to use for any other purpose.

1-B నమూనా (ROR)

print date :12-06-2026

జిల్లా: ఎన్టీఆర్ మండలము: మైలవరం

గ్రామము పేరు : టి.గన్నవరం

విస్తీర్ణం Acres/cents
యూనిట్లు :

వరుస సంఖ్య (1)	పట్టాదారు పేరు (2)	తండ్రి/భర్త పేరు (3)	ఖాతా నెంబరు (4)	సర్వే నెం./ సబ్ డివిజన్ నెంబరు (5)	భూమి వివరణ (6)	విస్తీర్ణం (7)	పట్టాదారుకు ఏ విధంగా సంక్రమించింది/సాగు చేశారు (8)
1	తోట రఘులక్ష్మి	శ్రీనివాసరావు	840	8-1D1	పుంజ	0.8100	అనువంశికము
2				8-2A1	పుంజ	0.9700	అనువంశికము
					మొత్తం విస్తీర్ణం	1.7800	

Color indicates dispute survey numbers Color indicates Digitally unsigned records Color indicates Notional Khata's



ANDHRA PRADESH GRAMEENA BANK

(A Govt. Undertaking, Sponsored by Union Bank of India)

TIRUVURU BRANCH

E-AUCTION SALE NOTICE

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 provision 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 Physical/ Symbolic Possession has been taken by the Authorized Officer of Tiruvuru Branch the Secure Creditor will be sold on "As is Where is", "As is what is" and "Whatever there is" basis on 03.07.2026 (Date of Auction), for recovery of outstanding dues and other expenses due to the Andhra Pradesh Grameena Bank, Tiruvuru Branch from the following borrowers and guarantors. Last Date for submission of EMD on or before 02-07-2026 by 05.00 PM, The Reserve Price and Earnest Money Deposit will be as under.

E-AUCTION DATE & TIME : 03-07-2026, 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, Tiruvuru Branch, A/c No. 66131025400017, IFSC Code: UBINOCG7999 on or before 02-07-2026, 05.00PM

Name and address of the Borrower, Guarantor's/ Co-Obligants, Mortgager/s : Borrower (s): Meesala Nageswara Rao, Guarantor's/ Co-Obligants: Vallabhaneni Arjuna Rao, Mortgager/s: Meesala Nageswara Rao.

Amount Outstanding: Rs. 10,70,000/- (Rupees Ten Lakhs Seventy Thousand only) as on 19-05-2026 along with future interest at contracted rate and other expenses.

DESCRIPTION OF IMMOVABLE PROPERTY

Location: Sreenivasa Apartment, Flat No G3, Tiruvuru, Survey No: 123/2, 123/1, 123/3, 123/1, 124/2B, 118/1B, 118/3C, Extent: ITEM NO: 1: 194.3 Sq. Yds of Plot No. 33 and 194.3 Sq yds of Plot no. 32 in Total 388.6 Sq yards is equivalent to 324.86 Sq meters. Of site which an undivided and unspecified joint rights comes to an extent of 29.89 sq.yds or 24.98 sq mts. An apartment constructed with the name of "SRINIVASA APARTMENTS" in which Flat. G3 in Ground Floor. **Owner's Name:** Meesala Nageswara Rao. **Boundaries of Site:** East: Nagar Panchayathi Road, South: Plot No. 34, West: Plot No 56 and 55, North: Nagar Panchayathi Road. **Boundaries of Flat no G3 in Ground Floor:** East: Plot of Alapati Srinivasa Rao, South: Open to Sky, West: Open to Sky, North: Staircase and Corridor.

Reserve Price(Rs): Rs. 17,30,000/-

EMD(Rs): Rs. 1,73,000/-

Bid Increment: Minimum of Reserve Price and in multiples of 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 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 02-07-2026, Contact No. 8886644170, Mail Id: tiruvuru@sgbank.in

Date: 20.05.2026

Place: Tiruvuru

**Authorized Officer,
Andhra Pradesh Grameena Bank**

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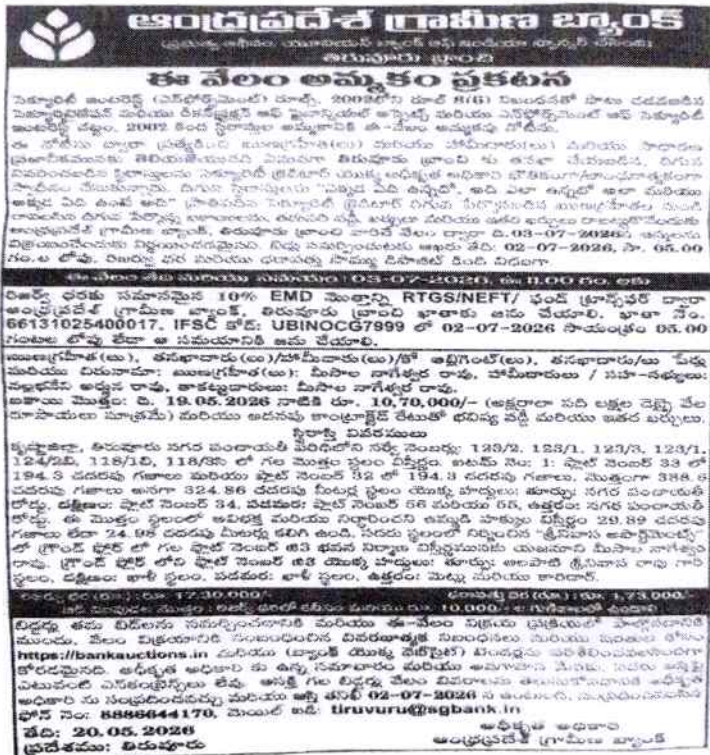
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TERMS AND CONDITIONS OF SALE OF IMMOVABLE SECURED ASSETS:

Borrower Name	MEESALA.NAGESWARARAO
Co- obligant Name	S/O THOIDU
Guarantor Name	D NO 11-111,BENDADA BAZAR,NADIMI TIRUVURU
	VALLABHANENI ARJUNARAO
	D NO 17-7B,MAINRAOD RAJUPETA,TIRUVURU
Mortgager Name	MEESALA.NAGESWARARAO
Total amount due as on 19.05.2026	Rs.1070000 /- With future interest and costs till the date of payment.
City & District where property is located	TIRUVURU,N T R District
Reserve Price	17,30,000/-
Earnest money deposit (EMD)	1,73,000/-
Account details to which is the EMD amount is to be credited	Ac no 66131025400017 IFSC :UBIN0CG7999
Last date and time on which EMD has to be deposited	02.07.2026 by 05:00 pm
Minimum bid increment amount	10,000/-
Property Description	194.3 Sq .yds of plot No. 33 and 194.3 Sq yds of Plot No. 32 in total 388.6 Sq yards is equivalent to 324.86 Sq meters. Of site which an undivided and unspecifie000joint rights comes to an extent of 29.89 sq yards or 24.98 sq mts. An apartment constructed with the name of " SRINIVASA APARTMENTS" in which flat G3 in Ground Floor. situated at Nadim Tiruvuru,Tiruvuru Mandlam,NTR District with boundaries East : Nagara Panchayathi Road South : Plot no 34 West : Plot no 56 and 55 North : Nagara Panchayathi Road

	<u>BOUNDARIES of FLAT NO G3 in Ground Floor</u> East : Plot of Alapati Srinivasa Rao South : Open to Sky West : Open to Sky North : Stair case and corridor 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 :17.114102 and LONG :80.605853
<u>Contact Numbers and Address</u> Branch: A.O.:	ANDHRA PRADESH GRAMEENA BANK, BESIDE RAMALAYAM, MAIN ROAD, TIRUVURU-521235 PH NO :8886644171 ANDHRA PRADESH GRAMEENA BANK, BESIDE RAMALAYAM, MAIN ROAD, TIRUVURU-521235 PH NO :8886644171
Date of inspection of property	02/07/26

Auction date	03/07/26
E - ASP details	NAME :M/s 4Closure Address: 605A, 6th floor, Mittrivanam , Ammerpet, Hyderabad-500038 Website Name: https://bankauctions.in & www.foreclosureindia.com email id: info@bankauctions.in
Newspaper Publications of both Telugu and English	 Telugu Newspaper :Sakshi District Edition dated 22.05.2026

ANDHRA PRADESH GRAMEENA BANK
(A Govt. Undertaking, Sponsored by Union Bank of India)
TIRUVURU BRANCH

E-AUCTION SALE NOTICE

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 provision to Rule 5(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 Physical/ Symbolic Possession has been taken by the Authorized Officer of Tiruvuru Branch the Secured Creditor will be sold on "As is Where is", "As is what is" and "Whatever there is" basis on **03.07.2026 (Date of Auction)**, for recovery of outstanding dues and other expenses due to the Andhra Pradesh Grameena Bank, Tiruvuru Branch from the following borrowers and guarantors. Last Date for submission of EMD on or before **02-07-2026 by 05.00 PM**. The Reserve Price and Earnest Money Deposit will be as under.

E-AUCTION DATE & TIME : 03-07-2026, 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, Tiruvuru Branch, A/c No. 66131025400017, IFSC Code: UBINOCG7999 on or before **02-07-2026, 05.00PM**

Name and address of the Borrower, Guarantor/s/ Co-Obligants, Mortgager/s : Borrower (s): Meesala Nageswara Rao, Guarantor/s/ Co-Obligants: Vallabhaneni Arjuna Rao, Mortgager/s: Meesala Nageswara Rao.

Amount Outstanding: Rs. 10,70,000/- (Rupees Ten Lakhs Seventy Thousand only) as on 19-05-2026 along with future interest at contracted rate and other expenses.

DESCRIPTION OF IMMOVABLE PROPERTY

Location: Sreenivasa Apartment, Flat No G3, Tiruvuru, Survey No: 123/2, 123/1, 123/3, 123/1, 124/28, 118/1B, 118/3C, Extent: ITEM NO: 1: 194.3 Sq. Yds of Plot No. 33 and 194.3 Sq yds of Plot no. 32 in Total 388.6 Sq yards is equivalent to 324.86 Sq meters. Of site which an undivided and unspecified joint rights comes to ana extent of 29.89 sq.yds or 24.98 sq mts. An apartment constructed with the name of "SRINIVASA APARTMENTS" in which Flat. G3 in Ground Floor. Owner's Name: Meesala Nageswara Rao. **Boundaries of Site:** East: Nagar Panchayathi Road, South: Plot No. 34, West: Plot No 56 and 55, North: Nagar Panchayathi Road. **Boundaries of Flat no G3 in Ground Floor:** East: Plot of Alapati Srinivasa Rao, South: Open to Sky, West: Open to Sky, North: Staircase and Corridor.

Reserve Price(Rs): Rs. 17,30,000/- **EMD(Rs): Rs. 1,73,000/-**
Bid Increment: Minimum of Reserve Price and in multiples of 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 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 **02-07-2026**, Contact No. 8886644170, Mail Id: tiruvuru@sgbank.in

Date: 20.05.2026
Place: Tiruvuru

Authorized Officer,
Andhra Pradesh Grameena Bank

English Newspaper:HINDU,Tiruvuru edition dated 22.05.2026

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.10,70,000/- (Rupees Ten Lakh Seventy Thousand only inclusive of interest up to 20.05.2026) plus future interest, cost and charges thereon from 1) M/s_Meesala Nageswararao and guarantors 2) Shri_ VALLABHANENI ARJUNARAO pursuant to the symbolic/physical possession (strike out whichever is inapplicable) of the secured asset taken by the Authorized Officer on 02/12/2025 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/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 20.05.2026 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 22-05-2026 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. 66131025400017 and IFSC Code :UBIN0CG7999** maintained at our B/o ..Tiruvuru (Br Code 6613) 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 4Closure 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 _____. 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 Andhra Pradesh Grameena 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

Manager Name : T. Jayaprakash Reddy-Manager (operations) Mobile No.8142000064:

email id : prakash@Bankauctions.in

Help line No's : +91-8142000062, 8142000063, 81426000066, Land line: 040-23736405



AUTHORISED OFFICER

ANDHRA PRADESH GRAMEENA BANK