



State Bank of India
SARB HYDERABAD-05172
STRESSED ASSETS RECOVERY BRANCH, 2ND FLOOR TGSRTC COMMUTER
AMENITY CENTRE, BUS TERMINAL COMPLEX, KOTI, HYDERABAD
Phone : 040-24651352 E-mail : sbi.05172@sbi.co.in

Mrs. Duddukuru Padmaja W/o. D.
Harinath, 26/B, Ground Floor, 6th Block,
Janapriya Apartments, VAN Colony,
Saroornagar, Hyderabad-500035.

Mrs. Duddukuru Padmaja W/o. D.
Harinath, H. No. 241b/8 Block, Janapriya
Apartment, Saroornagar, R.R. District -
500035.

SBI/SARB-1 / HYD/RLN: 323

Date: 13.10.2026

Account No: 41470306301

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

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 properties mortgaged/ charged to the Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of State Bank of India, the secured creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on 04.11.2026, for recovery of Rs. 38,22,280.00 /- (Rupees thirty eight lakh twenty two thousand two hundred eighty only) as on 13.10.2026, together with expenses and costs there on and further interest from 14.10.2026, due to the State Bank of India from Borrower(s) Mrs. Duddukuru Padmaja.

Short description of the immovable property with known Encumbrances.

PROPERTY ID: SBIN2099402

KNOWN ENCUMBRANCE, IF ANY: NIL

All that piece and parcel of bearing Flat No. 301, 3rd Floor of "Karna Nilayam" House No. 13-10-1/6/301 (PTIN No.-1031319656), having built up area of 950 Sq. feet (Including common areas and Balconies) and car parking area of 80 Sq. feet, in Cellar Floor together with undivided share of land admeasuring 22 Sq. Yds., out of 253 Sq. Yds., In house bearing No. 10-1/6, on Plot No. 3/C, in Sy. No. 245 and 246, situated at P & T Colony, Gaddiannaram Village, Saroornagar Revenue Mandal, Under GHMC, L.B. Nagar Circle- III, (Formerly under Gaddiannaram Municipality), R.R. District, Registration at Sub-Registrar office, Saroornagar, R.R. District, Vide Regd. Sale Deed Doc. No. 6558/2022, Dated 07-12-2022, in the name of Mrs. Duddukuru Padmaja W/o. Mr. Duddukuru Harinath, and bounded by:-



Boundaries for Entire land : North: Plot No. C/D, South : Plot No. C/B, East : 40 feet Wide Road & West : Plot No. C/A and C

Boundaries for Flat : North : Open to Sky, South : Open to Sky, East : Open to Sky & West: Corridor and Staircase.

Boundaries for car Parking: North: Watchman Bathroom, South : Drive Way, East : Drive Way & West : Compound Wall.

Reserve Price: Rs. 30,00,000/-

EMD: Rs. 3,00,000/-

Bid Increment Amt: Rs. 25,000/-

Auction Date & Time: 04.11.2026 between 1.00 PM to 3.00 PM

Last Date and Time for EMD: 04.11.2026 upto 3.00 PM.

Property Inspection: 26.10.2026 to 31.10.2026 (from 10.00 AM to 5 PM – with prior appointment).

Note:

- The buyer must verify, if the property is subject to any easements, rights of way, or servitudes that may affect its use or development. The bank will not be responsible for any such restrictions.
- The buyer must independently verify whether the land is free of encroachments.
- If the auction is cancelled for any reason whatsoever, the buyer's recourse is limited to a refund of the bid amount, without interest or additional compensation.

The e-auction will be conducted through Bank's approved service provider M/s PSB Alliance at their web portal <https://www.baanknet.com>. The interested bidders shall ensure that they get themselves registered on the e-auction website and deposit earnest money in the virtual wallet created by service provider as per guidelines provided on <https://www.baanknet.com>.

The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid documents, Training/ Demonstration, Terms & conditions on online Inter-se Bidding etc., may visit the website <https://www.baanknet.com>.

For detailed terms and conditions of the sale, please refer to the link provided in the Bank's approved service provider's website <https://www.baanknet.com>.

Enquiry: Shri R Loganathan, Manager, Mobile No.9840589762 & Shri Narendra Kumar Gaddam, Chief Manager, Mobile No. 7893138181.

Date: 13.10.2026

Place: Hyderabad


AUTHORISED OFFICER
STATE BANK OF INDIA



THE TERMS AND CONDITIONS OF THE AUCTION SALE

Properties will be sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS"

1	Name and address of the Borrower	Name & Address of the Borrower/Guarantor Mrs. Duddukuru Padmaja W/o. D. Harinath, R/o and Business Address : 26/B, Ground Floor, 6th Block, Janapriya Apartments, VAN Colony, Saroornagar, Hyderabad-500035 Also at: H.No. 241b/8 Block, Janapriya Apartment, Saroornagar, R.R. District - 500035.
2	Name and address of Branch, the secured creditor	STATE BANK OF INDIA, Stressed Assets Recovery Branch , 2nd Floor, Upstairs of TSRTC Building Commuters' Amenity Centre, Koti, Hyderabad – 500 095 Email ID of the Bank: sbi.05172@sbi.co.in
3	Description of the immovable secured assets to be sold.	
	Property ID: SBIN2099402 Description of the immovable properties All that piece and parcel of bearing Flat No. 301, 3rd Floor of “Karna Nilayam” House No. 13-10-1/6/301 (PTIN No.-1031319656), having built up area of 950 Sq. feet (Including common areas and Balconies) and car parking area of 80 Sq. feet, in Cellar Floor together with undivided share of land admeasuring 22 Sq. Yds., out of 253 Sq. Yds., In house bearing No. 10-1/6, on Plot No. 3/C, in Sy. No. 245 and 246, situated at P & T Colony, Gaddiannaram Village, Saroornagar Revenue Mandal, Under GHMC, L.B. Nagar Circle- III, (Formerly under Gaddiannaram Municipality), R.R. District, Registration at Sub-Registrar office, Saroornagar, R.R. District, Vide Regd. Sale Deed Doc. No. 6558/2022, Dated 07-12-2022, in the name of Mrs. Duddukuru Padmaja W/o. Mr. Duddukuru Harinath, and bounded by:- Boundaries for Entire land: North: Plot No. C/D, South: Plot No. C/B, East: 40 feet Wide Road & West: Plot No. C/A and C Boundaries for Flat: North: Open to Sky, South: Open to Sky, East: Open to Sky & West: Corridor and Staircase. Boundaries for car Parking: North: Watchman Bathroom, South: Drive Way, East: Drive Way & West : Compound Wall.	
4	Details of the encumbrances known to the secured creditor.	None.
5	The secured debt for recovery of which the property is to be sold	Rs. 38,22,280.00 /- (Rupees thirty eight lakh twenty two thousand two hundred eighty only) as on 13.10.2026, together with expenses and costs there on and further interest from 14.10.2026.
6	Deposit of earnest money	EMD: Rs. 3,00,000/- (10% of Reserve Price)
7	Reserve Price of the immovable secured assets:	Rs. 30,00,000/-
	Bank account in which EMD to be remitted	Bidder should remit the Earnest Money Deposit (EMD) by RTGS/NEFT for credit to his/ her /their own wallet provided by M/s PSB Alliance, in its e-Auction site.



		Interested bidder may deposit Pre-Bid EMD with <i>M/s PSB Alliance</i> , before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in <i>M/s PSB Alliance's</i> 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.
	Last Date and Time within which EMD to be remitted	04.11.2026 upto 3.00 PM
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 amount deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15 th day of confirmation of sale of the secured asset.
9	Time of public e-Auction	04.11.2026 between 1.00 PM to 3.00 PM.
10	The e-Auction will be conducted through the Bank's approved service provider. E-auction tender documents declaration etc., are available in the website of the service provider as mentioned above	https://www.baanknet.com For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the secured Creditor website URL: https://www.baanknet.com
11	(i) Bid increment amount:	Rs.25,000/-
	(ii) Auto extension:	With auto time extension of five minutes for each incremental bid.
	(iii) Bid currency & unit of measurement	Indian Rupees.
12	Date and Time during which inspection of the immovable secured assets to be sold along with title deeds of the property. Contact person with mobile number.	For inspection of the properties 26.10.2026 to 31.10.2026 (from 10.00 AM to 5 PM – with prior appointment) • Shri R Loganathan, Manager – 9840589762
13	Other conditions	(a) Bidders shall hold a 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 may be conveyed through e mail. (b) The intending bidders are hereby suggested to provide the EMD in wallet by generating challan well before the date of "auction and don't wait till the date of auction. The mode of remittance to the wallet of buyer is NEFT only. So, we



	suggest the buyer accordingly and do not use any other mode of remittance. Otherwise the same will be refunded back by M/s PSB Alliance. (c) 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 of the bidder etc., to the Authorized Officer of State Bank of India, Stressed Assets Recovery Branch, 2nd Floor, Commuter Amenity Centre, Bus Terminal Complex, Koti, Hyderabad – 500 095 by 03.11.2026 till 3:00 P.M. Scanned copies of the original of these documents can also be submitted to e-mail ID of Authorized Officer. (d) Avoid waiting till the date of auction for activation of buyer ID and deposit of EMD in the wallet of buyer. As the deposit of EMD is done through NEFT mode only and for settlement through NEFT we depend on the settlement batches at RBI gateway, so there is a huge chance of non-credit of EMD in the wallet of buyer if the EMD is sent on the date of auction resulting in non-selling of properties. (e) The successful bidder shall be required to submit the final prices, quoted during the e-auction as per the annexure after the completion of the auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction. (f) During e-Auction, if no bid is received within the specified time, State Bank of India at his discretion may decide to revise opening price/ scrap the e-Auction process/ proceed with conventional mode of tendering. (g) The Bank/ Authorized Officer/ 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. (h) 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. (i) 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. (j) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
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	(k) The Authorized Officer shall be at liberty to cancel the e-Auction process/ tender at any time, before declaring the successful bidder, without assigning any reason. (l) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. (m) 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. (n) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). (o) 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 e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor. (p) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is accepted by Authorised Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances or any other ground whatsoever. (q) 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. (r) 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. (s) 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. (t) 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.
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		(u) 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 Authorized Officer 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 such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned authorized officer of the concerned bank branch only. (v) 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. (w) The e-auction is subject to the outcome of the court cases(s), by borrower/owner of the property or any other filed if any mentioned already in e-auction notice, and also if any petition filed after paper publication of e-auction of the property.
14	Details of pending litigations if any in respect of the property proposed to be sold.	NIL

For issues related to activation of buyer id /deposit of EMD contact M/s PSB Alliance (auction service provider] in their help desk Nos. 8291220220. For registration, EMD payment/ refund related queries send e-mail to support.baanknet@psballiance.com.

Date: 13.10.2026
Place: Hyderabad

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AUTHORISED OFFICER
STATE BANK OF INDIA

