

E-AUCTION SALE NOTICE FOR THE SALE OF IMMOVABLE PROPERTY

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

Notice is hereby given to the public in general and in particular to the Borrowers, Co borrowers and Guarantors that the below described immovable property/ies mortgaged to the Secured creditor, the possession of which has been taken by the Authorised Officer of Equitas Small Finance Bank Ltd., will be sold on AS IS WHERE IS" "AS IS WHAT IS CONDITION" "WHATEVER THERE IS" and "NO RECOURSE BASIS" on 07/10/2025 for recovery of Rs. 4,63,04,467/- (Rupees Four Crores Sixty Three Lakhs Four Thousand Four Hundred and Sixty Seven Only) as on 09/09/2025 with further interest from 10/09/2025 due to Equitas Small Finance Bank Ltd., from.

S.No.	A/c. Nos.	Borrower Name	Outstanding Amount Rs.
1	200001079573 & 085TL31202110001	VAMSHI COTTON	Rs. 4,63,04,467/-

- M/s.VAMSHI COTTON**
Rep by its Managing Partner,
Mr. Ramesh Babu Amirineni
Flat No.104, Ground Floor,
Sri Satya Sai Enclave,
D.No.4-5-18/1, 1st Lane, Vidyanagar,
Guntur, Andhra Pradesh - 522007.
- MR.RAMESH BABU AMIRINENI**
S/o.Mr.Narasimha Rao
Flat No.104, Ground Floor,
Sri Satya Sai Enclave,
D.No.4-5-18/1, 1st Lane, Vidyanagar,
Guntur, Andhra Pradesh - 522007.
- MR.POTHURI RAJENDRA NAIDU**
S/o.Mr.Potturi Muni Reddy,
Flat No.D2, Sai Venkata Residency,
2nd Line Extension, JKC Nagar,
Backside JKC College,
Guntur, Andhra Pradesh - 522006.
- MR.NALAM HYMAVATHI**
W/o. Mr.Ram Prasad,
No.13-2-73, 2nd Line, Guntur Vari Thota,
Guntur, Andhra Pradesh - 522001.

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

Equitas Small Finance Bank Limited
(Previously known as Equitas Finance Limited)

4th Floor, Phase II, Spencer Plaza, No.769, Mount Road, Anna Salai, Chennai, Tamil Nadu, India - 600 002

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5. **MR.RAM PRASAD NALAM**
S/o.Mr.Koteswara Rao Nalam,
No.13-2-73, 2nd Line, Guntur Vari Thota,
Guntur, Andhra Pradesh – 522001.

Possession Status	Property No.1 (Residential Property) – Constructive Possession. Property No.2 (Vacant Lands) – Physical Possession.
Reserve Price	Property No.1 - Rs.75,00,000/- (Rupees Seventy Five Lakhs Only).
	Property No.2 - Rs.2,50,00,000/- (Rupees Two Crores and Fifty Lakhs Only).
Earnest Money Deposit	Property No.1 - Rs.7,50,000/- (Rupees Seven Lakhs and Fifty Thousand Only)
	Property No.2 - Rs.25,00,000/- (Rupees Twenty Five Lakhs Only)
Multiplier Amount	Rs.10,000/- (to improve the bid offer).
Date & Time of Inspection	22/09/2025 to 04/10/2025 - 10.00 AM to 04.00 PM. (Contact No: Mr.A.Sivashankar – Mob. No.9884655547 Mr.Simhadri Veera Raghavendra Rao – Mob. No.9032612007)
Last Date & Time for Submission of EMD along with requisite documents	06/10/2025 – 1 PM
Date & Time of E-Auction Sale	Property No.1 – 07/10/2025 - 02.30 PM to 03.00 PM
	Property No.2 – 07/10/2025 - 03.00 PM to 03.30 PM
E-Auction Portal Name	https://www.bankeauctions.com
Property/ies Address	1. Flat No. 104, Ground Floor in "SATYA SAI ENCLAVE", Located at D.No. 17/B of Koretipadu, Door No. 4-5-18/1, Assessment No.5881/25,Near Don Bosco College,Vidya Nagar,Guntur Municipal Corporation,Guntur. Residential Property - 495 Sqft
	2. D.No.918/1, Near Myneni Café, Ponnur Road , Guntur Municipal Corporation. – Vacant Land -23085 Sqft
Communication Address	The Authorised Officer (MSME – LEGAL), Equitas Small Finance Bank Ltd., 4 th Floor, PHASE – II, No.769, Spencer Plaza, Anna Salai, Chennai - 600 002.



DESCRIPTION OF THE SECURED PROPERTY/IES

Property No.1

Residential Property Owned by Mr.Amirineni Ramesh Babu

Schedule as per Sale Deed No.1015/2010

All that pieces and parcels of Property bearing an extent of 1110 sq yds or 928.07 sq mts situated at, Vidya Nagar, in D.No.17B of Koritepadu Village, along with an apartment complex bearing D.No.4-5-18/1, Assessment No.5881/25, within Guntur Municipal Limits within Guntur District, (Old) Guntur Sub-District, at present Kortitepadu Sub-District bounded by:

Four Corners of the Property:

North : Property belongs to Manduri Venkateswaralu & Edlapati Vasundhara Devi.

South : Property belongs to Dr.P.Lakshmana Rao.

East : Municipal Road.

West : Property belongs to Kantheti Swarna Kumari.

Schedule of Flat No.104.

All that pieces and parcels of Property bearing Flat No.104, Ground Floor, 3 Bedroom Flat (Skeleton without interior word) in "Satya Sai Enclave" admeasuring an undivided and unspecified share of 55 sq yds or 45.99 sq mts out of 1110 sq yds (or) 928.07 sq mts together admeasuring 1900 sq ft including common area with a car park in the stilt floor, situated at Koritepadu Village, within Guntur Municipal Limits within Gunter District, (Old) Guntur Sub-District, at present Koritepadu Sub-District, with all present and future structures thereon.

Four Corners of the Property:

North : Open to Sky

South : Open to Sky and Lift

East : Open to Sky

West : Corridor

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



Property No.2

Item No.1 Residential Vacant Site Owned By Mr.Nalam Ram Prasad.

All that pieces and parcels of Property bearing D.No.918/1, covering in an extent of 4.56 Acres, and out of it, Covering in an extent of 2904 sq yds and out of it Western Side site is covering in an extent of 517.3 sq yds or 446.42 sq mts of Vacant Site Situated at, Old Guntur Village, Guntur Sub-District, Guntur District. (**Landmark** : Near Current Office, Ponnuru Road).

Four Corners Of The Property:- (3454/1998)

North : Land Sold by Damarla Satyanarayana to others,
 South : Land of Kesamsetty Venkaiah,
 East : Property Sold by vendor to Hymavathi,
 West : Land of Ravi Subbaiah,

Item No.2 Residential Vacant Site Owned By Mrs.Nalam Hymavathi.

All that pieces and parcels of Property bearing D.No.918/1, covering in an extent of 4.56 Acres, and out of it, Covering in an extent of 2904 sq yds and out of it Eastern Side site is covering in an extent of 2386.6 sq yds or 2052.47 sq mts of Vacant Site Situated at, Old Guntur Village, Guntur Sub-District, Guntur District. (**Landmark** : Near Current Office, Ponnuru Road).

Four Corners Of The Property:- (3453/1998)

North : Land Sold by Damarla Satyanarayana to others,
 South : Land of Kesamsetty Venkaiah,
 East : Site of Bypass Road,
 West : Land sold by Vendor to Rama Prasad,

Thus the above two schedules are combined into single plot covering a Total Extent of 2904 sq yds of Vacant Site Only.

Note : Property No.2 - Item Nos.1 & 2 - Therein, the extent of 338.46 Sq.Yds of land has been acquired during widening of National Highways Road.

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



TERMS & CONDITIONS:

The interested buyers are advised to go through bank's website www.equitasbank.com for detailed terms and conditions. The present notice is also uploaded on the Bank's official website at www.equitasbank.com/notices.

1. The auction sale will be 'On line E-Auction' Bidding through website <https://www.bankeauctions.com>.
2. Bidders are advised to go through the website <https://www.bankeauctions.com> for detailed Terms and Conditions of Auction sale before submitting their bids and taking part in the E-auction sale proceedings.
3. Intending bidders, please contact our Authorised Person of M/S C1 India PVT LTD through their contact person Prabakaran M having support Help Desk No. +917291981124 /25 /26 Mobile no. +91-7418281709 and e-mail ID's tn@c1india.com & support@bankeauctions.com.
4. Prospective bidders may avail online training on e-auction from our Authorised e-Auction Service Provider, M/S C1 India PVT LTD through their contact person Prabakaran M having support Help Desk No. +917291981124 /25 /26 Mobile no. +91-7418281709 and e-mail ID's tn@c1india.com & support@bankeauctions.com.
5. Bids shall be submitted through online procedure only in the prescribed format with relevant details.
6. Earnest Money Deposit (EMD) shall be deposited in favour of Equitas Small Finance Bank Ltd., through Electronic mode (RTGS/NEFT) to credit of Account No. 200000807725, Equitas Small Finance Bank Ltd, Head Office, No. 769, Phase II, 4th Floor, Spencer Plaza, Anna Salai, Chennai - 600 002, IFSC Code: ESFB0000002, before submitting the bids online on or before as mentioned in the above table.
7. A copy of the bid form along with Online Transfer Details shall be handed over to the Authorized Officer, Equitas Small Finance Bank Ltd, No. 769, IV Floor, Phase II, Spencer Plaza, Anna Salai, Chennai - 600 002, on or before as mentioned in the above table. The interested buyer/s may contact the Authorized Officer in the above said address.



8. The bid price to be submitted shall be above the Reserve Price and bidders shall improve their further offers in multiples of Rs.10,000/- (Rupees Ten Thousand only).
 9. The properties are being sold with all the existing and future encumbrances, whether known or unknown to the bank. The Authorised Officer/Secured Creditor shall not be responsible in any manner whatsoever for any third party claims/rights/dues. The purchaser shall not be entitled to make any claim against the Authorised Officer/Secured Creditor on a later date.
 10. If any participant/bidder intends to bid for more than 1 property under sale proceedings/auction. Then, the participant/bidder has to submit a separate bid for each of the properties by following the process as mentioned above. The bid amount submitted shall be above the Reserve Price.
 11. In case of more than 1 bid, the highest amount mentioned bid will be accepted.
 12. The successful bidder shall have to pay 25% of the purchase amount (including Earnest Money, already paid), immediately on closure of the sale proceedings on the same day or next working day of the sale in the same mode as stipulated in above.
 13. On failure to make the payment of above said 25% including EMD amount already remitted, the bank will be entitled and reserve its right to deduct 50% of the EMD amount remitted along with bid form.
 14. The balance of the purchase price shall have to be paid within 15 days of acceptance & confirmation of sale conveyed to them failing which, the bank is at liberty to forfeit the amount deposited by the successful bidder without any notice.
 15. The EMD of the unsuccessful participants/bidders will be returned within 10 working days from the closure of the sale proceedings without any interest.
 16. The sale is subject to confirmation of the Bank. If the borrowers/co-borrowers/guarantor pay the amount due to the bank in full before date of sale, no sale will be conducted.
 17. The property is sold in "as is where is basis and as is what is condition" and the intending participants/bidders should make discreet enquiries as regards any claim, charges on the property of any authority, besides the bank's charges and should satisfy themselves about the title extent, quality and quantity of the property before submitting their bid.
- No claim of whatsoever nature regarding the property put for sale.

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- charges/encumbrances over the property or on any other matter, etc., will be entertained after submission of the tender/bid.
18. The property particulars specified in the schedule hereinabove have been stated to the best of the information of the Authorised Officer. But, the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
 19. The undersigned has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason.
 20. The purchaser shall bear the stamp duties, charges including those of sale certificates, registration charges, all statutory dues payable to government, taxes and rates and outgoings, both existing and future relating to the properties. The sale certificate will be issued only in the name of the successful bidder.
 21. The sale is subject to the conditions prescribed in the SARFAESI Act, 2002 and The Security Interest (Enforcement) Rules 2002 amended w.e.f: 04.11.2016.
 22. Neither the Bank nor the service provider will be responsible for the any network connectivity issue, system error and electricity problem occurs while submitting the online bids/participating in the auction sale.

SALE NOTICE TO BORROWERS/CO-BORROWERS/GUARANTORS

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

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

Place : Chennai

Date : 16/09/2025.

For Equitas Small Finance Bank Limited,



Authorised Officer.



भारतीय डाक
डाक सेवा - जन सेवा

Anna Road H.O (600002)
RL RT056588928IN, IVR No: 18002666868
16/09/2025 15:09:59. Counter No.11
To: RAMESH BABU AMTRTMENT
Chandramouli, ANDHRA PRAD - 522007
From: EQUITAS SMALL FINANCE BANK LTD
Base Amt: 37.00,
Wt:40 (Actual)gms
P.Mode:Cash,

POD:Yes-Chg: 10 www.indiapost.gov.in

भारतीय डाक
डाक सेवा - जन सेवा

Anna Road H.O (600002)
RL RT056588959IN, IVR No: 18002666868
16/09/2025 15:10:32. Counter No.11
To: RAM PRASAD NATAM
Kothapeta(Gu, ANDHRA PRAD - 522001
From: EQUITAS SMALL FINANCE BANK LTD
Base Amt: 37.00,
Wt:40 (Actual)gms
P.Mode:Cash,

POD:Yes-Chg: 10 www.indiapost.gov.in

भारतीय डाक
डाक सेवा - जन सेवा

Anna Road H.O (600002)
RL RT056588945IN, IVR No: 18002666868
16/09/2025 15:11:02. Counter No.11
To: NATIAM NYMAVATHI
Kothapeta(Gu, ANDHRA PRAD - 522001
From: EQUITAS SMALL FINANCE BANK LTD
Base Amt: 37.00,
Wt:40 (Actual)gms
P.Mode:Cash,

POD:Yes-Chg: 10 www.indiapost.gov.in

भारतीय डाक
डाक सेवा - जन सेवा

Anna Road H.O (600002)
RL RT056588931IN, IVR No: 18002666868
16/09/2025 15:11:52. Counter No.11
To: POTHURI RAJENDRA NATDU
Pattabhipura, ANDHRA PRAD - 522006
From: EQUITAS SMALL FINANCE BANK LTD
Base Amt: 37.00,
Wt:40 (Actual)gms
P.Mode:Cash,

POD:Yes-Chg: 10 www.indiapost.gov.in

भारतीय डाक
डाक सेवा - जन सेवा

Anna Road H.O (600002)
RL RT056588914IN, IVR No: 18002666868
16/09/2025 15:12:32. Counter No.11
To: VAMSHT COTTON
Chandramouli, ANDHRA PRAD - 522007
From: EQUITAS SMALL FINANCE BANK LTD
Base Amt: 42.00,
Wt:42 (Actual)gms
P.Mode:Cash,

POD:Yes-Chg: 10 www.indiapost.gov.in