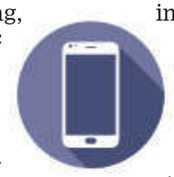
Rising smartphone prices push consumers towards REFURBISHED PREMIUM PHONES



RAKESH KUMAR @ New Delhi

AS rising smartphone prices make new devices more expensive, consumers are increasingly turning to refurbished phones and exchange offers to own premium models. Smartphones priced above ₹50,000 are seeing the fastest growth in both trade-ins and refurbished sales, according to data from Cashify, a platform for buying, selling and repairing electronic devices. Trade-ins of smartphones priced above ₹50,000 have more than quadrupled, while refurbished sales in the segment have more than doubled. This indicates that consumers continue to aspire to own premium devices but are exploring cheaper ways to buy them.



New smartphone sales under pressure

The shift comes as India's new smartphone market faces pressure on sales volumes. Smartphone shipments fell 26% year-on-year in the July-September quarter of 2026, according to Omdia. Counterpoint Research has also projected a 12% annual decline in smartphone volumes during the festive season.

According to Counterpoint Research's latest report, iPhone 18 Pro series is seeing uneven demand across major markets, with a 29% jump in sales in China masking declines in the US and Japan. Global sales of the iPhone 18 Pro and Pro Max rose 3.1% year-on-year in the first three weeks after their September launch, surpassing sales of the iPhone 17 Pro series during the corresponding period last year.

However, the growth was largely driven by China, where better product availability and price increases by rival Chinese smartphone makers helped Apple gain ground. Excluding China, global sales growth would have been significantly weaker, Counterpoint said, highlighting the dependence of Apple's latest flagship phones on a few markets.

Nakul Kumar, co-founder and chief marketing officer of Cashify, said rising prices were changing how consumers bought premium smartphones. Refurbished smartphones offer significant savings. Prices are 26% lower for devices in the 'superb' grade and 36% lower for those in the 'best value' grade.

Refurbished iPhones in the superb grade are about 25% cheaper than new models, while refurbished Android devices are around 31% cheaper than their new counterparts.

Cashify recorded a 25% increase in smartphone exchange volumes during the festive season, while the total value of exchanged devices rose 40%. The average trade-in value reached ₹15,105. Motorola and Google recorded growth of 79% and 74%, respectively, in festive upgrade and trade-in activity.

GOOGLE LAUNCHES

Gemini 4 Carbon

with focus on coding and cybersecurity

RAKESH KUMAR @ New Delhi

GOOGLE has announced Gemini 4 Carbon, its latest artificial intelligence (AI) model, with improved coding capabilities, advanced cybersecurity features and the ability to handle complex tasks that may take several days to complete.

The company said the model ranked first on the Artificial Analysis Intelligence Index, with a score of 59. It also recorded improvements in software development, reasoning and tasks that require AI agents to work through multiple steps. Gemini 4 Carbon builds on Gemini 4 Argon, which Google launched two weeks ago. The company said its teams had tested Carbon on complex engineering problems.

ମୁଖ୍ୟ ନିର୍ମାଣ ଯନ୍ତ୍ରୀଙ୍କ କାର୍ଯ୍ୟାଳୟ, ଗ୍ରାମ୍ୟ ନିର୍ମାଣ ମଣ୍ଡଳ, ବ୍ରହ୍ମପୁର

OFFICE OF THE CHIEF CONSTRUCTION ENGINEER, RURAL WORKS CIRCLE, BERHAMPUR

(At/Po- Ambapua, Near Income Tax office, Berhampur-760011, Ganjam, Odisha)
(E-Mail:- serwbpr2004@yahoo.com, Tel No.:- 0680-2404287)

NATIONAL COMPETITIVE BIDDING THROUGH e-Procurement

25001/1402/2627 **Bid Identification No. Online Tender /23-2026-27/ BPR**

Identification No	Name of work	No. of Works	Approx. Estimated Cost (In lakh)	Class of Contractor	Period of Completion
Online Tender / 23-2026-27/ BPR	Road Works under MMSY-CMRL	01 No	From Rs. 503.19 Lakhs	"A" Class or as applicable	Period of Completion as provided as per Col. No.5 of Annexure of NIT

Procurement Officer	Bid Identification No	Availability of tender online for bidding	
		From	To
Chief Construction Engineer, R.W.Circle, Berhampur	Online Tender/ 23-2026-27/BPR	03.11.2026 at 10.00 A.M.	13.11.2026 upto 5.30 P.M.

(i) EMD / Bid Security, Cost of Bid document is to be transferred through Online as per the procedure mentioned in the DTCN.
(ii) Non-submission of the information/documents through online by the bidder as per the items mentioned in the eligible criteria of the DTCN will also liable for rejection of his tender.
Further details & Corrigendum if any can be seen from the website :- **www.tendersodisha.gov.in**

Sd/- Chief Engineer, R.W.Circle, Berhampur

OIPR-25001/25071/1/26-27/0043

CHANGE OF NAME

I, Devarakonda Jesus Allah Hanuman Vijaya Prasad, S/o. Venkateswara Rao, residing at # 77-210-21, Plot No.53, Near Sai Baba Temple, Azit Singh Nagar, Vijayawada, Urban, NTR District-520015. I have changed my son's name from **Devarakonda Radhesh** (Old Name) to **Devarakonda Radhe Reyansh (New Name).** Hence forth he will be known as **DEVARAKONDA RADHE REYANSH**

PUBLIC NOTICE

This is to inform public in general that Kotak Mahindra Bank Ltd has organized an auction in below mention respect of vehicle

EICHER Commercial Vehicles - ICV - VOLVO EICHER - CB_VE_11_14_FULLY_BUILT
Registration No: AP39TA1869
YOM: 2019
Minimum Reserve Price – ₹ 3,82,564.35

Under hypothecation with **KOTAK MAHINDRA BANK LTD** is under sale in its "As is where is Condition" Without RC Book, Interested parties can give their Quotations (online/offline) within 15 days from the date of Publication of this Newspaper i.e. on or before 13.11.2026

ADDRESS
KOTAK MAHINDRA BANK LIMITED
Ground Floor, 40-1-48/1, M.G. Road, Labbipet, Vijayawada - 520 010
Contact Person : V.Rajeshwar Sinha
Contact No: 91333 11166
Email: vantedhurajeshwar.sinha@kotak.com

पंजाब नैशनल बैंक punjab national bank
(A Government of India Undertaking)

SAMB CHENNAI, 4th Floor, PNB Towers, 46-49/ No.46-49, Royapettah High Road, Chennai-14. Phone: 28112261-90; Email:zs8341@pnb.bank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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) r/w Rule 9(1) 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/charged to the Secured Creditor, the **physical possession** of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on **"As is where is basis", "As is what is basis", and "Whatever there is basis"** on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS:

S. No.	Name of the Branch / Name of the Account / Name & addresses of the Borrower/Guarantors A/c	Description of the Immovable Properties Mortgaged/ Owner's Name (Mortgagors of property (ies)	A) Date of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Outstanding Amount as on C) Possession Notice date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Symbolic/ Physical/ Constructive E) Litigation Details	A) Reserve Price B) EMD C) Bid Increase Amount	EMD Amount to be Paid / Date/Time of E-Auction / Inspection of Property	Details of the encumbrances known to the secured creditors
1	**BO: SAMB, CHENNAI. 1) M/s. Radha Madhav Automobiles Pvt. Ltd., a)** R.S.No.63/13, 63/14, 63/15, 63/16, D.No.5-110, National Highway, No.5, Prasadampadu (Village), Vijayawada-521108. & **b)** H.No.40-15-8/2, Nandamuri Vari Street, Brindavan Colony, Vijayawada-520010. **2) Maganti Subramanian (Deceased)through Legal Heirs-Maganti Sarada Devi & Others, 3) Maganti Chandra Mouli, 4) Maganti Venu Gopal, 5) Maganti Venkata Srinivas, 6) Maganti Madhusudhana Sharma,** No.2 to 6 Address at: H.No.40-15-8/2, Nandamuri Vari Street, Brindavan Colony, Vijayawada-520010.	All that piece and parcel of land with RCC building therein in R.S.No.63/13, 63/14, 63/15, 63/16, Prsadampadu Village, Prasadampadu Gram Panchayat Area, Vijayawada Rural Mandal, Gunadala Sub Registrar, Krishna District total extent of 7381 Sq.Yds. Out of 7381 Sq.Yds. after deducting road wideing affected area of 659.05 Sq.Yds, area of the plot land shall be 6721.95 Sq.Yds in the name of **Mr. Maganti Subrahmanyam, S/o. Late Maganti Venkateswarlu** is **bounded by: East:** Property belongs to Seeds Corporation, Andhra Pradesh, **South:** National Highway Road, **West:** 15.00 ft. width Panchayath Road, **North:** Bund Raivas Cannel.	A) 06-06-2022 B) **Rs.75,86,96,880.70** as on 30-09-2026 with further interest and charges. C) Date of Symbolic Possession: 12-08-2022 D) Date of Physical Possession: 07-12-2022 E) SA 194 of 2026 in the DRT Vishakhapatnam	Rs.52,50,00,000/- Rs.5,25,00,000/- Rs.5,00,000/-	On or before 5.00 P.M. 23-11-2026 24-11-2026 From 11.00 AM to 4.00 PM 16-11-2026 (with Prior Appointment with Authorized Officer)	No encumbrances best known to the authorized officer. Bidders are requested to conduct their own due diligence before bidding.

TERMS AND CONDITIONS:- The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: **1.** The properties are being sold on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". 2.** The particulars of Secured Assets 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. **3.** The Sale will be done by the undersigned through e-auction platform provided at the Website **https://baanknet.com on 24-11-2026 @ 11.00 AM. - 4.00 PM. 4.** For detailed term and conditions of the sale, please refer **https://baanknet.com & www.pnbindia.in**

Date: 29-10-2026, Place: Chennai — Sd/- (G.Jayakar Rao) Chief Manager & Authorized Officer, Punjab National Bank, Secured Creditor, Contact No.9866270552

STATUTORY SALE NOTICE UNDER RULE 8(6) & RULE 9(1) OF THE SARFAESI ACT, 2002

AXIS BANK LIMITED Retail Lending and Payment Group (South Zonal Office/Branch): Axis Bank Ltd, D.No.30-22-79, Sree Towers, 1st Floor, Eluru Road, Seetharamapuram Circle, Vijayawada – 520002

Axis Bank Ltd., 3rd Floor, Gigaplex, NPC – 1, TTC Industrial Area, Mugalsan Road, Airoli, Navi Mumbai – 400 708. Registered Office: "Trishul", 3rd Floor Opp. Samartheshwar Temple Law Garden, Ellisbridge Ahmedabad – 380006

E-AUCTION 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) & 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULE, 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 is mortgaged/charged to the secured creditor, the physical possession of which has been taken by the Authorised Officer of Secured Creditor will be sold on **"As is where is" , "As is what is" and "Whatever there is" on 20.11.2026** for recovery of **Rs.23,82,720/- (Rupees Twenty Three Lakh Eighty Two Thousand Seven Hundred And Twenty Only) being the amount due as on 01.07.2026 (this amount includes interest applied till 01.07.2026)** with future interest and costs due to the secured creditor from **Mr. NAGESH ALLU & Mrs. ALLU PADMAVATHI, in Loan No: 9248 & 4261.** Please refer the appended auction schedule for necessary details: -

KNOWN ENCUMBRANCES (IF ANY)	NIL
RESERVE PRICE (IN RS.)	Rs. 39,60,000/-(Rupees Thirty Nine Lakhs Sixty Thousand Only)
EARNEST MONEY DEPOSIT (IN RS.)	Rs. 3,96,000/-(Rupees Three Lakhs Ninety Six Thousand Only) through DD/PO in favor of 'Axis Bank Ltd.' payable at Andhra Pradesh
BID INCREMENTAL AMOUNT	Rs. 25,000/- (Rupees Twenty Five Thousand only)
LAST DATE, TIME AND VENUE FOR SUBMISSION OF BIDS / TENDER WITH EMD	**Till 19.11.2026 latest by 05:00 P.M.** at Axis Bank Ltd, D.No.30-22-79, Sree Towers, 1st Floor, Eluru Road, Seetharamapuram Circle, Vijayawada – 520002. Addressed to **Mr. Tirunagiri Deekshit**
DATE, TIME, AND VENUE FOR PUBLIC E-AUCTION	**On 20.11.2026, between 11.00 A. M and 12.00 Noon.** with unlimited extensions of 5 minutes each at web portal **https://augeo.samil.in/home** e-auction tender documents containing e-auction bid form, declaration etc., are available in the website of the Service Provider as mentioned above

SCHEDULE OF IMMOVABLE PROPERTY

SCHEDULE -A Krishna District, Vijayawada District Registrar, Patamata Sub-Registrar, Vijayawada Town, Patamata, R.S.No.100/3, Assessment No.32021/BLT, Door No.72-4-4, site an extent of 353.0 Sq.Yds., **bounded by:** East: Municipal Corporation Road, South: Property of Kodali Residency, West: Property of Paladagu Veerabhadraiah, North: Property of Brahamakumari Eswarlya University. Within these boundaries site to an extent 353.0 Sq.Yds or 294.307 Sq.Mts., in this undivided and unspecified share of 44.0 Sq.Yds., or 36.78 Sq.Mts.

SCHEDULE -B In the above Schedule -A property apartment constructed in the name of "Vigneswara Residency" Flat No. FF-2 in First Floor and **bounded by:** East: Steps and Common Corridor, South: Open to Sky, West: Open to Sky, North : Open to Sky. Within these boundaries 997 Sq.Ft. Plinth area, First Floor Flat No. FF-2, 146.66 Sq.ft., common area and 149.35 Sq.Ft., Car parking and all with easement rights.

For detailed terms and conditions of the sale, please refer to the link provided in the secured creditor's website i.e. **https://www.axis.bank.in/auction-retail** and the Bank's approved service provider M/s Shriram Auto mall India Limited (AUGEO) at their web portal **https://augeo.samil.in/home**

The auction will be conducted online through the Bank's approved service provider M/s Shriram Auto mall India Limited (AUGEO) at their web portal **https://augeo.samil.in/home**

For any assistance related to property Bid Document, or other queries, interested parties may contact **Ms. Meenakshi (9999535597, meenakshi.i@samil.in) or Mr. Gaurav Namboodiri (9833922941, gaurav.n@samil.in).**

For any other assistance, the intending bidders may contact **Mr. Tirunagiri Deekshit Mobile No: 9000110656 & Mr. P.Anjibabu. 9966365296 Authorized officer of the Bank during office hours from 9:30 a.m. to 4:00 p.m.**

This Notice should be considered as 15 Days' Notice to the Borrowers under Rule 8(6) & 9(1) of the Security Interest (Enforcement) rule, 2002.

Date: 29.10.2026 — Sd/- Authorised Officer,
Place: VIJAYAWADA — Axis Bank Ltd.

punjab national bank ...the name you can BANK upon! (A Government Of India Undertaking)

CO-SAM (Stressed Asset Management), 9-35, Kavuri Towers, KamaiahThopu, Kanuru, Vijayawada-520007, Mobile No.6362844637 E-mail: coandhrarec@pnb.bank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 proviso to Rule Rule 8(6) r/w 9(1) 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/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

DATE AND TIME OF E-AUCTION: 03-12-2026 BETWEEN 11.00 AM TO 04.00 PM

Last date for payment of EMD: on or before 03-12-2026 up to 4.00 PM

Name of the Borrower / Total Dues: Mr. Bhattu Siva Rama Krishna (Borrower) and MRS BATTU SAROJINI (Co Borrower) and MRS BATTU SRI PADMAVATHI (Co Borrower) & 21246015002066

1) Mr.Siva Ramakrishna Bhattu, R/o 8-212/A Bhargava Peta, Near Baptist Church, Tenali Road, Mangalagiri-522503. **2) Mrs Battu Sarojini**, W/o Battu Musalaiah, R/o D.No.8-212/A, Bhargav Peta, Near Baptist Church, Tenali Road, Mangalagiri-522503. **3) Mrs.Battu Sri Padmavathi,** R/o D.No 8-212/A Bhargav Peta, Near Baptist Church, Tenali Road, Mangalagiri-522503.

Name of the Branch: MANGALAGIRI (212410)

Date of Demand Notice U/s.13(2) of SARFAESI Act,2002: 02.07.2026

Date of Demand Notice U/s.13(4) of SARFAESI Act,2002: 07.09.2026

Date of Symbolic Possession: 07.09.2026

Outstanding Amount as on: 30.09.2026 is 18,05,377.72 Ps. + further interest and other charges.

Description of the Immovable Properties Mortgaged / Owner's Name (mortgagers of property(ies)): (The Security Covered under Regd Gift Deed. No 3781/1993 Dated: 22.09.1993 in the name of MRS BATTU SAROJINI W/o BATTU MUSALAIAH with 1) Registered MOD 10363/2016 Dated 15.09.2016 (HL-Rs.18,00,000) 2) Registered MOD No 15457/2018 Dated: 04.08.2018 (OMLS Rs 8,75,000): All that piece and parcel of the land and the building in an area admeasuring 216 Square Yards with Assessment No 1023004685 in RS No 241, bearing Door Number 8-212A, Ward No 8, Bhargav Peta, Tenali Road, Mangalagiri, Guntur District, AP-522503, comes under SRO Mangalagiri being **bounded by: East:** 3 Square Yards width vide Road- 51.6 ft, **West:** Site of G P Balamma- 49.6 ft, **North:** House Site of Uddanti Sitha Ramanjaneyulu- 39.6 ft, **South:** Property of BK Ratnam- 37 ft.

Reserve Price: Rs.59,50,000/- **EMD: 5,95,000/-**
Bid Increase Amount : Rs.10,000/-

Details of the encumbrances known to the secured creditors: Nil Encumbrances

TERMS AND CONDITIONS OF E-AUCTION SALE:

1) The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.
2) The properties are being sold on **"As is where is", "As is what is"** and **"Whatever there is"** Basis.
3) The particulars of Secured Assets 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.
4) The Sale will be done by the undersigned through e-auction platform provided at the Website **https://baanknet.com** on **03.12.2026** between **11.00 AM to 4.00 PM.**
5) For detailed term and conditions of the sale, please refer **https://baanknet.com & www.pnbindia.in**

STATUTORY SALE NOTICE UNDER RULE 8(6) r/w 9(1) OF THE SARFAESI ACT, 2002

Date : 27-10-2026 — Authorised Officer
Place: Vijayawada — Punjab National Bank

SHRIRAM FINANCE LIMITED

Registered Office: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai - 600032

Office Address : Shriram Finance Ltd, Zonal Office, ShriramEnclave, Annapurna Nagar, 5th Lane, Inner Ring Road, Gorantla, Guntur – 522034.

POSSESSION NOTICE

Whereas, the undersigned being the authorized officer of **Shriram Finance Ltd (SFL)**, formerly known as **Shriram City Union Finance Limited** (SCUF) under the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (said Act) and in exercise of powers conferred under Section 13(12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 (said Rules) issued demand notices to the Borrowers details of which are mentioned in the table below to repay the amount mentioned in the said demand notices.

The Borrowers having failed to repay the amount, notice is hereby given to the Borrowers and the public in general that the under signed has taken Possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with rule 8 of the said Rules, on this **27th day of Oct' 2026.**

BORROWERS NAMES AND ADDRESS :

1. Chalavadi Shankar S/O Mohan Rao, Aged About 33Yrs, Occ: Sri Karthikeya Jewellers, R/O Hno.9-163, East Bazar, Gorantla, Guntur Dt-522034.
2. Chalavadi Koteswarrao, S/O Mohan Rao, Aged About 49Yrs, Occ: R/O Hno.9-152, East Bazar, Gorantla, Guntur Dt-522034.
3. Amaravathi Sarabhalingam S/O Anjaneyulu, Aged Abour 43Yrs, Occ: Asm In South Central Railway Guntur, R/O Hno.3-28-17/4, 28Blocks, 3-24-1 To 3-28-18/53-7, Social Welfare Boys Hostel North Side Hall Br Grand, Guntur Dt-522034.

Amount due as per Demand Notice: To pay of **Rs.29,17,842/- (Rupees Twenty Nine Lakhs Seventeen Thousand Eight Hundred Forty Two only)** under reference of Loan A/c No: **GUNBRTF1209290003**
Demand Notice Dated: **15-04-2026**

DESCRIPTION OF PROPERTY

Description of Property CHALAVADI SHANKAR of You
Guntur District, Koritepadu Sub District, Gorantla Gram Panchayat Area, Gorantla Village, D. No.376/5, out of Ac.0.25 cents, an extent of Ac.0.12 ½ cents or 605 sq.yds out of which on the eastern side an extent of 505 sq.yds or 422.23 sq.mts of vacant house site **bounded by: East :** Land of Onteddu Sambi Reddy-83.9 Ft. **South :** Road-43.1 Ft. **West :** Site of Bommidi Koteswara Rao-72.7 Ft. **North :** Property of Kathiramalla Lakshmamma-73.2 Ft.

Within the above, an extent 505 sq.yds or 422.23 sq.mts of vacant house site only. (This property corresponds to Document. No. 16/2012 of S.R.O. Koritepadu).

This notice is also hereby to caution the general public at large that the authorized officer of **SFL** is in the lawful Possession of the immovable property mentioned herein above and the Borrowers or any person shall not after receipt of this notice transfer by way of sale, lease or otherwise deal with/ alienate any of the above mentioned secured assets referred to in this notice, without prior written consent of SFL.

Place : Guntur — Sd/- Authorised Officer,
Date : 27-10-2026 — Shriram Finance Limited

HINDUJA HOUSING FINANCE LIMITED

Corporate office at"#167-169", 2nd Floor, Little Mount, Saidapet, Chennai- 600 015.

Branch office: R/o. Door No. 54-16-3/1, 3rd Floor, Central Excise Colony, Rd.No1, Near Loyala College Main gate, Vijayawada, Andhra Pradesh – 520008.
Contact details: ZRM: 9886273806 | RLM: 9515154512
Email: Auction@hindujahousingfinance.com

NOTICE OF SALE THROUGH PRIVATE TREATY

SALE OF IMMOVABLE ASSETS MORTGAGED TO HHFL UNDER THE SARFAESI ACT, 2002 READ WITH PROVISO TO RULE 8(6) AND 9(1).

The undersigned, as Authorized Officer of HHFL, has taken possession of the schedule property under Section 14(1) of the SARFAESI Act. Public at large is hereby informed that the secured property described in the Schedule is available for sale through **Private Treaty/Public E-Auction**, on terms agreeable to HHFL, for realization of its dues on an **"AS IS WHERE IS", "AS IS WHAT IS"** and **"WHATEVER THERE IS"** basis.

Standard Terms & Conditions ; 1.Sale will be conducted strictly on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis. 2.Purchaser must deposit 10% of the offered amount along with the application and KYC documents. This will be adjusted against the 25% deposit required upon acceptance. No interest shall be payable on the EMD. 3.On acceptance of the offer by HHFL, purchaser must deposit 25% of the sale consideration (inclusive of the initial 10%) by the next working day. 4. Balance 75% of the sale consideration must be paid within 15 days of confirmation of sale. 5. Failure to remit amounts within stipulated timelines will result in automatic forfeiture of all deposits made, including the initial 10% and the property may be resold without further notice. 6.If HHFL does not accept the offer, the initial 10% deposit will be refunded without interest. 7.For bids exceeding RS. 50,00,000/- the successful purchaser must remit 1% TDS under Section 194-IA of the Income Tax Act. 8. The property is sold with all existing and future encumbrances, whether known or unknown to HHFL. HHFL shall not be responsible for any third-party claims, rights, or statutory dues. 9. Purchaser must conduct independent due diligence on all aspects of the property. No claims will be entertained later. 10. HHFL reserves the right to reject any offer or cancel the auction without assigning reasons. 11. Auction/bidding shall only be through "online electronic mode" through the website www.bankeauctions.com Or Auction provided by the service provider M/s C1 India Pvt. Ltd., 12. The bidders may participate from their place of choice through online portal. Secured Creditor/service provider shall not be held responsible for the any internet connectivity issue 13.For any details on e-auction prospective bidders may contact the Service Provider M/s C1 India Pvt. Ltd., having its corporate office at Plot No. 68, 3rd Floor, Sector - 44, Gurgaon, Haryana-122003 Contact Person Mr. P. Dharani Krishna, Mobile No. **9948182222**, Email: andhra@c1india.com, Email: tn@c1india.com, Prabhakaran.Malaichamy@c1india.com & Support (Helpline) Mobile No. +91-7291981124/25/26, Support Email – Support@bankeauction.com. 14. For participating in the e-auction sale, the intending bidders should register their name at https://www.bankeauctions.com well in advance and shall get the user ID and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider. 15.For participating in e-auction, intending bidders have to deposit a refundable Earnest Money Deposit (EMD) i.e. 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favour of "Hinduja Housing Finance Limited". 16.Interested parties may contact the Authorized Officer for details and submit Offer, EMD along with KYC documents on or before **20-11-2026 at 5.00 p.m.** 17.Successful auction Purchaser shall bear all stamp duty, registration fees, taxes and other statutory expenses related to the mortgaged property. 18.The Borrowers'/Mortgagors' right of redemption under Section 13(8) of the SARFAESI Act stands extinguished upon the date of publication of this notice as per the latest judicial mandates. 19. Sale shall be conducted in accordance with the provisions of the SARFAESI Act and Rules.

SCHEDULE :Krishna District, Vijayawada East Sub District., Gunadala Sub District., Prasadampadu Grama Panchayat Area, Prasadampadu Village, RS.No. 58/7, an extent of 484 Sq. yards or 403.7 site with Group house is being bounded by :- East : Site of Plot Nos. 28,29 -106.6 ft South : Site of Plot No. 33 belongs to Singarachryulu – 75 ft West : 30 ft width Panchayat Road – 106.6 ft North : Site of Plot No. 36 belongs to Vijaya Sai Plaza -75 ft. Within these boundaries an extent of 484 Sq. yards or 403.7 Sq. meters of site with group House. **Schedule -B** :An undivided and unspecified share of site measuring an extent of 44 Sq. yards or 36.78 Sq. meters site out of 484 Sq. yards along with one Flat bearing No. 1, located in Ground Floor of Sri Venkata Sai Residency apartment with a plinth area of 800 Sq.feet and common area measuring 50 Sq.feet and Balcony area measuring 150 Sq.feet and One car parking area measuring 70 Sq.feet and all appurtenances is allotted with Door No. 5- 114, Asst No. 1308 is being bounded by :- East : Open to Sky South : Open to Sky West : Common corridor and steps North : Common Corridor and Open to Sky.

Outstanding amount: Rs. 40,00,333/- (Rupees Forty Lakhs Three Hundred Thirty-Three only) as on 11-10-2026 Reserve Price: Rs. 17,00,000/- (Rupees Seventeen Lakhs Only)EMD: Rs. 1,70,000/- LOAN No: (AP/VWD/IBPT/A0000000116)

Borrowers Name:1. Smt. Suneetha Guduru 2. Mr. Srinivasu Guduru R/o. Door No:1-18, Ganganna Gudem, Dendulurru, Eluru, West Godavari District, AP – 534450.

EMD Deposition Last Date: 20-11- 2026 till 1700 hrs.
Date/Time of E-Auction: 21-11-2026,1100hrs-1300 hrs. Bid Increase Amount: Rs. 10,000/-

Place:Vijayawada Date:29-10-2026 — Sd/-Authorised Officer, For Hinduja Housing Finance Limited

punjab national bank ...the name you can BANK upon! (A Government Of India Undertaking)

CO-SAM (Stressed Asset Management), 9-35, Kavuri Towers, KamaiahThopu, Kanuru, Vijayawada-520007, Mobile No.6362844637 E-mail: coandhrarec@pnb.bank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 proviso to Rule Rule 8(6) r/w 9(1) 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/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

DATE AND TIME OF E-AUCTION: 03-12-2026 BETWEEN 11.00 AM TO 04.00 PM

Last date for payment of EMD: on or before 03-12-2026 up to 4.00 PM

Name of the Borrower / Total Dues: Mrs.Badugu Naga Malleswari & Mr. Badugu Samba Siva Rao & 21256016000048

1) Mrs.Badugu Naga Malleswari (Borrower), 1-99, Velpuru, Kankipadu Mandal, Krishna District, Andhra Pradesh-521104. **2) Mr.Badugu Samba Siva Rao (Co-Borrower),** 1-99, Velpuru, Kankipadu Mandal, Krishna District, Andhra Pradesh-521104. **3) Mrs.Chaya Lakshmi Chennuboyina (Guarantor),** 1-166, Velpuru, Kankipadu Mandal, Krishna District, Andhra Pradesh - 521104. **4) Mrs.Chaya Lakshmi Chennuboyina (Guarantor),** 1-99, Velpuru, Kankipadu Mandal, Krishna District, Andhra Pradesh - 521104.

Name of the Branch: BO: GANNAVARAM (219320)

Date of Demand Notice U/s.13(2) of SARFAESI Act,2002: 25.06.2026

Date of Demand Notice U/s.13(4) of SARFAESI Act,2002: 01.09.2026

Date of Symbolic Possession: 01.09.2026

Outstanding Amount as on: 30.09.2026 is Rs.8,20,560.86 Ps. + further interest and other charges.

Description of the Immovable Properties Mortgaged / Owner's Name (mortgagers of property(ies)): The Security Covered under Regd. Sale Deed No. 5690/2016 Dated 27.10.2016 in the name of Badugu Naga Malleswari, Registered MOD No 1082/2017 Dated 23.03.2017: Property situated at R.S.No.254/2A, Near Door No.2-106, Velpuru Village & Panchayat, Kankipadu mandal, Krishna District of an extent of 154.11 Sq.yds. within the limits of Sub-Registrar Office, Kankipadu, **bounded by: North:** Panta Kaluva, **South:** Panchayat Bazar, **East:** Property of Chitturi Lenin Babu, **West:** Property of Nuvvula Chinna.

Reserve Price: Rs.19,30,000/- **EMD: 1,93,000/-**
Bid Increase Amount : Rs.10,000/-

Details of the encumbrances known to the secured creditors: Nil Encumbrances

TERMS AND CONDITIONS OF E-AUCTION SALE:

1) The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.
2) The properties are being sold on **"As is where is", "As is what is"** and **"Whatever there is"** Basis.
3) The particulars of Secured Assets 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.
4) The Sale will be done by the undersigned through e-auction platform provided at the Website **https://baanknet.com** on **03.12.2026** between **11.00 AM to 4.00 PM.**
5) For detailed term and conditions of the sale, please refer **https://baanknet.com & www.pnbindia.in**

STATUTORY SALE NOTICE UNDER RULE 8(6) r/w 9(1) OF THE SARFAESI ACT, 2002

Date : 27-10-2026 — Authorised Officer
Place: Vijayawada — Punjab National Bank