RBI may review Rs 3 lakh income threshold for microfinance borrowers : Deputy Governor

Mumbai, Nov 17 : The Reserve Bank of India (RBI) may review the annual household income threshold of Rs 3 lakh for microfinance borrowers, Deputy Governor Shirish Chandra Murmu said, signalling a possible reconsideration of the existing regulatory limit amid demands from the industry for a revision. Speaking at an event organised by the Microfinance Institutions Network (MFIN) here, Murmu said the central bank would assess the need for revising the threshold in light of developments in the microfinance sector. He, however, stressed the need for microfinance institutions to strengthen their household income assessment and reporting mechanisms to ensure transparency and maintain credibility, cautioning against the potential misuse of any changes in regulatory norms. Addressing another key demand of the industry to revise the 50 per cent cap on the household loan repayment-to-income ratio, also known as the fixed obligation-to-income ratio (FOIR), Murmu opposed the proposal to exclude the principal component of certain loans from the calculation. He said such exclusions would undermine the objective of the regulatory safeguard, dilute its sanctity and lead to an underestimation of household indebtedness. The 50 per cent cap is intended to protect borrowers from excessive debt obligations while ensuring that a reasonable portion of household income remains available for essential consumption and other living expenses, he said. Murmu pointed out that the existing 50 per cent threshold was already a liberal limit, considering the limited financial cushion available to low-income households and their vulnerability to economic shocks.





SEBI to issue AI usage guidelines for capital markets, focus on investor protection

New Delhi, Nov 17 : Markets regulator Securities and Exchange Board of India (SEBI) will soon issue detailed guidelines on the responsible use of Artificial Intelligence (AI) in capital markets, with a focus on investor protection, accountability and human oversight, Chairman Tuhin Kanta Pandey said.

The proposed guidelines will establish appropriate safeguards for the adoption of AI by market participants, including mandatory disclosures, accountability of regulated entities and a 'human-in-the-loop' approach to ensure that critical decisions remain subject to human supervision.

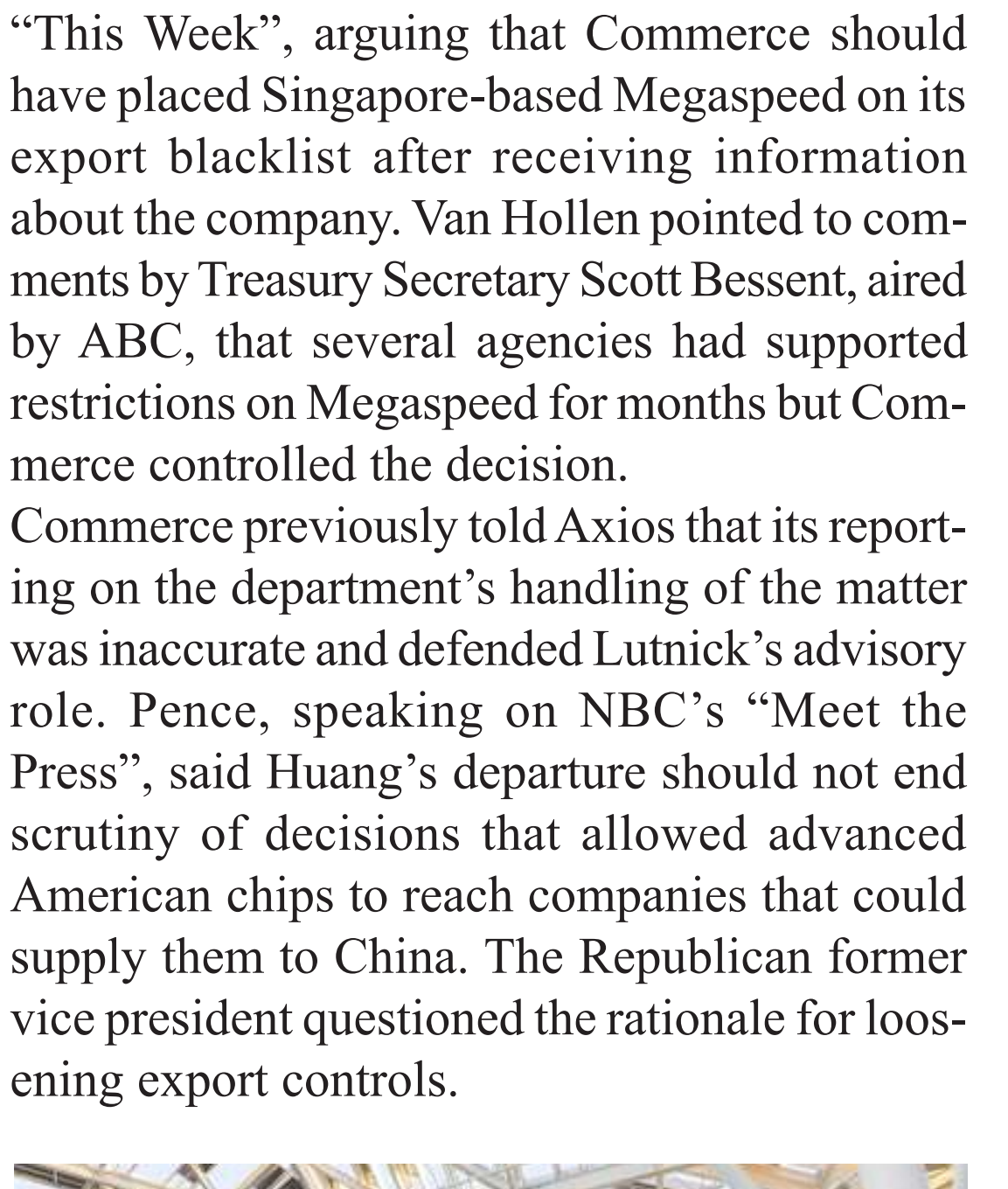
Speaking at the inauguration of Sebi's pavilion at the 45th India International Trade Fair (IITF) 2026, organised by the India Trade Promotion Organisation (ITPO), Pandey said the regulator was working to ensure that technological innovation does not compromise market integrity, investor safety or financial stability.

In June 2025, SEBI had issued a consultation paper proposing guiding principles for the responsible use of AI and Machine Learning (ML) applications and models in the securities market. The framework aims to maximise the benefits of emerging technologies while minimising associated risks.

Nvidia row: US senator seeks commerce chief's exit

Washington, Nov 17 : Democratic Senator Chris Van Hollen called on Tuesday for Commerce Secretary Howard Lutnick to be fired, while former Vice President Mike Pence demanded answers about US chip exports following Jensen Huang's departure from Nvidia. The comments put the administration's handling of advanced semiconductor sales under scrutiny on the Sunday political progra mmes, alongside questions about what President Donald Trump knew of allegations involving Huang. "I think he should be fired," Van Hollen said on ABC's "This Week", arguing that Commerce should have placed Singapore-based Megaspeed on its export blacklist after receiving information about the company. Van Hollen pointed to comments by Treasury Secretary Scott Bessent, aired by ABC, that several agencies had supported restrictions on Megaspeed for months but Commerce controlled the decision.

Commerce previously told Axios that its reporting on the department's handling of the matter was inaccurate and defended Lutnick's advisory role. Pence, speaking on NBC's "Meet the Press", said Huang's departure should not end scrutiny of decisions that allowed advanced American chips to reach companies that could supply them to China. The Republican former vice president questioned the rationale for loosening export controls.



HDB Financial Services Ltd.

HDB FINANCIAL SERVICES

Registered Office:- Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahamedabad-09.
Branch Office:- #76-8-10/1, F.No.4, Bhavani Towers, Swathi Theater Road, Beside Union Bank Of India Bhavanipuram, Vijayawada-520012.

E-AUCTION SALE NOTICE
(To the Borrower /Co-Applicant / Public in General)
(Under Rule 8(6) R/w with Rule 9 (1) of SARFAESI Act, 2002)

The undersigned Authorized Officer of HDB Financial Services Ltd, has taken over Possession of the following property, under Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act 2002, for the below mentioned loan account with a right to sell the same on **"AS IS WHERE IS BASIS & AS IS WHAT IS BASIS"**

1) Name and Address of the Applicant & Co-Applicant:- 1. Kharimm Rice And Provesions Shop No-1 New Vegitable Market Ongole Prakasam Ongole-523001 Andhra Pradesh **And Also:** Bapatla District, Door No.16-185, 16-186 Addanki Mandal, Assessment No.1147003778 Addankimunicipalityareasahebulapalemarea Addanki-523201. **2. Shaik Abdulkareem** D.no. 21-1-78/5, Ongole Ganuga Palem Ongole Prakasam Ongole-523001 Andhra Pradesh. **3. Shaik Arifa** Dno.21-1-78/5 Ganuga Palem Ongole Prakasam Ongole-523001 Andhra Pradesh. **4. Shaik Abdul Rahiman** S/O Babavali, Dno.16-185 Dama Vari Palem, Dama Vari Palem Addanki Prakasam Addanki-523201 Andhra Pradesh. **5. Shaik Samimun** Dno.16-185 Dama Vari Palem Dama Vari Palem Addanki Addanki-523201 Andhra Pradesh. **LoanAccount No's.30036731. Total Outstanding Amount: Rs.22,42,827/- (Rupees Twenty Two Lakhs Fourty Two Thousand Eight Hundred Twenty Seven Only) as of 17-11-2026.**

Details of Encumbrances, if any, known to the Secured Creditor: --- NIL

Description of Immovable Property SECURITIES I: SCHEDULE OF THE SECURITIES I: All that piece and parcel Bapatla Distr- Addanki S.R. - Addanki Mandal - Addanki Municipality Area North Addanki Village S.No.1038 - Assessment No. 114700377 & - Dor No.16-185, 1ü-186- Sahebulapalem area - RCC, ACC house ond site ounded by: East: Galli Baz tar South: House oj Shaik Dariyuvuli West: Municipa Pazgar North: House of Shaik Kaleshavali, Shaik Khasim Saheb Within the bou darics an extent of 122.87 Sq. Yards of site, wherein 729 Sq. Feet of groui d floor RCC building and 351 Sq. Feet of 1st floor ACC Iron Sheet house ar 1 216 Sq. Faet of ACC sit out and bathrooms with all fixtures and easeme t rights.

Reserve Price	Earnest Money Deposit	Bid Incremental Amount	Auction Date & Time	EMD Last Date & Time
Rs.31,38,510/-	Rs.3,13,851/-	Rs.1,00,000/-	19-12-2026 at 11 AM to 12 Noon	18-12-2026 up to 06:00 p.m

Terms and Conditions of Tender-cum-Auction Sale:

1. The auction sale shall be **"online e-auction"** bidding through website **https://www.bankeauctions.com** Mobile APP on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes. **2.** The interested bidders shall submit their EMD through Web Portal: **https://www.bankeauctions.com** (the user ID & Password can be obtained free of cost by registering name with **https://www.bankeauctions.com**) through Login ID & Password. The EMD shall be payable through Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of **"HDB Financial Service Limited"** above.After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. **i)** Copy of the NEFT/RTGS Challan or Demand Draft; **ii)** Copy of PAN Card; **iii)** Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: https//www.bankeauctions.com) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., **may contact M/s. C1 India Pvt Ltd, Udyog Vihar, Phase 2, Gulf Petrochem building, Building No. 301, Gurgaon, Haryana. Pin: 122015, E-mail ID : support@bankeauctions.com, Support Helpline Numbers : 124-4302020/21/22/23, 7291981124 / 1125 / 1126, Sales Enquiries : sales@bankeauctions.com, 7291981129 3.** The intending bidders are advised to visit the Branch and the properties put up on Auction, and obtain necessary information regarding charges, encumbrances. The purchaser shall make his own enquiry and ascertain the additional charges, encumbrances and any third party interests and satisfy himself/herself/itself in all aspects thereto. All statutory dues like property taxes, electricity dues and any other dues, if any, attached to the property should be ascertained and paid by the successful bidder(s)/prospective purchaser(s). The bidder(s)/prospective purchaser(s) are requested, in their own interest, to satisfy himself/herself/itself with regard to the above and the other relevant details pertaining to the above mentioned property/Properties, before submitting the bids. **4.** The intending bidders should be present in person for the Auction and participate personally and give a declaration in writing to the effect that he/she is bidding for himself/herself. No Authorized person allowed. **5.** The intending bidders may obtain the Tender Forms from the Manager, M/s.HDB Financial **HDB Financial Services Ltd. #76-8-10/1, F.No.-4, Bhavani Towers, Swathi Theater Road, Beside Union Bank Of India Bhavanipuram, Vijayawada-520012, Auction venue: #76-8-10/1, F.No.-4, Bhavani Towers, Swathi Theater Road, Beside Union Bank Of India Bhavanipuram, Vijayawada-520012. 6.** The intending bidders should submit their bids only in the tender form prescribed in sealed envelopes addressed to the Authorized Officer, **HDB Financial Services Limited,** together with a Pay Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favor of **"HDB Financial Service Limited"** on or before **6pm on the 18-12-2026** of Tender-cum-Auction sale hereby notified. **7.** For inspection of the Property and other particulars, the intending purchaser **may contact: , M/s. HDB Financial Services Ltd.#76-8-10/1, F.No.-4, Bhavani Towers, Swathi Theater Road, Bhavanipuram, Vijayawada-520012, . Ch.Srinivasa Rao (9963928773), Raghavendra (9848102103), & Shaik Abdul Kareem (9885391224). The Properties is sold on "As-is-where-is" and "As-is-what-is" condition basis. 8.** The sealed Tenders will be opened in the presence of the intending bidders by **10:30am on the 19-12-2026** of Tender-cum-auction Sale hereby notified. Though in general the same will be by way of closed tenders, the Authorized Officer may , at his sole discretion, conduct an open Auction among the interested bidders who desire to Quote a bid higher than the one received in the closed tender process, and in such an event, the sale shall be conferred on the person making highest bid. The sale, however, is subject to confirmation of **HDB Financial Services Limited. 9.** The successful bidder shall have to pay 25% (inclusive of EMD paid) of the sale amount immediately on the same day or not later than next working day on completion of sale and the balance amount of 75% within 15 days from the date of confirmation of Sale, failing which the initial deposit of 25% shall be forfeited. At any cost it shall not be refunded. If the successful bidder, fail to make the payment of 25% of the entire bid amount as mentioned above, the next successful bidder will be considered and entitled to complete the sale. **10.** The sale certificate will be issued by the Authorized Officer in favor of the successful purchaser only after receipt of the entire sale consideration within the time limit stipulated herein. **11.** The successful purchaser shall bear the charges/fees payable for conveyance, such as stamp duty, Registration Fee etc., as applicable under law. **12.** The successful bidder should pay the statutory dues (lawful house tax, Electricity Charges and other Dues), TDS, GST if any, due to Government, Government undertaking and Local bodies. **13.** The Authorized Officer has absolute right to accept or reject Tender or Bid any or all the offers and adjourn/postpone/cancel the Auction without assigning any reason thereof and also modify any terms and conditions of the sale without assigning any reason thereof and also to modify any terms and conditions of the sale without any prior notice.

Date: 17/11/2026, Place: Addanki | **Sd/- Authorised Officer, M/s. HDB Financial Services Limited**

HDB Financial Services Ltd.

HDB FINANCIAL SERVICES

Registered Office:- Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahamedabad-09.
Branch Office:- #76-8-10/1, F.No.4, Bhavani Towers, Swathi Theater Road, Beside Union Bank Of India Bhavanipuram, Vijayawada-520012.

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(To the Borrower /Co-Applicant / Public in General)
(Under Rule 8(6) R/w with Rule 9 (1) of SARFAESI Act, 2002)

The undersigned Authorized Officer of HDB Financial Services Ltd, has taken over Possession of the following property, under Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act 2002, for the below mentioned loan account with a right to sell the same on **"AS IS WHERE IS BASIS & AS IS WHAT IS BASIS"**

1) Name and Address of the Applicant & Co-Applicant:- 1. Sri Nagarjuna Traders Sri Nagarjuna Traders Plot No.9, Block No.3 Industrial Estate Sattenapalli Guntur Sattenapalli-522403 Andhra Pradesh **And Also:** GNT Dis NRT Reg Dist Sat Subdis Sattenapalli Village D.No.366 Ward No.1 Industrial Estate D.No.5-11-2 Sattenapalli-522403. **2. Modugula Anuradha** F.No:106, SVR Residency Raghuram Nagar Sattenapalli Guntur Sattenapalli Andhra Pradesh- 522403 **3. Modugula Venkateswarlu** F.No: 106, SVR Residency Raghuram Nagar Sattenapalli Guntur Sattenapalli Andhra Pradesh- 522403. **4. Sri Nagarjuna Exports** Sri Nagarjuna Exports Block No.3, Plot No.9/2 Industrial Area Sattenapalli Guntur Sattenapalli Andhra Pradesh- 522403. **5. Bhiksham Modugula** F.No:106, SVR Residency Raghuram Nagar Sattenapalli Guntur Sattenapalli Andhra Pradesh- 522403. **LoanAccountNo's. 31307950/34141031: Total Outstanding Amount: Rs.1,80,76,818/- (Rupees One Crore Eighty Lakshs Fourty Seventy Six Thousand Eight Hundred and Eighteen Only) as of 17-11-2026.**

Details of Encumbrances, if any, known to the Secured Creditor: --- NIL

Description of Immovable Property SECURITIES I: SCHEDULE OF THE SECURITIES I: All That Piece And Parcel Of Property In Guntur District, Narasaraopet Registration District, Sattenapalli Sub District, Sattenapalli Village D.No 366, Ward No 1, Industrial Estate, Door No 5-11-2, APIIC Plot No 7,8,9 Northern Side Site Is Bounded By: **East-** Site Of Azad Cement Works-112'-06", **South-** Vendor Firm Balance Site-120ft, **West-** 50ft Wide Bazar-112'-06", **North-** 50ft Wide Bazar-120'. Within These Boundaries An Extent Of Ac 0.31 Cents Or 1500 Sq Yards Or 1260 Sq Mtrs Site Only.

Reserve Price	Earnest Money Deposit	Bid Incremental Amount	Auction Date & Time	EMD Last Date & Time
Rs.2,25,00,000/-	Rs.22,50,000/-	Rs.1,00,000/-	19-12-2026 at 11 AM to 12 Noon	18-12-2026 up to 06:00 p.m

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1. The auction sale shall be **"online e-auction"** bidding through website **https://www.bankeauctions.com** Mobile APP on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes. **2.** The interested bidders shall submit their EMD through Web Portal: **https://www.bankeauctions.com** (the user ID & Password can be obtained free of cost by registering name with **https://www.bankeauctions.com**) through Login ID & Password. The EMD shall be payable through Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of **"HDB Financial Service Limited"** above.After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. **i)** Copy of the NEFT/RTGS Challan or Demand Draft; **ii)** Copy of PAN Card; **iii)** Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: https//www.bankeauctions.com) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. 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No Authorized person allowed. **5.** The intending bidders may obtain the Tender Forms from the Manager, M/s.HDB Financial **HDB Financial Services Ltd. #76-8-10/1, F.No.-4, Bhavani Towers, Swathi Theater Road, Beside Union Bank Of India Bhavanipuram, Vijayawada-520012, Auction venue: #76-8-10/1, F.No.-4, Bhavani Towers, Swathi Theater Road, Beside Union Bank Of India Bhavanipuram, Vijayawada-520012. 6.** The intending bidders should submit their bids only in the tender form prescribed in sealed envelopes addressed to the Authorized Officer, **HDB Financial Services Limited,** together with a Pay Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favor of **"HDB Financial Service Limited"** on or before **6pm on the 18-12-2026** of Tender-cum-Auction sale hereby notified. **7.** For inspection of the Property and other particulars, the intending purchaser **may contact: , M/s. 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Date: 17/11/2026, Place: Sattenapalli | **Sd/- Authorised Officer, M/s. HDB Financial Services Limited**

HDB Financial Services Ltd.

HDB FINANCIAL SERVICES

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1) Name and Address of the Applicant & Co-Applicant:- Balaji Tiles And Sanitary Balaji Tiles And Sanitary D No 13-4-6/A Bommireddy Vari Street Kovvur Kovvur-534350 Andhra Pradesh. **2. Duddupudi Narendra Chowdhari** Flot No 503 Sai Teja Hights Sai Teja Hights Kovvur Kovvur Kovvur Kovvur-534350 Andhra Pradesh. **3. Lakshmi Balaji Tiles And Sanitary** Lakshmi Balaji Tiles And Sanitary D No 4-209 Pidimgoyya Panchayati Dowleswaram East Godavari Dist Ra Vemagiri-533125 Andhra Pradesh. **4. D Nagendra Varaprasad** Flot No 503 Sai Teja Hights Kovvur Kovvur Kovvur-534350 Andhra Pradesh. **5. Duddupudi Lakshmi Prasanna** Flot No 503 Sai Teja Hights Sai Teja Hights Kovvur Kovvur Kovvur-534350 Andhra Pradesh. **6. Bethina Sri Bhavya** Flot No - 503 Sai Teja Hights Kovvur Kovvur Kovvur-534350 Andhra Pradesh **LoanAccountNo's.49193290 Total Outstanding Amount: Rs.2,29,87,872/- (Rupees Two Crore Twenty Nine Lakhs Eighty Seven Thousand Eight Hundred and Seventy Two Only) as of 17-11-2026.**

Details of Encumbrances, if any, known to the Secured Creditor: --- NIL

Description of Immovable Property SECURITIES I: SCHEDULE OF THE SECURITIES I: All that piece and parcel of West Godavari District, present East Godavari District, Kovvur Mandal, Kovvur Sub-Registrar's Office Limits, Kovvur Municipal Area, Kovvur Village, Old 13 Ward, present 19th Ward, Zeriot Meraka R.S.No.643/1, as per present measurements an extent of 432-½ Square yards in it South side an extent of 222 ½ Square yards in it Door No.13-4-6/1, Assessment No.1076002558 Daba rooms, and Door No.13-3-5, Assessment No.1076002557 tiles house in it South side house share site boundaries particulars: 2 **East :** 31-10 Ft. Site belongs to Duddupudi Syamala Devi **South :** 59-03 Ft. Municipal Road **West :** 35-08 Ft. Municipal Road **North :** 59-01 Ft. "B' Schedule of 4th Item Within the above boundaries, 222 ½ Square Yards or 186-032 Square Meters site and therein above said Door number Daba rooms tiles house share house together with Doors, Doorways, Windows, Cup Boards, Ceiling, Current service No.552, 7211 and Municipal Water Tap and with all usual easement rights. **Item NO.2:** West Godavari District, present East Godavari District, Kovvuru Mandal, Kovvuru Sub - Registrar's Office Limits, Kovvur Municipal Area, Kovvur Village, Old 13 Ward, Present 19th Ward, Zeriot Meraka R.S.No:643/1, as per present measurements an extent of 432-1/2 Square Yards in it North Side an Extent of 210 Square Yards in it Door No: 13-3-5, Assessment No.1076002557 tiles house in it North side an extent of 105 Square yards tiles house, petls shed boundaries particulars: **East:** 16-66 Ft. Site belongs to duddupudi syamala devi **South:** 59-1 Ft. Share of tiles house, site of Duddupudi Lakshmi prasanna **West:** 15-35 Ft. Municipal Road **North:** 59-2 Ft Municipal Road. Within the above boundaries 105 Square yards or 87-793 Square Meters site and therein above said Door number tiles house share house in south side tiles house share ceiling. Current service No.7998 and lavatory, bath room and General ways, water ways, drainage ways and with all usual easement rights.

Reserve Price	Earnest Money Deposit	Bid Incremental Amount	Auction Date & Time	EMD Last Date & Time
Rs.2,43,33,500/-	Rs.24,33,350/-	Rs.1,00,000/-	19-12-2026 at 11 AM to 12 Noon	18-12-2026 up to 06:00 p.m

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The EMD shall be payable through Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of **"HDB Financial Service Limited"** above.After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. **i)** Copy of the NEFT/RTGS Challan or Demand Draft; **ii)** Copy of PAN Card; **iii)** Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: https//www.bankeauctions.com) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. 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All statutory dues like property taxes, electricity dues and any other dues, if any, attached to the property should be ascertained and paid by the successful bidder(s)/prospective purchaser(s). The bidder(s)/prospective purchaser(s) are requested, in their own interest, to satisfy himself/herself/itself with regard to the above and the other relevant details pertaining to the above mentioned property/Properties, before submitting the bids. **4.** The intending bidders should be present in person for the Auction and participate personally and give a declaration in writing to the effect that he/she is bidding for himself/herself. No Authorized person allowed. **5.** The intending bidders may obtain the Tender Forms from the Manager, M/s.HDB Financial **HDB Financial Services Ltd. #76-8-10/1, F.No.-4, Bhavani Towers, Swathi Theater Road, Beside Union Bank Of India Bhavanipuram, Vijayawada-520012, Auction venue: #76-8-10/1, F.No.-4, Bhavani Towers, Swathi Theater Road, Beside Union Bank Of India Bhavanipuram, Vijayawada-520012. 6.** The intending bidders should submit their bids only in the tender form prescribed in sealed envelopes addressed to the Authorized Officer, **HDB Financial Services Limited,** together with a Pay Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favor of **"HDB Financial Service Limited"** on or before **6pm on the 18-12-2026** of Tender-cum-Auction sale hereby notified. **7.** For inspection of the Property and other particulars, the intending purchaser **may contact: , M/s. HDB Financial Services Ltd.#76-8-10/1, F.No.-4, Bhavani Towers, Swathi Theater Road, Bhavanipuram, Vijayawada-520012, . Ch.Srinivasa Rao (9963928773), Raghavendra (9848102103), & Shaik Abdul Kareem (9885391224). The Properties is sold on "As-is-where-is" and "As-is-what-is" condition basis. 8.** The sealed Tenders will be opened in the presence of the intending bidders by **10:30am on the 19-12-2026** of Tender-cum-auction Sale hereby notified. Though in general the same will be by way of closed tenders, the Authorized Officer may , at his sole discretion, conduct an open Auction among the interested bidders who desire to Quote a bid higher than the one received in the closed tender process, and in such an event, the sale shall be conferred on the person making highest bid. The sale, however, is subject to confirmation of **HDB Financial Services Limited. 9.** The successful bidder shall have to pay 25% (inclusive of EMD paid) of the sale amount immediately on the same day or not later than next working day on completion of sale and the balance amount of 75% within 15 days from the date of confirmation of Sale, failing which the initial deposit of 25% shall be forfeited. At any cost it shall not be refunded. If the successful bidder, fail to make the payment of 25% of the entire bid amount as mentioned above, the next successful bidder will be considered and entitled to complete the sale. **10.** The sale certificate will be issued by the Authorized Officer in favor of the successful purchaser only after receipt of the entire sale consideration within the time limit stipulated herein. **11.** The successful purchaser shall bear the charges/fees payable for conveyance, such as stamp duty, Registration Fee etc., as applicable under law. **12.** The successful bidder should pay the statutory dues (lawful house tax, Electricity Charges and other Dues), TDS, GST if any, due to Government, Government undertaking and Local bodies. **13.** The Authorized Officer has absolute right to accept or reject Tender or Bid any or all the offers and adjourn/postpone/cancel the Auction without assigning any reason thereof and also modify any terms and conditions of the sale without assigning any reason thereof and also to modify any terms and conditions of the sale without any prior notice.

Date: 17/11/2026, Place: Kovvuru | **Sd/- Authorised Officer, M/s. HDB Financial Services Limited**

HDB Financial Services Ltd.

HDB FINANCIAL SERVICES

Registered Office:- Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahamedabad-09.
Branch Office:- #76-8-10/1, F.No.4, Bhavani Towers, Swathi Theater Road, Beside Union Bank Of India Bhavanipuram, Vijayawada-520012.

E-AUCTION SALE NOTICE
(To the Borrower /Co-Applicant / Public in General)
(Under Rule 8(6) R/w with Rule 9 (1) of SARFAESI Act, 2002)

The undersigned Authorized Officer of HDB Financial Services Ltd, has taken over Possession of the following property, under Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act 2002, for the below mentioned loan account with a right to sell the same on **"AS IS WHERE IS BASIS & AS IS WHAT IS BASIS"**

1) Name and Address of the Applicant & Co-Applicant:- 1. Maruthi Enterprises Maruthi Enterprises Door No:5-82 Narayudupalem, Patipalle Village Munagapaka Mandal Anakapalli Munagapaka-531033 Andhra Pradesh **And Also** Survey No 107/1A, 1B Patta No 682 Narayudupalem Village, Patipallipanchayat Munagapaka Mandal,Anakapalli Munagapaka-531033 **2. Kolli Chittemma** Maruthi Enterprises, Door No:5-82 Narayudupalem, Patipalle Village Munagapaka Mandal Anakapalli Munagapaka-531033 Andhra Pradesh. **3. Kolli Govinda** Door No:5-82 Narayudupalem, Patipalle Village Munagapaka Mandal Anakapalli Munagapaka-531033 Andhra Pradesh. **4. Kolli Maha Laxmi** Maruthi Enterprises, Door No:5-82 Narayudupalem, Patipalle Village Munagapaka Mandal Anakapalli Munagapaka-531033 Andhra Pradesh. **LoanAccountNo's.65514616. Total Outstanding Amount: Rs.27,56,655/- (Rupees Twenty Seven Lakhs Fifty Six Thousand Six Hundred and Fifty five Only) as of 17-11-2026.**

Details of Encumbrances, if any, known to the Secured Creditor: --- NIL

Description of Immovable Property SECURITIES I: SCHEDULE OF THE SECURITIES I: All that piece and parcel of Site measuring 435.6 sq.yds covered by Survey No.107/1A, 1B Patta No.682, Narayudupalem village, Patipalli Panchayat, Munagapaka Mandal, Anakapalli Sub Registrar, Anakapalli Registration District, Visakhapatnam District and bounded by: **East:** Land of P. Ramu **South:** Site of K.Atchiyyanaidu **West:** Gedda **North:** 3 feet Rasta, house of Ch. Atchiyyanaidu

Reserve Price	Earnest Money Deposit	Bid Incremental Amount	Auction Date & Time	EMD Last Date & Time
Rs.49,12,800/-	Rs.4,91,280/-	Rs.1,00,000/-	19-12-2026 at 11 AM to 12 Noon	18-12-2026 up to 06:00 p.m

Terms and Conditions of Tender-cum-Auction Sale:

1. The auction sale shall be **"online e-auction"** bidding through website **https://www.bankeauctions.com** Mobile APP on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes. **2.** The interested bidders shall submit their EMD through Web Portal: **https://www.bankeauctions.com** (the user ID & Password can be obtained free of cost by registering name with **https://www.bankeauctions.com**) through Login ID & Password. The EMD shall be payable through Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of **"HDB Financial Service Limited"** above.After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. **i)** Copy of the NEFT/RTGS Challan or Demand Draft; **ii)** Copy of PAN Card; **iii)** Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: https//www.bankeauctions.com) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., **may contact M/s. C1 India Pvt Ltd, Udyog Vihar, Phase 2, Gulf Petrochem building, Building No. 301, Gurgaon, Haryana. Pin: 122015, E-mail ID : support@bankeauctions.com, Support Helpline Numbers : 124-4302020/21/22/23, 7291981124 / 1125 / 1126, Sales Enquiries : sales@bankeauctions.com, 7291981129 3.** The intending bidders are advised to visit the Branch and the properties put up on Auction, and obtain necessary information regarding charges, encumbrances. The purchaser shall make his own enquiry and ascertain the additional charges, encumbrances and any third party interests and satisfy himself/herself/itself in all aspects thereto. All statutory dues like property taxes, electricity dues and any other dues, if any, attached to the property should be ascertained and paid by the successful bidder(s)/prospective purchaser(s). The bidder(s)/prospective purchaser(s) are requested, in their own interest, to satisfy himself/herself/itself with regard to the above and the other relevant details pertaining to the above mentioned property/Properties, before submitting the bids. **4.** The intending bidders should be present in person for the Auction and participate personally and give a declaration in writing to the effect that he/she is bidding for himself/herself. 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Date: 17/11/2026, Place: Anakapalli | **Sd/- Authorised Officer, M/s. HDB Financial Services Limited**