**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.SAI LAVANYA GENTS SHOWROOM**
   D NO 6/6/25 MAIN ROAD TENALI-522201 ANDHRA PRADESH
   **And Also**
   R S NO.497,498/2, M W NO.12, B NO.8 NR. DR. NO.4-29-66, PRASANTHI ENCLAVE GF, F NO.2, ITHANAGAR TENALI-522201

2. **KOMMURU MANOJ KUMAR**
   D NO. 4-29-9/6 FLAT NO G2 ITHANAGAR TENALI-522201 ANDHRA PRADESH

3. **KOMMURU SARASWATHY**
   D NO 4-29-9/6 FLAT NO G2 ITHANAGAR TENALI-522201 ANDHRA PRADESH

4. **KOMMURUCHANDRASEKHKRISHNAPRASAD**
   D NO 4-29-9/6 FLAT NO G2 ITHANAGAR TENALI-522201 ANDHRA PRADESH

**Loan A/c No's. 29041563**

**Total Outstanding Amount: Rs.31,96,728/-(Rupees Thirty One Lakhs Ninty six Thousand Seven hundred and Twenty Eight rupees Only as of 19-11-2025.**

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

**Details of Immovable Property:**

**SCHEDULE OF THE SECURITIES- I**

**All that piece and parcel of property with An extent of 33.32 sq.yds site of undivided and unspecified share in total extent of 666.52 sq.yds site along with a Flat therein bearing Flat No.2 in the ground Floor of with east side facing in Prasanthi Enclave with a plinth area of 1100 sq.ft including common area of 180 sq.ft car parking area of 85 sq.ft situated in near D.NO.4-29-66, Municipal Ward No.12, Block No.8, T.S No 497, 498/2 of Tenali Municipality, in Guntur District.**

**Site Boundaries:**

| | |
|---|---|
| **North** | **Property of Lam Madhu babu and Bhimavarapu Koteswara rao** |
| **South** | **Municipal Road** |
| **East** | **Property of Kunala Siva Sankara Kumari** |
| **West** | **Property of Sk.Meeravali** |

**Flat Boundaries:**

| | |
|---|---|
| **North** | **Open to Sky** |
| **South** | **Open to Sky** |
| **East** | **Common Corridor** |
| **West** | **Open to Sky** |

| Reserve Price | EarnestMoney Deposit | Bid Incremental Amount | Auction Date &Time | EMD Last Date &Time |
|---|---|---|---|---|
| **Rs. 37,59,171 /-** | **Rs.3,75,917 /–** | **Rs.1,00,000/-** | **24-12-2026 at 11 AM to 12 Noon** | **23-12-2026 up to 06:00 p.m** |

## Terms and Conditions of Tender-cum-Auction Sale:

**The auction sale shall be "online e-auction" bidding through website https://www.bankeauctions.com on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes.**

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

- 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.

- 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.
- 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
- 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 **23-12-2026** of Tender-cum-Auction sale hereby notified.
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- 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.
- The sealed Tenders will be opened in the presence of the intending bidders by 10:30am on the **24-12-2026** 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.
- 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.
- 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.
- The successful purchaser shall bear the charges/fees payable for conveyance, such as stamp duty, Registration Fee etc., as applicable under law.
- 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.
- 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.

Place: Tenali

Authorized Officer

Date:19-11-2026

M/s.HDB Financial Services Limited.