



HDFC Bank Limited :

Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai, Maharashtra, 400013

Regional Office: HDFC Bank House, # 50-96-5, Plot No.175, Seethamdhara, Opp.Old SBH, Visakhapatnam - 530 013.

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of immovable properties (Refer Rule 9 (1) mortgaged to Bank under Securitization and Reconstruction of Financial assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rule, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s)/ Mortgagor(s)/ Guarantor(s) that, the below described immovable properties mortgaged to the HDFC Bank Ltd as secured creditor, the Symbolic possession of which has been taken by the Authorised Officer on 05.12.2022 of the HDFC Bank Ltd., will be sold on "AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS" on dated 30.09.2026 for recovery of amount as mentioned below due to the HDFC Bank Ltd from borrower, guarantor(s)/mortgagor(s). Details of borrower and guarantor(s)/Mortgagor(s) along with reserve price and earnest money deposit is mentioned hereunder.. The sale of the below-mentioned Properties shall be conducted by way of E-Auction through Web Portal: <https://www.bankeauctions.com>.

**DESCRIPTION OF IMMOVABLE PROPERTIES / DETAILS OF
ACCOUNT/AMOUNT/EMD/ETC**

Name of the Branch & Account: M/s HDFC Bank Limited, Guntur Branch & M/s S M Exports

Name of Borrower & Guarantor(s)/Mortgagor(s): **1. M/s. S M Exports,**
Rep. by Its Prop.Yeruva Joseph Reddy,
D.No.24-11A, 1st Floor,Patnam Bazar,
GUNTUR, Guntur Dist - 522 003.
2. YERUVA JOSEPH REDDY,
S/o Yeruva Zakab Reddy,
D.No.2-51,
Near Ramalayam, Agatha Varappadu,
Reddypalem, GUNTUR – 522509.
3.YERUVA AJITHA,
W/o Yeruva Joseph Reddy,
D.No.2-51,
Near Ramalayam, Agatha Varappadu,
Reddypalem, GUNTUR – 522509.

Amount as per Demand Notice for recovery: **Rs.41,00,054.37 /- (Rupees Forty One Lakhs and Fifty Four Rupees and Thirty Seven Paisa Only)** as on date of issue of demand notice dated 21/02/2022 long with the future interest and incidental expenses towards the loan account of M/s S M Exports.

Name of Authorised Officer/Phone No./Email Id: **Mr.ANAND GEDELA / 7331188642 / anand.gedela@hdfc.bank.in**

S.No.	Description of Property(ies)	Name of the Mortgagor & Guarantors of the property	Reserve Price	Earnest Money Deposit (EMD)
1	Property-I All that Residential Flat Property bearing Asst.No.:162956, D.No.159/3, Dr.No.4-24-48, Flat No.504, Fourth Floor, "KRISHNA TULASI", 6/7 Muthyala Reddy Nagar, Guntur – 522 007. bounded by : (As per Doc. No.3885/2016, dated.06.07.2016 by SRO Koritepadu Document Holder Mr.Yeruva Joseph Reddy) Boundry Details as per Documents North : Open to Sky South : Common Lift and open to sky East : Open to Sky West : Common Corridor	Mr.Yeruva Joseph Reddy	Rs.53,22,500 /- (Rupees Fifty Three Lakhs Twenty Two Thousand Five Hundred Only)	Rs.5,33,000/- (Rupees Five Lakhs Thirty Three Thousand Only)
Reserve Price	Earnest Money Deposit (EMD)	Bid Increase Amount	Inspection Date and Time	Last Date for Receipt of Bids
Rs.53,22,500 /- (Rupees Fifty Three Lakhs Twenty Two Thousand Five Hundred Only)	Rs.5,33,000/- (Rupees Five Lakhs Thirty Three Thousand Only)	Rs.50,000/- (Rupees Fifty Thousand Only)	19.09.2026 Between 11:00 AM to 01:00 PM	28.09.2026, till 04:00PM

TERMS & CONDITIONS:

1. The e-Auction is being held on “**AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS**”
2. The interested bidders shall submit their EMD details and documents 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 NEFT / RTGS in the following Account: 57500000904261, Name of the Account: DFSO Transitory Account, Name of the Beneficiary: HDFC BANK LTD., IFSC Code : HDFC0000240 or through Demand Draft drawn in favor of HDFC Bank Ltd Account No. 57500000904261 latest by 4.00 P.M on or before the dates mentioned in the table above. Please note that the Cheques shall not be accepted as EMD amount.
3. To the best of knowledge and information of the Authorized Officer, there is no encumbrance i.e. statutory dues like property taxes, society dues etc as per Banks's record on the property. The Bank, however, shall not be responsible for any present/past/future outstanding non-statutory dues / statutory dues/ encumbrances/ tax arrears/electricity dues/property tax, if any. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies & to inspect & satisfy themselves. **Property can be inspected strictly on the above mentioned date and time.**
4. The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact our **service provider** M/s. C1 India Pvt Ltd **Address** Plot No 301, Gulf Petro Chem Building, Udyog Vihar, Phase 2, Gurgaon **Helpline No's:** 0124-4302020/21/22/23/24, Mr.DharaniKrishna **Mobile: 9948182222**, Help Line e-mail ID: andhra@c1india.com and for any property related query may contact the **Authorized officer as mentioned above** in office hours during the working days. (10:00 AM to 5:00 PM).
5. The highest bid shall be subject to the approval of HDFC Bank Limited. Authorized Officer reserves the right to accept/ reject all or any of the offers/ bids so received, or cancel the auction/sale without assigning any reasons whatsoever. His decision shall be final & binding.

(Note- Notice under rule 8 (6) of the of the Security Interest (Enforcement) Rule, 2002 has been already issued on dated 23.06.2026, same as published in popular news papers on 26.06.2026)

(FOR DETAILED TERM AND CONDITIONS PLEASE REFER TO OUR WEBSITE www.hdfcbank.com and www.bankeauctions.com)

Date: 25-08-2026
Place: Visakhapatnam

HDFC BANK LIMITED

Authorised Officer
(Anand Gedela)