

HDFC Bank Limited

BRANCH OFFICE : Hindustan Times House, 2nd Floor, 25-Ashok Marg, Lucknow-226001 Ph : 0522-4272777, 6673726, Fax: 0522-2205106
CIN : L65920MH1994PLC080618 **Website :** www.hdfcbank.com

DEMAND NOTICE

Under Section 13(2) of the Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act 2002 (Act) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002.

Whereas the undersigned being the Authorised Officer of **HDFC Bank Limited** (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March, 2023) (**HDFC**) under Securitisation And Reconstruction Of Financial Assets And Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued Demand Notices under Section 13(2) of the said Act, calling upon the Borrower(s)/Legal Heir(s) / Legal Representative(s) listed hereunder, to pay the amounts mentioned in the respective Demand Notices, within 60 days from the date of the respective Notice/s, as per details given below. The undersigned have, caused these Notices to be pasted on the premises of the last known respective addresses of the said Borrower(s)/Legal Heir(s) / Legal Representative(s). Copies of the said Notices are available with the undersigned, and the said Borrower(s)/Legal Heir(s) / Legal Representative(s), may, if they so desire, collect the respective copy from the undersigned on any working day during normal office hours.

In connection with the above, Notice is hereby given, once again, to the said Borrower(s)/Legal Heir(s) / Legal Representative(s) to pay to **HDFC**, within 60 days from the date of publication of this Notice, the amounts indicated hereinbelow in their respective names, together with further interest as detailed in the said Demand Notices from the respective dates mentioned below in column(c) till the date of payment and/or realisation, read with the loan agreement and other documents/ writings, if any, executed by the said Borrower(s). As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to **HDFC** by the said Borrower(s) respectively. Borrower(s)/ Legal Heir(s) / Legal Representative(s) attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured asset/s:

Sr. No.	Name of Borrower (s)/ Legal Heir(s) / Legal Representative(s)	Total Outstanding Dues (Rs.)*	Date of Demand Notice	Description of Secured Asset(s) / Immovable Property(ies)
(a)	(b)	(c)	(d)	(e)
1	Mr. Ram Asrey Singh Mrs. Sarika Singh Mr. Vikalp Rathore Mr. Abhinay Rathore A-899, Saras Aromatics, Rajendra Nagar, Bareilly	1,65,42,468/- as on 31.08.2026	21.09.2026	House No. 264/9 Part of Plot No. 5 , at Village Udaipur Khas Marool, Colony Indira Nagar, Bareilly

*with further interest as applicable, incidental expenses, costs, charges etc. incurred till the date of payment and / or realization.

If the said Borrowers shall fail to make payment to **HDFC** as aforesaid, then **HDFC** shall proceed against the above Secured Asset(s)/Immovable Property(ies) under Section 13(4) of the said Act and the applicable Rules entirely at the risk of the said Borrower(s)/Legal Heir(s) / Legal Representative(s) as to the costs and consequences.

The said Borrower(s)/Legal Heir(s) / Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Asset(s) /Immovable Property(ies), whether by way of sale, lease or otherwise without the prior written consent of **HDFC**. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act.

Date : 21.09.2026
Place: Bareilly

Regd. Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai-400 020.

For HDFC Bank Limited
Authorized Officer

POSSESSION NOTICE							
EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED							
CIN: U67100MH2007PLC174759							
Retail Central & Regd. Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098							
APPENDIX IV [rule-8(1)] POSSESSION NOTICE (for Immovable property)							
Whereas, the Authorized Officer of the Secured Creditor mentioned herein under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Act), 2002 and in exercise of powers conferred under Section 13(12) read with (Rule 3) of the Security Interest (Enforcement) Rules, 2002 issued a demand notice as mentioned below calling upon the borrower(s) to repay the amount mentioned in the notice within 60 days from-the date of receipt of the said notice.							
Thereafter, Assignor mentioned herein, has assigned the financial assets to Edelweiss Asset Reconstruction Company Limited also as its own/acting in its capacity as trustee of Trust mentioned hereunder (hereinafter referred as "EARC"). Pursuant to the assignment agreements, under Sec.5 of SARFAESI Act, 2002, EARC has stepped into the shoes of the Assignor and all the rights, title and interests of Assignor with respect to the financial assets along with underlying security interests, guarantees, pledges have vested in EARC in respect of the financial assistance availed by the Borrower and EARC exercises all its rights as the secured creditor.							
The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned being the Authorised Officer of Edelweiss Asset Reconstruction Company Limited has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on the date mentioned against each property.							
Sl No	Name of Assignor	Name of Trust	Loan Account Number	Borrower Name & Co-Borrower(s) Name	Date of Demand Notice & Amount	Date of Possession	Possession Status
1	Housing Development Finance Corporation Limited	EARC Trust SC – 469	604326703	MR ABHILASH JAI (Borrower) and MRS HAPPY SAXENA (Co-Borrower)	19.05.2026 & Rs. 17,90,586.91/-	24.09.2026	Physical
DESCRIPTION OF THE IMMOVABLE PROPERTY: Ground Floor, Plot-41, H-10, Vatika India Next Floors Emilia, Sector 82, Gurgaon, Haryana With Undivided Proportionate Share Of Land Underneath & Construction Thereon Present And Future.							
2	Housing Development Finance Corporation Limited	EARC Trust SC – 469	618401967 8617623060	MR ANIL KUMAR (Borrower)	31.12.2021 & Rs. 11,75,072/-	24.09.2026	Physical
DESCRIPTION OF THE IMMOVABLE PROPERTY: Flat No. I-602, 6th Floor, Tower 1, "Hcbs Sports Villa", Sector-2 & 35, Sohna, Gurgaon, Haryana With Undivided Proportionate Share Of Land Underneath.							
3	Housing Development Finance Corporation Limited	EARC Trust SC – 469	627896962 and 629020513	MR RAJNISH KUMAR (Borrower) Along With & MRS ARCHANA CHOUDHARY (CO-BORROWERS)	31.12.2021 & Rs. 13,70,068/-	24.09.2026	Physical
DESCRIPTION OF THE IMMOVABLE PROPERTY: Flat-4-1004, 10th Floor, Tower 4, Grand Iva, Sector 103, Village Daulatbad, District Gurgaon, Haryana With Undivided Proportionate Share Of Land Underneath							
4	Housing Development Finance Corporation Limited	EARC Trust SC – 469	633700626	MR RAMAKER MISHRA (Borrower) Along With MRS CHANDRAKALA MISHRA (Co-Borrowers)	31.12.2021 & Rs. 17,57,951/-	24.09.2026	Physical
DESCRIPTION OF THE IMMOVABLE PROPERTY: Flat-C-1009, 10th Floor, Habitat 99A Tower C, S No Sec- 99a, Village Dhankot, Gurgaon, Haryana- 122001 With Undivided Proportionate Share Of Land Underneath And Construction Thereon Present And Future.							
5	Punjab and Maharashtra Co-operative Bank Limited	EARC TRUST SC 457	602304200000 001	Alka Bhatia (Borrower) along with Chandner Kanta Bhatia, Krishan Lal Bhatia , Nakul Bhatia, Rajiv Bhatia And Sanli Bhatia (Co-Borrowers)	14-May-26 & Rs. 34,81,178.63/-	24.09.2026	Physical
DESCRIPTION OF THE IMMOVABLE PROPERTY: All That Is Part And Parcel Of Residential House No. 828 In Block No. C-2, Measuring 215.50 Sq. Mtrs. Having Built Up Area Measuring 216.36 Sq. Mr. Approx. 2329 Sq. Ft. In The Residential Colony Known As Palam Vihar, Situated In And Around Village Chaura, Carterpur, Distt. Gurgaon, Haryana and Bounded As Under:- North: C2-82/97; South: C2-82/9; East: C2-82/1; West: Road.							
The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Edelweiss Asset Reconstruction Company Limited for the amount mentioned below and interest thereon.							
Place: HARYANA Date: 24.09.2026				Sd/- Authorized Officer Edelweiss Asset Reconstruction Company Limited			



HINDUJA HOUSING FINANCE

HINDUJA HOUSING FINANCE LIMITED

Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015.
Branch Office: F8, First Floor, Mahalaaxi Metro Tower, Sector 4, Vaishali, Ghaziabad, 201019
Email: auction@hindujahousingfinance.com

ZRM - Pawan Kumar Yadav - 9711992427 RLM - Arun Mohan Sharma - 8800939899
RRM - Subodh Dixit - 9958899571 ACM - Sushant Talwar - 8822677796

APPENDIX- IV-A [Refer proviso to rule 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act") read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 [hereinafter referred to as "the Rules"].

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 possession of which has been taken by the Authorized Officer of Hinduja Housing Finance Limited (Secured Creditor) having its **Corporate Office** at 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai - 600015 and one of its **Office** at: F8, First Floor, Mahalaaxi Metro Tower, Sector 4, Vaishali, Ghaziabad, 201019, will be sold on "**As is Where is**", "**As is What is**" and "**Whatever there is**" basis on the dates mentioned below for realization of the amount due to the Secured Creditor from the borrowers and guarantors. The sale will be done by the Authorized Officer through e-auction platform provided at the website: www.bankeauctions.com

Date of Inspection of the property	: 24.10.2026, 14:00 hrs - 17:00 hrs
EMD Deposition Last Date	: 26.10.2026, Till 17:00 hrs.
Date/Time of E-Auction	: 27.10.2026, 11:00 hrs - 13:00 hrs
Bid Increase Amount	: Rs. 10,000/-

Mode of Payment :- Payment shall be made by demand draft in favour of **Hinduja Housing Finance Limited** payable at **Ghaziabad**.

TERMS & CONDITIONS OF ONLINE AUCTION SALE :- 1. The Property is being sold on "As is Where is", "As is What is", "Whatever there is" and "Without Recourse" basis. As such sale is without any kind of warranties & indemnities. 2. Particulars of the property/assets (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of the information of the Secured Creditor and Secured Creditor shall not be answerable for any error, mis-statement or omission. Actual area & dimensions may differ. 3. E-Auction Sale Notice issued by the Secured Creditor is an invitation to the bidders to participate in the auction and does not constitute an offer. 4. The Secured Creditor shall not be answerable for any error, mis-statement or omission. The Secured Creditor. Interested bidders are advised to peruse the title deeds with the Secured Creditor and to conduct own independent enquiries (due diligence about the title & present condition of the property/assets and claims/debts affecting the property before submission of bids. 4. Auction/bidding shall only be through "online electronic mode" through the website: auction.hindujahousingfinance.com and <https://www.bankauctions.com/> Or Auction provided by the service provider: C1 India PVT LTD, who shall arrange & coordinate the entire process of auction through the e-Auction platform. 5. If bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor/Service provider shall not be held responsible for the internet connectivity, network problems, own system crash, power failure etc. 6. For details, like, procedure and online bidding on e-auction prospective bidders may contact the Service Provider: C1 India PVT LTD, Plot No. 68 3rd Floor, Sector-44, Gurgaon, Haryana (Contact Person: Mitahesh Kumar, Phone No. 7080804466, Email: delhi@hinduja.com, Support Mobile Number: 7291981214/1251126). 7. For participating in the e-auction sale the intending bidders should register their name at <https://www.bankauctions.com/> and auction.hindujahousingfinance.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. 8. 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 in favor of "Hinduja Housing Finance Limited". 9. The intending bidders should submit the duly filled in Bids Form (format available on <https://www.bankauctions.com/> and auction.hindujahousingfinance.com along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer at **Hinduja Housing Finance Limited, at F8, First Floor, Mahaveesh Metro Tower, Sector 4, Vaishali, Ghaziabad, 201019**. 10. The sealed cover should be superimposed with the name of the Authorized Officer (Contact Person: Mitahesh Kumar, Phone No. 7080804466, Email: delhi@hinduja.com, Support Mobile Number: 7291981214/1251126). 11. The last date of submission of bids with EMD. Authorized Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the specified EMD with the Secured Creditor) to the service provider C1 India PVT LTD to enable them to allow only those bidders to participate in the online inter-se bidding/auction proceedings at the date and time mentioned in E-Auction Sale Notice. 11. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10 minutes each, i.e. the end time of e-auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension. 12. Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone. 13. Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him by e-mail to the Authorized Officer (Contact Person: Mitahesh Kumar, Phone No. 7080804466, Email: delhi@hinduja.com, Support Mobile Number: 7291981214/1251126). 14. The successful bidder shall immediately i.e. on the same day or not later than next working day, the case may be, pay a deposit of twenty five per cent. of the amount of the sale price, which is inclusive of earnest money deposited, if any, to the Authorized Officer conducting the sale. The balance amount of purchase price payable shall be on or before fifteenth day of confirmation of sale of the immovable property. 15. In case of default in payment of above stipulated amounts by the successful bidder/auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put up to sale. 16. At the request of the successful bidder, the Authorized Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount. 17. The Successful Bidder shall pay applicable TDS (out of Sale proceeds) and submit TDS certificate to the Authorized Officer. 18. Municipal/ Panchayat Taxes, Electricity dues (if any) and all other authorities dues (if any) has to be paid by the successful bidder before the closure of the sale. The successful bidder shall be deemed taking into consideration of all such dues and taxes payable by the successful bidder. 19. The successful bidder will be liable to pay the Officer/authorized person in the name of the successful bidder the purchase price/bid amount and furnishing the necessary proof in respect of payment of all taxes/charges. 20. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser. 21. The Authorized officer may postpone/cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 15 days from the scheduled date of sale, it will be displayed on the website of the service provider. 22. The decision of the Authorized Officer is final, binding and unquestionable. 23. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them. 24. For further details and queries, please contact Authorized Officer, **Mr. Brajesh Gupta, Mobile No. 8881189541** at branch office at **Hinduja Housing Finance Limited, at F8, First Floor, Mahaveesh Metro Tower, Sector 4, Vaishali, Ghaziabad, 201019**. This is also 30 (Thirty) days' notice to the successful bidder to submit the above said loan account pursuant to rule 8(b) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above-mentioned date/place.

Date: 27.09.2026, Place: Ghaziabad **Authorized Officer: HINDUJA HOUSING FINANCE LIMITED**

Special Instructions/Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Hinduja Housing Finance Limited nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back-up power supply and wider area wire etc. required so that they are able to circumvent such situation and are able to participate in the auction successfully.