

By Registered Post AD / Speed Post

Date : 09-10-2026

1. ATUL THAPAR

9341 5 JOSHI NAGAR HAIBOWAL KALAN LUDHIANA-141001
PUNJAB

And Also

MC NO. B-34-9341, PROP MEASURING 122-2/9 SQYD KHASRA
NO.42//12, KHATA NO.2099/2312 VILLAGE HAIBOWAL KALAN, H. B.
NO 102 LUDHIANA-141001

2. DEEPIKA THAPAR

9341 5 JOSHI NAGAR HAIBOWAL KALAN
LUDHIANA-141001 PUNJAB

Subject: Notice for Sale of the Mortgaged Property (Ref. Loan Account No. 45150547)

Dear Sir / Madam,

Please refer to Demand Notice dated 15.09.2025 issued by HDB Financial Services Limited (hereinafter called HDBFS) under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "SARFAESI Act"), wherein the Company had called upon you to pay the dues of **Rs. 4672143/- (Rupees Forty Six Lakh Seventy Two Thousand One Hundred & Forty Three Only)** as of 09.09.2025 with further interest as per terms and conditions of loan agreement along with other incidental, costs and expenses till actual realisation. until payment in full (hereinafter referred as the "outstanding amount") and payable by you all pertaining to loan account number **45150547**, within 60 days from the date of the said notice.

Since you have failed and neglected to pay the amount as demanded in the said notice as such, the Authorized officer of HDBFS has taken **Physical possession** of the properties described herein below in Annexure "A" (and referred hereinafter as "Secured Assets") in exercise of the powers conferred on him under Section 13 (4) of the said Act read with Rule 9 of the said Rules.

This is to inform you that all the requisitions under the provisions of **SARFAESI Act and The Security Interest (Enforcement) Rules, 2002** have been complied with and HDBFS now proposes to sell the secured asset as mentioned in Annexure "A" annexed herewith by public auction and/or any other methods as prescribed under the provisions of Rule 8 (5) of Security Interest (Enforcement) Rules, 2002 after a period of 30 days from the date of this notice on ' "AS IS WHERE IS", "AS IS WHAT IS" AND WHATEVER THERE IS' basis, unless we receive the entire outstanding i.e. **Rs. 4672143/- (Rupees Forty Six Lakh Seventy Two Thousand One Hundred & Forty Three Only)** as of 09.09.2025 with further interest as per terms and conditions of loan agreement along with other incidental, costs and expenses till actual realisation **together with incidental expenses, cost and charges** (hereinafter referred as the "outstanding amount"). until payment in full within the statutory period of 30 days, which please note.

S.No	PARTICULARS	DETAILS
1	DATE OF INSPECTION	25.10.2026 - BETWEEN 1:00 PM TO 2:00 PM IST
2	LAST DATE OF DEPOSIT OF EMD AND DOCUMENTS	26.10.2026 till 5 PM
3	PLACE OF SUBMISSION	HDB Financial Services , First Floor SCO No 70 Sector 47

Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380009



HDB Financial Services Limited
Ground Floor, Zenith House,
Keshavrao Khadye Marg,
Opp. Race Course, Mahalaxmi,
Mumbai - 400034.
Tel : 022 - 39586300
Fax : 022 - 39586666
Web : www.hdbfs.com
CIN : U65993GJ2007PLC051028
Email ID : compliance@hdbfs.com

	OF DOCUMENTS	Chandigarh
4	DATE OF AUCTION	28.10.2026
5	TIME OF AUCTION	10.30 AM TO 11.30 AM WITH FURTHER EXTENSION OF 5 MINUTES
6	MODE OF AUCTION	E-AUCTION THROUGH WEBSITE : https://www.bankeauctions.com

(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)

For HDB Financial Services Limited

For HDB Financial Services Ltd.

Authorized Officer

Authorized Officer

Annexure- A

Name of the Borrowers and Account No.	Amount outstanding	Description of Mortgage property	Reserve Price Fixed (IN INR) & EMP (IN INR)
1. ATUL THAPAR 9341 5 JOSHI NAGAR HAIBOWAL KALAN LUDHIANA 141001 And Also: MC NO. B-34-9341, PROP MEASURING 122-2/9 SQYD KHASRA NO. 42//12, KHATA NO. 2099/2312 VILLAGE HAIBOWAL KALAN, H. B NO. 102 LUDHIANA 141001 2 DEEPIKA THAPAR 9341 5 JOSHI NAGAR HAIBOWAL KALAN LUDHIANA 141001 Loan Account No. <u>45150547</u>	Rs. 4672143/- (Rupees Forty Six Lakh Seventy Two Thousand One Hundred & Forty Three Only) as of 09.09.2025 with further interest as per terms and conditions of loan agreement along with other incidental, costs and expenses till actual realisation	All that piece and parcel of MC No. b-34-9341, property measuring 122-2/9 sq yards comprised in khasra no 42//12, khatta no. 2099/2312 as per jamabandi for the year 2006-2007 situated at village Haibowal Kalan, h.b no 102 abaddi known as Joshi Nagar, tehsil and district Ludhiana property owned by Atul Thapar S/o Late Sh. Ravinder Kumar Thapar vide sale deed no. 12300 Dated 17.01.2011 Registered with Sub registrar Ludhiana	Property- Rs. <u>4683702/-</u> (Forty- Six Lakh Eighty-Three Thousand Seven Hundred and Two Rupees Only) EMD Amount (IN INR) : Rs. <u>468370</u> /- (Rs Four Lakh Sixty Eight Thousand Three Hundred Seventy Rupees Only)

FOR HDB FINANCIAL SERVICES LIMITED

For HDB Financial Services Ltd.

AUTHORIZED OFFICER

Authorised Officer