IIFL FINANCE

IIFL Finance Limited. CIN: L67100MH1995PLC093797
Regd. Office: IIFL House, Sun Infotech Park, Road No. 16V, Plot No.B-23, Thane Industrial Area, Wagle Estate, Thane - 400604
Tel: 022 - 41035000 • Fax: 022 - 25806654 • Toll-free: 1860-267-3000 • E-mail: gold-helpline@iifl.com • Website: www.iifl.com

PUBLIC NOTICE – AUCTION OF PLEDGED GOLD COLLATERAL

Notice is hereby given to the concerned borrower(s) / legal heir(s) in particular, and the public in general, that IIFL Finance Limited ("IIFL"), a Non-Banking Financial Company registered with the Reserve Bank of India, shall conduct a public auction of gold collateral pledged in the loan accounts referred to herein, where the borrower(s) have neither repaid nor regularised their loan accounts despite service of auction notice(s) and reminders through available means of communication, in accordance with the applicable directions issued by Reserve Bank of India from time to time "RBI Directions", the terms of the loan agreement, and IIFL's Board-approved Gold Loan Policy.

Auction Date, Time and Venue: The public auction shall be conducted on **20.10.2026** from **10:00 AM onwards** at IIFL branch situated at **- ANAND V V NAGAR GL, 1ST FLOOR,TARA TERRACE,ABOVE AXIS BANK,MOTA BAZR ROAD,VALLABH VIDHYANAGAR,ANAND-388120.**

The auction pertains to loan accounts of lending branches situated within the same district.

Gold Loan Account Details: Loan Account Numbers - GL38584510, GL45854075, GL44243692, GL42714692, GL42673090, GL46015951, GL44671351, GL44995640, GL35997588, GL48324505, GL47857123, GL46135079, GL46402948, GL46886849, GL48113858, GL46184641, GL48407711, GL48120233, GL46421343, GL48053343, GL42528068, GL45528377, GL39072557, GL46828391, GL46454886, GL41837533, GL41949102, GL49785383, GL41305100, GL46838311, GL46402734, GL48285518, GL47651019, GL45256402, GL37000535, GL40760290, GL46842824, GL47961891, GL47924099, GL45903135, GL46868862, GL51749643, GL47254530, GL44759861, GL45519815, GL46548422, GL46791476, GL42692920, GL46115965, GL41303382, GL47068467, GL46203549, GL40727605, GL47497407, GL46335338, GL44316923, GL47439103, GL45087766, GL49012954, GL38990233, GL44395444, GL48503956, GL46116670, GL45435460, GL45705772, GL46767154, GL51630649, GL41829668, GL45351860, GL42726274, GL50175523, GL41105038, GL42199913, GL47904273, GL46043755, GL41835021, GL43419606, GL48350889, GL44565283, GL38717230, GL46472372, GL40340837, GL48993327, GL49525207, GL50557479, GL49392414, GL49473544, GL48105083, GL46891608, GL48842938, GL40647370, GL43190140, GL46996954, GL47650785, GL40403788, GL40782070, GL45841968, GL43775290, GL41370165, GL41098519, GL41476347, GL48296890, GL43012447, GL44646038, GL47638821, GL35927589, GL50734700, GL41807762, GL42390364, GL42766834, GL41040307, GL41401825, GL47575647, GL44680040, GL44687489, GL42300217, GL42200738, GL45605993, GL49067491, GL47104691, GL46731017, GL47209063, GL44153563, GL38660021, GL43030227, GL45051098, GL45881844, GL47821656, GL44780618, GL44722200, GL45651485, GL51587180, GL46206609, GL43889660, GL41373011, GL43572589, GL42705481, GL50652639, GL45416790, GL49488630, GL42356149, GL45197528, GL51584372, GL43404296, GL46993913, GL41882557, GL47815866, GL42525589, GL48986148, GL45137249, GL46165174, GL47574468, GL48060305, GL42622446, GL46452045, GL39063144, GL48231915, GL47886050, GL40695430, GL43889769, GL44102537, GL49343740, GL48939926, GL47390233, GL49005135, GL46228224, GL43759881, GL43223984, GL39322612, GL47394101, GL43090253, GL40952641, GL46890574, GL46921683, GL36278796, GL46772118, [illegible] GL41623221, GL43827926, GL45201345, GL48389866, GL40509336, GL41844430, GL47605562, GL40704947, GL50574480, GL44897383, GL41285446, GL41322328, GL42149298, GL41883741, GL50349521, GL50892640, GL45964181, GL42031912, GL47189933, GL49075409, GL45196793, GL46216871, GL41296145, GL45489215, GL42366620, GL47379300, GL45865426, GL40506416, GL46824913, GL40699172, GL41314308, GL42478734, GL46760482, GL44353181, GL40724973, GL41784656, GL43004804, GL48236499, GL42346971, GL40983796, GL40464197, GL47430927, GL50558138, GL43889983, GL47855447, GL51434212, GL47636573.

Names of defaulting borrower(s), particulars of the pledged gold collateral, and the address of the concerned lending branch is displayed at the respective lending branch and at the above auction centre, and may also be obtained from IIFL Customer Care at 1860-267-3000 or www.iifl.com.

Right to Repay Before Auction: The borrower(s) / legal heir(s) may repay the entire outstanding dues, including up-to-date interest and applicable charges as disclosed in the loan agreement and Key Facts Statement (KFS), and close or regularise the loan account at any time up to the date of auction, whereupon the account shall stand withdrawn from the auction.

Proportionate publication charges shall be recoverable from accounts closed or regularised on or after the date of this publication.

Deceased Borrowers: Where a borrower is deceased, this notice and the auction terms shall apply to the legal heir(s) of the borrower.

Reserve Price: The auction shall be subject to a reserve price of not less than 90% (85%, for loan accounts where auctions fail twice) of the current value of the gold collateral, determined in accordance with the RBI Directions.

Basis of Sale: The auction shall be conducted on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis. Intending bidders are advised to inspect the gold collateral particulars displayed and satisfy themselves prior to bidding.

Postponement / Withdrawal: IIFL may postpone the auction or withdraw any loan account therefrom for reasons to be recorded, including repayment or regularisation of the account, orders of any court or authority, or operational exigencies.

Any change in the date or venue shall be displayed at the auction centre and the concerned lending branch.

Where the auction cannot be held or completed on the date stated herein, IIFL, at its discretion, with due notice may conduct or continue the auction on a subsequent date either in the same district or adjoining district or conduct an online auction.

No Conflict of Interest: IIFL and its related parties shall not participate in the auction, in compliance with the RBI Directions.

Auction Proceeds: Full details of the value fetched at auction and dues adjusted shall be provided to the borrower(s) / legal heir(s). Surplus, if any, shall be refunded within seven working days of receipt of the full auction proceeds (basis availability of the banking details of the borrower); borrowers are accordingly requested to update their latest bank account details with the concerned lending branch. Shortfall, if any, shall be recoverable in terms of the loan agreement.

For detailed information and terms and conditions, please contact the concerned lending branch of IIFL Finance Limited (address as displayed with the account list) or IIFL Customer Care at 1860-267-3000.

Sd/-
Date: 12.10.2026
Place: ANAND
AUTHORISED SIGNATORY
IIFL FINANCE LIMITED

HINDUJA HOUSING FINANCE

Corporate Office : No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015
Branch Office : 3rd, Floor, IFFCO Bhavan, B/h. Maruti Complex, B/h. Pintoo Garment, Nr. Shivranjani Cross Road, Satellite, Ahmedabad-380015.
Sachin Bhalekar M. 8779984037, Saurabhkumar Napit Mo.87990 29384 , Vikas Savariya Mo. 7984982904, E-mail auction@hindujahousingfinance.com

NOTICE OF SALE THROUGH PRIVATE TREATY
SALE OF IMMOVABLE ASSETS MORTGAGED TO HHFL UNDER THE SARFAESI ACT, 2002 READ WITH PROVISO TO RULE 8(8) AND 9(1)

The undersigned, as Authorized Officer of HHFL, has taken possession of the schedule property under Section 14(1) of the SARFAESI Act. Public at large is hereby informed that the secured property described in the Schedule is available for sale through Private Treaty/Public E-Auction, on terms agreeable to HHFL, for realization of its dues on an "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis. Standard Terms & Conditions 1.Sale will be conducted strictly on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis. 2. Purchaser must deposit 10% of the offered amount along with the application and KYC documents. This will be adjusted against the 25% deposit required upon acceptance. No interest shall be payable on the EMD.3.On acceptance of the offer by HHFL, purchaser must deposit 25% of the sale consideration (inclusive of the initial 10%) by the next working day. 4.Balance 75% of the sale consideration must be paid within 15 days of confirmation of sale. 5. Failure to remit amounts within stipulated timelines will result in automatic forfeiture of all deposits made, including the initial 10% and the property may be resold without further notice. 6. If HHFL does not accept the offer, the initial 10% deposit will be refunded without interest. 7.For bids exceeding RS. 50,00,000/- the successful purchaser must remit 1% TDS under Section 194-IA of the Income Tax Act. 8. The property is sold with all existing and future encumbrances, whether known or unknown to HHFL. HHFL shall not be responsible for any third-party claims, rights, or statutory dues. 9. Purchaser must conduct independent due diligence on all aspects of the property. No claims will be entertained later. 10.HHFL reserves the right to reject any offer or cancel the auction without assigning reasons. 11.Auction/bidding shall only be through "online electronic mode" through the website www.bankeauctions.com Or Auction provided by the service provider M/s C1 India Pvt. Ltd., 12.The bidders may participate from their place of choice through online portal. Secured Creditor/service provider shall not be held responsible for the any internet connectivity issue 13.M/s C1 India Pvt. Ltd., having its corporate office at Plot No. 68, 3rd Floor, Sector - 44, Gurgaon, Haryana-122003 (Contact Person Mr.BHAVIK R PANDYA, Mobile No. 8866682937, Email: https://www.bankeauctions.com, & Support (Helpline) Mobile No. +91-7291981124/25/26, Support Email -Support@bankeauction.com. 14. For participating in the e-auction sale, the intending bidders should register their name at https://www.bankeauctions.com wellin advance and shall get the user ID and password. Intending bidders are advised to change only the password immediately upon receiving it from the serviceprovider. 15. For participating in e-auction, intending bidders have to deposit a refundable Earnest Money Deposit (EMD) i.e. 10% OF RESERVE PRICE (asmentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favour of "Hinduja Housing Finance Limited". 16. Interestedparties may contact the Authorized Officer for details and submit Offer, EMD along with KYC documents on or before **27-10-2026** at **5.00 p.m.** 17. Successfulauction Purchaser shall bear all stamp duty, registration fees, taxes and other statutory expenses related to the mortgaged property. 18. The Borrowers'/Mortgagors' right of redemption under Section 13(8) of the SARFAESI Act stands extinguished upon the date of publication of this notice as per the latest judicialmandates. 19.Sale shall be conducted in accordance with the provisions of the SARFAESIAct and Rules. 20. Bid Increase Amount: **10,000/-**

Name of Borrower(s)/ Co-Borrower(s)/ Guarantor(s) Loan A/C. No.	Outstanding Amount	Reserve Price	EMD Amount	Date/Time of E-Auction & Place
BORROWER: Mr. AMIR ARAB CO-BORROWER: Mrs. NABILA ARAB A/c. No: GJ/GDD/BHUJ/A000000226	**Rs. 10,30,972/- (Rupees Ten Lakh(s) Thirty Thousand Nine Hundred Seventy Two Only) as on 10-10-2026**	**Rs.9,50,000/- (Rupees Nine lakh fifty thousand Only)**	**Rs.95,000/-**	**Dt. 28-10-2026 Time : 15:00 hrs. - 17.00 hrs.** **Hinduja Housing Finance Limited, Branch Office : 302,303, Nakshatra 3, 150 ft Ring Road,Nr, Raiya Telephone Exchange, Rajkot**

Description of the Property (Secured Asset): All That piece and parcel of Sub Plot No. 5/2, admeasuring 60-00 Sq Mtr, being a sub plot of Main Plot No. 5, bearing City Survey No.224/78, City Survey Ward No. 4, Sheet No. 54, situated on the Non Agricultural Land bearing Revenue Survey No.589 paiki, known as 'BAPA DAYALU NAGAR-1', lying in the city Bhuj of sub-district Bhuj of the district Kutch. Boundary of the aforesaid property: - North Adjoining Land bearing RS No. 584/1 is situated South: 9.00 Meter Wide Internal Road is situated East Sub Plot No. 5/1 is situated West Plot No. 6 is situated

Place : KUTCH-BHUJ Date : 12-10-2026 Authorized officer For, Hinduja Housing Finance Limited

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Auction Date, Time and Venue: The public auction shall be conducted on **20.10.2026** from **10:00 AM onwards** at IIFL branch situated at **- PORBANDAR SVP GL, GROUND FLOOR,BALAJI ARCADE,NR.CANARA BANK,OPP.SADHANA STUDIO,SVP ROAD,PORBANDAR-360575.**

The auction pertains to loan accounts of lending branches situated within the same district.

Gold Loan Account Details: Loan Account Numbers - GL41665478, GL46525359, GL49309243, GL48862249, GL35625958, GL48325416, GL45743816, GL42141324, GL38481301, GL47071122, GL43800558, GL44854524, GL44019708, GL47536003, GL42695641, GL44148747, GL46098342, GL42650018, GL45328041, GL44290119, GL47618060, GL35991701, GL45910968, GL45870941, GL47046130, GL46776571, GL50477257, GL45632220, GL46640985, GL47966156, GL47628018, GL46333675, GL41822737, GL41985928, GL41896538, GL42019897, GL42118995, GL45080636, GL41786839, GL40727612, GL46085098, GL41312045, GL41946051, GL41944037, GL44459750, GL41934621, GL48018945, GL44815312, GL40338947, GL48368269, GL42274070, GL48229724, GL48901060, GL45667973, GL47024380, GL44206123, GL41953447, GL44362410, GL39246023, GL46883912, GL41918927, GL47687856, GL44550158, GL41579018, GL44204789, GL41335042, GL39236767, GL41789208, GL47383238, GL44103128, GL46988231, GL41569016, GL43305928, GL44457914, GL47912661, GL49006820, GL50108022, GL48239831, GL43142672, GL35884190, GL45856065, GL42260114, GL46614388, GL42601695, GL45002712, GL47912080, GL40130468, GL43894046, GL48239435, GL47520987, GL41618922, GL44410410, GL44282075, GL45884498, GL47835180, GL42691441, GL43683989, GL45517018, GL40129414, GL44099138, GL42713754, GL46687972, GL49386007, GL42098128, GL38134638, GL47974840, GL45883563, GL51026278, GL43867597, GL47843610, GL45855955, GL37943462, GL46557516, GL45884965, GL41558211, GL44399909, GL47851455, GL47427066, GL41263600, GL44207315, GL45703201, GL36076638, GL49140002, GL49140222, GL41449636, GL45940755, GL43407947, GL48182542, GL48220141, GL48463319, GL35647294, GL49138960, GL35802381, GL35671598, GL45123488, GL47432037, GL42071710, GL44400160, GL43310554, GL46719627, GL43307736, GL47978044, GL41985073, GL40840524, GL36072433, GL45199749, GL47832053, GL48422859, GL41559988, GL41557784, GL40431367, GL46688105, GL42149798, GL44395975, GL47428372, GL48621254, GL45716710, GL46559937, GL47828886, GL44267833, GL48823518, GL41237692, GL41205267, GL47498458, GL45473371, GL42547443, GL49893501, GL42932018, GL46089644, GL46818857, GL43214382, GL47498148, GL41468473, GL48160932, GL44384265, GL45595104, GL43245069, GL42030864, GL48946191, GL49104679, GL46214918, GL44276322, GL45640375, GL47076041, GL43306134, [illegible] GL45401747, GL41358423, GL45430300, GL45181760, GL48195528, GL51378026, GL43093680, GL46246450, GL42648356, GL51446763, GL46585503, GL46845713, GL47725117, GL42340686, GL42006247, GL42440370, GL47297449, GL46594162, GL40861074, GL50424814, GL39123532, GL35984605, GL46935542, GL41758139, GL42655902, GL35988357, GL41178130, GL41067754, GL50252758, GL42119844, GL41894706, GL42289425, GL43357032, GL38499605, GL35982992, GL42650379, GL50765342, GL41903805, GL51514268, GL51090168, GL45664751, GL50261994, GL47482974, GL43482323, GL40694182, GL51769176, GL42015479, GL51694470, GL48737810, GL48537055, GL36470224, GL41854448, GL41723549, GL41200774, GL42768316, GL46388170, GL40962496, GL46760264, GL44308313, GL43760219, GL41677821, GL43565635, GL46191112, GL36212484, GL50123784, GL42245863, GL41621508, GL48872653, GL41427549, GL41735536, GL42619540, GL42060586, GL41251931, GL42266057, GL43179740, GL42288954, GL41751621.

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For detailed information and terms and conditions, please contact the concerned lending branch of IIFL Finance Limited (address as displayed with the account list) or IIFL Customer Care at 1860-267-3000.

Sd/-
Date: 12.10.2026
Place: PORBANDAR
AUTHORISED SIGNATORY
IIFL FINANCE LIMITED