ROHA HOUSING FINANCE PRIVATE LIMITED

Corporate Office : Unit No. 1117 & 1118, 11th Floor, World Trade Tower, Sector 16, Noida, U.P.- 201 301.
Branch office & Auction Address :- 406, 4th Floor, International Trade Center (ITC Building),Majura Gate, Ring Road, Surat, Gujarat 395002. Authorised officer :- Rakesh Bathani – 8000890042, Anup Rajput - 9712928211

PUBLIC NOTICE FOR AUCTION CUM SALE

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Roha Housing Finance Private Limitedunder the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrower/s, offers are invited by the undersigned in sealed covers for purchase of immovable property, as described hereunder, which is in the physical possession, on **'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis'**,Particulars of which are given below:-

Sr. No.	Borrower(s) / Co-Borrower(s)/ Guarantor (s) (Lan No. / Branch)	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
1	**LAN:** LAJMGRLPCP000005023036 / **Branch:** Jamnagar **1. Mr. Zaveri Parth, at:** Patel Park, Ranjitsagar Road, Jamnagar, Gujarat- 361001 **2. Mrs. Arthiya Janvi Dayalal** **Both Add:** Neminath Complex 101, Raj Faluda Vari Gali, Jamnagar, Gujarat- 361001, India	**14-09-2026 & ₹ 8,15,292 /-**	All the piece and parcel of CS No.-437/H/4, Ward No. 15, New C.s. No. 4614, Sheet No. 339, Office no. 3,3rd Floor, Hemali Apartment, Opp. Siddhivinayak Plaza, Above mayur medical,off. Summair Club Road, At. Jamnagar, Tal.: & Dist. Jamnagar, Gujarat- 361005	₹ **13,10,400/-**	₹ **1,31,040/-**
2	**LAN:** HLJMGRSCPR000005024393/ **Branch:** Jamnagar **1. Mr. Shaiyad Akhtarbhai** **At:** Math Fali, Opp Central Bank, Near Mandvi Tower, Jamnagar, Gujarat- 361001 **2. Mrs. Saiyad Farzana Akhtar** **Both Add:** Plot 166/13, Silver Society, Titodi Vadi, Jamnagar, Gujarat- 361001,	**14-09-2026 & ₹ 27,98,488 /-**	All The Piece And Parcel Of R.S. No.- 274/3, Plot No. 11, Mansarovar Apartment, 3rd Floor, Flat No. 301., Swaminarayan Nagar Nr. Star Midtown Off Rajkot Road At Jamnagar, Jamnagar, Gujarat- 361001	₹ **31,30,000 /-**	₹ **3,13,000/-**
3	**LAN:** HLMORBSCPR000005009648 & LAMORBLPHB000005010529 / **Branch:** Morbi **1. Mr.Chandresh Devidanbhai Lakhdhir** **2. Mrs. Induben Devdanbhai Lakhdhir** **Both Add:** Nav Lakhi Road, Nr Sent Marry School, Morbi, Gujarat- 363641	**14-05-2026 & 16-05-2026 & ₹ 6,82,473/-+ ₹3,10,934 /-**	All the piece and parcel of Survey No. 80, 81/1-2-3-4, 82/1-2, 83 & 84/1 To 8, Plot No. 7 Paiky & 8 Paiky, Amrut Park, Opp Sant Marry School, Ranchhodnagar Main Road, Off. Navlakhi Road, At. Morbi, Morbi, Gujarat- 363641	₹ **11,67,100/-**	₹ **1,16,710/-**
4	**LAN:** LARJKCLPRS000005010396 **Branch:** Rajkot **1. Mrs. Manishaben Dayabhai Kamaliya** **2. Mrs. Payal Dharmendrakumar Vaja** **Both Add:** Block No 28 Quater No 827 Dharam Nagar, Avas Yojana 150 Feet Ring Road, Rajkot 360007 (GJ)	**14-08-2026 & ₹ 5,79,109 /-**	All The Piece And Parcel Of Block No14,survey No.92,flat No.402,4th Floor, Vanmali B Apartment, M.G. Road, Nr. Santoor Restaurant, Junagadh, Gujarat- 362001	₹ **9,37,250/-**	₹ **93,725/-**

(1) **Date & Time of Inspection : 23/11/2026 time 12:00 PM to 5:00 PM.**
(2) **Last Date of Submission of Sealed Bid/Offer** in the prescribed tender forms along with EMD and KYC is **01/12/2026 within 5:00 PM** at the Branch Office address mentioned herein above. Tenders that are not filled up or tenders received beyond last date will be considered as invalid tender and shall accordingly be rejected. No interest shall be paid on the EMD.
(3) **Date of Opening of the Bid/Offer (Auction Date) for Property is 02/12/2026** at the above mentioned branch office address at **11.00 AM to 2:00 PM.** The tender will be opened in the presence of the Authorised Officer.
(4) The notice is hereby given to the Borrower/s and Guarantor/s, to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale.
(5) This is **30 DAYS SALE NOTICE UNDER SARFAESI ACT, 2002** is hereby given to the public in general and in particular to the Borrower (s), Co-Borrower (s) and Guarantor (s) that the above described immovable property mortgaged/ charged to the Secured Creditor, the **Physical Possession** of which has been taken by the Authorised Officer of Roha Housing Finance Private Limited (RHFPL) Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" and to the amount due to Roha Housing Finance Pvt. Ltd., in full before the date of sale, auction is liable to be stopped.
(6) The immovable property will be sold to the highest tenderer. However, the Authorised Officer reserves the absolute discretion to allow inter se bidding, if deemed necessary. The Property as mentioned will not be sold below Reserve Price.
(7) RHFPL is not responsible for any liabilities whatsoever pending upon the property as mentioned above. The Property shall be auctioned on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis'.
(8) The Demand Draft Should be made in favor of **'Roha Housing Finance Private Limited'** Only.
(9) The detail terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender forms are available at the above mentioned Branch office. Authorised officer reserve the rights to extend the date of tender or change the terms & conditions of bidding. For further details & other terms & conditions of bidding please visit our branch. For further details, contact the Authorised Officer, at the abovementioned Office address.

Sd/- Authorised Officer
Place : Gujarat, Date : 30.10.2026 **Roha Housing Finance Private Limited**

RBL BANK LIMITED

Registered Office: 1st Lane, Shahupuri, Kolhapur-416001
Branch Office at: RBL Bank Ltd., 1st Floor Viva Complex, Opposite Parmial Garden, Ellisbridge, Ahmedabad 380006

E-AUCTION SALE NOTICE (UNDER SARFAESI ACT, 2002)

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSET CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("SARFAESI ACT") READ WITH RULE 8(6) OF T HE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("RULES")

Notice is hereby given to the public in general and in particular to the Borrower, Guarantor (s) and Mortgagor (s) that the below described immovable properties mortgaged/charged (collectively referred as **"Property"**) to RBL Bank Ltd. **("Secured Creditor/Bank"),** the **Symbolic Possession / Actual Physical Possession** of which has been taken by the Authorised Officer of the Bank under section 13(4) & section 14 of the SARFAESI Act read with the Rules, as detailed hereunder, will be sold on **"As is where is", "As is what is", "Whatever there is" and "Without Recourse Basis" on 09/12/2026,** for recovery of the Bank's outstanding dues plus interest as detailed hereunder under Rules 8 and 9 of the Rules by inviting bids as per below e-auction schedule:

Brief Description of Parties, Outstanding dues and Property

Name of the Borrower & Guarantor (s)	Details of Property(ies) & Mortgagor	Amount as per Demand Notice / Date of Demand & Possession Notice under SARFAESI Act	Inspection Date and Time	Reserve Price / EMD / Bid Increase Amount	Date/ Time of E-Auction	Last Date for Receipt of Bids along with documents	Name of Authorised Officer/ Phone No./ Email Id
1) **Mr. Satishkumar Champaklal Khambhati (Applicant & Mortgagor)** 2) **Mrs. Bhavana Satishkumar Khambhati (Co-Applicant & Mortgagor) also, in the capacity of Legal Heir of Late Mr. Satishkumar Champaklal Khambhati.** 3) **Mr. Harshil Satishkumar Khambhati (Co-Applicant) also, in the capacity of Legal Heir of Late Mr. Satishkumar Champaklal Khambhati.** **Address of Correspondence** Flat No. 502, 5th Floor, Krushna Kunj Apartment, Dipara Darwaja, Visnagar, Mehsana, Gujarat 384315.	**Property Owned by Mr. Satishkumar Champaklal Khambhati and Mrs. Bhavana Satishkumar Khambhati** All the piece and parcel of Property bearing **Flat No. 502,** 5th Floor (admeasuring about 68.39 Sq. Mtrs. + Balcony admeasuring about 8.59 Sq. Mtrs. Total Carpet Area admeasuring about 77.25 Sq. Mtrs.), in scheme known as "Krushna Kunj Apartment", situated in R.S.No.10462 (Old R.S. No.2503 P2) of Mouje Kasba Visnagar, Taluka Visnagar, District Mahesana, Gujarat 384315, bounded and surrounded by… Towards East Government Road, Towards South Adjoined with Flat No.501, Towards West Passage then 5th Floor and Flat No.503, Towards North Adjoined with Flat No.507.	**Rs. 19,17,722.00** [Rupees Nineteen Lakhs Seventeen Thousand Seven Hundred Twenty-Two Only] **Demand notice dated 06/08/2026** **Date of Symbolic Possession 16/10/2026**	**16/11/2026** between 11:00 a.m. to 12:00 p.m.	**Reserve price: Rs. 18,71,000/-** (Rupees Eighteen Lakhs Seventy-One Thousand Only) **EMD: 10% Reserve Price** **Bid Increase amount: Rs.50,000.00** (Rupees Fifty Thousand Only)	**09/12/2026** Between 02:00 PM. To 03:00 PM.	On or before **08/12/2026** upto 5:00	**Alpesh Shah (Mobile No. 9825044697 9909913111 Email address Alpesh.shah@rbl.bank.in**

Terms and Conditions:
(1) The E-Auction Sale will be online through e-auction portal. The interested bidders are advised to go through the detailed terms and conditions of auction available on the website of http://bankauctions.in & https://www.rblbank.com/pdf-pages/news before submitting their bids and taking part in e-auction.
(2) It shall be the responsibility of the bidders to inspect and satisfy themselves about the Property and specification before submitting the bid.
(3) 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 DD at RBL Bank Ltd., 1st Floor Viva Complex, Opposite Parmial Garden, Ellisbridge, Ahmedabad 380006 before 5:00 PM on or before **08/12/2026.**
(4) Interested bidders may avail support/ online training on E-Auction from service provider: **http://bankauctions.in / M/s. 4Closure,** Address - Block No.605 A, 6th Floor, Maitrivanam Commercial Complex, Ameerpet, Hyderabad - 500038. **Contact: 8142000061/62/63/64 support email id info@bankauctions.in Auction portal https://bankauctions.in,** Contact Person Mr. Vitthal Rathod 8142000725 and for any query in relation to Property, they may contact Mr. Alpesh Shah, RBL Authorised Officer (Mobile No. 9825044697 / 9909913111 email: alpesh.shah@rbl.bank.in)
(5) The Authorised Officer of the Bank reserves the right to accept or reject any or all bids, &/ or to postpone/cancel the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final and binding.
(6) The asset shall not be sold below reserve price.
(7) The EMD shall be refunded only after 02 Working days, without interest, if the bid is not successful.
(8) Time and manner of payment:
a) Payment of 25% inclusive of 10% of EMD of the sale amount on acceptance of the offer by the Bank on the same day of acceptance of offer or not later than next working day.
b) Balance within 15 days of the confirmation of sale by the Bank.
c) In case of default of payment, all amounts paid shall be forfeited, as per provisions of the SARFAESI Act, 2002 and SARFAESI Rules, as case may be.
(9) The above sale shall be subject to the final approval of Bank.
(10) Interested parties are requested to verify/confirm the statutory and other dues like Sales/Property tax, Electricity dues, and society dues, from the respective departments/offices. The Bank does not undertake any responsibility of payment of above dues.
(11) The particulars in respect of the Secured Assets specified herein above have been stated to the information of the undersigned who however shall not be responsible for any error, misstatement of omission in the said particulars. The prospective purchasers, tenders are therefore requested to check and confirm in their own interest these particulars and other details in respect of the Secured Assets before submitting tenders.
(12) Sale is strictly subject to the terms and conditions incorporated in this advertisement and in the prescribed tender form.
(13) The bidders / tenderers / offerers shall improve their further offers in multiples of **Rs.50,000/- (Rupees Fifty Thousand Only).**
(14) The successful bidder/offerer shall bear all stamp duty, registration fees, and incidental expenses for getting sale certificate registered as applicable as per law.
(15) The Authorised Officer has the absolute right to accept or reject the bid or adjourn / postpone / cancel the tender without assigning any reason thereof and also to modify any terms and conditions of this sale without any prior notice.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT

The Borrower, Guarantor(s) and Mortgagor(s) are hereby notified to pay the aforementioned sum along with further interest thereon plus penal and other interest and amounts as per the Transaction Documents before the date of E-Auction failing which, the Property will be auctioned/ sold to recover the outstanding dues.

Date: 30/10/2026 **Sd/-**
Place: Ahmedabad / Mehsana **RBL Bank Ltd.**

HDB FINANCIAL SERVICES LIMITED

REGISTERED OFFICE: - RADHIKA, 2ND FLOOR, LAW GARDEN ROAD, NAVRANGPURA, AHMEDABAD-380009
BRANCH OFFICE: OFFICE NO.18, FIRST FLOOR, CHINTAMANI COMPLEX, NEAR HDFC BANK, HALOL GODHRA ROAD, HALOL, PANCHMAHAL, GUJARAT – 389350.
BRANCH OFFICE: SECOND FLOOR, 206, RADHA SWAMI SAYUJAY, OPP. V C PATEL SCHOOL, A V ROAD, VALLABH VIDHA NAGER, ANAND, GUJARAT – 388120.

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES [SEE PROVISO TO RULE 8(6)]

LAST DATE TIME OF SUBMISSION OF EMD AND DOCUMENTS 01/12/2026 UP TO 05.00 PM

SALE OF IMMOVABLE PROPERTY MORTGAGED TO **HDB FINANCIAL SERVICES LIMITED** UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002 (NO.54 OF 2002)
WHEREAS, THE AUTHORIZED OFFICER OF **HDB FINANCIAL SERVICES LIMITED** HAD TAKEN **SYMBOLIC POSSESSION** OF THE FOLLOWING PROPERTY/IES PURSUANT TO THE NOTICE ISSUED UNDER SEC 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002 IN THE FOLLOWING LOAN ACCOUNTS WITH OUR BRANCH WITH A RIGHT TO SELL THE SAME ON **"AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS"** FOR REALIZATION OF HDB FINANCIAL SERVICES LIMITED DUES. THE SALE WILL BE DONE BY THE UNDERSIGNED THROUGH E-AUCTION PLATFORM PROVIDED AT THE WEBSITE: **HTTPS://WWW.BANKEAUCTIONS.COM**

DESCRIPTION OF IMMOVABLE / MOVABLE PROPERTIES

NAME OF THE BRANCH & NAME OF THE BORROWERS & LOAN ACCOUNT NO.	MORTGAGE PROPERTY DESCRIPTION, WHICH IS UNDER AUCTION SALE & POSSESSION STATUS	Demand Notice Date / Outstanding Amount (Secured debt)	FOR PROPERTY INSPECTION AND OTHER QUERIES AND AUTHORIZED OFFICER'S DETAILS	EMD SUBMISSION ACCOUNT DETAILS	RESERVE PRICE / EMD / Bid Increase Amount	DATE/ TIME OF E-AUCTION LAST DATE OF EMD SUBMISSION
OFFICE NO.18, FIRST FLOOR, CHINTAMANI COMPLEX, NEAR HDFC BANK, HALOL GODHRA ROAD, HALOL, PANCHMAHAL, GUJARAT – 389350. LOAN ACCOUNT NO.: 27690653 1.GURUKRUPA ENTERPRISE 2.SONALBEN PRATIKKUMAR UPADHYAY 3.VIVEKKUMAR HARISHCHANDRA UPADHAYAY 4.PRATIKKUMAR HARISHCHANDRA UPADHAYAY 5.PRIYANKABEN VIVEKKUMAR UPADHAYAY ALL R/O: (A) DEROL STATION ROAD R B PATEL ESTATE COMPLEX SHOP NO 11 TAL KALOL PANCHMAHAL-389330 (B) CITY SURVEY NO 196/A-2-A REVENUE SURVEY NO 27 MOJE KALOL REGISTRATION SUB DISTRICT KALOL PANCHMAHAL-389330. (C) 354 NAVAPURA KALOL PANCHMAHALS PANCHMAHAL-389330. (D) NAVAPURA NEAR NMG HOSPITAL KALOL PANCHMAHALS PANCHMAHAL-389330	ALL THAT PIECE AND PARCEL OF AN IMMOVABLE RESIDENTIAL PROPERTY HOUSE BEING ITS CITY SURVEY NO 196/A-2-A, REVENUE SURVEY NO 27 PAIKI AREA ADMEASURING 133.78.08 SQ MTRS OF MOJE-KALOL, REGISTRATION SUB DISTRICT KALOL, DISTRICT-PANCHMAHAL, HERETO AND ALONG WITH ALL ELEMENTARY RIGHTS AND OTHER RIGHTS AND INTERESTS IN RESPECT OF THE SAID PROPERTY. BOUNDARIES: NORTH: COMMON WALL WITH HOUSE OF BABUBEN, SOUTH: COMMON WALL WITH HOUSE OF JAYANTIBHAI RANCHHODBHAI, EAST: VAADO & ROAD, WEST: ROAD **POSSESSION STATUS: SYMBOLIC POSSESSION**	**20/07/2026 RS.19,40,504.57 (RUPEES NINETEEN LAKHS FORTY THOUSAND FIVE HUNDRED FOUR AND PAISE FIFTY SEVEN ONLY) AS OF 20/07/2026** WITH FURTHER INTEREST AS PER THE CONTRACTUAL RATE ON THE AFORESAID AMOUNT TOGETHER WITH INCIDENTAL EXPENSES, COST, AND CHARGES ETC.	(FOR PROPERTY INSPECTION AND OTHER QUERIES) MR. TUSHAR MAKWANA, CONT NO. 7405648984 MR. RAHIL HUDAA CONT NO. 8460029100 EMAIL ID:- RAHIL.HUDDA@HDBFS.COM AUTHORIZED OFFICER'S DETAILS: MR. MUSTAKIM SAIYED CONT NO. 8690982851 MR. DHARMVEER POONIA CONT NO. 9664046604 INSPECTION AND OTHER QUERIES)	MODE OF PAYMENT: ONLY DEMAND DRAFT	**RESERVE PRICE RS.50,43,000/- (RUPEES FIFTY LAKH FORTY THREE THOUSAND ONLY) EMD - RS. 5,04,300/- (RUPEES FIVE LAKH FOUR THOUSAND THREE HUNDRED ONLY) BID INCREASE AMOUNT - *50,000/-**	**E- AUCTION DATE: 02/12/2026 AT. 11:00 AM TO 04:00 PM EMD SUBMISSION DATE: 01/12/2026**
SECOND FLOOR, 206, RADHA SWAMI SAYUJAY, OPP. V C PATEL SCHOOL, A V ROAD, VALLABH VIDHA NAGER, ANAND, GUJARAT – 388120. LOAN ACCOUNT NO.: 58900579 1.HITESHKUMAR S PRAJAPTI 2.SURESHBHAI PRAJAPATI 3.RAMILABAHEN HITESHBHAI PRAJAPATI 4.SHANTABEN PRAJAPATI ALL R/O: (A) 44-A JIVANDEEP SOCIETY NR NEW BUS STAND ANAND ANAND-388001, (B) PROP. BEING SUB PLOT NO 1 T P SCHEME NO.3 RI.SURVEY NO.328/3 F.P.NO.326, C S NO 401 MOUJE-ANAND-388001.	ALL THAT PIECE AND PARCEL OF AN IMMOVABLE RESIDENTIAL PROPERTY BEING SUB PLOT NO. 1 TOTAL AREA ADMEASURING 164.83 SQ.MTRS., SITUATED AT T.P SCHEME NO. 3, RI. SURVEY NO. 328/3, FINAL PLOT NO. 326 TOTAL AREA ADMEASURING 989.00 SQ.MTRS., CITY SURVEY NO. 401 OF MOUJE- ANAND, SUB DIST. ANAND, DIST. ANAND. HERE TO AND ALONG WITH ALL ELEMENTARY RIGHTS AND OTHER RIGHTS AND INTERESTS IN RESPECT OF THE SAID PROPERTY. BOUNDARIES: NORTH: 3.40 MTRS MARGIN LEFT FINAL PLOT NO. 327, SOUTH: T. P. SCHEME 20.00 FTS ROAD, EAST: SUB PLOT NO. 2, WEST: 1.50 MTRS MARGIN LEFT FINAL PLOT NO. 323/2 **POSSESSION STATUS:SYMBOLIC POSSESSION**	**04/08/2026 RS.64,19,771.66/-** (RUPEES SIXTY FOUR LAKHS NINETEEN THOUSAND SEVEN HUNDRED SEVENTY ONE AND PAISE SIXTY SIX ONLY) AS OF 04/08/2026 WITH FURTHER INTEREST AS PER THE CONTRACTUAL RATE ON THE AFORESAID AMOUNT TOGETHER WITH INCIDENTAL EXPENSES, COST, AND CHARGES ETC.	(FOR PROPERTY INSPECTION AND OTHER QUERIES) MR. TUSHAR MAKWANA, CONT NO. 7405648984 MR. RAHIL HUDAA CONT NO. 8460029100 EMAIL ID:- RAHIL.HUDDA@HDBFS.COM AUTHORIZED OFFICER'S DETAILS: MR. MUSTAKIM SAIYED CONT NO. 8690982851 MR. DHARMVEER POONIA CONT NO. 9664046604	MODE OF PAYMENT: ONLY DEMAND DRAFT	**RESERVE PRICE RS.95,19,745/- (RUPEES NINETY FIVE LAKH NINETEEN THOUSAND SEVEN HUNDRED FORTY FIVE ONLY) EMD RS. 9,51,975/- (RUPEES NINE LAKH FIFTY ONE THOUSAND NINE HUNDRED SEVENTY FIVE ONLY) BID INCREASE AMOUNT *50,000/-**	**E- AUCTION DATE: 02/12/2026 AT. 11:00 AM TO 04:00 PM EMD SUBMISSION DATE: 01/12/2026**

TERMS & CONDITIONS:
1. TO THE BEST OF KNOWLEDGE AND INFORMATION OF THE AUTHORISED OFFICER, THERE IS NO ENCUMBRANCE ON ANY PROPERTY. HOWEVER, THE INTENDING BIDDERS SHOULD MAKE THEIR OWN INDEPENDENT INQUIRIES REGARDING THE ENCUMBRANCES, TITLE OF PROPERTY/ IES PUT ON AUCTION AND CLAIMS/ RIGHTS/ DUES/ EFFECTING THE PROPERTY, PRIOR TO SUBMITTING THEIR BID. THE E-AUCTION ADVERTISEMENT DOES NOT CONSTITUTE AND WILL NOT BE DEEMED TO CONSTITUTE ANY COMMITMENT OR ANY REPRESENTATION OF THE HDB FINANCIAL SERVICES LIMITED. THE PROPERTY IS BEING SOLD WITH ALL THE EXISTING AND FUTURE ENCUMBRANCES WHETHER KNOWN OR UNKNOWN TO THE HDB FINANCIAL SERVICES LIMITED. THE AUTHORISED OFFICER/ SECURED CREDITOR SHALL NOT BE RESPONSIBLE IN ANY WAY FOR ANY THIRD PARTY CLAIMS/ RIGHTS/ DUES.
2. THE E-AUCTION IS BEING HELD ON "AS IS WHERE IS" "AS IS WHAT IS" AND "WHATEVER THERE IS" AFTER TAKING SYMBOLIC POSSESSION OF THE PROPERTIES. SUCCESSFUL BIDDER/S SHALL HAVE TO GET PHYSICAL POSSESSION OF THE PROPERTIES AT HIS/ THEIR COST, RISK & RESPONSIBILITY. THOUGH THE BANK WILL FACILITATE IN TAKING POSSESSION BY OBTAINING ORDERS FROM THE COMPETENT AUTHORITY.
3. IT SHALL BE THE RESPONSIBILITY OF THE BIDDERS TO INSPECT AND SATISFY THEMSELVES ABOUT THE ASSET AND SPECIFICATION BEFORE SUBMITTING THE BID. THE INSPECTION OF PROPERTY/IES PUT ON AUCTION WILL BE PERMITTED TO INTERESTED BIDDERS ON 27/11/2026 TO 28/11/2026 (DURING OFFICE HOURS).
4. THE INTERESTED BIDDERS SHALL SUBMIT THEIR EMD THROUGH WEB PORTAL: HTTPS://BANKEAUCTIONS.COM (THE USER ID & PASSWORD CAN BE OBTAINED FREE OF COST BY REGISTERING NAME WITH HTTPS://BANKEAUCTIONS.COM) THROUGH LOGIN ID & PASSWORD. THE EMD SHALL BE PAYABLE THROUGH DEMAND DRAFT. 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 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://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, PLOT NO-68, 3RD FLOOR, SEC-44, GURGAON, HARYANA PIN: 122003, E-MAIL ID: SUPPORT@BANKEAUCTIONS.COM, SUPPORT HELPLINE NUMBERS: 91-7291981124/25/26/, 9948182222 AND FOR ANY PROPERTY RELATED QUERY MAY CONTACT AUTHORISED OFFICER: MR. MUSTAKIM SAIYED, MOBILE NO: 8690982851, EMAIL ID: LA.SURATDSA@HDBFS.COM DURING THE WORKING HOURS FROM MONDAY TO SATURDAY.
5. THE INTERESTED BIDDER HAS TO SUBMIT THEIR BID DOCUMENTS [EMD (NOT BELOW THE RESERVE PRICE) AND REQUIRED DOCUMENTS (MENTIONED IN POINT NO.4)] ON/ BEFORE 01/12/2026 UPTO 5.00 PM AND AFTER GOING THROUGH THE REGISTERING PROCESS (ONE TIME) AND GENERATING USER ID & PASSWORD OF THEIR OWN, SHALL BE ELIGIBLE FOR PARTICIPATING THE E-AUCTION PROCESS, SUBJECT TO DUE VERIFICATION (OF THE DOCUMENTS) AND/ OR APPROVAL OF THE AUTHORISED OFFICER.
6. DURING THE ONLINE INTER-SE BIDDING, BIDDER CAN IMPROVE THEIR BID AMOUNT AS PER THE 'BID INCREASE AMOUNT' (MENTIONED ABOVE) OR ITS MULTIPLE AND IN CASE BID IS PLACED DURING THE LAST 5 MINUTES OF THE CLOSING TIME OF THE E-AUCTION, THE CLOSING TIME WILL AUTOMATICALLY GET EXTENDED FOR 5 MINUTES (EACH TIME TILL THE CLOSURE OF E-AUCTION PROCESS), OTHERWISE, IT'LL AUTOMATICALLY GET CLOSED. THE BIDDER WHO SUBMITS THE HIGHEST BID AMOUNT (NOT BELOW THE RESERVE PRICE) ON THE CLOSURE OF THE E-AUCTION PROCESS SHALL BE DECLARED AS A SUCCESSFUL BIDDER BY THE AUTHORISED OFFICER/ SECURED CREDITOR, AFTER REQUIRED VERIFICATION.
7. THE EARNEST MONEY DEPOSIT (EMD) OF THE SUCCESSFUL BIDDER SHALL BE RETAINED TOWARDS PART SALE CONSIDERATION AND THE EMD OF UNSUCCESSFUL BIDDERS SHALL BE REFUNDED. THE EARNEST MONEY DEPOSIT SHALL NOT BEAR ANY INTEREST. THE SUCCESSFUL BIDDER SHALL HAVE TO DEPOSIT 25% OF THE SALE PRICE, ADJUSTING THE EMD ALREADY PAID, WITHIN 24 HOURS OF THE ACCEPTANCE OF BID PRICE BY THE AUTHORISED OFFICER AND THE BALANCE 75% OF THE SALE PRICE ON OR BEFORE 15TH DAY OF SALE OR WITHIN SUCH EXTENDED PERIOD AS AGREED UPON IN WRITING BY AND SOLELY AT THE DISCRETION OF THE AUTHORISED OFFICER. IN CASE OF DEFAULT IN PAYMENT BY THE SUCCESSFUL BIDDER, THE AMOUNT ALREADY DEPOSITED BY THE OFFER SHALL BE LIABLE TO BE FORFEITED AND PROPERTY SHALL BE PUT TO RE-AUCTION AND THE DEFAULTING BORROWER SHALL HAVE NO CLAIM/ RIGHT IN RESPECT OF PROPERTY/ AMOUNT.
8. THE PROSPECTIVE QUALIFIED BIDDERS MAY AVAIL ONLINE TRAINING ON E-AUCTION FROM M/S. C1 INDIA PVT. LTD. PRIOR TO THE DATE OF E-AUCTION. NEITHER THE AUTHORISED OFFICER/ HDB FINANCIAL SERVICES LIMITED NOR M/S. C1 INDIA PVT. LTD. SHALL BE LIABLE FOR ANY INTERNET NETWORK PROBLEM AND THE INTERESTED BIDDERS TO ENSURE THAT THEY ARE TECHNICALLY WELL EQUIPPED FOR PARTICIPATING IN THE E-AUCTION EVENT.
9. THE PURCHASER SHALL BEAR THE APPLICABLE STAMP DUTIES/ ADDITIONAL STAMP DUTY/ TRANSFER CHARGES, FEE ETC. AND ALSO ALL THE STATUTORY/ NON-STATUTORY DUES, TAXES, RATES, ASSESSMENT CHARGES, FEES ETC. OWING TO ANYBODY.
10. THE AUTHORISED OFFICER IS NOT BOUND TO ACCEPT THE HIGHEST OFFER AND THE AUTHORISED OFFICER HAS THE ABSOLUTE RIGHT TO ACCEPT OR REJECT ANY OR ALL OFFER(S) OR ADJOURN/ POSTPONE/ CANCEL THE E-AUCTION WITHOUT ASSIGNING ANY REASON THEREOF.
11. THE BIDDERS ARE ADVISED TO GO THROUGH THE DETAILED TERMS & CONDITIONS OF E-AUCTION AVAILABLE ON THE WEB PORTAL OF M/S. C1 INDIA PVT. LTD., HTTPS://WWW.BANKEAUCTIONS.COM BEFORE SUBMITTING THEIR BIDS AND TAKING PART IN THE E-AUCTION.
12. THE PUBLICATION IS SUBJECT TO THE FORCE MAJOR CLAUSE.

SPECIAL INSTRUCTIONS

BIDDING IN THE LAST MOMENT SHOULD BE AVOIDED IN THE BIDDERS OWN INTEREST AS NEITHER THE HDB FINANCIAL SERVICES LIMITED NOR SERVICE PROVIDER WILL BE RESPONSIBLE FOR ANY LAPSE/FAILURE(INTERNET FAILURE/POWER FAILURE ETC.). IN ORDER TO WARD-OFF SUCH CONTINGENT SITUATIONS BIDDERS ARE REQUESTED TO MAKE ALL NECESSARY ARRANGEMENTS / ALTERNATIVES SUCH AS POWER SUPPLY BACK-UP ETC. SO THAT THEY ARE ABLE TO CIRCUMVENT SUCH SITUATION AND ARE ABLE TO PARTICIPATE IN THE AUCTION SUCCESSFULLY.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

THE BORROWER/ GUARANTORS ARE HEREBY NOTIFIED TO PAY THE SUM AS MENTIONED ABOVE ALONG WITH UP TO DATE INTEREST AND ANCILLARY EXPENSES BEFORE THE DATE OF E-AUCTION, FAILING WHICH THE PROPERTY WILL BE AUCTIONED/ SOLD AND BALANCE DUES, IF ANY, WILL BE RECOVERED WITH INTEREST AND COST.

DATE: 30-10-2026
PLACE :PANCH MAHAL, ANAND

AUTHORISED OFFICER
HDB FINANCIAL SERVICES LIMITED