



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

By Registered Post AD / Speed Post

Date : 28-10-2026

1. G.R. KNITWEAR

G.R. KNITWEAR H NO.52 ST NO.1 HEERA VIHAR COLONY BASTI
JODHEWAL LUDHIANA LUDHIANA-141007 PUNJAB

And Also

PLOT NO. 52 100 SQ. YDS KHASRA NO. 388 389, 390, 391 KHATTA
NO. 778/879 TO 782/882 VILL TARAF GEHLEWAL H.B
LUDHIANA-141007

2. SUNITA KUMARI

HOUSE NO-52 STREET NO.1 RANA VERKA MILK AGENCY
HEERA VIHAR COLONY BASTI JODHEWAL LUDHIANA
LUDHIANA-141007 PUNJAB

3. GIAN CHAND

HOUSE NO-52 STREET NO.1 RANA VERKA
MILK AGENCY HEERA VIHAR COLONY BASTI

Subject: Notice for Sale of the Mortgaged Property (Ref. Loan Account No. 61673231)

Dear Sir / Madam,

Please refer to Demand Notice dated 20.07.2026 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.1975474.39/- (Rupees Nineteen Lakhs Seventy Five Thousand Four Hundred Seventy Four and Paise Thirty Nine Only) as of 14.07.2026 with further interest as per terms and conditions of loan agreement along with other incidental, costs and expenses till actual realization, until payment in full (hereinafter referred as the "outstanding amount") and payable by you all pertaining to loan account number 61673231 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 Authorised officer of HDBFS has taken Symbolic 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 AND WHATEVER THERE IS' basis, unless we receive the entire outstanding i.e. Rs.1975474.39/- (Rupees Nineteen Lakhs Seventy Five Thousand Four Hundred Seventy Four and Paise Thirty Nine Only) as of 14.07.2026 with further interest as per terms and conditions of loan agreement along with other incidental, costs and expenses till actual realization 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.

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



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S.No	PARTICULARS	DETAILS
1	DATE OF INSPECTION	01.12.2026 - BETWEEN 1:00 PM TO 2:00 PM IST
2	LAST DATE OF DEPOSIT OF EMD AND DOCUMENTS	02.12.2026 till 5 PM
3	PLACE OF SUBMISSION OF DOCUMENTS	HDB Financial Services , First Floor SCO No 70 Sector 47 Chandigarh
4	DATE OF AUCTION	04.12.2026
5	TIME OF AUCTION	10.30 AM TO 11.30 PM 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

(Authorized Officer)

Date: 28-10-2026

Place: Ludhiana (Punjab)

For HDB Financial Services Ltd.

Authorised Officer

Annexure- A

Name of the Borrowers and Account No.	Amount outstanding	Description of Mortgage property	Reserve Price Fixed (IN INR) & EMD (IN INR)
<p>1. G.R. KNITWEAR G.R. KNITWEAR H NO.52 ST NO.1 HEERA VIHAR COLONY BASTI JODHEWAL LUDHIANA LUDHIANA-141007 PUNJAB</p> <p>And Also PLOT NO. 52 100 SQ. YDS KHASRA NO. 388 389, 390, 391 KHATTA NO. 778/879 TO 782/882 VILL TARAF GEHLEWAL H.B LUDHIANA-141007</p> <p>2. SUNITA KUMARI HOUSE NO-52 STREET NO.1 RANA VERKA MILK AGENCY HEERA VIHAR COLONY BASTI JODHEWAL LUDHIANA LUDHIANA-141007 PUNJAB</p> <p>3. GIAN CHAND HOUSE NO-52 STREET NO.1 RANA VERKA MILK AGENCY HEERA VIHAR COLONY BASTI</p> <p>Loan Account No. - 61673231</p>	<p>Rs.1975474.39/- (Rupees Nineteen Lakhs Seventy Five Thousand Four Hundred Seventy Four and Paise Thirty Nine Only) as of 14.07.2026 with further interest as per terms and conditions of loan agreement along with other incidental, costs and expenses till actual realization</p>	<p>All that piece and parcel of Plot No. 52, Property Measuring 100 Sq. Yds., Comprised in Khasra No. 388, 389, 390, 391, Khatta No. 778/879 to 782/882, as per Jamabandi for the year 2008- 2009, Situated at Village Taraf Gehlewal, H.B. No. 166, Abaddi known as Hira Nagar, Teh. & Distt., Ludhiana. Boundaries as per Transfer Deed Doc. No. 2019-20/106/1/25512 Dt. 13/2/2020 Owned by Gian Chand S/o Sh.Krishan Chand. East Neighbourer West: Neighbourer North: Neighbourer South: Street 20' Wide Adm. 45 Adm. 45 Adm. 20 Adm. 20</p>	<p>Reserve Price (IN INR):Rs. 3576000/- (Thirty-five lakh seventy-six thousand Rupees Only) EMD Amount(IN INR) : Rs.357600/- Rupees Three Lakh Fifty-Seven Thousand Six Hundred Rupees Only)</p>

For HDB Financial Services Limited

(Authorized Officer)

Date: 28-10-2026

Place: Ludhiana (Punjab)

For HDB Financial Services Ltd.

Authorised Officer

For any query, please contact Mr. Amardeep Kalia: 8699620254 HDB Financial Services Limited, 2nd Floor, Landmark Building
Opposite Nikku Park, Model Town, Jalandhar 144001.