HDB FINANCIAL SERVICES

HDB Financial Services Limited
3rd and 4th Floor, Hemalatha Mansion,
7-1-397/111 & 112, S R Nagar,
Hyderabad - 500 038, Telangana.
Web : www.hdbfs.com
CIN - L65993GJ2007PLC051028
Email : customer.support@hdbfs.com

Registered A.D

Dated: - 31/10/2026

1. **KAVYA ELECTRICALS**
   AMBAWADI BAZZAR, NR RUDRA COMPLEX OPP CHHADAVAD POLICE CHOWKY AMBAWADI AHMEDABAD-380006 GUJARAT

   And Also
   RESIDENTIAL PROP BEARINGFLAT NOF/202ON 1STFLOORINTHESCHEMEKNOWNASA SHWALEKHA COMPLEX,APARNACHSL,SITON SUREVYNO459 AHMEDABAD-380006

2. **MANJULABEN SHAH**
   202/F ASHWALEKHA COMPLEX NR DESAI PARK NR JIVRAJPARK BUS STAND VEJALPUR ROAD AHMEDABAD-380051 GUJARAT

3. **KRUNAL PRAKASHBHAI SHAH**
   202/F ASHWALEKHA COMPLEX NR DESAI PARK NR JIVRAJPARK BUS STOP VEJALPUR ROAD AHMEDABAD-380051 GUJARAT

4. **PREETI KRUNAL SHAH**
   202/F ASHWALEKHA COMPLEX NR DESAI PARK NR JIVRAJ PARK BUS STOP VEJALPUR ROAD AHMEDABAD-380051 GUJARAT

Dear Sir/Madam,

Sub: Notice for Sale of the Mortgaged Property through e-auction dated 04/12/2026.

We refer to our Demand Notice dated 20/07/2026 issued by us 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 we had called upon you to pay the dues of **Rs.2174661.67/- (Rupees Twenty One Lakhs Seventy Four Thousand Six Hundred Sixty One and Paise Sixty Seven Only) AS OF 14/07/2026** dues which may fall due till realisation thereof until payment in full within 60 (sixty) days from the date of notice, (hereinafter referred as the "Outstanding Amount") and payable by you all pertaining to Loan **Account Number- 28114082** financial facility disbursed by HDB Financial Services Ltd. (Hereinafter referred as HDBFS) within 60

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days from the date of the said notice. You have since then failed and neglected to pay the amount as demanded.

1. It is pertinent to note that despite the service of the above mentioned notice you have failed to liquidate the outstanding dues and as such, the Authorised officer of HDB Financial Services Ltd. 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 Rules 8 & 9 on dated -**05-10-2026.**
2. After taking **Symbolic possession** of the secured assets, inspection was carried out by approved valuer in compliance of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002. On the basis of reports of the valuer, Reserve Price for Secured Asset described herein below as mentioned in Annexure "A" is fixed at and RS. 46,22,400/- (RUPEES FORTY SIX LAKH TWENTY TWO THOUSAND FOUR HUNDRED ONLY).
3. Hence, for recovering its legal dues, HDB Financial Services Limited has now proposed to again invite tender/conduct auction after fixing the reserve price. Accordingly has now fixed reserve price i.e. RS. 46,22,400/- (RUPEES FORTY SIX LAKH TWENTY TWO THOUSAND FOUR HUNDRED ONLY). described herein below in Annexure "A", below which the said Secured Asset as mentioned in Annexure "A" will be sold and which sale will be on **"AS IS WHERE IS" "AS IS WHAT IS" AND "WHATEVER THERE IS"**.
4. This is to inform you all, that all the requisitions under the provisions of SARFAESI Act and The Security Interest (Enforcement) Rules, 2002 have been complied with and HDB Financial Services Limited now proposes to sell the secured assets as mentioned in **Annexure "A"** by public auction and/or any other methods as prescribed under the provisions of Rule 8(5) of Security Interest (Enforcement) Rules, 2002 read with proviso Rule 9 (1), after a period of **30 days** from the date of this notice along with the existing encumbrances if any **"AS IS WHERE IS" "AS IS WHAT IS" AND "WHATEVER THERE IS"** unless we receive the entire outstanding amount along with interest and other charges as demanded in our notice, within the statutory period of 30 **Days** from the date of this notice which please note.
5. The sale of the secured assets will be through an Online E-Auction at the reserve price more particularly detailed in "Annexure A". The auction shall be scheduled as under.

S.No.	PARTICULARS	DETAILS
1	DATE OF AUCTION	**04/12/2026**
2	TIME OF AUCTION	10:30 AM to 04:00 PM
3	PLACE OF SUBMISSION OF DOCUMENTS	C1 INDIA PRIVATE LIMITED, Plot no-68, 3rd Floor, Sec-44, Gurgaon, Haryana-122003 , Mr. Dharani krishna, email id - andhra@c1india.com; support@bankeauctions.com ph.no-9948182222.
4	MODE OF AUCTION	E-AUCTIONTHROUGH WEBSITE: https://bankeauctions.com

Please treat this notice as Notice under Rule 8 Clause (5) read with proviso to Rule 9(1) of the Security Interest (Enforcement) Rules, 2002 providing you the Borrowers a notice of **30 days** for sale of the said secured assets.

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Post the expiration of the said 30 **days**, HDB Financial Services Limited shall be entitled to sell the said secured assets by any of the methods as provided under Rule 8 Clause (5) of the Security Interest (Enforcement) Rules, 2002, as the case may be.
The Borrower's attention is invited to the provisions of the Sub Section 8 of Section 13 of the Act, in respect of time available to redeem the secured assets.

ANNEXURE – "A"
DESCRIPTION OF IMMOVABLE / MOVABLE PROPERTIES

NAME OF THE BRANCH &ACCOUNT	RTGAGE PROPERTY DESCRIPTION, WHICH IS UNDER AUCTION SALE AND POSSESSION STATUS	DEMAND NOTICE DATE OUTSTANDING AMOUNT (SECURED DEBT)	AUTHORIZED OFFICER'S DETAILS FOR PROPERTY INSPECTION AND OTHER QUERIES	EMD SUBMISSION ACCOUNT DETAILS	RESERVE PRICE EMD BID INCREASE AMOUNT	DATE OF E-AUCTION TIME OF E-AUCTION EMD SUBMISSION DAT
101, First Floor, Vrushakruti Corspace Building,Opp. Westside Shop, Nr. Shyamal Cross Road,Ahmedabad - 380015 **LOAN ACCOUNT NO.- 28114082** 1. KAVYA ELECTRICALS 2.MANJULABEN SHAH 3.KRUNAL PRAKASHBHAI SHAH 4.PREETI KRUNAL SHAH ALL R/O: 101, First Floor, Vrushakruti Corspace Building,Opp. Westside Shop, Nr. Shyamal Cross Road,Ahmedabad -	PROPERTY :- I All that piece and parcel of Residential Property bearing Flat No. F/202 on 1st Floor, in the Scheme Known as "Ashwalekha Complex", Aparna Co. Op. Housing Society Ltd., Situated on Survey No. 459 paiki, TPS No. 2, FP No. 70 paiki Sub Plot	20/07/2026 **Rs.2174661. 67/- (Rupees Twenty One Lakhs Seventy Four Thousand Six Hundred Sixty One and Paise Sixty Seven Only)** PERTAINING TO LOAN ACCOUNT NO. **28114082** AS ON 14/07/2026	**DHARMVEER POONIA CONT NO. 9664046604.** ——— **(FOR PROPERTYINSPECTION AND OTHER QUERIES) , Mr. Ramkaran Mishra CONT NO. 7600116009** **MR. PRASHANT MAKHECHA CONT NO. 7600800900 EMAIL ID:- prashant.makhecha@hdbfs.com** **MR. Ishan Upadhyay cont no. 9904010894**	**MODE OF PAYMENT : ONLY DEMAND DRAFT**	RESERVE PRICE :- -RS. 46, 22, 400 /- (RUPEES FORTY SIX LAKH TWENTY TWO THOUSAND FOUR HUNDRED ONLY). **EMD SUBMISSION DATE :- 03/12/2026**	**E-AUCTION DATE :- 04/12/2026 AT. 10:30 AM TO 04:00 PM**

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380015 LOAN ACCOUNT NO.- **28114082** 2. KAVYA ELECTRICALS 2.MANJULABEN SHAH 3.KRUNAL PRAKASHBHAI SHAH 4.PREETI KRUNAL SHAH ALL R/O: AMBAWADI BAZZAR, NR RUDRA COMPLEX OPP CHHADAVAD POLICE CHOWKY AMBAWADI AHMEDABAD-380006 GUJARAT & RESIDENTIAL PROP BEARINGFLAT NOF/202ON 1STFLOORINTHESCHEME KNOWNASASHWALEKHA COMPLEX,APARNACHSL,SITON SUREVYNO459 AHMEDABAD-380006 & 202/F ASHWALEKHA COMPLEX NR DESAI PARK NR JIVRAJPARK BUS STAND VEJALPUR ROAD AHMEDABAD-380051 GUJARAT	No. 70/P/1, Mouje: Vejalpur, Taluka: Vejalpur, Dist. & Sub District: Ahmedabad. (admeasuring about 107 Sq Yards) Boundaries-North- Railway Track, South- Zydus School East - Desai Park Society West- Anand Mangal Complex POSSESSION STATUS:- SYMBOLIC POSSESSION	WITH FUTURE CONTRACTUAL INTEREST PER ANNUM FROM 14/07/2026 UNTIL PAYMENT IN FULL AMOUNT ALONG WITH OTHER CHARGES AS DEMANDED IN OUR NOTICE, WITHIN THE STATUTORY PERIOD OF 30 DAYS FROM THE DATE OF THIS NOTICE			EMD PRICE:--RS. 4, 62, 240 /- (RUPEES FOUR LAKH SIXTY TWO THOUSAND TWO HUNDRED FORTY ONLY)

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J.R. Singh
Authorised Officer
HDB Financial Services Limited