HERO HOUSING FINANCE LIMITED

Registered Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057.
Branch Office: Office No 701,7th floor, Royal Trade center , Opp Star Bazar, Hajira Road, Adajan,Surat -395009

PUBLIC NOTICE (SALE OF IMMOVABLE PROPERTY THROUGH PRIVATE TREATY)

[Notice of Sale by Private Treaty under Rule 8 read with Rule 9 of Security Interest (Enforcement) Rules 2002]

Notice is hereby given to the public in general and to the borrower/co-borrower ("Borrowers") in particular that below described secured asset which is mortgaged to Hero Housing Finance Ltd ("Secured Creditor"), possession of which has been taken by the Authorised Officer will be sold on "As Is Where Is", "As Is What Is" And "Whatever There Is" basis by way of Private Treaty.

The sale by private treaty will take place any day after fifteen days (15 Days) from the date of this publication The details are more particularly mentioned herein below.

Loan Account No.	Name of Borrower(s)/ Co-Borrower(s)/ Guarantor(s)/ Legal Heir(s)/ Legal Rep.	Date of Demand Notice	Reserve Price (RP) / Earnest Money Deposit (EMD)	Type of Possession
HHFSURHOU23000044132 // HHFSURLAP24000047778	Shah Milankumar Babulal, Parulben Milankumar Shah	15-12-2025, Rs. 34,41,715/- as on 23-10-2026	Rs.25,00,000/- / Rs.2,50,000/-	Physical

Description of property: The Property Bearing Flat No. 1 on the H. G. Floor admeasuring 971 sq. fts. i.e. 90.21 sq. mts. Super Built Up Area & 71.68 sq. mts. Built Up Area & As per text bill 59.74 sq. mts. Carpet area, along with Undivided Share in the Land on Building No. B of "Mahavir Complex of Shree Veer Vardhman Co. Op. Ho. So. Ltd", Situate at Revenue Survey No. 254, 256/2+3, T. P. Scheme No. 13, Final Plot No. 116, of Moje Adajan, City of Surat in the State of Gujrat. With Common Amenities Written in Title Document.

Authorised Officer's Details: Name: Jariwala Gaurang Sureshbhai
Mob- 9099710771 **Email ID: jariwala.sureshbhai@herohfl.com**
Private Treaty to be executed any day on or after 13/11/2026. **Purchaser Identified**

The undersigned as Authorized Officer of Hero Housing Finance Ltd. has taken over possession of the schedule property(ies) us/ 13(4) of the SARFAESI Act, 2002 all previous attempt to auction through inviting public bid failed. Hence, Public at large is being informed that the secured property(ies) as mentioned above are available for sale, through Private Treaty, as per the terms agreeable to HHFL for realisation of HHFL's dues on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".

Standard terms & conditions for sale of property through Private Treaty are as under:

1. Sale through Private Treaty will be on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS". Thus, no public bid shall be invited. **2.** Bid increment amount shall be Rs 15,000 (Fifteen Thousand Only) for Reserve Price till 25 lakhs, Rs 25,000 (Twenty-Five Thousand Only) for Reserve Price above 25 Lakhs till 50 lakh, Rs 50,000 (Fifty Thousand Only) for Reserve Price above 50 Lakh till 1crore, Rs 1,00,000 (1 Lakh Only) for Reserve price Beyond 1 Crore. **3.**Such purchaser shall be required to deposit 25% of the sale consideration on the next working day of receipt of HHFL's acceptance of offer for purchase of property and the remaining amount within 15 days thereafter. **4.** The purchaser has to deposit 10% of the offered amount along with application which will be adjusted against 25% of the deposit to be made as per clause (2) above. **5.** Failure to remit the amount as required under clause (2) above, will cause forfeiture of amount already paid including 10% of the amount paid along with application. **6.** In case of non-acceptance of offer of purchase by HHFL, the amount of 10% paid along with the application will be refunded without any interest. **7.** The property is being sold with all the existing and future encumbrances whether known or unknown to HHFL. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues. **8.** The purchaser should conduct due diligence on all aspects related to the property (under sale through private treaty) to his/her satisfaction. The purchaser shall not be entitled to make any claim against the Authorized Officer/ Secured Creditor in this regard at a later date. **9.** The HHFL reserves the right to reject any offer of purchase without assigning any reason. **10.**In case of more than one offer, the HHFL will accept the highest offer and there shall not be any claim against HHFL from unsuccessful offerer. **11.** The interested parties may contact the Authorized Officer for further details/ clarifications and for submitting their application. **12.** The purchaser has to bear all stamp duty, registration fee, and other expenses, taxes, duties in respect of purchase of the property. **13.** Sale shall be in accordance with the provisions of SARFAESI Act/ Rules. **14.For property details and visit to property contact to Jariwala Gaurang Sureshbhai / 9099710771 / jariwala.sureshbhai@herohfl.com // and Shekhar Singh/9711522275/ shekhar.singh@herohfl.com.**

15 DAYS SALE NOTICE TO THE BORROWER/GUARANTOR/MORTGAGOR

The above-mentioned Borrower/Mortgagor/guarantors are hereby noticed to pay the sum as mentioned in Demand Notice under section 13(2) with as on date interest and expenses before the date of Sale failing which the property shall be sold through Private Treaty and balance dues, if any, will be recovered with interest and cost from you as a Borrower(s).

For detailed terms and conditions of the sale, please refer to the link provided in **https://uat.herohomefinance.in/hero_housing/other-notice on Hero Housing Finance Limited (Secured Creditor's) website i.e., www.herohousingfinance.com**

Date: 24-10-2026 **For Hero Housing Finance Ltd.**
Place: Surat **Authorised officer**