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 : 31-10-2026

1. JAGDISH RAI
HOUSE NO 10568/26 STREET NO 2 SAHIBJADA
AJIT SINGH NAGAR MILLERGANJ LUDHIANA
LUDHIANA-141003 PUNJAB
And Also
KHASRA NO 869, KHATTA NO 1008/1359 JAMABANDI
2009-10, VILL DHOLEWAL H B NO 174, S.A.S NAGAR
LUDHIANA-141003

2. VIJAY RANI
H NO 10568/26 STREET NO 2 SAHIBJADA AJIT
SINGH NAGAR MILLERGANJ LUDHIANA-141003
PUNJAB

3. ASHISH KUMAR
H. NO 10568/26 ST. NO 2 SAHIBJADA AJIT
SINGH NAGAR LUDHIANA-141003 PUNJAB

Subject: Notice for Sale of the Mortgaged Property (Ref. Loan Account No. 14518650

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. 1,743,582.33 /- (Rupees Seventeen Lakhs Forty Three Thousand Five Hundred Eighty Two and Paise Thirty Three Only) as of 20.07.2026** 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 **14518650** 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. 1,743,582.33 /- (Rupees Seventeen Lakhs Forty Three Thousand Five Hundred Eighty Two and Paise Thirty Three Only) as of 20.07.2026** 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.

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S.No.	PARTICULARS	DETAILS
1	DATE OF INSPECTION	08.12.2026 - BETWEEN 1:00 PM TO 2:00 PM IST
2	LAST DATE OF DEPOSIT OF EMD AND DOCUMENTS	09.12.2026 till 5 PM
3	PLACE OF SUBMISSION OF DOCUMENTS	HDB Financial Services , First Floor SCO No 70 Sector 47 Chandigarh
4	DATE OF AUCTION	11.12.2026
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: 31-10-2026

Place: Ludhiana (Punjab)

For HDB Financial Services Ltd.

Authorised Officer

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Annexure- A

Name of the Borrowers and Account No.	Amount outstanding	Description of Mortgage property	Reserve Price Fixed (IN INR) & EMD (IN INR)
1. **JAGDISH RAI** HOUSE NO 10568/26 STREET NO 2 SAHIBJADA AJIT SINGH NAGAR MILLERGANJ LUDHIANA LUDHIANA-141003 PUNJAB **And Also** KHASRA NO 869, KHATTA NO 1008/1359 JAMABANDI 2009-10, VILL DHOLEWAL H B NO 174, S.A.S NAGAR LUDHIANA-141003 **2. VIJAY RANI** H NO 10568/26 STREET NO 2 SAHIBJADA AJIT SINGH NAGAR MILLERGANJ LUDHIANA-141003 PUNJAB **3. ASHISH KUMAR** H. NO 10568/26 ST. NO 2 SAHIBJADA AJIT SINGH NAGAR LUDHIANA-141003 PUNJAB **Loan Account No. - 14518650**	**Rs. 1,743,582.33/- (Rupees Seventeen Lakhs Forty Three Thousand Five Hundred Eighty Two and Paise Thirty Three Only) as of 20.07.2026** with further interest as per terms and conditions of loan agreement along with other incidental, costs and expenses till actual realization	**All The Piece and Parcel of House Bearing No.B-21/10568/26/1, Measuring 100 Sq.Yds, Situated at Village Dholewal, Abadi Known as S.A.S Nagar, Tehsil and District Ludhiana. Property Stand in the Name of Jagdish Rai S/o Sunder Lal. Registered as per Transfer Deed Bearing No.2020-21/106/1/8033 Dated 29.10.2020. Bounded as East: Street 20 Ft Wide, adm 18 Ft., West: House Kailash adm 18 Ft., North: Street 12 Ft wide, adm 18 Ft. South: Shubkaran adm 50 Ft.**	**Reserve Price (IN INR):Rs. 4680000/- (Forty-six Lakh Eighty Thousand Rupees Only) EMD Amount(IN INR) : Rs.468000/- (Four Lakh Sixty-Eight Thousand Rupees Only)**

For HDB Financial Services Limited
(Authorized Officer)
Date: 31-10-2026
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.