Home First Finance Company India Limited

CIN: L65990MH2010PLC240703, Website: homefirstindia.com
Phone No.: 180030008425 Email ID: loanfirst@homefirstindia.com

DEMAND NOTICE U/s 13(2)

You the below mentioned borrower has availed loan by mortgaging the schedule mentioned property and you the below mention has stood as borrower/co- borrower guarantor for the loan agreement. Consequent to the defaults committed by you, your loan account has been classified as non- performing asset on **06-02-2023** under the provisions of the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (in short SARFAESI Act). We Home First Finance Company India Limited have issued Demand Notice u/s 13(2) read with section 13(13) of the SARFAESI Act to the address furnished by you. The said notices are issued as on **03-11-2026** and these notices state that you have committed default in payment of the various loans sanctioned to you. Therefore, the present publication carried out to serve the notice as the provision of Section 13(2) of SARFAESI Act and in terms of provision to the rule 3(1) of the Security Interest (Enforcement) Rules, 2002:

Sr. No.	Name and Address of the Account, Borrower (s) & Guarantor(s)	Details of the security to be enforced	Total Outstanding as on date of Demand Notice plus further interest and other expenses (in Rs.)
1.	Dinesh Gokalbhai Babariya, Ranjanben Dineshbhaai Babariya	House-Block A12, Block / Building No.-Plot no. 3 & 4, Trilokdham Society (A1 to A13), Trilokdham society near shiv park, pipli jetpar road, Morbi, Morbi, Gujarat, 363642. Bouneded By: East - Block Nos. A-8 to A-11 are situated here, West - Block No. A-13 is situated here, North - Open space area kept for common road material from the open space of Plot No. 4, South - Block No. A-2 is situated here.	18,44,393

You are hereby called upon to pay Home First Finance Company India Limited within the period of 60 days from the date of publication of this Notice the aforesaid amount with interest and cost failing which Home First Finance Company India Limited will take necessary action under the Provisions of the said Act against all or any one or more of the secured assets including taking possession of secured assets of the borrowers, mortgagors and the guarantors. The power available to the Home First Finance Company India Limited under the said act include (1) Power to take possession of the secured assets of the borrowers/guarantors including the rights to transfer by way of lease, assignment of sale for releasing secured assets (2) Take over management of the secured assets including rights to transfer by ways of lease, assignment or sale and realize the secured assets and any transfer as of secured assets by Home First Finance Company India Limited shall vest in all the rights and relation to the secured assets transferred as it the transfer has been made by you.

In terms of the Provisions of the Section 13(13) of the said act, you are hereby prohibited from transferring, either by way of sale, lease or otherwise (other than in the normal course of your business), any of the secured assets as referred to above and hypothecated/mortgaged to the Home First Finance Company India Limited without prior consent of the Home First Finance Company India Limited.

Place: Gujarat
Date: 06-11-2026

Signed by: AUTHORISED OFFICER, Home First Finance Company India Limited

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

Chola Enter a better life

Corporate Office : Chola Crest, C54 & 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai - 600032, T.N.

E-AUCTION SALE NOTICE (Sale Through e-bidding Only)

SALE NOTICE OF IMMOVABLE SECURED ASSETS ISSUED UNDER RULE 8(6) AND 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.

Notice is hereby given to the **PUBLIC IN GENERAL** and in particular to the Borrower(s) and Guarantor(s) indicated in **COLUMN (A)** that the below described immovable property(ies) described in **COLUMN (C)** Mortgaged / Charged to the secured creditor the **POSSESSION** of which has been taken as described in **COLUMN (D)** by the **Authorized Officer** of Housing **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** Secured Creditor, will be sold on **"As is Where is", "As is what is"** and **"Whatever there is"** as per details mentioned below :- Notice is hereby given to Borrower / Mortgagor(s) / legal heir, legal representatives **(Whether Known or unknown),** executor(s), administrator(s), successor(s) & assign(s) of the respective Borrower(s) / Mortgagor(s) (Since deceased) as the case may be indicated in **COLUMN (A)** U/s. **9(1)** of the Security Interest (Enforcement) Rules 2002. For detailed terms & conditions of the sale, please refer to the link provided in **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** secured Creditor's website i.e. **https://www.cholamandalam.com & www.auctionfocus.in**

Sr. No.	[A] Loan Account No. / Names Of Borrower(s) / Mortgager(s) / Gaurantor(s)	[B] O/S. Dues to be recovered (Secured Debts)	[C] Description of the Immovable Property / Secured Asset	[D] Type of Possession	[E & F] Reserve Price (In Rs.) / Earnest Money Deposit (In Rs.)	[G] Date of Auction & Time
1	**Loan A/c. No(s). : LAP1SVA000090468** **1. Mr/Ms. Sabir Basir Shaikh (Alias) Sabir Shaikh** **2. Mr/Ms. Jasmin Shaikh** **3. Mr/Ms. Habibunnisha Shaikh** **Add For Sr. No. 1, 2 & 3** : 507 Ekta Nagar, Telephone Exching Daheli, Nr Telephone Exchange, Valsad, Gujarat - 396105 **Add For Sr. No. 1, 2 & 3 :** Plot No. 38 &39 S.n0. 14+15+20, Paikee (South Portion) Bhilad Sari Gam Road Daheli Umergaon Valsad Gujarat -396105	**Rs. 25,80,290/- (Rupees Twenty Five Lakh Eighty Thousand Two Hundred Ninety Only) as on 15-05-2026**	All That Piece And Parcel Of Na Land Bearing Plot No. 38+39, Admeasuring About 488.32 Sq. Mtrs., Out Of Total Land Admeasuring About 828.00 Sq.mtrs., Having Its Survey No. 1135 (Old Survey No. 0 Pardi No 14+15+20/Paikee3) Situated At Village Daheli, Tal: Umbergaon, Dist: Valsad And Which Is Bounded As Under. **East:** By Road. **West:** By Plot No.32 And 33. **North:** By Plot No. 40. **South:** By Plot No.37. Owned By Habibunnisha Basir Ahmed Shaikh	CONSTRUCTIVE POSSESSION	**Rs. 41,03,501/- (Rupees Forty One lakh Three Thousand Five Hundred One Only)** **Rs. 4,10,350/- (Rupees Four lakh Ten Thousand Three Hundred Fifty Only)**	**25-11-2026 from 02.00 P.M. to 04.00 P.M. (with automated extensions of 5 minutes each in terms of the Tender Document),**
	INSPECTION DATE & TIME : 23.11.2026 BETWEEN 11.00 a. m. to 4.00 p. m.		**MINIMUM BID INCREMENT AMOUNT : Rs. 10,000/-**			
	LAST DT. OF SUBMISSION OF BID / EMD / REQUEST LETTER FOR PARTICIPATION : 24.11.2026 before 05.00 p. m.					

***Together with further interest as applicable in terms of loan agreement with, incidental expenses, costs, charges etc. Incurred up to the date of payment and / or realisation thereof.** For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with **1. Rahul Jitendrabhai Dhobi, Mobile Number : 8758587337 & Email : rahuljd@chola.murugappa.com, 2. Kaushik patel , Mobile Number : 9925679992 & Email : kaushikg@chola.murugappa.com,** official of **CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED** to the best of Knowledge and information of the Authorized Officer of **CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED** there are no encumbrances in respect of the above immovable properties / secured Assets.

Date : 05.11.2026
Place : Valsad, Gujarat

Sd/-
AUTHORIZED OFFICER,
For **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**

SOLITAIRE MACHINE TOOLS LIMITED

SOLITAIRE MACHINE TOOLS LIMITED

Regd. Office: A-24/25, Krishna Industrial Estate, Gorwa, Vadodara - 390016.
Tel : 9904408538, Email: sales@smtgrinders.com, Website: www.smtgrinders.com
CIN No: L28932GJ1967PLC143293

Extract of Un Audited Financial Results for the Quarter / Half Year ended September 30, 2026

(Rs in Lakhs)

Sr. No.	Particulars	Quarter Ended			Six Months Ended		Year Ended
		30-09-2026 Unaudited	30-09-2025 Unaudited	30-06-2026 Unaudited	30-09-2026 Unaudited	30-09-2025 Unaudited	31-03-2026 Audited
1.	Total income from Operations (net)	532.26	500.27	397.14	929.40	720.03	1915.56
2.	Net Profit / (Loss) for The Period (Before Tax, Exceptional And / Or Extraordinary items)	1.67	39.10	32.52	34.19	43.36	191.89
3.	Net Profit / (Loss) for The Period (After Exceptional And / Or Extraordinary items)	1.67	39.10	32.52	34.19	43.36	191.89
4.	Net Profit / (Loss) for The Period After Tax (After Exceptional And / Or Extraordinary items)	1.35	29.19	25.97	27.32	33.31	134.51
5.	Total Compehensive Income for the period (Comprising Profit / (Loss) for The Period (After Tax) And Other Comprehensive Income (After Tax)	2.84	29.63	27.47	30.31	34.21	140.50
6.	Equity Share Capital (Face Value of Rs10/- Per Share)	454.22	454.22	454.22	454.22	454.22	454.22
7.	Reserves as per Balance sheet of previous year ended						1556.69
8.	Earnings Per Share (before extraordinary items) (of 10/-each) Basic: Diluted:	0.03 0.03	0.64 0.64	0.57 0.57	0.60 0.60	0.73 0.73	2.96 2.96

1. The above results were reviewed by the Audit Committee and thereafter, the Board of Directors at its meeting held on November 5, 2026 approved the same and its release
2. The above is an extract of the detailed format of Quarterly / Six month ended Financial Results filed with the Stock Exchange under Regulation 33 of SEBI (Listing and Other Disclosure Requirements) Regulations, 2015.
3. The full format of the Quarterly Financial Results are available on the Stock Exchange website, www.bseindia.com and on the Company's website www.smtgrinders.com

By order of the Board of Directors
For Solitaire Machine Tools Ltd.
Sd/-
Ashok J Sheth
Chairman
DIN: 00174006

Place: Vadodara
Date: 05/11/2026

HILLTONE SOFTWARE AND GASES LIMITED

Hilltone Software & Gases Limited

CIN : L35201GJ1993PLC020620
Registered Office : B/4, K B Complex, Dairy Road, Mehsana Gujarat - 384002, India
Phone : (02762) 255282; **Email :** hilltonegases@yahoo.com; **Website :** www.hilltoneGases.com

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2026

The Board of Directors of the Company at their meeting held on dated November 05, 2026, approved the unaudited financial results of the Company, for the Quarter ended September 30, 2026.
The Result, along with the Limited Review Report, have been hosted on the Company's website at www.hilltonegases.com and on the website of Bombay Stock Exchange (www.bseindia.com) and can be accessed by scanning the QR Code

Place : **Mehsana**
Date : **06.11.2026**

By order of the Board
For HILLTONE SOFTWARE & GASES LIMITED
Sd/-
Niket Shah
Managing Director
DIN : 00622460

Note : The above intimation is in accordance with Regulation 33 read with regulation 47(1) of the SEBI (LODR) Regulations, 2015.

HDB FINANCIAL SERVICES LIMITED

REGISTERED OFFICE: - RADHIKA, 2ND FLOOR, LAW GARDEN ROAD, NAVRANGPURA, AHMEDABAD-380009
BRANCH OFFICE: SHOP NO.118, FIRST FLOOR, RAJ POINT OPP. VIDHYAKUNJ COLLEGE, PALANPUR ROAD, NEAR PALANPUR JAKAT NAKA, SURAT, GUJARAT – 395009.
BRANCH OFFICE: SECOND FLOOR, SHREE MAHALAXMI COMPLEX, NEAR RATLAMI SEV BHANDAR, STATION ROAD, DAHOD – 389151.

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 08/12/2026 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
Shop No.118, First Floor, Raj Point Opp. Vidhyakunj College, Palanpur Road, Near Palanpur Jakat Naka, Surat, Gujarat – 395009. **Loan Account No.: 26715009** **1. Valimamad Habib Ghaniwala** **2. Shakil Valimohammed Ghaniwala** **3. Irfana Valimamad Ghaniwala** **All R/o: (A)** A 302, 3rd Floor Gulzar Avenue New Rander Causeway Rd Surat-395009. **(B)** Shop No U/72 (as Per Tax Bill UG/72) Upper Ground Floor, Silver Spring, Revenue Survey No 394, Tp Scheme No 12 Surat-395009.	All That Entire Bearing Shop No. U/72 (as Per Tax Bill Ug/72) on The Upper Ground Floor Admeasuring 1159 Sq. Feet I.e. 107.71 Sq. Mts. Super Built Up Area, & As Per Smc Record 62.06 Sq. Mts. Carpet Area, & 74.47 Sq. Mts. Built Up Area, Along With 2118.60 Sq. Mts. Paiki Undivided Share In The Land of "Silver Spring", Situate At Revenue Survey No. 394 Hissa No. 2, T. P. Scheme No. 12 (Adajan), Final Plot No. 66, Having Tenement No. 17b-13-6786-0-001, of Moje Adajan, City of Surat, Own By Irfana Valimamad Ghaniwala.here To And Along With All Elementary Rights And Other Rights And Interests In Respect of The Said Flats. Boundaries: North: Shop No. U-71, South: Margin of Building, East: Margin of Building, West: Entry & Passage, **Possession Status: Symbolic Possession**	**20/07/2026** **RS.33,69,606.67/-** (Rupees Thirty Three Lakhs Sixty Nine Thousand Six Hundred Six And Paise Sixty Seven Only) As of 14/07/2026 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. Pravin Patil, Cont No. 9106508404 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.63,74,500/-** (Rupees Sixty Three Lakh Seventy Four Thousand Five Hundred Only) **EMD : Rs.6,37,450/-** (Rupees Six Lakh Thirty Seven Thousand Four Hundred Fifty Only) **Bid Increase Amount *50,000/-**	**E- AUCTION DATE: 09/12/2026 AT. 11:00 AM TO 04:00 PM EMD SUBMISSION DATE: 08/12/2026**
Second Floor, Shree Mahalaxmi Complex, Near Ratlami Sev Bhandar, Station Road, Dahod – 389151. **Loan Account No.: 10499858** **1. Madanbhai Sundarbhai Vanzara** **2. Raniben Madanlal Vanzara** **3. Omprakash Madanbhai Vanazara** **All R/o: (A)** Chinmay Park Behind Ram Nagar Godi Road Dahod-389151. **(B)** Rs No 985/2/B Paiki City Survey No 5965 Satnam Apartment Paiki Ground Floor Flat No 1 At Satnam Apartment Godi Road Dahod-389151.	**Schedule of The Security-1** All That Piece And Parcel of R.s.no – 985/2/B Paiki City Survey No. 5965 Paiki North Side Admeasuring Sq.mts 69.76 Sq.mts Schemed Called "satnam Apartment" Paiki Ground Floor Flat No – 1 Admeasuring 59.76 Sq.mtr & Land Area 23.25 Sq.mtr Flat Property At "Satnam Apartment", Godi Road, Dahod, Ta. Dist Dahod. Here To And Along With All Elementary Rights And Other Rights And Interests In Respect of The Said Property. Boundaries: North: Udesinh Bhatti's Property, South: This Number Paiki Reaming Land, East: Road, West: C.S.No – 6086 **Schedule of The Security-2** All That Piece And Parcel of R.s.no – 985/2/B Paiki City Survey No. 5965 Paiki North Side Admeasuring Sq.mts 69.76 Sq.mts Schemed Called "satnam Apartment" Paiki First Floor Flat No – 2 Admeasuring 69.76 Sq.mtr & Land Area 23.25 Sq.mtr Flat Property At "Satnam Apartment", Godi Road, Dahod, Ta. Dist Dahod. Here To And Along With All Elementary Rights And Other Rights And Interests In Respect of The Said Property. Boundaries: North: Udesinh Bhatti's Property, South: This Number Paiki Reaming Land, East: Road, West: C.S.No – 6086 **Possession Status: Symbolic Possession**	**27/05/2026** **RS.8,08,405.01/-** (Rupees Eight Lakh Eight Thousand Four Hundred Five - Paise One Only) As of 27/05/2026 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:-** **For Property-1: Rs.20,80,000/-** (Rupees Twenty Lakh Eighty Thousand Only) **For Property-2: Rs.20,57,600/-** (Rupees Twenty Lakh Fifty Seven Thousand Six Hundred Only) **Emd:- For Property-1: Rs.2,08,000/-** (Rupees Two Lakh Eight Thousand Only) **For Property-2: Rs.2,05,760/-** (Rupees Two Lakh Five Thousand Seven Hundred Sixty Only) **Bid Increase Amount *25,000/-**	**E- AUCTION DATE: 09/12/2026 AT. 11:00 AM TO 04:00 PM EMD SUBMISSION DATE: 08/12/2026**

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 **07/12/2026 TO 08/12/2026** (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 **08/12/2026 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

13. 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: 06/11/2026
PLACE : SURAT, DAHOD

AUTHORISED OFFICER
HDB FINANCIAL SERVICES LIMITED

INDIAN OVERSEAS BANK

IOB

Branch Address : Shop No- 35-39, Capital Market, Morvi, Pin-363641 PH: 02822-2215, Email: iob0448@iob.in

CORRIGENDUM

Please refer to the **"Locker Break Open Notice"** advertisement published by **Indian Overseas Bank, MORVI Branch,** in this newspaper on **Dated 09.10.2026** for the public in general. Please read the modified time duration for Locker Rent payment as 15 days from the date of this Corrigendum notice instead of 3 Months.

Date : 06.11.2026
Place : MORVI

Authorized Officer,
Indian Overseas Bank