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 - U65993GJ2007PLC051028
Email : customer.support@hdbfs.com

Date: 06/11/2026

1. **VALIMAMAD HABIB GHANIWALA**
   A 302, 3RD FLOOR GULZAR AVENUE NEW RANDER CAUSEWAY RD SURAT-395009.
   And Also
   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.

2. **SHAKIL VALIMOHAMMED GHANIWALA**
   A 302, 3RD FLOOR GULZAR AVENUE NEW RANDER CAUSEWAY RD SURAT SURAT-395009.

3. **IRFANA VALIMAMAD GHANIWALA**
   A 302, 3RD FLOOR GULZAR AVENUE NEW RANDER CAUSEWAY RD SURAT SURAT-395009.

Dear Sir/Madam,

1. We refere to our demand notice dated **20/07/2026** issued by us under section 13(2) of 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.33,69,606.67/- (Rupees Thirty Three Lakhs Sixty Nine Thousand Six Hundred Six And Paise Sixty Seven Only) As Of 14/07/2026** and future contractual interest till actual realization together with incidental expenses, cost and charges etc, dues which may fall due till realization 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 **26715009** financial facility disbursed by HDB Financial Services Ltd. (Hereinafter referred as HDBFS) within 60 days from the date of the said notice. You have since then failed and neglected to pay the amount as demanded.

2. 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 Authorized officer of HDB Financial Services Limited 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 **05/10/2026**.

3. After taking **Symbolic Possession** of the secured asset, inspection was carried out by approved valuer in compliance of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002. On the basis of report of valuer, Reserve Price for Secured Asset described herein below as mentioned in Annexure "A" is fixed at **Rs.63,74,500/- (Rupees Sixty Three Lakh Seventy Four Thousand Five Hundred Only).** 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.63,74,500/- (Rupees Sixty Three Lakh Seventy Four Thousand Five Hundred Only)** described herein below in Annexure "A",below which the said Secured Asset as mentioned in Annexure "A" will not 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 asset 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 to Rule 9 (1),after a period of **30 days** from the date of this notice along

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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	**09/12/2026**
2	TIME OF AUCTION	11:00 AM TO 4:00 PM
3	PLACE OF SUBMISSION OF DOCUMENTS	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
4	MODE OF AUCTION	E-AUCTION THROUGH WEBSITE https://www.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 asset.

Post the expiration of the said **30 days**, HDB Financial Services Limited shall be entitled to sell the said secured asset 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 subsection 8 of section 13 of the Act, in respect of the time available to redeem the secured asset.

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HDB Financial Services Limited
Authorized Officer

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ANNEXURE – "A"

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,	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	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 AFORESAI	(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	E-AUCTION DATE: 09/12/2026 AT. 11:00 AM TO 04:00 PM EMD SUBMISSION DATE: 08/12/2026

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REVENUE SURVEY NO 394, TP SCHEME NO 12 SURAT-395009.	(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	D AMOUNT TOGETHER WITH INCIDENTAL EXPENSES, COST, AND CHARGES ETC.			AMOUNT *50,000/-	

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HDB Financial Services Limited
Authorized Officer