HERO HOUSING FINANCE LIMITED

Registered Office: 34, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057. **Branch Office:** First Floor, Shop No-144, Mega Mall, Near Milan Cinema, St Road, Surendranagar-363002

PUBLIC NOTICE (E- AUCTION FOR SALE OF IMMOVABLE PROPERTY)

[UNDER RULE 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002]

NOTICE FOR SALE OF IMMOVABLE PROPERTY MORTGAGED WITH HERO HOUSING FINANCE LIMITED (SECURED CREDITOR) UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) or their legal heirs/ representatives that the below described immovable properties mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Hero Housing Finance Limited (secured creditor), will be sold on **25-11-2026** (E-Auction Date) on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis for recovery of outstanding dues from below mentioned Borrowers, Co- Borrowers or Guarantors. The Reserve Price and the Earnest Money Deposit is mentioned below. **The EMD should be made through Demand Draft/RTGS/NEFT for participating in the Public E-Auction along with the Bid Form which shall be submitted to the Authorised Officer of the Hero Housing Finance Ltd** On or before **24-11-2026** till 5 PM at **Branch Office:** First Floor, Shop No-144, Mega Mall, Near Milan Cinema, St Road, Surendranagar-363002

Loan Account No.	Name of Borrower(s)/ Co-Borrower(s)/ Guarantor(s) /Legal Heir(s)/ Legal Rep.	Date of Demand Notice Amount as on date	Type of Possession (Under Constructive / Physical)	Reserve Price Earnest Money
HHFSDN LAP2300 0040549	Vikrambhai Ratansang Kharvad @ Barot, Khravd Bhagvatiben Vikrambhai	18-11-2025, Rs. 14,12,892/- as on 03-11-2026	Physical	Rs.9,70,000/- Rs.97,000/-

Description of property: All That Piece And Parcels of Residential Property of Plot No.30 Paiki Land Admeasuring 67.36 Sq. Mt., And Ground Floor Construction Area 45.70 Sq. Mt. With House There on Bearing Dudhrej Revenue Survey No: 683/1, 684, 685 And 722 Paiki, Situated At: Dudhrej, Taluka: Wadhwan, Dist: Surendranagar Within Municipal Limits of Surendranagar Dudhrej Wadhwan Municipality And Belonging To Vikrambhai Ratansangbhai Kharvad (Barot). Property Bounded By: North: This Side Property of Mayaben Dhansyambhai Barod And Dhansyambhai Barod, South: This Side Property of Bharatsinh, East: This Road, West: This Side Property of Sindhabhai Bharvad

Terms and condition: The E-auction will take place through portal on **25-11-2026** (E-Auction Date) After 10:00 AM onwards with limited extension of 10 minutes each.

The Intending Purchasers / Bidders are required to deposit EMD amount either through RTGS / NEFT or by way of Demand Draft/RTGS/NEFT favouring the "HERO HOUSING FINANCE LTD." The EMD amount will be return to the unsuccessful bidders after conclusion of the E-auction.

Terms and Conditions of the E-Auction: 1.E-Auction is being held on "As is where is Basis" & "As is what is Basis" & "whatever there is Basis" & "Without recourse Basis" and will be conducted "online". **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.**The E-Auction will be conducted through M/s. C-1 India Pvt Ltd through Mr. Dharani Krishna- 9948182222 (Helpline No(s): Support Landline no+91 124 4302020 /2021/2022/2023/2024 | Support Mobile Nos.: +917291981124 /25 /26 and E-mail on support@bankeauctions.com /andhra@c1india.com) at their web portal https://bankeauctions.com **4.**There is no encumbrance on the property which is in the knowledge of Secured Creditors. However, the intending bidders should make their own independent enquires regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bids. In this regard, the E-Auction advertisement does not constitute and will not be deemed to constitute ant commitment or any representation of Hero Housing Finance Limited. **5.**The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues. The sale shall be subject to rules/ conditions/ prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The other terms and conditions of the E-Auction are published in the following website: www.herohousingfinance.com **6.** For property details and visit to property contact to **Shekhar Singh/9711522275/ shekhar.singh@herohfl.com. / Jignesh Savjibhai Solanki / 7984178663 / jignesh.solanki@herohfl.com, 7.**The prospective bidders can inspect the property on **18-11-2026** between 11.00 A.M to 2.00 P.M with prior appointment.

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 Auction failing which the property shall be auctioned and balance dues, if any, will be recovered with interest and cost from you.

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: 05/11/2026 **For Hero Housing Finance Ltd. Authorised officer**

Place: Surendranagar **Jignesh Savjibhai Solanki / 7984178663 / jignesh.solanki@herohfl.com**