NIWAS HOUSING FINANCE LIMITED

(Formerly, Niwas Housing Finance Private Limited)

Regd. Office: - A1, 6th Floor, Trade Star, Andheri Kurla Road, J B Nagar, Andheri (E), Mumbai – 400059.

NIWAS HOUSING FINANCE

POSSESSION NOTICE

[Rule 8 (1) and (2)]

Whereas, The Authorized Officer of the Secured Creditor mentioned herein, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Act), 2002 and in exercise of powers conferred under Section 13(12) read with (Rule 3) of the Security Interest (Enforcement) Rules, 2002 issued a demand notice calling upon the borrower(s) to repay the amount mentioned in the notice within 60 days from-the date of receipt of the said notice.

The borrower(s) having failed to repay the amount, notice is hereby given to the borrower(s) and the public in general that the undersigned being the Authorized Officer of NHFL has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement) Rules, 2002 on the date mentioned against each property.

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.

The borrower(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the NHFL for the amount mentioned below and interest and other charges thereon.

Loan Account Number	Borrower(s) & Property Details	Amount & Date of Demand Notice	Date of Possession	Possession Status
LNNAG0HL-01240039117	1.PAVITRA PRANAY ROY (BORROWER) 2.KARISHMA PAVITRA ROY(CO-BORROWER)	Rs. 30,60,816/- (Rupees Thirty Lakh Sixty Thousand Eight Hundred Sixteen Only) DATE: 17-Aug-2026	09-Nov-2026	SYMBOLIC POSSESSION

PROPERTY BEARING : ALL THE PIEACE AND PARCEL OF THE LAND, MOUZA HINGANGHAT, MOUZA NO. 188, P.H. NO. 6, TALUKA HINGANGHAT, DISTRICT WARDHA. WITHIN THE LIMITS OF HINGANGHAT MUNICIPAL COUNCIL, IN SANT TUKDOJI WARD, SURVEY NO. 190, THERE IS PLOT NO. 8/2, HAVING A TOTAL AREA OF 98.69 SQ. METRES, I.E. 1,062 SQ. FEET. BOUNDARIES OF THE PROPERTY EAST: HOUSE OF SUBHASH TADS, WEST: ROAD IN THE LAYOUT, NORTH: VACANT PLOT BELONGING TO MADANKAR, SOUTH: PLOT NO. 1

Place: Wardha
Date : 12.11.2026

sd/-
Authorised Officer
Niwas Housing Finance Limited

E-AUCTION SALE NOTICE

EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED

CIN: U67100MH2007PLC174759

Regd. Office : Edelweiss House, Off CST Road, Kalina, Mumbai 400098.

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE SECURED ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8 (6) & 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("RULES")

The financial facilities of Assignor mentioned herein (hereinafter referred to as ("Assignor/Original Lender") have been assigned to **Edelweiss Asset reconstruction Company Limited** acting in its capacity as trustee of various trusts mentioned clearly in column provided. Pursuant to the said assignment, **EARC** stepped into the shoes of the Assignor and exercises its rights as the secured creditor. That EARC, in its capacity as secured creditor, had taken possession of the below mentioned immovable secured assets under 13(4) of SARFAESI Act and Rules there under.

Notice of **15/30 days** is hereby given to the public in general and in particular to the Borrower and Guarantor (s) that the below described immovable secured assets mortgaged in favor of the Secured Creditor, the physical possession of which has been taken by the Authorised Officer (AO) of Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is" basis,** for recovery of the amounts mentioned herein below due to EARC together with further interest and other expenses/costs thereon deducted for any money received by EARC from Borrower and Guarantor. The Reserve Price and the Earnest Money Deposit are mentioned below for each property.

DETAILS OF SECURED ASSET PUT FOR E-AUCTION:

Loan Account No/Selling Institution	Name of Borrower/ Co Borrower	Trust Name	Total Outstanding Dues INR	Reserve Price (INR)	Earnest Money Deposit (EMD) in INR	Date & Time of Auction	Type of Possession
NNQ00004N/ Indusind Bank Limited	M/s. Gunjan Mobile Gallery (Borrower) Mr. Deepak Kaniyalal Talerja (Co-Borrower), Mrs. Payal Deepak Talreja (Co-Borrower)	EARC TRUST SC 414	Rs. 28,71,251.43/- as on 07.11.2026	Rs. 12,66,000/-	Rs. 1,26,600/-	30-11-2026 & 11:00AM	Physical
Property Description: Flat No. 516, 5th Floor, Rai Gulmohar Wing II, Plot No. 5 & 6, Ward No. 57, Mouza Nari C S No 453 Nagpur - 440014 Nagpur.							
1395373/ Dewan Housing Finance Corporation Limited	1. Mr. Sanjay Kewatkar (Borrower)	EARC Trust SC 371	Rs. 11,28,977.15/- as on 06.11.2026	Rs. 16,00,000/-	Rs. 1,60,000/-	15-12-2026 at 02:00 PM	Physical
Property Description: All the piece and parcel of Plot No- 31A, Opp. Adarsha School, Adarsha Nagar, Nr. Pande Layout Dhamangaon Amravati, Maharashtra-444709							

IMPORTANT INFORMATION REGARDING AUCTION PROCESS:

1.	EMD Demand Drafts (DD) shall be drawn in favor of "EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED - EMD ACCOUNT" payable at Mumbai	
2.	EMD Payments made through RTGS shall be to : **Name of the Account No.** EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED - EMD ACCOUNT" **Account No :** 000405158602; **Name of the Bank -** ICICI BANK; **IFSC Code :** IFSC ICIC0000004	
3.	**Last Date of Submission of EMD**	Received 1 day prior to the date of auction
4.	**Place for Submission of Bids**	1st Floor, Edelweiss House, off CST Road, Kalina, Mumbai-400098
5.	**Place of Auction (Web Site for Auction)**	E-Auction (https://auction.edelweissarc.in)
6.	**Contact Person with Phone No.**	Customer care: 1800 266 6540
7.	**Date & Time of Inspection of the Property**	As per prior appointment

For detailed terms and conditions of the sale, please refer to the link provided in EARC's website i.e. **https://auction.edelweissarc.in**

Date : 12-11-2026
Place : Mumbai

Authorised Officer
For Edelweiss Asset Reconstruction Company Limited

Edelweiss Asset Reconstruction

HDB Financial Services Limited

Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380009

Regional /Branch Office: 2nd Floor, Plot No 11 Central Excise Colonywardha Road Chatrapati Chowk Nagpur 440015 (MH)

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 14/12/2026 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 Actual possession of the following property 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", "AS IS WHAT IS" AND "WHATEVER THERE 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://bankeauctions.com**

DESCRIPTION OF IMMOVABLE / MOVABLE PROPERTIES-I

Lot No.	Name of the Branch & Loan Account Details	Mortgage Property Description, Which is Under Auction Sale & Possession Status	Demand Notice Date Outstanding Amount (Secured debt)	Authorized Officer's Details	EMD Submission Account Details	Reserve Price / EMD Amount / Bid Increase Amount	Date/ Time of e-Auction & Last Date of EMD Submission
1.	**HDB Financial Services Limited,** 2nd Floor Plot No.11 Central Excise Colonywardha Road Chatrapati Chowk Nagpur -440015.. **Loan account No. :** 3872045, 12918251 linked by Unique Id Number 62190768. **1.Hotel Chandrodaya** Sari Marketjatpura Gate Main Road Chandrapur Chandrapur Ho-442401 Maharashtra. **And Also :** Flat No G02 Ground Floor Laxmi Narayan Appartment Wasekar Layout Nr Sankalp Colony Board Plot No 5 Survey No 17/3 Chandrapur-442404. **2. Rajesh Homraoji Chilke** Flat No G/2 Laxmi Narayan Appartment Vasekar Layout Chandrapur Chandrapur Ho- 442401 Maharashtra. **3. Priya Rajesh Chilke** Flat No G/2 Laxmi Narayan Appartment Vasekar Layout Chandrapur Chandrapur-442404 Maharashtra.	"All That Piece And Parcel Of Undivided Share Of Land Admeasuring 37.50 Sq. Mt. Out Of Total Area 300.00 Sq. Mt. Plot No.5 Out Of Survey No 17/3 And Construction Of Flat No. G-2 on the Ground floor Having Built Up Area 65.03 Sq. Mt. In Laxminarayan Apartment Situated At Mauza Govindpur Rith Chandrapur Tehsil And District Chandrapur-442401 and **Bounded :** East : 15 Mtr. DP Road, West : Layout Plot No. 6, North : Layout Plot No. 4, South : 9 Mtr. Wide Road **Possession Status-Symbolic Possession**	**04.08.2026** **Rs.23,48,407/-** (Rupees Twenty Three Lakhs Forty Eight Thousand Four Hundred Seven Only) in Loan Account Number-3872045, 12918251 linked by Unique Id Number 62190768 as of 04.08.2026 and future contractual interest till actual realization together with incidental expenses, cost and charges etc	**Mr. Onkar Shrikant Joshi; Mobile No:- 7020954765, Email Id: lo.bajajnagar @hdbfs.com**	**A/c. No. 00210310002748 A/c Name HDBFS GENERAL receipts, IFSC Code- HDFC0000021 Bank- HDFC BANK LTD Branch- HYDERABAD-LAKDIKAPUL MICR CODE- 500240002.**	**Rs.25,35,480/-** (Rupees Twenty Five Lakhs Thirty Five Thousand Four Hundred Eighty Only) **EMD Rs.2,53,548/-** (Rupees Two Lakhs Fifty Three Thousand Five Hundred Forty Eight Only) **Bid Increase Amount *15,000/-**	**15-12-2026 At. 11.00 AM to 05.00 PM** With Unlimited Extensions of 5 Minutes After Highest Bid Open Bidding Given By The Participants. **LAST DATE OF EMD SUBMISSION 14-12-2026 11 AM to 5 PM.**
2.	**HDB Financial Services Limited,** 2nd Floor Plot No.11 Central Excise Colonywardha Road Chatrapati Chowk Nagpur -440015.. **Loan account No.:** 29896541. **1.High Speed Refrigeration** Modi No 1In The House Of Manda Wgade Sitaburdi Ward No 2 Nagpur Nagpur -440012 Maharashtra. **And Also:** Gokhale Wada The Undivided Share, 8.889% Adm 42.9 940.9 Sq Ft (87.4996 Sq Mtr) Shop No G-2 Built Up Area 17.094 Sq Mtr G Floor H No 349/A Cs No 3141 St No 81 Nagpur-440022. **And Also :** Shop No 5 G Floor Build Up Area 23.15 Sq Mtr With Undivided Share 2.15% H No 3115 Adm 322.838 Sq Mtrs. Cs No3133 Sheet No 160/81 Circle No 19/C Ward No 3 Modi No 1 Nagpur-440022. **2. Harbeer Inderpal Bhatia** Plot No 52 Flat No 101 Sai Aangan Atrey Layout Pratap Nagar Nagpur Near Datta Meghe College Nagpur Nagpur-440022 Maharashtra. **3. Manmeetkaur Harbeersingh Bhatia** Plot No 52 Flat No 101 Sai Aangan Atrey Layout Pratap Nagar Nagpur Near Datta Meghe College Nagpur-440022 Maharashtra. **4. Harbhajankaur Inderpalsingh Bhatia** Plot No 52 Flat No 101 Sai Aangan Atrey Layout Pratap Nagar Nagpur Near Datta Meghe College Nagpur-440022 Maharashtra.	**Schedule A :** "All That Piece And Parcel Of Shop No. 5 On Ground Floor Built Up Area 23.15 Sq Mtr. (249.184526 Sq Ft) In The Building Know As "Yog Laxmi Apartments" With Undivided Share 2.15% House No. 3115 "Adm. 322.838 Sq. Mtrs. (3474.00 Sq. Ft.) City Survey No. 3133 Sheet ..No. 160 / 81 Circle No. 19/C, Ward No. 3, Modi No. 1 Sitabardi, Tah & Dist Nagpur. 440022 **and Bounded :** East:Public Road, West:-Shop Of Shri, Nilkanth Shivram Bhagwat, North:-Open Space, South:-Shop Of Smit. Shakuntala Marotrao Khangar **Schedule B :** All that Piece and Parcel of R.C.C. Superstructure Comprising Shop No. G-2 Build up Area 17.094 Sq.Mtrs on the ground floor of a building standing bearing House no 349/A, "GOKHALE WADA"The undivided share 8.889%. ad measuring 42.9 Sq. Ft, City Survey No. 3141, Sheet No. 81,Mouza Sitabuldi Tah & Dist. Nagpur.-440022 **and Bounded :** East:House of Shri. Kalbande, West:-Road, North:-House of Shri. Maske,South:-House of Shri. jaiswal **Possession Status-Symbolic Possession**	**04.08.2026** **Rs.47,38,788/-** (Rupees Forty Seven Lakhs Thirty Eight Thousand Seven Hundred Eighty Eight Only) in Loan Account Number-29896541 as of 04.08.2026 and future contractual interest till actual realization together with incidental expenses, cost and charges etc.	**Mr. Onkar Shrikant Joshi; Mobile No:- 7020954765, Email Id: lo.bajajnagar@hdbfs.com**	**A/c. No. 00210310002748 A/c Name HDBFS GENERAL receipts, IFSC Code- HDFC0000021 Bank- HDFC BANK LTD Branch- HYDERABAD-LAKDIKAPUL MICR CODE- 500240002.**	**Rs.57,31,140/-** (Rupees Fifty Seven Lakhs Thirty One Thousand One Hundred Forty Only) **EMD Rs.5,73,114/-** (Rupees Five Lakhs Seventy Three Thousand One Hundred Fourteen Only) **Bid Increase Amount *15,000.00**	**15-12-2026 At. 11.00 AM to 05.00 PM** With Unlimited Extensions of 5 Minutes After Highest Bid Open Bidding Given By The Participants. **LAST DATE OF EMD SUBMISSION 14-12-2026 11 AM to 5 PM.**

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://www.bankeauctions.com** (the user ID & Password can be obtained free of cost by registering name with **https://www.bankeauctions.com**) through Login ID & Password. The EMD shall be payable through NEFT in the account mentioned above. 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 NEFT/RTGS Challan or 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//www.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 **C1 INDIA PRIVATE LIMITED, Plot no-68, 3rd Floor, Sec-44, Gurgaon, Haryana-122003, E-mail ID : support@bankeauctions.com, Support Helpline Numbers : 91-7291981124/25/26, Sales Enquiries : support@bankeauctions.com, 7291981124 and for any property related query may contact Authorised Officer: MR. Onkar Shrikant Joshi, Mobile No: - 7020954765, Email Id:- lo.bajajnagar@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 **14/12/2026 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: 11-11-2026
Place: Chandrapur and Nagpur

Authorised Officer
HDB Financial Services Limited

