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APPENDIX- IV-A

[See proviso to rule 8 (6)]

E-Auction Cum Sale Notice for Sale of Immovable Properties

SARFAESI/SN/SJ/26/2026

15 NOV. 2026

LAN: RJ/BLW/BLWR/A000000526

To,

MR. SANJAY KUMAR JOSHI (Borrower)
PATTA NO 18, VILL-GAGEDA ,GP-GAGEDA, PS-HURDA, DIST-BHILWARA , Rajasthan - 311021

MRS. ARTI SHARMA (Co-Borrower)
PATTA NO 18, VILL-GAGEDA ,GP-GAGEDA, PS-HURDA, DIST-BHILWARA , Rajasthan - 311021

MR. MAHENDRA KUMAR JOSHI (Co-Borrower)
PATTA NO 18, VILL-GAGEDA ,GP-GAGEDA, PS-HURDA, DIST-BHILWARA , Rajasthan - 311021

E-Auction Sale Notice for Sale of Immovable Assets under the Securitizations and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act") read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the Rules").

Notice is hereby given to the public in general and to the Borrower (s) and Guarantor (s) in particular that the below described immovable property mortgaged/charged to the **Hinduja Housing Finance Ltd (HHFL)** having its Corporate Office at 167-169, 2nd Floor, Little Mount, Saidapet, Chennai - 600015 and one of its Branch Offices at 2nd Floor, Prem Bhawan, Azad Nagar, Pur Road, Opp. Shani Temple, Gandhi Nagar, Bhilwara Rajasthan-311001, the possession of which has been taken by the Authorized Officer of Hinduja Hosing Finance Ltd (Secured Creditor) under Section 13(4) of the Sarfaesi Act, will be sold by the Authorized Officer through E- Auction platform provided at the website: www.bankeauctions.com as mentioned below for recovery of under mentioned dues and applicable interest, charges and costs etc., as detailed below.

The Property described below is being sold on "As is where is", "As is what is", and "Whatever there is" under the Rule no. 8 & 9 of the security interest (Enforcement) Rules (hereinafter referred to as the rules) for the recovery of the dues detailed as under –

<table>
<tr><th>Loan Account Number And Name of Borrower(s) / Co-Borrower(s) /Guarantor(s)</th><th>Demand Notice u/s 13(2) Date and Amount</th><th>Description of the Immovable Property/ Secured Asset</th><th>Date and Type of Possession</th><th>Reserve Price</th><th>Date of Inspection of the property</th></tr>
<tr><td rowspan="2">Loan Account No.
RJ/BLW/BLWR/A000000526

1. MR. SANJAY KUMAR JOSHI (Borrower)

2. MRS. ARTI SHARMA (Co-Borrower)

3- MR. MAHENDRA KUMAR JOSHI (Co-Borrower)</td><td>02/04/2024

And. Rs. 1209711 due as on 02.04.2024</td><td rowspan="2">All that part and parcel of the property situated at

PATTA NO 18, VILL-GAGEDA ,GP-GAGEDA, PS-HURDA, DIST-BHILWARA , Rajasthan - 311021</td><td>13/08/2024

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Possession</td><td rowspan="2">Rs.

2018000/-</td><td>14/12/26 1100 hrs - 1300 hrs</td></tr>
<tr><td>Bid Increase Amount
Rs. 10,000/-</td><td>Total Outstanding as On Date 02/04/24

Rs. 1209711/-</td><td>Earnest Money Deposit (EMD)

Rs.

201800/-</td><td>EMD Deposition Last Date 15 /12/26 Till 1400 hrs.

Date/Time of E-Auction

16/12/26

1100 hrs-1300 hrs.</td></tr>
<tr><td colspan="6">Details of encumbrance over the property, as known to the Hinduja Housing Finance – Nil</td></tr>
<tr><td colspan="6">Mode Of Payment:- All payment shall be made by demand draft in favour of Hinduja Housing Finance Limited payable at Bhilwara.</td></tr>
</table>

TERMS & CONDITIONS OF ONLINE E- AUCTION SALE: -

1. The Property is being sold on ***"As is Where is", "As is What is", "Whatever there is" and Without Recourse"*** basis. As such sale is without any kind of warranties & indemnities.
2. Particulars of the property/assets (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of the information of the Secured Creditor and Secured Creditor shall not be answerable for any error, mis-statement or omission. Actual extant & dimensions may differ.
3. E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or any representation on the part of the Secured Creditor. Interested bidders are advised to peruse the title deeds with the Secured Creditor and to conduct own independent enquiries/due diligence about the title & present condition of the property/assets and claims/dues affecting the property before submission of bids.
4. Auction/bidding shall only be through "online electronic mode" through the website www.bankeauctions.com Or Auction provided by the service provider M/s C1 India Pvt. Ltd., who shall arrange & coordinate the entire process of auction through the e-auction platform.
5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor/service provider shall not be held responsible for the internet connectivity, network problems, own system crash, power failure etc.

6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider M/s **C1 India Pvt. Ltd., having its corporate office at Plot No. 68, 3rd Floor, Sector - 44, Gurgaon, Haryana-122003 (Contact Person Mr. Bhavik, Mobile No. 9974887668, Email: gujarat@c1india.com, Email: tn@c1india.com, Prabhakaran.Malaichamy@c1india.com & Support (Helpline) Mobile No. +917291981124/25/26, Support Email – Support@bankeauction.com.**
7. For participating in the e-auction sale the intending bidders should register their name at **https://www.bankeauctions.com** well in advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider.
8. For participating in e-auction, intending bidders have to deposit a refundable Earnest Money Deposit (EMD) i.e. 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favour of "Hinduja Housing Finance Limited".
9. The intending bidders should submit the duly filled in Bid Form (format available on **https://www.bankeauctions.com**) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer **at** Hinduja Housing Finance Limited, 2nd Floor, Prem Bhawan, Azad Nagar, Pur Road, Opp. Shani Temple, Gandhi Nagar, Bhilwara Rajasthan-311001**.** The sealed cover should be super scribed with "Bid for participating in E-Auction Sale- - in the Loan Account Number (as mentioned above) for the property (as mentioned above)
10. After expiry of the last date of submission of bids with EMD, Authorized Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the specified EMD with the Secured Creditor) to the service provider **M/s C1 India Pvt. Ltd.** to enable them to allow only those bidders to participate in the online inter-se bidding/auction proceedings at the date and time mentioned in E-Auction Sale Notice.
11. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited **extension of "10" minutes each**, i.e. the end time of e- auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension.
12. Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone.
13. Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him by E-Mail to the Authorized Officer on mail id laxmansingh.nayak@hindujahousingfinance.com, auction@hindujahousingfinance.com and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings.
14. The successful bidder shall immediately i.e. on the same day or not later than next working day, as the case may be, pay a deposit of Twenty Five per cent, of the amount of the sale price, which is inclusive of earnest money deposited, if any, to the Authorized Officer conducting the sale. The balance amount of purchase price payable shall be on or before fifteenth day of confirmation of sale of the immovable property.
15. In case of default in payment of above stipulated amounts by the successful bidder/auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put to sale.
16. At the request of the successful bidder, the Authorised Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount.
17. The Successful Bidder shall pay applicable TDS (out of Sale proceeds) and submit TDS certificate to the Authorised officer.
18. Municipal/Panchayat Taxes, Electricity dues (if any) and any other authorities dues (if any) has to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property.
19. Sale Certificate will be issued by the Authorised Officer in favour of the successful bidder only upon deposit of entire purchase price/bid amount and furnishing the necessary proof in respect of payment of all taxes/charges.

20. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser.
21. The Authorized officer may postpone/cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 30 days from the scheduled date of sale, it will be displayed on the website of the service provider.
22. The decision of the Authorized Officer is final, binding and unquestionable.
23. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them.
24. For further details and queries, please contact Authorized Officer at branch office at **Hinduja Housing Finance Limited**, 2nd Floor, Prem Bhawan, Azad Nagar, Pur Road, Opp. Shani Temple, Gandhi Nagar, Bhilwara Rajasthan-311001.
25. This is also 30 (Thirty) days' notice to the Borrower/Mortgagor/Guarantors of the above said loan account pursuant to rule 8(6) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above-mentioned date/place.

Place: Bhilwara **For Hinduja Housing Finance Limited**

Authorized Officer (LAXMAN SINGH)

Special Instructions/Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Hinduja Housing Finance Limited **nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.**

(Contact Person Details: RRM- Siddartha Singh– 7891119990, RLM-Dilip Singh Yadav– 9829700491, CLM- LAXMAN SINGH BHILWARA BRANCH – 9001168949)