HINDUJA HOUSING FINANCE LIMITED

Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015, and
Branch office: Office No. 311 & 312, ITL Northex Tower, A-9 building, NSP, Pitampura-110034
Contact details: ZRM (Pawan Pandey): 8010562716| RRM (Ravi Shankar): 9999735552 | ALM (Parmod Chand): 9213871859, RLM(Nitish Garg)-7827524010
Email: Auction@hindujahousingfinance.com

NOTICE OF SALE THROUGH PRIVATE TREATY

To,

1.Mr. NITESH KUMAR
S/o Sh. Ajay Pal
C/o M/s Nitesh Travels Services
At: B 3/515,AGAR NAGAR,
PREM NAGAR-3, KIRARI ,
SULEMAN NAGAR, DELHI, 110086
Mob: 8368136580 ..... (**BORROWER)**

2. **Mrs . KALPANA**
C/o Sh. Nitesh Kumar
At: B 3/515, MADINA MASJID,
AGAR NAGAR,PREM NAGAR-3, KIRARI ,
SULEMAN NAGAR, DELHI, 110086
Mob: 8368136580 .....**(CO-BORROWER)**

3. Mrs. RUKMANI
W/O SH. AJAY PAL
At: B 3/515,AGAR NAGAR,
PREM NAGAR-3, KIRARI ,
SULEMAN NAGAR, DELHI, 110086
Mob: 8368136580 .....**(CO-BORROWER)**

SALE OF IMMOVABLE ASSETS MORTGAGED TO HHFL UNDER THE SARFAESI ACT, 2002 READ WITH PROVISO TO RULE 8(8) AND 9(1).

The undersigned, as Authorized Officer of HHFL, has taken possession of the schedule property under Section 14(1) of the SARFAESI Act. Public at large is hereby informed that the secured property described in the Schedule is available for sale through **Private Treaty/Public E-Auction**, on terms agreeable to HHFL, for realization of its dues on an **"AS IS WHERE IS"**, **"AS IS WHAT IS"** and "**WHATEVER THERE IS**" basis.

Standard Terms & Conditions

1. Sale will be conducted strictly on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis.
2. Purchaser must deposit 10% of the offered amount along with the application and KYC documents. This will be adjusted against the 25% deposit required upon acceptance. No interest shall be payable on the EMD.
3. On acceptance of the offer by HHFL, purchaser must deposit 25% of the sale consideration (inclusive of the initial 10%) by the next working day.
4. Balance 75% of the sale consideration must be paid within 15 days of confirmation of sale.
5. Failure to remit amounts within stipulated timelines will result in automatic forfeiture of all deposits made, including the initial 10% and the property may be resold without further notice.
6. If HHFL does not accept the offer, the initial 10% deposit will be refunded without interest.

7. For bids exceeding RS. 50,00,000/- the successful purchaser must remit 1% TDS under Section 194-IA of the Income Tax Act.
8. The property is sold with all existing and future encumbrances, whether known or unknown to HHFL. HHFL shall not be responsible for any third-party claims, rights, or statutory dues.
9. Purchaser must conduct independent due diligence on all aspects of the property. No claims will be entertained later.
10. HHFL reserves the right to reject any offer or cancel the auction without assigning reasons.
11. 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.,
12. The bidders may participate from their place of choice through online portal. Secured Creditor/service provider shall not be held responsible for the any internet connectivity issue
13. For any details 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. Mithalesh, Mobile No. 7080804466, Email: Mithalesh.kumar@c1india.com, Email: tn@c1india.com, Prabhakaran.Malaichamy@c1india.com & Support (Helpline) Mobile No. +91-7291981124/25/26, Support Email – Support@bankeauction.com.
14. 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.
15. 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".
16. Interested parties may contact the Authorized Officer for details and submit Offer, EMD along with KYC documents on or before 21-11-2026 at 5.00 p.m.
17. Successful auction Purchaser shall bear all stamp duty, registration fees, taxes and other statutory expenses related to the mortgaged property.
18. The Borrowers'/Mortgagors' right of redemption under Section 13(8) of the SARFAESI Act stands extinguished upon the date of publication of this notice as per the latest judicial mandates.
19. Sale shall be conducted in accordance with the provisions of the SARFAESI Act and Rules.

SCHEDULE	
Description of the Property (Secured Asset): Build up Property bearing no. B-76 , Third Floor, Back Side with roof / terrace rights area measuring 50 Sq yds , 41.81 sq mtrs out of Khasra no.16/25 , situated in revenue estate of village Matiala , Block B. Gali no. 7 , Colony known as Matiala Extension ,Uttam Nagar , New Delhi -110059 **Bounded as** **East: Front Side Flat/ Road 20 ft,** **West: Gali 9 ft.,** **North: Other's property,** **South: Other's property**	**Outstanding amount: Rs. 22,05,000 as on 30. 10.2026** **Reserve Price: Rs. 9,50,000/- (Rupees Nine Lakh(s) Fifty Thousand Only)** **EMD: Rs. 95,000 (Rupees Ninety Five Thousand Only)**
LOAN NO: DL/TLK/TIHR/A000000479 **Borrowers Name:** 1. **Mr. NITESH KUMAR (BORROWER)** 2. **Mrs . KALPANA KALPANA (CO-BORROWER)** **3. Mr. RUKMANI (CO-BORROWER)**	**EMD Deposition Last Date: 21/11/2026** till 1700 hrs. **Date/Time of E-Auction: 23/11/2026** from 1100hrs-1300 hrs. **Bid Increase Amount:** Rs. 10,000/-

Place: Delhi
Date: 05.11.2026

For Hinduja Housing Finance Limited



Authorised Officer