HDB Financial Services Limited
Ground Floor, Zenith House,
Keshavrao Khadye Marg,
Opp. Race Course, Mahalaxmi,
Mumbai - 400034.
Tel : 022 - 39586300
Fax : 022 - 39586666
Web : www.hdbfs.com
CIN : U65993GJ2007PLC051028
Email ID : compliance@hdbfs.com

By Registered Post AD / Speed Post

Date : 19-11-2026

1. SAINS ENGG WORKS
H NO 2465 STNO 2 JANTA NAGAR GILL ROAD
LUDHIANA-141001 PUDUCHERRY

And Also
PROPERTY MEASURING 403-1/2 SQ YDS M.C NO B
21 2468/1 KHASRA NO 6560/4037 SITUATED AT
VILL GILL NO 02 JANTA NAGAR
LUDHIANA-141001

2. BALJEET KAUR
HNO 2465 ST NO 02 GILL ROAD JANTA NAGAR
LUDHIANA LUDHIANA-141001 PUNJAB

3. PARMINDER SINGH
HNO 2465 ST NO 02 GILL ROAD JANTA NAGAR
LUDHIANA-141001 PUNJAB

4. SUKHDEV SINGH
2465 ST NO 02 GILL ROAD JANTA NAGAR
LUDHIANA LUDHIANA PUNJAB- 141003

5. HARBANS SINGH
HNO 2465 ST NO 02 GILL ROAD JANTA NAGAR
LUDHIANA-141001 PUNJAB

Subject: Notice for Sale of the Mortgaged Property (Ref. Loan Account No. 2616889

Dear Sir / Madam,

Please refer to Demand Notice dated 20.07.2026 issued by HDB Financial Services Limited (hereinafter called HDBFS) under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "SARFAESI Act"), wherein the Company had called upon you to pay the dues of **Rs. 3,792,010.60/- (Rupees Thirty Seven Lakhs Ninety Two Thousand Ten and Paise Sixty Only) as of 20.07.2026** with further interest as per terms and conditions of loan agreement along with other incidental, costs and expenses till actual realisation, until payment in full **(hereinafter referred as the "outstanding amount")** and payable by you all pertaining to loan account number **2616889**, within 60 days from the date of the said notice.

Since you have failed and neglected to pay the amount as demanded in the said notice as such, the Authorized officer of HDBFS 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 Rule 9 of the said Rules.

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This is to inform you that all the requisitions under the provisions of **SARFAESI Act and The Security Interest (Enforcement)** Rules, 2002 have been complied with and HDBFS now proposes to sell the secured asset as mentioned in Annexure "A" annexed herewith by public auction and/or any other methods as prescribed under the provisions of Rule 8 (5) of Security Interest (Enforcement) Rules, 2002 after a period of 30 days from the date of this notice on ' "AS IS WHERE IS", "AS IS WHAT IS" AND WHATEVER THERE IS' basis, unless we receive the entire outstanding i.e. **Rs. 3,792,010.60/- (Rupees Thirty Seven Lakhs Ninety Two Thousand Ten and Paise Sixty Only) as of 20.07.2026** with further interest as per terms and conditions of loan agreement along with other incidental, costs and expenses till actual realisation **together with incidental expenses, cost and charges (hereinafter referred as the "outstanding amount")**. until payment in full within the statutory period of 30 days, which please note.

S.No.	PARTICULARS	DETAILS
1	DATE OF INSPECTION	23.12.2026 - BETWEEN 11:00 AM TO 01:00 PM IST
2	LAST DATE OF DEPOSIT OF EMD AND DOCUMENTS	25.12.2026 till 5 PM
3	PLACE OF SUBMISSION OF DOCUMENTS	HDB Financial Services , First Floor SCO No 70 Sector 47 Chandigarh
4	DATE OF AUCTION	26.12.2026
5	TIME OF AUCTION	***10.30 AM TO 11.30 AM WITH FURTHER EXTENSION OF 5 MINUTES***
6	MODE OF AUCTION	**E-AUCTION THROUGH WEBSITE : https://www.bankeauctions.com**

(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)

For HDB Financial Services Limited

Date: 19-11-2026

For HDB Financial Services Ltd.

Authorized Officer

Authorised Officer

HDB FINANCIAL SERVICES

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Annexure- A

Name of the Borrowers and Account No.	Amount outstanding	Description of Mortgage property	Reserve Price Fixed (IN INR) & EMD (IN INR)
1. SAINS ENGG WORKS **H NO 2465 STNO 2 JANTA NAGAR GILL ROAD LUDHIANA-141001 PUDUCHERRY** **And Also** **PROPERTY MEASURING 403-1/2 SQ YDS M.C NO B 21 2468/1 KHASRA NO 6560/4037 SITUATED AT VILL GILL NO 02 JANTA NAGAR LUDHIANA-141001** **2. BALJEET KAUR** HNO 2465 ST NO 02 GILL ROAD JANTA NAGAR LUDHIANA LUDHIANA-141001 PUNJAB **3.PARMINDER SINGH** HNO 2465 ST NO 02 GILL ROAD JANTA NAGAR LUDHIANA-141001 PUNJAB **4. SUKHDEV SINGH** 2465 ST NO 02 GILL ROAD JANTA NAGAR LUDHIANA LUDHIANA PUNJAB- 141003 **5. HARBANS SINGH** HNO 2465 ST NO 02 GILL ROAD JANTA NAGAR LUDHIANA-141001 PUNJAB **Loan Account No. 2616889**	**Rs. 3,792,010.60/- (Rupees Thirty Seven Lakhs Ninety Two Thousand Ten and Paise Sixty Only) as of 20.07.2026 with further interest as per terms and conditions of loan agreement alongwith other incidental, costs and expenses till actual realisation**	SCHEDULE OF THE SECURITIES I **All the Piece and Parcel of the Property bearing MC No-B-21-2468/1, Measuring 403-1/2 Sq Yards, Comprised in Khasra No-6560/4037/377, Khata No-2279/2961, as per jamabandi for the year 2010-2011, Situated at Village-Gill No-2, Abadi Janta Nagar, Tehsil and District Ludhiana as per Transfer Deed bearing Wasika No-10959 Dated 10-3-17 recorded in the name of Sukhdev Singh Bounded as North-Street,South- Neisghbour,East-Mehar Singh,West-Street.**	**Rs. 23483700/-(Two Crore Thirty-Four Lakh Eighty-Three Thousand Seven Hundred Rupees Only Only)** **EMD Amount(IN INR) : Rs. 2348370 /- (Twenty-Three Lakh Forty-Eight Thousand Three Hundred Seventy Rupees Only)**

FOR HDB FINANCIAL SERVICES LIMITED

Date: 19-11-2026

For HDB Financial Services Ltd.

AUTHORIZED OFFICER

Authorised Officer