HDB FINANCIAL SERVICES

**HDB Financial Services Limited**
3rd and 4th Floor, Hemalatha Mansion,
7-1-397/111 & 112, S R Nagar,
Hyderabad - 500 038, Telangana.
Web : www.hdbfs.com
CIN - L65993GJ2007PLC051028
Email : customer.support@hdbfs.com

**Registered A.D**

**Dated: - 18/11/2026**

1. **VIJAYKUMAR BHAGVANDAS GEMLANI**

   14- LAXMINAGAR SOCIETY KAMANA ROAD VISNAGAR VISNAGAR-384315 GUJARAT

2. **ANITABEN BHAGAVANDAS GEMLANI**
   14- KAMANA ROAD LAXMINAGAR SOCIETY VISNAGAR VISNAGAR-384315 GUJARAT

**Dear Sir/Madam,**

**Sub: Notice for Sale of the Mortgaged Property through e-auction dated 08/12/2026.**

We refer to our Demand Notice dated 16/01/2026 issued by us 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 we had called upon you to pay the dues of Rs. 2019207.8/- (Rupees Twenty Lakhs Nineteen Thousand Two Hundred Seven and Paise Eighty Only) **AS OF 12/01/2026** dues which may fall due till realisation thereof until payment in full within 60 (sixty) days from the date of notice, (hereinafter referred as the "Outstanding Amount") and payable by you all pertaining to Loan **Account Number- 17944557** financial facility disbursed by HDB Financial Services Ltd. (Hereinafter referred as HDBFS) within 60 days from the date of the said notice. You have since then failed and neglected to pay the amount as demanded.

1. It is pertinent to note that despite the service of the above mentioned notice you have failed to liquidate the outstanding dues and as such, the Authorised officer of HDB Financial Services Ltd. 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 Rules 8 & 9 on dated -**01-04-2026.**
2. After taking **Physical possession** of the secured assets, inspection was carried out by approved valuer in compliance of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002. On the basis of reports of the valuer, Reserve Price for Secured Asset described herein below as mentioned in Annexure "A" is fixed at and **RS. 17,00,000/-** (RUPEES SEVENTEEN LAKH ONLY ).
3. Hence, for recovering its legal dues, HDB Financial Services Limited has now proposed to again invite tender/conduct auction after fixing the reserve price. Accordingly has now fixed reserve price i.e. **RS. 17,00,000/-** (RUPEES SEVENTEEN LAKH ONLY ).

described herein below in Annexure "A", below which the said Secured Asset as mentioned in Annexure "A" will be sold and which sale will be on **"AS IS WHERE IS" "AS IS WHAT IS" AND "WHATEVER THERE IS"**.

4. This is to inform you all, that all the requisitions under the provisions of SARFAESI Act and The Security Interest (Enforcement) Rules, 2002 have been complied with and HDB Financial Services Limited now proposes to sell the secured assets as mentioned in **Annexure "A"** by public auction and/or any other methods as prescribed under the provisions of Rule 8(5) of Security Interest (Enforcement) Rules, 2002 read with proviso Rule 9 (1), after a period of 15 **days** from the date of this notice along with the existing encumbrances if any **"AS IS WHERE IS" "AS IS WHAT IS" AND "WHATEVER THERE IS"** unless we receive the entire outstanding amount along with interest and other charges as demanded in our notice, within the statutory period of 15 **Days** from the date of this notice which please note.

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5. The sale of the secured assets will be through an Online E-Auction at the reserve price more particularly detailed in "Annexure A". The auction shall be scheduled as under.

| S.No. | PARTICULARS | DETAILS |
|---|---|---|
| 1 | DATE OF AUCTION | **08/12/2026** |
| 2 | TIME OF AUCTION | 10:30 AM to 04:00 PM |
| 3 | PLACE OF SUBMISSION OF DOCUMENTS | **C1 INDIA PRIVATE LIMITED,** Plot no-68, 3rd Floor, Sec-44, Gurgaon, Haryana-122003, Mr. Dharani krishna, email id - andhra@c1india.com; ph.no-9948182222 |
| 4 | MODE OF AUCTION | E-AUCTIONTHROUGH WEBSITE: **https://bankeauctions.com** |

Please treat this notice as Notice under Rule 8 Clause (5) read with proviso to Rule 9(1) of the Security Interest (Enforcement) Rules, 2002 providing you the Borrowers a notice of **15 days** for sale of the said secured assets.

Post the expiration of the said **15 days**, HDB Financial Services Limited shall be entitled to sell the said secured assets by any of the methods as provided under Rule 8 Clause (5) of the Security Interest (Enforcement) Rules, 2002, as the case may be.

The Borrower's attention is invited to the provisions of the Sub Section 8 of Section 13 of the Act, in respect of time available to redeem the secured assets.

**ANNEXURE – "A"**
**DESCRIPTION OF IMMOVABLE / MOVABLE PROPERTIES**

| NAME OF THE BRANCH &ACCOUNT | ORTGAGE PROPERTY DESCRIPTION, WHICH IS UNDER AUCTION SALE AND POSSESSION STATUS | DEMAND NOTICE DATE / OUTSTANDING AMOUNT (SECURED DEBT) | AUTHORIZED OFFICER'S DETAILS / FOR PROPERTY INSPECTION AND OTHER QUERIES | EMD SUBMISSION ACCOUNT DETAILS | RESERVE PRICE / EMD / BID INCREASE AMOUNT | DATE OF E-AUCTION / TIME OF E-AUCTION / EMD SUBMISSION DAT |
|---|---|---|---|---|---|---|
| 101, First Floor, Vrushakruti Corspace Building,Opp. Westside Shop, Nr. Shyamal Cross Road,Ahmedabad - 380015<br><br>LOAN ACCOUNT NO.- 17944557 | PROPERTY : schedule- I<br>All That Piece And Parcel Of Plot No 14 Of Laxminagar Society Which Is Situated In New | 16/01/2026<br>Rs. 2019207.8/- (Rupees Twenty Lakhs Nineteen Thousand Two Hundred | DHARMVEER POONIA CONT NO. 9664046604.<br>(FOR | MODE OF PAYMENT : ONLY DEMAND DRAFT | RESERVE PRICE :- RS. 17,00,000/- (RUPEES SEVENTEEN LAKH ONLY ). | E-AUCTION DATE :- 08/12/2026 AT. 10:30 AM TO 04:00 PM |

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|---|---|---|---|---|---|
| 1. VIJAYKUMAR BHAGVANDAS GEMLANI, 2. ANITABEN BHAGAVANDAS GEMLANI<br><br>ALL R/O:-<br><br>14- KAMANA ROAD LAXMINAGAR SOCIETY VISNAGAR VISNAGAR-384315 GUJARAT | Survey No 9903 (Old Survey No 2478/1) Of Visnagar Sim Taluka Visnagar And District Mehsana Admeasuring 120.31 Sq Mtrs .<br><br>Boundarises-<br>North- Margin Land & Survey No. 2475/3.<br>South-Plot No. 13<br>East-Margin Land & Survey No. 2475/2<br>West- Internal Road<br><br>POSSESSION STATUS:- PHYSICAL POSSESSION | Seven and Paise Eighty Only) PERTAINING TO LOAN ACCOUNT NO. 17944557 AS ON 12/01/2026 WITH FUTURE CONTRACTUAL INTEREST PER ANNUM FROM 12/01/2026 UNTIL PAYMENT IN FULL AMOUNT ALONG WITH OTHER CHARGES AS DEMANDED IN OUR NOTICE, WITHIN THE STATUTORY PERIOD OF 30 DAYS FROM THE DATE OF THIS NOTICE | PROPERTYINSPECTION AND OTHER QUERIES) , Mr. Ramkaran Mishra CONT NO. 7600116009<br><br>MR. PRASHANT MAKHECHA CONT NO. 7600800900 EMAIL ID:- prashant.makhecha@hdbfs.com<br>MR. Ishan Upadhyay cont no. 9904010894 | EMD PRICE:- -RS. 1,70,000 /- (RUPEES ONE LAKH SEVENTY THOUSAND ONLY) | EMD SUBMISSION DATE :- 07/12/2026 |

HDB FINANCIAL SERVICES LTD. AHMEDABAD

Authorized Officer
HDB Financial Services Limited