GANESH HOUSING LIMITED

(Formerly known as Ganesh Housing Corporation Limited)

[CIN: L45200GJ1991PLC015817]

Regd.Office : Ganesh Corporate House, 100 Feet Hebatpur-Thaltej Road, Nr. Sola Bridge, Off. S.G. Highway, Ahmedabad - 380 054

(P): +91 79 6160 8888 (W): www.ganeshhousing.com (E): secretarial@ganeshhousing.com

NOTICE FOR LOSS OF SHARE CERTIFICATES

Notice is hereby given that the Company has been informed by the following shareholder that the equity shares of the company have been lost/misplaced.

Sl. No.	Folio No.	Certificate No.	No. of Shares	Distinctive No. From	Distinctive No. To	Name of the Shareholder
1	T00328	5594	100	1418701	1418800	Trilok Dipak Contractor
2	T00328	5971	100	1456401	1456500	Trilok Dipak Contractor
3	T00328	11366	100	1995901	1996000	Trilok Dipak Contractor
4	T00328	18976	100	2756901	2757000	Trilok Dipak Contractor
5	T00328	19272	100	2786501	2786600	Trilok Dipak Contractor
6	T00328	54547	1000	4611641	4612640	Trilok Dipak Contractor
7	T00328	204151	750	32835588	32836337	Trilok Dipak Contractor

Public is cautioned against dealing with the above-mentioned share certificates. Any person(s) having any claim or objection against these shares, shall intimate in writing along with supporting documents to the Company at its Registered Office within 15 days from the publication of this notice, failing which, the Company will proceed towards the issue of duplicate Share Certificate(s)/credit shares in demat account of the applicant in respect of the aforesaid shares.

Date: 19/11/2026
Place: Ahmedabad

For Ganesh Housing Limited
(Formerly known as Ganesh Housing Corporation Limited)

Jasmin Jani
Company Secretary & Compliance Officer

Axis Bank Ltd. (CIN: L65110GJ1993PLC020769)

Branch Office: Axis Bank Limited, Collection Center, First Floor, Unit No.101 & 102 (Part) Baleshwar Avenue S G Highway Opp. Rajpath Club Bodakdev Ahmedabad Gujarat - 380054. **Corporate Office :** Axis Bank Ltd., 3rd Floor, Gigaplex, NPC - 1, TTC Industrial Area, Mugaisan Road, Airoli, Navi Mumbai – 400708.

Possession Notice APPENDIX –IV [Rule 8(1)]

Whereas, the undersigned being the Authorized Officer of the AXIS BANK LTD, under the Securitisation 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 dated mentioned herein below tabel calling upon the Borrower/Co-Borrower/Mortgagor/Guarantor, mentioned herein below table to repay the amount mentioned hereunder in the notice as mentioned in the said notice together with further interest at the contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. incurred/to be incurred, within 60 days from the date of the said notice. Borrower/Co-Borrower/Mortgagor/Guarantor, mentioned herein below tabel having failed to repay the Banks dues as mentioned in the notice issued to him under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, notice is hereby given to the Borrower and other mentioned herein above in particular and the public, in general, that the undersigned has taken Possession (mentioned herein below tabel) of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with rule 8 of the said Rules on following date. Borrower/Co-Borrower/Mortgagor/Guarantor, mentioned herein below tabel in particular, and the public, in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the AXIS BANK LTD for an amount mentioned herein below tabel as mentioned in the said notice together with further interest at the contractual rate on the aforesaid amount and incidental expenses, costs, charges etc. incurred/to be incurred. The Borrowers attention is invited to the provisions of sub Section (8) of section 13 of the SARFAESI act, 2002 in respect of time available, to redeem the secured assets

Name of Borrower/ Guarantor/ Co-Borrower	Demand Notice Date & o/s. Amount Rs (interest + Charges-Recovery	SCHEDULE OF IMMOVABLE PROPERTY	Date & Type of Possession
1) M/S. RAJEEV TAFE 2)DEVDANARENDRASINH PRAHLADSINH 3) DEVDA NEETABEN JAYDIPSINH 4) DEVDA JAYDIPSINH PRAHLADSINH	14-08-2026 & Rs.3,34,74,334 as on 03/03/2026	All That Piece And Parcel Of Commercial Open Plot Rev. Sr. No. 35/P, (South Side), (Old Rev Sr. No. 51), Opp. Sabar Dairy, Nr. Samarth Campus, Boriyakhurad, Tal. Himatnagar, Dist Sabarkantha, Gujarat 383001 In The Name Of Mrs. Neetabahen Jaydipsinh Devada Comprising Of And Being Non-Admeasuring 3320 Sq. Mt. Out Of 9962 Sq. Together With All The Buildings And Structures Thereon, Fixtures, Fittings And All Plant And Machinery Attached To The Earth Or Permanently Fastened To Anything To The Earth, Both Present And Future, Owned By Neetaben Jaydipsinh Devda. Boundaries : East : Other Property Of Sr. No. 39., West : Canal, North : Other Property Of Sr. No. 35/P, South : Other Property Of Sr. No. 34/P	11.11.2026 (Symbolic)

Please further note that as mentioned in sub-section 13 of Sec. 13 of the aforesaid Act, you shall not transfer by way of sale, lease or otherwise any of the assets stated under security referred to in this Notice without prior written consent of our Bank.

Date : 20.11.2026, Place : Gujarat — Authorised Officer,Axis Bank Ltd.

HDB FINANCIAL SERVICES LIMITED

REGISTERED OFFICE: - RADHIKA, 2ND FLOOR, LAW GARDEN ROAD, NAVRANGPURA, AHMEDABAD-380009

BRANCH OFFICE: -101, First Floor, Vrushakruti Corspace Building,Opp. Westside Shop, Nr. Shyamal Cross Road,Ahmedabad - 380015. Branch Office: - SHOP NO. F-10-11, 1ST FLOOR, TIRUPATI METRO MALL KANSA ROAD, K VISNAGAR GUJARAT-384315

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 07/12/2026 UPTO 04:00 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 PHYSICAL POSSESSION OF THE FOLLOWING PROPERTY/IES 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 BASIS AND AS IS WHAT 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

NAME OF THE BRANCH & NAME OF THE BORROWERS & LOAN ACCOUNT NO.	MORTGAGE PROPERTY DESCRIPTION, WHICH IS UNDER AUCTION SALE & POSSESSION STATUS	Demand Notice Date / Outstanding Amount (Secured debt)	FOR PROPERTY INSPECTION AND OTHER QUERIES AND AUTHORIZED OFFICER'S DETAILS	EMD SUBMISSION ACCOUNT DETAILS	RESERVE PRICE / EMD / Bid Increase Amount	DATE/ TIME OF E-AUCTION LAST DATE OF EMD SUBMISSION
101, First Floor, Vrushakruti Corspace Building,Opp. Westside Shop, Nr. Shyamal Cross Road, Ahmedabad - 380015 LOAN ACCOUNT NO.- 17944557 1. VIJAYKUMAR BHAGVANDAS GEMLANI, 2. ANITABEN BHAGAVANDAS GEMLANI ALL R/O:- 14- KAMANA ROAD LAXMINAGAR SOCIETY VISNAGAR VISNAGAR-384315 GUJARAT	**PROPERTY :- I -** All That Piece And Parcel Of Plot No 14 Of Laxminagar Society Which Is Situated In New Survey No 9903 (Old Survey No 2478/1) Of Visnagar Sim Taluka Visnagar And District Mehsana Admeasuring 120.31 Sq Mtrs . Boundarises- North- Margin Land & Survey No. 2475/3. South-Plot No. 13, East-Margin Land & Survey No. 2475/2, West- Internal Road **POSSESSION STATUS:- PHYSICAL POSSESSION**	**16/01/2026 RS. Rs. 2019207.8/- (Rupees Twenty Lakhs Nineteen Thousand Two Hundred 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 15 DAYS FROM THE DATE OF THIS NOTICE**	MR. DHARMVEER POONIA CONT NO. 9664046604. (FOR PROPERTY INSPECTION AND OTHER QUERIES) , Mr. Ramkaran Mishra CONT NO. 7600116009 MR. PRASHANT MAKHECHA CONT NO. 7600800900 EMAIL ID:- prashant.makhecha@hdbfs.com MR. Ishan Upadhyay cont no. 9904010894	MODE OF PAYMENT : ONLY DEMAND DRAFT	**RESERVE PRICE :- RS. 17,00000/- (RUPEES SEVENTEEN LAKH ONLY). EMD PRICE:- - RS. 1,70000 /- (RUPEES ONE LAKH SEVENTY THOUSAND ONLY)**	**E- AUCTION DATE :- 08/12/2026 AT. 10:30 AM TO 04:00 PM EMD SUBMISSION DATE :- 07/12/2026**

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 PHYSICAL POSSESSION OF THE PROPERTIES. SUCCESSFUL BIDDER/S SHALL HAVE TO GET PHYSICAL POSSESSION OF THE PROPERTIES AT HIS/ THEIR COST,RISK & RESPONSIBILITY.
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 (DURING OFFICE HOURS).
4. THE INTERESTED BIDDERS SHALL SUBMIT THEIR EMD THROUGH WEB PORTAL: https://bankeauctions.com (THE USER ID & PASSWORD CAN BE OBTAINED FREE OF COST BY REGISTERING NAME WITH https://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://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 , Mr. Dharani krishna, email id - andhra@c1india.com; support@bankeauctions.com ph.no- 9948182222. AND FOR ANY PROPERTY RELATED QUERY MAY CONTACT AUTHORISED OFFICER: MR. DHARMVEER POONIA, CONT NO. 9664046604, E-MAIL ID: lm.satelliteroad@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 07/12/2026 UPTO 4:00 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 C1 INDIA PRIVATE LIMITED PRIOR TO THE DATE OF E-AUCTION. NEITHER THE AUTHORISED OFFICER/ HDB FINANCIAL SERVICES LIMITED NOR C1 INDIA PRIVATE LIMITED. 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 C1 INDIA PRIVATE LIMITED. https://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

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 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

THE BORROWER/ GUARANTORS ARE HEREBY NOTIFIED TO PAY THE SUM AS MENTIONED ABOVE ALONG WITH UPTO 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: 20-11-2026
PLACE Visnagar

AUTHORISED OFFICER
HDB FINANCIAL SERVICES LIMITED

HDB FINANCIAL SERVICES LIMITED

REGISTERED OFFICE: - RADHIKA, 2ND FLOOR, LAW GARDEN ROAD, NAVRANGPURA, AHMEDABAD-380009

BRANCH OFFICE: OFFICE NO.205, 206, 207 AND 208, SECOND FLOOR, SAI MALL, BESIDE VAIBHAV CINEMA, OLD BUS STAND, VYARA, GUJARAT – 394650

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 21/12/2026 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 **SYMBOLIC POSSESSION** OF THE FOLLOWING PROPERTY/IES 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 BASIS AND AS IS WHAT 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://WWW.BANKEAUCTIONS.COM**

DESCRIPTION OF IMMOVABLE / MOVABLE PROPERTIES

NAME OF THE BRANCH & NAME OF THE BORROWERS & LOAN ACCOUNT NO.	MORTGAGE PROPERTY DESCRIPTION, WHICH IS UNDER AUCTION SALE & POSSESSION STATUS	Demand Notice Date / Outstanding Amount (Secured debt)	FOR PROPERTY INSPECTION AND OTHER QUERIES AND AUTHORIZED OFFICER'S DETAILS	EMD SUBMISSION ACCOUNT DETAILS	RESERVE PRICE / EMD / Bid Increase Amount	DATE/ TIME OF E-AUCTION LAST DATE OF EMD SUBMISSION
OFFICE NO.205, 206, 207 AND 208, SECOND FLOOR, SAI MALL, BESIDE VAIBHAV CINEMA, OLD BUS STAND, VYARA, GUJARAT – 394650. LOAN ACCOUNT NO. 36849071 1.ARIHANT MOBILE 2.ANILKUMAR MADANLAL SHAH 3.KALPANABEN D GARASIYA 4.GANGABEN DHIRUBHAI GARASIYA ALL R/O: (A) KHAMBHALIYA PO UNAI TA VANSDA TA VANSDA DI NAVSARI **NAVSARI-396590. (B)** DUPLEX TYPE BLOCK NO 60 RAMKABIR COMPLEX MOJE VYARA DI TAPI VYARA VYARA-394650. **(C)** 60 RAMKABIR NR BUS STOP VYARA TA VYARA DI TAPI VYARA VYARA-394650.	ALL THAT PIECE AND PARCEL OF AN IMMOVABLE PROPERTY BEARING DUPLEX TYPE BLOCK NO. 60 ADMEASURING 1800 SQ. FTS. I.E. 167.225 SQ. MTS., & 865 SQ. FTS. CONSTRUCTION, TOTALLY 80.331 SQ. MTS., & 86.894 SQ. MTS OPEN LAND, IN RAMKABIR COMPLEX, SITUATE AT NONDH NO. 2357 PAIKI WARD NO. 7, SHEET NO. 18, OF MOJE VYARA, TA: VYARA, DIST: VYARA, HERE TO AND ALONG WITH ALL ELEMENTARY RIGHTS AND OTHER INETRESTS IN RESPECT OF THE SAID PROPERTY. BOUNDARIES: NORTH: BLOCK NO. 33, SOUTH: ADJ RAM KABIR ROAD, EAST: BLOCK NO. 61, WEST: BLOCK NO. 59 **POSSESSION STATUS: SYMBOLIC POSSESSION**	**20/07/2026 RS.32,05,880.40/- (RUPEES THIRTY TWO LAKH FIVE THOUSAND EIGHT HUNDRED EIGHTY - PAISE FORTY ONLY) AS OF 20/07/2026 AND FUTURE CONTRACTUAL INTEREST TILL ACTUAL REALIZATION TOGETHER WITH INCIDENTAL EXPENSES, COST AND CHARGES ETC.**	(FOR PROPERTY INSPECTION AND OTHER QUERIES) MR. PRAVIN PATIL, CONT NO. 9106508404 MR. RAHIL HUDAA CONT NO. 8460029100 EMAIL ID:- RAHIL.HUDDA@HDBFS.COM AUTHORIZED OFFICER'S DETAILS: MR. MUSTAKIM SAIYED CONT NO. 8690982851 MR. DHARMVEER POONIA CONT NO. 9664046604	MODE OF PAYMENT: ONLY DEMAND DRAFT	**RESERVE PRICE RS.67,68,000/- (RUPEES SIXTY SEVEN LAKH SIXTY EIGHT THOUSAND ONLY) EMD RS.6,76,800/- (RUPEES SIX LAKH SEVENTY SIX THOUSAND EIGHT HUNDRED ONLY) BID INCREASE AMOUNT *50,000/-**	**E- AUCTION DATE: 22/12/2026 AT. 10:30 AM TO 04:00 PM EMD SUBMISSION DATE: 21/12/2026**

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 18/12/2026 TO 19/12/2026 (DURING OFFICE HOURS).
4. THE INTERESTED BIDDERS SHALL SUBMIT THEIR EMD THROUGH WEB PORTAL: HTTPS://BANKEAUCTIONS.COM (THE USER ID & PASSWORD CAN BE OBTAINED FREE OF COST BY REGISTERING NAME WITH HTTPS://BANKEAUCTIONS.COM) THROUGH LOGIN ID & PASSWORD. THE EMD SHALL BE PAYABLE THROUGH DEMAND DRAFT. 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 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://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 M/S. C1 INDIA PVT LTD, PLOT NO-68, 3RD FLOOR, SEC-44, GURGAON, HARYANA PIN: 122003, E-MAIL ID: SUPPORT@BANKEAUCTIONS.COM, SUPPORT HELPLINE NUMBERS: 91-7291981124/25/26/, 9948182222 AND FOR ANY PROPERTY RELATED QUERY MAY CONTACT AUTHORISED OFFICER: MR. MUSTAKIM SAIYED, MOBILE NO: 8690982851, EMAIL ID: LA.SURATDSA@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 21/12/2026 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 REQU