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HDB FINANCIAL SERVICES LIMITED

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

BRANCH OFFICE: THIRD FLOOR, NATH EDIFICE, DR YAGNIK ROAD, RAJKOT, GUJARAT – 360001.

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES (SEE PROVISION TO RULE 8(6))

LAST DATE TIME OF SUBMISSION OF EMD AND DOCUMENTS 22/12/2026 UP TO 05.00 PM

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 AND POSSESSION STATUS	DEMAND NOTICE DATE / OUTSTANDING AMOUNT (SECURED DEBT)	FOR PROPERTY INSPECTION AND OTHER QUERIES / AUTHORIZED OFFICER'S DETAILS	EMD SUBMISSION ACCOUNT DETAILS	RESERVE PRICE / EMD / BID INCREASE AMOUNT	DATE OF E- AUCTION / TIME OF E-AUCTION / EMD SUBMISSION DATE
HDB FINANCIAL SERVICES LTD. OFFICE - MAHETA CHAMBER, NEAR HDFC BANK, LOKHAND BAZAR, KHARGATE, BHAVNAGAR-364001 **LOAN ACCOUNT NO.:** 44653962 **1. VISHAL BHARATBHAI SATIYA** **2. RADHABEN BHARATBHAI SATIYA** **3. BHARATBHAI NARANBHAI SATIYA** R/O.No.1-3- SARITA SOCIETY PLOT NO 121 B BHAVNAGAR BHAVNAGAR BHAVNAGAR- 364001 GUJARAT And Also NO 1 PLOT NO 121/B ADMS RS NO 254/2-A & 255/A NANDKUNVARBA BAUG SARITA SOCIETY VADVA BHAVNAGAR BHAVNAGAR-364001	All that Piece and parcel of Immovable Property being Plot No. 122/B Paiki, area admeasuring 174.19 Sq. Mtrs., with construction area admeasuring 79.93 Sq. Mtrs., situated in revenue survey no. 254/2-A and 255/A, known as Nandkunvarba Baug, Sarita Co. Op. Hou. So. Ltd., village - vadva, Taluka and District - Bhavnagar and bounded as under: NORTH: Plot No. 108 SOUTH: 7.62 Mt Road EAST: Plot No. 122/A WEST: Plot No. 121/A **POSSESSION STATUS:** SYMBOLIC POSSESSION	**15/06/2026** **Rs.19,36,959.01/-** (Rupees Nineteen Lakhs Thirty Six Thousand Nine Hundred Fifty Nine and One Paisa Only) as of 10.06.2026 AND FUTURE CONTRACTUAL INTEREST TILL ACTUAL REALIZATION TOGETHER WITH INCIDENTAL EXPENSES, COST AND CHARGES ETC.	**(FOR PROPERTY INSPECTION AND OTHER QUERIES)** **MR.CHIRAG CHHAGANI, CONT NO.** 9909910901 **MR. PRASHANT MAKHECHA** **CONT NO.** 7600800900 **EMAIL ID:-** prashant.makhecha@hdbfs.com **AUTHORIZED OFFICER'S DETAILS:** **MR.DURLABHSINHJI RATHOD** **CONT NO. 9099091942** **MR.SUNIL VISHWAKARMA** **CONT NO.** 8600375505	MODE OF PAYMENT: ONLY DEMAND DRAFT	**RESERVE PRICE** **Rs.53,12,500/-** (RUPEES FIFTY THREE LAKH TWELVE THOUSAND FIVE HUNDRED ONLY) **EMD PRICE:-** **Rs.5,31,250/-** (RUPEES FIVE LAKH THIRTY ONE THOUSAND TWO HUNDRED FIFTY ONLY) **BID INCREASE AMOUNT: ₹50,000.00**	**E- AUCTION DATE: 23/12/2026** AT. 10.30 AM TO 04.00 PM **EMD SUBMISSION DATE: 22/12/2026**
HDB FINANCIAL SERVICES LTD. OFFICE - GROUND FLOOR, BESIDE ICICI BANK LTD, HARJI MISTRI ROAD, JAMNAGAR, 361005 **LOAN ACCOUNT :** 5713592 **1. KARAN BRASS.** **2. AMRUTLAL NARSIDAS LAKHIYIAR** **3. NILESH AMRUTLAL LAKHIYAR** **4. VARSHABEN NILESHBHAI LAKHIYEAR** **5. RAMABEN AMRUTLAL LAKHIYAR** R/O.No.1-KARAN BRASS 52 DIGVIJAY PLOT NEAR VARAVHI SCHOOL JAMNAGAR JAMNAGAR - 361005 GUJARAT And Also DIGVIJAY PLOT SHEET NO.54 C S NO H/4/289 NEW C S NO 3371 IN SHEET NO 402 OF WORD 15 VRUJ VIHAR 2APARTMENT JAMNAGAR - 361001 R/O.No.2 TO 5-54 DIGVIJAY PLOT FLOOR MIL NI SAME JAMNAGAR ANJALI APPT NI SAME VRAJ VIHAR 2 APT. JAMNAGAR JAMNAGAR- 361005 GUJARAT	**Mortgage Property-**1-DIGVIJAY PLOT SHEET NO 54 C S NO H/4/289 NEW C S NO 3371 IN SHEET NO 402 OF WORD 15 VRUJ VIHAR 2APARTMENT FIRST FLOOR FLAT NO 103 AND 104, JAMNAGAR, GUJARAT- Security Mortgage **Property-2-** All That Piece And Parcel Of In Jamnagar City, at Digvijay Plot, sheet no. 54 an ancient property bearing old City Survey no. H/4/289 and new City Survey no. 3371 in sheet no. 402 of word no. 15 admeasuring 239.68 Sq. Mtrs. Jamnagar Municipal Corporation have issued Construction Permission to Construct Vruj Vihar - 2 apartment on the caption property. First Floor Flat no. 104 of Vruj Vihar -2, Admeasuring builtup area 22.27 Sq.mtrs and Super Builtup Area 64.38 Sq.Mtrs. bounded as under. North Common passage and Flat no. 103 are situated South East West OTS and Public Road is situated. OTS and Public Road is situated. Flat No. 101 is situated. **POSSESSION STATUS:** SYMBOLIC POSSESSION	**19/06/2026** **Rs.21,80,689.20/-** (Rupees Twenty One Lakhs Eighty Thousand Six Hundred Eighty Nine and Paise Twenty Only) as of 19.06.2026 AND FUTURE CONTRACTUAL INTEREST TILL ACTUAL REALIZATION TOGETHER WITH INCIDENTAL EXPENSES, COST AND CHARGES ETC.	**(FOR PROPERTY INSPECTION AND OTHER QUERIES)** **MR.CHIRAG CHHAGANI, CONT NO.** 9909910901 **MR. PRASHANT MAKHECHA** **CONT NO.** 7600800900 **EMAIL ID:-** prashant.makhecha@hdbfs.com **AUTHORIZED OFFICER'S DETAILS:** **MR.DURLABHSINHJI RATHOD** **CONT NO. 9099091942** **MR.SUNIL VISHWAKARMA** **CONT NO.** 8600375505	MODE OF PAYMENT: ONLY DEMAND DRAFT	**RESERVE PRICE** **Rs.21,82,508.64/-** (RUPEES TWENTY ONE LAKH EIGHTY TWO THOUSAND FIVE HUNDRED EIGHT AND SIXTY FOUR PAISE ONLY) **EMD PRICE:-** **Rs.2,18,250/-** (RUPEES TWO LAKH EIGHTEEN THOUSAND TWO HUNDRED AND FIFTY ONLY) **BID INCREASE AMOUNT: ₹50,000.00**	**E- AUCTION DATE: 23/12/2026** AT. 10.30 AM TO 04.00 PM **EMD SUBMISSION DATE: 22/12/2026**
HDB FINANCIAL SERVICES LTD. OFFICE - GROUND FLOOR, BESIDE ICICI BANK LTD, HARJI MISTRI ROAD, JAMNAGAR, 361005 **LOAN ACCOUNT :** 6689153 **1. JIGNESH HASMUKHRAI KOTECHA** **2. LATABEN HASMUKHBHAI KOTECHA** **3. JYOTI JIGNESH KOTECHA** 3-R/O NO.1-TO 3-BETHAK ROAD KHAMBHALIYA MILL COMPOUND KHAMBHALIYA JAMNAGAR - 361305 GUJARAT.	**Security Mortgage** **Property-1-** N DEVBHUMI DWARKA DISTRICT, TALUKA: KHAMBHALIYA AT VILLAGE: KHAMBHALIYA, IN THE AREA KNOW AS JODHPUR GATE, ORIGINALLY AN ANCIENT PROPERTY BEARING GHAR NO. 125 TO 140 OF BLOCK NO. 4 OF WORD NO. 5 WAS GIVEN NEW AMALGAMATED CITY SURVEY NO. 3238 IN SHEET NO. 51 ADMEASURING 4305.41 SQ. MTRS., RAJDA TEJAL SHOPPING CENTER HAVE CONSTRUCTED ON THE CAPTION PROPERTY WITH THE APPROVAL OF KHAMBHALIYA MUNICIPAL CONSTRUCTION. SHOP NO. 139 OF RAJDA TEJAL SHOPPING CENTER ADMEASURING 13.19 SQ. MTRS. **Property-2-** IN DEVBHUMI DWARKA DISTRICT, TALUKA: KHAMBHALIYA AT VILLAGE: KHAMBHALIYA, IN THE AREA KNOW AS JODHPUR GATE, ORIGINALLY AN ANCIENT PROPERTY BEARING GHAR NO 125 TO 140 OF BLOCK NO 4 OF WORD CITY SURVEY NO 3238, SHEET NO 51 SHOP 138 RAJDA TEJAL SHOPPING CENTER JAMKHAMBHALIA, JAMNAGAR, GUJARAT - 361305 **POSSESSION STATUS:** SYMBOLIC POSSESSION	**20/07/2026** **Rs.12,96,758.94/-** (Rupees Twelve Lakhs Ninety Six Thousand Seven Hundred Fifty Eight and Paise Ninety Four 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.CHIRAG CHHAGANI, CONT NO.** 9909910901 **MR. PRASHANT MAKHECHA** **CONT NO.** 7600800900 **EMAIL ID:-** prashant.makhecha@hdbfs.com **AUTHORIZED OFFICER'S DETAILS:** **MR.DURLABHSINHJI RATHOD** **CONT NO. 9099091942** **MR.SUNIL VISHWAKARMA** **CONT NO.** 8600375505	MODE OF PAYMENT: ONLY DEMAND DRAFT	**RESERVE PRICE** PRO -1 **Rs.23,42,623.14/-** (RUPEES TWENTY THREE LAKH FORTY TWO THOUSAND SIX HUNDRED TWENTY THREE AND PAISE FORTEEN ONLY) **EMD PRICE:-** **Rs.2,34,262/-** (RUPEES TWO LAKH THIRTY FOUR THOUSAND TWO HUNDRED SIXTY TWO ONLY) PRO -2 **Rs.23,42,623.14/** (RUPEES TWENTY THREE LAKH FORTY TWO THOUSAND SIX HUNDRED TWENTY THREE AND PAISE FORTEEN ONLY) **EMD PRICE:-** **Rs.2,34,262/-** (RUPEES TWO LAKH THIRTY FOUR THOUSAND TWO HUNDRED SIXTY TWO ONLY) **BID INCREASE AMOUNT: ₹50,000.00**	**E- AUCTION DATE: 23/12/2026** AT. 10.30 AM TO 04.00 PM **EMD SUBMISSION DATE: 22/12/2026**

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 **21/12/2026** (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. DURLABHSINHJI RATHOD , MOBILE NO: 90990 91942,** EMAIL ID: **LM.RAJKOT@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 **22/12/2026** 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

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 **30 DAYS** SALE NOTICE UNDER THE SARFAESI ACT, 2002

THE BORROWER/ GUARANTORS ARE HEREBY NOTIFIED TO PAY THE SUM AS MENTIONED ABOVE ALONG WITH UP TO 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: JAMNAGAR-BHAVNAGAR

AUTHORISED OFFICER
HDB FINANCIAL SERVICES LIMITED