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 : 20-11-2026

1. FASHION CRAZE
NEAR PETROL PUMP SIDHPUR KANGRA HIMACHAL PRADESH 176057 KANGRA-176210 HIMACHAL PRADESH

And Also
KHATA/KHATONI NO. 1 MIN/3 MIN, KITA 18 TO THE EXTENT OF 228/9644 SHARE MEASURIN SHARE MEASURING 0-02-28 HECTARES, SITUAT KANGRA-176210

2. RAJA RACHHPAL SINGH
S/O TARA SINGH VILL SHEELA CHOWK POST OFFICE SIDHPUR TEHSIL DHARAMSHALA NEAR PETROL PUMP SHEELA CHOW KANGRA-176057 HIMACHAL PRADESH

3. AYASHA WO VINER SANDHU
C/O VINER SANDHU NEAR PETROL PUMP SHEELA CHOWK VPO SIDHPUR TEHSIL DHARAMSHALA SIDHPUR 382 SIDHPUR K KANGRA-176210 HIMACHAL PRADESH

4. VINER SANDHU
S/O RAJA RACHHHPAL SINGH NEAR PETROL PUMP VILLAGE SHEELA CHOWK POST OFFICE SIDHPUR TEHSIL DHARAMSHAL KANGRA-176210 HIMACHAL PRADESH

5. SUKHWINDERJIT KAUR
W/O RAJA RACHHPAL SINGH NEAR PETROL PUMP VILL SHEELA CHOWK POST OFFICE SIDHPUR TEHSIL DHARAMSHALA SH KANGRA-176057 HIMACHAL PRADESH

Subject: Notice for Sale of the Mortgaged Property (Ref. Loan Account No. 38057942

Dear Sir / Madam,

Please refer to Demand Notice dated 21.08.2026 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

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to pay the dues of **Rs.6559536.95/- (Rupees Sixty Five Lakhs Fifty Nine Thousand Five Hundred Thirty Six and Paise Ninety Five Only) as of 17.08.2026** with further interest as per terms and conditions of loan agreement along with other incidental, costs and expenses till actual realization. until payment in full **(hereinafter referred as the "outstanding amount")** and payable by you all pertaining to loan account number **38057942** 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 Authorised officer of HDBFS has taken 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.

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 AND WHATEVER THERE IS' basis, unless we receive the entire outstanding i.e. **Rs.6559536.95/- (Rupees Sixty Five Lakhs Fifty Nine Thousand Five Hundred Thirty Six and Paise Ninety Five Only) as of 17.08.2026** with further interest as per terms and conditions of loan agreement along with other incidental, costs and expenses till actual realization **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	21.12.2026 - BETWEEN 1:00 PM TO 2:00 PM IST
2	LAST DATE OF DEPOSIT OF EMD AND DOCUMENTS	24.12.2026 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 PM 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

(Authorized Officer)

Date: 20-11-2026

Place: KANGRA (HIMACHAL PRADESH)

For HDB Financial Services Ltd.

Authorised Officer

HDB Financial Services Limited
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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. FASHION CRAZE NEAR PETROL PUMP SIDHPUR KANGRA HIMACHAL PRADESH 176057 KANGRA-176210 HIMACHAL PRADESH **And Also** KHATA/KHATONI NO. 1 MIN/3 MIN, KITA 18 TO THE EXTENT OF 228/9644 SHARE MEASURIN SHARE MEASURING 0-02-28 HECTARES, SITUAT KANGRA-176210 **2. RAJA RACHHPAL SINGH** S/O TARA SINGH VILL SHEELA CHOWK POST OFFICE SIDHPUR TEHSIL DHARAMSHALA NEAR PETROL PUMP SHEELA CHOW KANGRA-176057 HIMACHAL PRADESH **3. AYASHA WO VINER SANDHU** C/O VINER SANDHU NEAR PETROL PUMP SHEELA CHOWK VPO SIDHPUR TEHSIL DHARAMSHALA SIDHPUR 382 SIDHPUR K KANGRA-176210 HIMACHAL PRADESH **4.VINER SANDHU** S/O RAJA RACHHHPAL SINGH NEAR PETROL PUMP VILLAGE SHEELA CHOWK POST OFFICE SIDHPUR TEHSIL DHARAMSHAL KANGRA-176210 HIMACHAL PRADESH **5. SUKHWINDERJIT KAUR** W/O RAJA RACHHPAL SINGH NEAR PETROL PUMP VILL SHEELA CHOWK POST OFFICE SIDHPUR TEHSIL DHARAMSHALA SH KANGRA-176057 HIMACHAL PRADESH **Loan Account No. - 38057942**	**Rs.6559536.95/- (Rupees Sixty Five Lakhs Fifty Nine Thousand Five Hundred Thirty Six and Paise Ninety Five Only) as of 17.08.2026**	**All that piece and parcel of Property consisting of land/building comprised in khewat No. 3 min, kita 18 to the extent of 228/9644 share measuring 0-02-28 hectares, situated at Mohal Hodal, Tehsil Dharamshala, District Kangra, H.P. Property owned by Ayasha vide Sale Deed No. 1567/2022 Dated 30-07-2022 registred with Sub Registrar Dharmshala**	**Reserve Price (IN INR):Rs. 16790400/- (One Crore Sixty-Seven Lakh Ninety Thousand Four Hundred Rupees Only) EMD Amount(IN INR) : Rs. 1679040/- (Sixteen Lakh Seventy-Nine Thousand Forty Rupees Only)**

For HDB Financial Services Limited
(Authorized Officer)
Date: 20-11-2026
Place: KANGRA (HIMACHAL PRADESH)

For HDB Financial Services Ltd.

Authorised Officer

For any query, please contact Mr. Amardeep Kalia: 8699620254 HDB Financial Services Limited, 2nd Floor, Landmark Building Opposite Nikku Park, Model Town, Jalandhar 144001.