**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 - U65993GJ2007PLC051028
Email : customer.support@hdbfs.com

**Speed Post**

**Dated: 18/11/2026**

1. **ARIHANT MOBILE**
   KHAMBHALIYA PO UNAI TA VANSDA TA VANSDA DI NAVSARI NAVSARI-396590 GUJARAT
   **And Also**
   DUPLEX TYPE BLOCK NO 60 RAMKABIR COMPLEX MOJE VYARA DI TAPI VYARA VYARA-394650

2. **ANILKUMAR MADANLAL SHAH**
   60 RAMKABIR NR BUS STOP VYARA TA VYARA DI TAPI VYARA VYARA-394650 GUJARAT

3. **KALPANABEN D GARASIYA**
   60 RAMKABIR NR BUS STOP VYARA TA VYARA DI TAPI VYARA-394650 GUJARAT

4. **GANGABEN DHIRUBHAI GARASIYA**
   60 RAMKABIR NR BUS STOP VYARA TA VYARA DI TAPI VYARA-394650 GUJARAT

**Dear Sir/Madam,**

1. We refere to our demand notice dated **20/07/2026** issued by us under section 13(2) of 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.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, dues which may fall due till realization 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 **36849071** 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.

**2.** 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 Authorized officer of HDB Financial Services Limited 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 **06/10/2026**.

**3.** After taking **Symbolic Possession** of the secured asset, inspection was carried out by approved valuer in compliance of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002. On the basis of report of valuer, Reserve Price for Secured Asset described herein below as mentioned in Annexure "A" is fixed at **Rs.67,68,000/- (Rupees Sixty Seven Lakh Sixty Eight Thousand Only).** 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.67,68,000/- (Rupees Sixty Seven Lakh Sixty Eight Thousand Only)** described herein below in Annexure "A",below which the said Secured Asset as mentioned in Annexure "A" will not 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 asset as mentioned in Annexure "A" by public auction and/or

HDB FINANCIAL SERVICES LTD. Mustakim

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any other methods as prescribed under the provisions of Rule 8(5) of Security Interest (Enforcement) Rules, 2002 read with proviso to Rule 9 (1),after a period of **30 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 **30 days** from the date of this notice which please note.

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 | 22/12/2026 |
| 2 | TIME OF AUCTION | 11:00 AM TO 5:00 PM |
| 3 | PLACE OF SUBMISSION OF DOCUMENTS | 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 |
| 4 | MODE OF AUCTION | AUCTION THROUGH WEBSITE HTTPS://WWW.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 **30 days** for sale of the said secured asset.

Post the expiration of the said **30 days**, HDB Financial Services Limited shall be entitled to sell the said secured asset 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 subsection 8 of section 13 of the Act, in respect of the time available to redeem the secured asset.

HDB FINANCIAL SERVICES LTD

**HDB Financial Services Limited**
**Authorized Officer**

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**ANNEXURE – "A"**

**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.<br><br>LOAN ACCOUNT NO. 36849071<br><br>1.ARIHANT MOBILE<br>2.ANILKUMAR MADANLAL SHAH<br>3.KALPANABEN D GARASIYA<br>4.GANGABEN DHIRUBHAI GARASIYA<br><br>ALL R/O: | 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: | 20/07/2026<br><br>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)<br><br>MR. PRAVIN PATIL, CONT NO. 9106508404<br>MR. RAHIL HUDAA CONT NO. 8460029100<br>EMAIL ID:- RAHIL.HUDDA@HDBFS.COM<br><br>AUTHORIZED OFFICER'S DETAILS:<br>MR. MUSTAKIM SAIYED CONT NO. 8690982851<br>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)<br><br>EMD RS.6,76,800/- (RUPEES SIX LAKH SEVENTY SIX THOUSAND EIGHT HUNDRED ONLY)<br><br>BID INCREASE AMOUNT *50,000/- | E- AUCTION DATE: 22/12/2026 AT. 10:30 AM TO 04:00 PM<br><br>EMD SUBMISSION DATE: 21/12/2026 |

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|---|---|---|---|---|---|---|
| (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. | 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<br><br>POSSESSION STATUS: SYMBOLIC POSSESSION | | | | | |

HDB FINANCIAL SERVICES LTD.

HDB Financial Services Limited
Authorized Officer