KOGTA FINANCIAL (INDIA) LIMITED

CIN No. U67120RJ1998PLC011406 Registered Office: Kogta Financial (India) Limited S-1 Gopalbari, Near Ajmer Pulia, Opp. Metro Pillar No. 143, Jaipur - 302001, Rajasthan, India

APPENDIX- IV-A [See proviso to rule 8 (6) & (9)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) & (9) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower / Co-Borrower/ Mortgagor (s) that the below described immovable properties mortgaged to the Secured Creditor, the constructive/physical possession of which has been taken by the Authorised Officer of Kogta Financial (India) Limited, the same shall be referred herein after as KOGTA. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through Auction for recovery of amount mentioned in the table below along with further interest, cost, charges and expenses being due to KOGTA viz. Secured Creditor. It is hereby informed to you that we are going to conduct public Auction.

Account No. and Name of borrower/ co-borrower/ Mortgagors/ Guarantor	Date & Amount as per Demand Notice U/s 13(2) & Date of physical Possession and amount as on (Date)	Descriptions of the property/Properties	Reserve Price, Earnest Money Deposit & Bid Increment Amount (In Rs.)	Auction Date and Time, EMD Submission Last Date, Place of Submission of Bids and Documents, Inspection Date
0000117545 MR. DUNGARBHAI KURSHIBHAI DESAI S/O MR. KURSHIBHAI MAHADEVBHAI DESAI (Applicant) MRS. AGARBEN KURSHIBHAI DESAI W/O MR. KURSHIBHA DESAI (Co-Applicant/ Mortgagor) MR. REVABEN VELABHAI DESAI S/O MR. VELABHAI DESAI (Guarantor)	13(2) Notice Issue Date – 27.09.2025 RS.2022928/- (Rupees Twenty Lakh Twenty Two Thousand Nine Hundred Twenty Eight Only) as on 22.09.2025 Physical Possession done on 30th AUG 2026	ALL THAT PIECE AND PARCEL OF GAMTAL PROPERTY BEING RESIDENTIAL MILKAT NO.67 OF RABARI VAS, WHICH IS SITUATED IN SAMAUNANA, TA. DEESA, DIST.BANASKANTHA GUJARAT, PROPERTY OWNED BY MRS. AGARBEN KURSHIBHAI DESAI. ADMEASURING: - 30X35=1050 SQ. FEET. (97.58 SQ. MTRS.) BOUNDED AS: - EAST - HOUSE OF DALABHAI LILABHAI RABARI, WEST - HOUSE OF REVABHAI VELABHAI RABARI, NORTH: - ROAD, SOUTH: - HOUSE OF PIRABHAI RABARI.	**Reserve Price:** RS.360000/- (Rupees Three Lakh Sixty Thousand Only) **EMD Price:** RS.36000/- (Rupees Thirty Six Thousand Only) **Incremental Amount** Rs. 10,000/- (Rupees Ten Thousand only)	Auction Date – 30-12-2026 Last Date of Bid Submission 29-12-2026 Up to 05:00 PM Shop No. 8, First Floor, Sanskrut Complex, Abu Highway, Palanpur, Banaskantha, Gujarat, jitendra.singh2@kogta.in & shyam.dadhich@kogta.in Inspection Date 28-12-2026 (From 11.00 AM to 05:00 PM)
0000115207 MR.JITENDRAKUMAR KANUBHAI PATEL S/O MR.KANUBHAI RATANJIBHAI PATEL (Applicant/ Mortgagor) MRS.BHAGVATIBEN JITENDRAKUMAR PATEL W/O MR. JITENDRAKUMAR KANUBHAI PATEL (Co-Applicant)	13(2) Notice Issue Date – 21.11.2025 RS.2041045/- (Rupees Twenty Lakh Forty One Thousand Forty Five Only) as on 21.11.2025 Physical Possession done on 06th SEP. 2026	ALL THAT PIECE AND PARCEL OF THE PROPERTY SURVEY NO. 100 SHIT NO. 29, CITY SURVEY NO. 2392/25-B, PROPERTY NO. 2453, UNDER MEGHRAJ GROUP GRAM PANCHAYAT AREA LIMITS, MOUJE – MEGHRAJ, TA. MEGHRAJ DIST. ARAVALLI, GUJARAT. ADMEASURING 34.83 SQ. MTR. BOUNDED AS UNDER – EAST – 4.50 MTR. ROAD IS SITUATED, WEST – 6.10 MTR ROAD IS SITUATED, NORTH – 7.62 MTR. ROAD IS SITUATED, SOUTH – PLOT NO. 2315 SITUATED.	**Reserve Price:** RS.1599360/- (Rupees Fifteen Lakh Ninety-Nine Thousand Three Hundred Sixty Only) **EMD Price:** RS.159936/- (Rupees One Lakh Fifty Nine Thousand Nine Hundred Thirty Six Only) **Incremental Amount:** Rs. 10,000/- (Rupees Ten Thousand only)	Auction Date – 30-12-2026 Last Date of Bid Submission 29-12-2026 Up to 05:00 PM D/12, First Floor, Avishkar Complex, Opp. Motipura Bus Station, Himmat Nagar - 383001 Gujarat, Email id: jitendra.singh2@kogta.in & shyam.dadhich@kogta.in Inspection Date 28-12-2026 (From 11:00 AM to 05:00 PM)

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) & (9) OF THE SECURITY INTEREST (ENFORCEMENT) RULES

OTHER TERMS AND CONDITIONS OF AUCTION SALE: 1.The properties are being sold on **"AS IS WHERE IS BASIS"**, "AS IS WHAT IS" AND "WHATEVER THERE IS" 2.The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. 3.The secured asset will not be sold below the reserve price. The auction sale will be held on the given time and at **Shop No. 8, First Floor, Sanskrut Complex, Abu Highway, Palanpur, Banaskantha, Gujarat**, **D/12, First Floor, Avishkar Complex, Opp. Motipura Bus Station, Himmat Nagar – 383001, Gujarat.** 4.The bidders are also advised to go through the detailed terms and conditions as mentioned in this Proclamation of Sale (POS) for AUCTION sale before submitting their bids and taking part in the AUCTION sale proceedings and or contact **Mr. Jitendra Singh (9116674526), Mr. Shyam Dadhich (Mobile No.8233031000)** or All interested participants/bidders are requested to visit our website https://kogta.in/media-center/propertyAuction/ 5.The interested bidders shall deposit the EMD by way of Demand Draft favoring "Kogta Financial (India) Ltd." payable at **Palanpur, Banaskantha Gujarat, Himmatnagar, Gujarat.** The draft should not be of a Cooperative Bank. 6.Thereafter, on deposit of EMD, the bidders shall submit- 1. Proof of deposit of EMD 2. ID Proof, that is- PAN card, Aadhar Card, etc. 3. Proof of residential address 4. (a)Bidder's Name (b) Mobile No./Contact No.(c) Address (d) E-Mail Address (5) The bidders appearing through some others representative shall also submit proper mandate for bidding, else shall not be permitted. and also to submit self-attested hard copies of these documents to the Authorised Officer, at the Branch address mentioned hereinabove in the envelope super scribing as 'Bid in the A/C- **MR. DUNGARBHAI KURSHIBHAI DESAI, MR. JITENDRAKUMAR KANUBHAI PATEL.**

The borrower/guarantors/mortgagors are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of AUCTION, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

Date: 21-11-2026 , Place: Gujarat **Thanking You, Authorised Officer, Kogta Financial (India) Limited**

केनरा बैंक Canara Bank

A Trifecta Syndicate

Circle Office, Gandhinagar

CORRIGENDUM

Please refer **E-Auction Sale Notice Dt. 20.11.2026** Published in **"Financial Express - English" Dated 05.11.2026**. In this Connection **Rajkot Region Property, Sr. No. 27, A/c. M/s Krishna Dairy Farm (Borrower) in Property Details read as Correct Detail as Plot No. 29 & 30, Revenue Survey No. 3/1 Paiki, Admeasuring 380.44 Sq. Mtr. situated at Village Jhinkadi-Madhapar, Taluka - Bhuj, District – Kutch-370001. Four Boundaries (Plot No.29): North : 6.00 Mtrs. Wide Internal Road, South : Plot No. 28, East : Plot No. 31, West : 6.00 Mtrs. Wide Internal Road,. Four Boundaries (Plot No. 30) : North : Common Plot, South : 6.00 Mtrs. Wide Internal Road, East : Common Plot, West : 9.00 Mtrs. Wide Internal road** (Instead of EMT of Plot No. 29 & 30, Revenue Survey No. 3/1 Paiki, admeasuring 380.44 Sq. Mtr. situated at Village Jhinkadi- Madhapar, Taluka-Bhuj, District - Kutch 370001.) other contents remain same.

Date : 23.11.2026 Authorised Officer, Place : Gandhinagar Canara Bank

pnb Housing

APPENDIX -IV-A E-AUCTION-PUBLIC SALE NOTICE of IMMOVABLE PROPERTY/IES

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002)

Reg. Off.:- 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi- 110001. Phones:-011-23357419, 23357512, 23705414, Web:-www.pnbhousing.com

B.O.:VADODARA : Unit No.331, 3rd Floor,Trivia Complex,Corner Wing,MainRoad,Three Road Junction,Opp. RBC Bank, Inox Road,Natu Bhai Circle, Vadodra, Gujarat-390007. **B.O.:AHMEDABAD** : First Floor, Star Plaza, Opp PNB Bank, Chandkheda, Ahmedabad-382424. Gujarat, **B.O.: SURAT** : 1110, 1111 & 1112, 11th Floor,Vasupujya iteo eminere opp.Pal RTO, Adajan Hajira Road, Adajan Surat-394510, Gujarat, **B.O.: VESU** : No 91, Trinity Orion, beside Jolly Residency, Vesu, Surat, Gujarat395007. **B.O.: RAJKOT** : 3rd Floor, R.K. World Tower, Nr. Sheetal Park Bus Stop,150 Feet Ring Road, Rajkot-360005

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-B mortgaged/charged to the Secured Creditor, the constructive/Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of **M/s PNB Housing Finance Limited** Secured Creditor, will be sold on **"AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS"** as per the details mentioned below. Notice is hereby given to borrower(s)/ mortgagor(s)/Legal Heirs, Legal Representative, (whether Known or Unknown), executor(s), administrator(s), successes(s), assignee(s) of the respective borrowers/ mortgagor(s) (since deceased) as the case may be indicated in Column no-A under Rule-8(6) & 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in **M/s PNB Housing Finance Limited secured creditor's website i.e. www.pnbhousing.com.**

Loan No. Name of the Borrower / Co- Borrower/Guarantor/Legal Heir(s)	Demanded Amount & Date (B)	Nature of possession (C)	Description of the Properties mortgaged	Reserve Price (RP) (E)	EMD (10% of RP) (F)	Last Date of Bid Incr Submission	Inspection Date & Time (I)	Date of Auction & time (J)	Down payment (amount to be paid by B.)
HOU/VA/0223/1000926, Pranav N Soni / Jyoti Pranav Soni, B.O. : Vadodara	Rs. 1653019.86 & 08-12-2025	Physical Possession	1204 Ved Residency II,Rangpatika, Mandri- NR Bopal Mouje, Vadodara, Vadodara, Gujarat, 390019, India	Rs. 15,89,000	Rs. 1,58,900	07-12-26	26-11-2026 12:00PM to 04:00PM	08-12-2026 2:00PM to 03:00PM	NOT KNOWN
HOU/AHM/1018/596705, Mahendrasinh Kishorsinh Darbar / Shilpaben Vora, B.O. : Ahmedabad	Rs. 1435644.02 & 13-03-2026	Physical Possession	Tower C 302, 3.0, 302.0, Bans Park, Opp Jogania Mata Mandir, Nr. Shankheshwar township, NARODA Ahmedabad, Gujarat 382330, India.	Rs. 21,02,000	Rs. 2,10,200	07-12-26	Rs. 10,000	02-12-2026 12:00pm to 04:00pm	08-12-2026 2:00PM to 03:00PM	NOT KNOWN
NHL/SRT/1116/607105, Niteshkumar Karsanbhai Moradiya / Sunilaben Niteshkumar Moradiya, B.O. : Surat	Rs. 4756330.72 & 13-12-2024	Physical Possession	Office No A 312, 5th Floor Vivanta Icon Opp Shell Petrol Pump, I P Savani Road, Adajan, Surat, Gujarat-395009, India. Office No A 313, 5th Floor Vivanta Icon Opp Shell Petrol Pump,I P Savani Road, Adajan, Surat, Gujarat-395009, India.	Rs. 19,44,000 Rs. 19,44,000	Rs. 1,94,400 Rs. 1,94,400	07-12-26	Rs. 10,000	27-11-2026 12:00pm to 04:00pm	08-12-2026 2:00PM to 03:00PM	NOT KNOWN
HOU/VES/0525/1395667 / NHL/VES/0525/1395919, Chandresh Variya / Anushaben Chandrbhai Variya, B.O. : Vesu	Rs. 1892244.73 & 22-04-2026	Physical Possession	Building No 0, 2nd Floor, Flat No 202, G M Flats, NR Dharmtra, Katargam, Surat, Gujarat-394220, Surat, India	Rs. 14,16,000	Rs. 1,41,600	26-12-26	Rs. 10,000	04-12-2026 12:00pm to 04:00pm	08-12-2026 2:00PM to 03:00PM	NOT KNOWN
NHL/RJKT/0516/530056, Kishorbhai Manibhai Fichadiya / dimple Kishor Fichadiya, B.O. : Rajkot	Rs. 1372589.89 & 20-09-2025	Physical Possession	Flat No A 301, 3rd Floor, Tower A, Sur Sagar App, Street No 25/26 Gurudawadi, NR Pitaraj Chowk, Gurudawadi Main Road, Gurudawadi, Rajkot, Gujarat-360001, Rajkot, India	Rs. 11,26,000	Rs. 1,12,600	26-12-26	Rs. 10,000	07-12-2026 12:00PM to 04:00PM	08-12-2026 2:00PM to 03:00PM	NOT KNOWN

***Together with the further interest @18% p.a. as applicable, incidental expenses, cost, charges etc. incurred upto the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/ claims in respect of above mentioned immovable/secured assets except what is disclosed in the Column No. 4. Further such encumbrances to be cattered/paid by the successful purchaser/bidder at his/her cost. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances. (1.)** As on date, there is no order restraining and or court injunction PNBHFL the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-A. **(2.)** The prospective purchaser/bidder and interested parties may independently take the inspection of the dealing in the proceeding/orders passed etc, if any, stated in column no-A, including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign the terms and conditions of this auction along with the Bid Form. **(3.)** Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s) the purchaser is legally bound to deposit 25% of the amount of sale price, inclusive of earnest money on the same day or not later than next working day. The sale may be confirmed in favour or dvisee(s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(3) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the sale consideration amount has to be deposited by the purchaser within 15 days from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be resold as per the provisions of Sarfaesi Act. **(4.) M/s C1 India Private Limited would be assisting the Authorized officer in conducting sale through an e-Auction having its Corporate office at Plot No. 68, 3rd Floor, Sector 44, Gurgaon, Haryana 122003 Website -www.bankeauctions.com For any assistance related to inspection of the property or obtaining the Bid Documents and for any other query or for registration, you have to co-ordinate with Ashish Ashok Mutta/ Ganesh Ankush/ Nilakshi Patil Toll Free No. - 1800 120 8800. E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com.**

PLACE : GUJARAT **DATE : - 23.11.2026** **SD/-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED**

UJJIVAN SMALL FINANCE BANK

Registered Office: Grape Garden, No.27, 3rd "A" Cross, 18th Main, 6th Block, Koramangala, Bengaluru- 560095, Karnataka.
Regional Office : 7th Floor, Almonte IT Park, Sr.No. 8, Kharadi-Mundhwa Bypass, Village Kharadi, Pune - 411014.

DEMAND NOTICE UNDER SECTION 13(2) OF SARFAESI ACT, 2002.

Whereas you the below mentioned Borrower's, Co-Borrower's, Guarantor's and Mortgagors have availed loans from Ujjivan Small Finance Bank, by mortgaging their immovable properties. Consequent to default committed by you all, your loan account has been classified as Non- performing Asset, whereas Ujjivan Small Finance Bank being a secured creditor under the Act, and in exercise of the powers conferred under section 13(2) of the said Act read with rule 2 of Security Interest (Enforcement) Rules 2002, issued Demand notice calling upon the Borrower's /Co-Borrower's/Guarantor's/Mortgagors as mentioned in column No.2 to repay the amount mentioned in the notices with future interest thereon within 60 days from the date of notice, but the notices could not be served on some of them for various reasons.

Sl. No.	Name & Address of Borrower/ Co-Borrower/ Guarantor/ Mortgagor	Loan Ac. No./ Loan amount / Branch	Details of the Security to be enforced	Date of NPA & Demand Notice date	Amount due in Rs./ as on
1	**1) Shenva Chandubhai, 2) Shenval Ishvar Bhai, 3) Naineshbhai,** Gram Damri Vasna, Khoda, Buzarg, Kheda, Gujarat - 387560. **2) also at** Khurana Transport Vatva Kenal Ring Road Asiali Kheda Gujarat - 387560, 3) **also at** Vasna Ambika, Vasna Burzar, Kheda Dholka Road, Kheda, Gujarat - 387560.	45583502 50000001 / Rs.3,72,000/- / 4558-NAROL CIRCLE	All that piece and parcels of property bearing Gram Panchayat property No. 530 (Old Property No. 76) and its Serial No. 76, having admeasuring 780 Sq. fts. Plot area and admeasuring about 420 Sq. fts. Area construction property, in the area known as "Vankar Vas", in the sim of Mouje Village Vavdi of Taluka Kheda in the registration district kheda and sub - district Kheda, having boundaries: East - House of Chandubhai, West - House of Govindbhai, North - Road, South - Open Land. Property owned by Ishwarbhai Dhulabhai.	10.09.2026 & 29.09.2026	Rs. 3,85,948.70 as on 28.09.2026

Notice is therefore given to the Borrower/Co-Borrower/Guarantor & Mortgagor as mentioned in Column No.2, calling upon them to make payment of the aggregate amount as shown in column No.6, against all the respective Borrower/Co-Borrower within 60 days of Publication of this notice as the said amount is found payable in relation to the respective loan account as on the date shown in Column No. 6. It is made clear that if the aggregate amount together with future interest and other amounts which may become payable till the date of payment, is not paid, Ujjivan Small Finance Bank shall be constrained to take appropriate action for enforcement of security interest upon properties as described in Column No.4. Please note that this publication is made without prejudice to such rights and remedies as are available to Ujjivan Small Finance Bank against the Borrower's /Co-Borrower's/ Guarantor's/ Mortgagors of the said financials under the law. Your attention is also invited to section 13(8) of the Act in respect of time available to you to redeem the secured asset, you are further requested to note that as per section 13(13) of the said act, you are restrained/prohibited from disposing of or dealing with the above security or transferring by way of sale, lease or otherwise of the secured asset without prior consent of Secured Creditor. Any such act shall tantamount to an offence punishable under section 29 of the Act.

Date : 21.11.2026, Place :Gujarat **Sd/- Authorised Officer, Ujjivan Small Finance Bank**

HDB FINANCIAL SERVICES

HDB FINANCIAL SERVICES LIMITED

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

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

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 08/12/2026 UP TO 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**

NAME OF THE BRANCH & ACCOUNT	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. NATH EDIFICE, THIRD FLOOR, DR. YAGNIK ROAD, RAJKOT GUJARAT – 360001. **LOAN ACCOUNT NO.** 35610976 **1. KALPESH NANUBHAI. BUDHELIYA** **2. SHITAL KALPESH BUDHELIYA** **ALL R/O:** LPG-459, ANAND NAGAR NEAR SECOND, BUS STATION ANANDNAGAR, BHAVNAGAR, 364005, GUJARAT **And Also** COMMERCIAL SHOP NO 203, PANMAN HOUSE, LADY PALACE, CITY SURVEY WARD NO 3/A, SHEET NO 109, CITY SURVEY NO 6952 TO 6958, BHAVNAGAR-364005.	ALL THAT PIECE AND PARCEL OF IMMOVABLE COMMERCIAL PROPERTY SITUATED AT: ALL THAT PIECE AND PARCEL OF COMMERCIAL SHOP NO 203, PANMAN HOUSE LADY PALACE, CITY SURVEY WARD NO 3/A SHEET NO 109, CITY SURVEY NO 6952 TO 6958, BHAVNAGAR, GUJARAT - 364005 NORTH - SHOP NO 202 SOUTH - ROAD EAST – S.NO - 6954 PAIKI WEST - ROAD **POSSESSION STATUS**-PHYSICAL POSSESSION	**17/07/2025.** **Rs.4169513/-** (Rupees Forty One Lakh Sixty Nine Thousand Five Hundred & Thirteen Only) as of 11.07.2025 AND FUTURE CONTRACTUAL INTEREST TILL ACTUAL REALIZATION TOGETHER WITH INCIDENTAL EXPENSES, COST AND CHARGES ETC.	**MR.MAHENDRASINH C PARMAR** - 9727001111 **EMAIL ID-ACLM.RAJKOT@HDBFS.COM** **MR. PRASHANT SURESHBHAI MAKHECHA,** **EMAIL ID:-PRASHANT.MAKHECHA.@HDBFS.COM** **CONT NO.**7600800900 **AUTHORIZED OFFICER'S DETAILS:** **MR.DURLABHSINHJI RATHOD** 9099091942 **EMAIL ID:-LM.RAJKOT@HDBFS.COM** **MR. SUNIL VISHWAKARMA** **CONT NO.** 8600375505	MODE OF PAYMENT: ONLY DEMAND DRAFT	**RESERVE PRICE:** **Rs.37,66,014/-** (RUPEES THIRTY SEVEN LAKH SIXTY SIX THOUSAND AND FORTEEN ONLY) **EMD PRICE:** **Rs.3,76,601/-** (RUPEES THREE LAKH SEVENTY SIX THOUSND SIX HUNDRED AND ONE ONLY) **BID INCREASE AMOUNT:** *50,000.00	**E- AUCTION DATE:** **10/12/2026** AT. 10:30 AM TO 04:00 PM **EMD SUBMISSION DATE:** **08/12/2026**

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 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 - **C1 INDIA PRIVATE LIMITED, PLOT NO-68, 3RD FLOOR, SEC-44, GURGAON, HARYANA - 122003. E-MAIL ID: SUPPORT@BANKEAUCTIONS.COM, SUPPORT HELPLINE NUMBERS: MR. DHARANI KRISHNA, EMAIL ID - ANDHRA@C1INDIA.COM; PH.NO- 9948182222, 91-7291981124/25/26** AND FOR ANY PROPERTY RELATED QUERY MAY CONTACT AUTHORISED OFFICER: **MR.DURLABHSINHJI RATHOD, MO: 9099091942, 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 **08/12/2026** UP TO 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 **C1 INDIA PRIVATE LIMITED** 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 30TH 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 MAK