FINANCIAL EXPRESS

IHUM HOUSING FINANCE LIMITED (Formerly known as Poonawalla Housing Finance Ltd.) Registered Office:- 602, 6th FLOOR, ZERO ONE 11 PARK, SR. No. 79/1, GHORPADI, MONDHWA ROAD, PONE-41103 Branch Off Unit: Office No. 607, Besides Kadiwala School, ICC Complex, opposite Civil Hospital, Centre Point, E-AUCTION - SALE NOTICE (Sale of secured immovable asset under SARFAESI Act) Surat, Gujarat 395002. usation and Reconstruction of Financial Assets and Emorcement of Security Interest Act, 2002 (the "Act") read with Rule o and 9 of the Security

(Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower/Co-Borrower/Mortgagor(s)/Guarantor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (for merly known as Poonawalla Housing Finance Limited as the name Poonawalla Housing Finance Limited changed to Grihum Housing Finance Limited with effect from 17 Nov 2023 (Previously known as Magma Housing Finance Limited and original forms and the contract of the contract nally incorporated with name of GE Money Housing Finance Public Unlimited Company) (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act. The Secured Assets will be sold on "As is where is", "As is wha tis", and "Whatever there is" basis on 19/02/2024 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website:https://www.bankeauctions.com.. For detailed T&Cs of sale, please refer to link provided in GHFL's/Secured Creditor's website i.e. www.grihumhousing.com

EMD Nature of (10% of RP) Submission Incremental Property Date and Known Reserve Price Sr. Proposal No. Customer Demand Notice Date and **Description of Property (D)** time of Possession Inspection encumbrances Name {A} **Outstanding Amount {B}** Bid {H} date {G} Date & Time {I} Auction {J} /Court cases in {C} any (K) Notice date: 17/04/2023 All That Piece & Parcel of Immovable Property, Premises of Fla Loan No. No. 209 Admeasuring 518 Sq. Fts. I.E. 48.14 Sq. Mtrs. Super Rs.5,75,891.92 (Rupees Five Lacs HM/0190/H/18/100720 Builtup Area Having 311 Sq. Fts. I.E. 28.90 Sq. Mtrs. Builtup Area Seventy Five Thousand Eight Surwade Divya Alongwith Proportionate Undivided Share In Ground Land, Second Rs.5,00,000/-Rs.50,000/-Floor, Building No. "C", "Shree Rajmandir Residency" Constructedupon Plot Nos. 136, 137, 138, 139, 140, 141, 142, 143 Mukeshbhai (Borrower), Hundred Ninety One and Ninety Two (Rupees (Rupees 17/02/2024 19/02/2024 12/02/2024 **Five Lakh** Fifty Paisas Only) payable as on Mukesh bhai Surwadkar **Physical** 10,000/-(11 AM-Before 5 Totally Admeasuring 1047 Sq. Yards I.E. 875.42 Sq. Mtrs. At Site NIL (11AM - 4PM) Only) **Thousand** 17-April-23 along with interest @ (Co Borrower) PM & 1149.71 Sq. Yards I.E. 961.30 Sq. Mtrs. As Per Passing Plan In Only) 15.50 p.a. till the realization. "Shree Rajmandir Residency" Developed Upon Na Land Situated In State: Gujarat, District: Surat, Sub District: Olpad, Moje: Syadla Bearing Block No. 111 (After Amalgamation of Block No. 111, 112 & 113) Admeasuring Hectare 1-88-18 Sq. Mtrs Notice date: 17/04/2023 All That Piece And Parcel of The Non Agricultural Plot of Land In Loan No Rs.70.000/-Mauje Kareli, Surat Lying Being Land Bearing R.S. No. 55, Block Rs.7,00,000/-No. 82, Admeasuring 38053 Sq. Mtrs., Known As "Arya (Rupees HM/0190/H/17/100351 Rs.7,71,810.18/- (Rupees Seven (Rupees Rohini Uday Kuvar Lacs Seventy One Thousand Eight 17/02/2024 19/02/2024 12/02/2024 Seventy Hundred Ten and Eighteen Paisas (Borrower), Uday Keda Residency" Paikki Plot No. 198, Admeasuring 40.18 Sq. Mtrs., Seven Lakh Before 5 NIL 10,000/-(11 AM-(11AM - 4PM) Thousand Undivided Share Of Land Admeasuring 23.50 Sq. Mtrs., At Kuwar (Co Borrower), Only) payable as on 17-April-23 Only) Only) Registration District & Sub-District Palsana District Surat Within Ketan Uday Kuwar (Co along with interest @ 14.50 p.a. till the realization. Borrower) The State of Gujarat. All that Piece & Parcel of Immovable Property, Premises of Flat Notice date: 10/03/2023 Loan No. No. 101 admeasuring 545 sq. fts. i.e. 50.65 sq. mtrs. Super Builtup Rs.4,69,190.32/- (Rupees Four Lacs Hm/0190/H/18/100981 Area having 327 sg. fts. i.e. 30.39 sg. mtrs. Builtup Area alongwith Rs.50,000/-Sixty Nine Thousand One Hundred Chetankumar Indralal Proportionate Undivided Share in Ground Land, First Floor, Rs.5,00,000/-(Rupees Ninety and Thirty Two Paisas Only) Building No. "B", "Shree Rajmandir Residency" constructed (Rupees 17/02/2024 19/02/2024 12/02/2024 Jain(Borrower), Fifty upon Plot Nos. 153, 154, 155, 156 totally admeasuring 435.60 sq. payable as on 10-March-23 along | Physical Five Lakh 10,000/-Before 5 (11 AM-NIL (11AM - 4PM) Thousand Minaben Indralal Jain yards i.e. 364.22 sq. mtrs. at site & 617.49 sq. yards i.e. 516.30 sq. 2PM) Only) with interest @ 14.75 p.a. till the Only) mtrs. as per Passing Plan developed upon NA land situated in (Co Borrower) realization. State: Gujarat, District: Surat, Sub District: Olpad, Moje: Syadla bearing Block No. 111 (After Amalgamation of Block No. 111, 112)

& 113) admeasuring Hectare 1-88-18 sq. mtrs. The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself/itself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider) C1 India PVT LTD. Address- Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email id - Support@bankeauctions.com. Contact Person - Vinod Chauhan, Email id- delhi@c1india.com Contact No- 9813887931. Please note that Prospective bidders may avail online training on eauction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of NEFT/RTGS /DD in the account of "Grihum Housing Finance Ltd", Bank-ICICI BANK LTD. Account No-000651000460 and IFSC Code- ICIC0000006, 20, R. N. Mukherjee Road- Kolkata-700001 drawn on any nationalized or scheduled Bank on or before 17/02/2024 and register their name at https://www.bankeauctions.com and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at Address-Office No. 607, Besides Kadiwala School, ICC Complex, opposite Civil Hospital, Centre Point, Surat, Gujarat 395002. Mobile no. +91 8588802671 and +91 9567626050 e-mail ID rahul.r1 @grihumhousing.com. For further details on terms and conditions please visit https://www.bankeauctions.com & www.grihumhousing.com to take part in e-auction.

This notice should also be considered as 15 days' notice to Borrower/ Co-Borrower/ Mortgagor(s)/ Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002 Date: 01-02-2024, Place: Gujarat Sd/- Authorised Officer, Grihum Housing Finance Limited (Formerly Known as Poonawalla Housing finance Ltd)

The Indian Express. For the Indian Intelligent.

I arrive at a conclusion not an assumption.

Inform your opinion detailed analysis.

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)

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HDB FINANCIAL SERVICES LIMITED

Registered Office:- Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad- 380009 Branch Office:- Unit No. F-19 To F-22, Upper Ground Floor, Shree Sarjan Co-operative Society Ltd., Aalishan Enclave, Adajan, Surat, Gujarat-395009. Branch Office: - Shop No. 208 To 210, 2nd Floor, New Ashirwad Square, Near Sosyo Circle, Surat, Gujarat - 395007.

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 15/02/2024 UPTO 04:00 PM

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" For Realization of HDB Financial Services Limited Dues. The Sale Will Be Done By The Undersigned Through E-Auction Platform Provided at The Website: www.vehicleduniya.com

Name of the branch & account details	Mortgage Property Description, Which is Under Auction Sale and	Demand Notice Date Outstanding Amount	Authorized Officer's Details For Property Inspection	Emd Submission Account Details	Reserve Price EMD BID Increase Amount	Date Of E-Auction Time Of E- Auction Emd Submission Date
Unit No. F-19 to F-22, Upper Ground Floor, Shree Sarjan Co-Operative Society Ltd., Aalishan Enclave, Adajan, Surat, Gujarat - 395009. 1. Loan Account No. 5334741 1. Kamleshbhai Madhavjibhai Jiyani 2. Shree Hari Buildcon 3. Kishorbhai Madhavjibhai Jiyani 4. Madhavjibhai Pragjibhai Jiyani 5. Shilpa Kamleshbhai Jiyani 6. Jayaben Madhavjibhai Jayani 7. Divyaben Kishorbhai Jayani 7. Divyaben Kishorbhai Jayani All R/o: (a) Bung No 40 Harinandan Soc Bachkaniya Compound Varachha Singanpore- 395004 (b) 8 9 Paramhans Soc Nr Trikam Nagar 2 Varachha Surat- 395006	Property: 2. All That Piece and Parcel of The Property Bearing R.S. No. 49/1, T.P.S. No. 15 (Fulpada), F.P. No. 45, Plot No. 40, Admeasuring 3726.00 Sq.ft, Harinandan Society, Behind Nilambhaug Society, Varachha Main Road, Fulpada, Tal. Choryasi, Dist. Surat. 3. and Bounded as Follows:- North: Society Road Then Gate South: Nilambaug Society, East: Amardeep Society, West: Plot No. 39, Then Society Gate, Possession Status:- Physical Possession	(Secured debt) 27/08/2021, Rs. 2,55,81,160/- (Rupees Two Crores Fifty Five Lakh Eighty One Thousand One Hundred Sixty Only) as on 19/08/2021 With Future Contractual Interest Per Annum From 19/08/2021 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	Cont No. 8600375505 (For Property Inspection and Other Queries) Mr. Jeegnesh Kumar Dave, 4. Cont No. 7043042298 Mr. Chirag Chhagani Cont No. 9909910901 5. Email Id:-		Reserve Price:- Rs, 2,33,08,412/- (Rupees Two Crore Thirty Three Lakh Eight Thousand Four Hundred Twelve Only) Emd Price:- Rs, 23,30,841/- (Rupees Twenty Three Lakh Thirty Thousand Eight Hundred Forty One Only)	E- Auction Date:- 16/02/2024 At. 10:30 AM To 04:00 PM EMD Submission Date:- 15/02/2024
Shop No. 208 To 210, 2nd Floor, New Ashirwad Square, Near Sosyo Circle, Surat, Gujarat- 395007. 6. Loan Account No. 2721751, 1. H P Homeo, 2. Amit Kamleshkumar Shah 3. Dharini Amitkumar Shah All R/o: (a) Shop No. 3-4 1st Flr Dhruvi Plaza Road No-15 Udhna Udhyog Nagar Udhna Surat- 394210 (b) Flat No. J-703 Bejanwala Complex Opp. S.M.C West Zone Tadwadi Rander Road Surat- 395009.	Property: 7. All The Part and Parcel of The Property Bearing Shop No. 3 on The 1st Floor, Admesuring 270 Sq. Ft. I.E. 25.08 Sq. Mtrs Carpet Area, Along With Undivided Shares in The Land of "Dhruvi Plaza, Udhna Udhyog Nagar Sahakari Singh Ltd.", Situated at Revenue Survey No. 47/2, Block-25/A, Paikee Plot No. A/1, A+2 Admesuring 499.16 Sq. Mtrs & Plot No. 03 Admesuring 696 Sq. Mtrs & Plot No. 1A Admesuring 833 Sq. Yards and Plot No. A-25 A/2 & 3 Admesuring 1666 Sq. Yards & Plot No. A-25 A-1A Admesuring 597 Sq. Yards, of Moje Udhna, City of Surat. And Bounded As Follows:- North: Shop No. 4, South: Shop No. 1 & 2, East: Adj. Shop, West: Udhna Main Road 8. And 9. All The Part and Parcel of The Property Bearing Shop No-4 on The 1st Floor, Admesuring 270 Sq. Ft. I.E. 25.08 Sq. Mtrs Carpet Area, Along With Undivided Shares in The Land of "Dhruvi Plaza, Udhna Udhyog Nagar Sahakari Singh Ltd.", Situated at Revenue Survey No. 47/2, Block-25/A, Paikee Plot No. A/1, A+2 Admesuring 499.16 Sq. Mtrs & Plot No. 03 Admesuring 696 Sq. Mtrs & Plot No. 1a Admesuring 833 Sq. Yards and Plot No. A-25 A/2 & 3 Admesuring 1666 Sq. Yards & Plot No. A-25 A-1A Admesuring 597 Sq. Yards, of Moje Udhna, City of Surat. and Bounded as Follows:-North: Shop No. 5, South: Shop No. 3, East: Adj. Shop, West: Udhna Main Road, Possession Status:- Physical Possession	24/03/2021, Rs. 59,14,645.75/- (Rupees Fifty Nine Lakhs Fourteen Thousand Six Hundred Forty Five And Paisa Seventy Five Only) As on 23/03/2021 With Future Contractual Interest Per Annum From 23/03/2021 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	Cont No. 9925827126 Mr. Sunil Vishwakarma Cont No. 8600375505 (For Property Inspection and Other Queries) Mr. Jeegnesh Kumar Dave, Cont No. 7043042298 Mr. Chirag Chhagani Cont No. 9909910901 10. Email Id:-	Mode of Payment: Only Demand Draft	Reserve Price:- Rs. 37,79,136/- (Rupees Thirty Seven Lakh Seventy Nine Thousand One Hundred Thirty Six Only) Emd Price:- Rs. 3,77,914/- (Rupees Three Lakh Seventy Seven Thousand Nine Hundred Forteen Only)	E- Auction Date :- 16/02/2024 At. 10:30 AM To 04:00 PM EMD Submission Date:- 15/02/2024
Shop No. 118, First Floor, Raj Point, Opp. Vidhyakunj Collage, Palanpur Road, Near Palanpur Jakatnaka, Surat, Gujarat- 395009. 11. Loan Account No. 10928708 1. Pareshkumar Thakordas Rana 2. Naynaben P Rana All R/o; Plot No. 11 Amrut Sanmukh Ni Wadi Opp Rupam Cinema Nr 21st Century Build Ring Road, Salabatpura Surat- 395003	Property:- All The Pease and Parcel of The Property Bearing Plot No. 11 Paiki Situated Towards Western Side Half Undivided Land Share, Having New City Survey Nondh No. 2939/1/1/d/34 Admeasuring 92.90 Sq. Mtrs., City Survey Ward No. 3 Bearing Nondh No. 2939/a/1/d Admeasuring 6949 Sq.yard Having Municipal Tenement No. 03c-19-0121-0-001, Of Salabatpura, Mahatmani Wadi, City Of Surat- 395003. 12. And Bounded As Follows:- North: Society Road, South:, Bharvcha Wadi (Now Jari Bhavan), East: Plot No. 11 Paiki East Side, West: Plot No. 12, Possession Status:- Physical Possession	17/06/2021 Rs. 34,07,397.61/- (Rupees Thirty Four Lakhs Seven Thousand Three Hundred Ninety Seven and Paise Sixty One Only) as on 15/06/2021 With Future Contractual Interest Per Annum From 15/06/2021 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	Cont No. 8600375505 (For Property Inspection and Other Queries) Mr. Jeegnesh Kumar Dave, Cont No. 7043042298 Mr. Chirag Chhagani Cont No. 9909910901	Mode of Payment: only Demand Draft	Reserve Price:- Rs. 21,41,591/- (Rupees Twenty One Lakh Forty One Thousand Five Hundred Ninety One Only) EMD Price:- Rs. 2,14,159/- (Rupees Two Lakh Fourteen Thousand One Hundred Fifty Nine Only)	

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.

 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 Inspection Of Property/ies Put On Auction Will Be Permitted to Interested Bidders on 13/02/2024 (during Office Hours).

4. The Interested Bidders Shall Submit Their Emd Through Web Portal: www.vehicleduniya.com (the User Id & Password Can Be Obtained Free Of Cost By Registering Name With www.vehicleduniya.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 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: www.vehicleduniya.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 Dlfs Phase Ii Gurgaon Harvana-122001, E-mail Id: support@vehicleduniya.com, yogesh@vehicleduniya.com Support Helpline Numbers: +91 91096 89799, And For Any Property Related Query May Contact Authorised Officer: Mr. Variya Dharmesh; Mo: 9925827126, E-mail Id: La1. surat@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 15/02/2024 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 Rfc Vehicle Duniya Pvt. ltd Prior To The Date Of E-auction. Neither The Authorised Officer/ Hdb Financial Services Limited Nor Rfc Vehicle Duniya 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

11. The Bidders Are Advised To Go Through The Detailed Terms & Conditions Of E-auction Available On The Web Portal Of Rfc Vehicle Duniya Pvt.ltd, www.vehicleduniya.com Before Submitting Their Bids And Taking Part In The E-auction

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: 01/02/2024

Authorized Officer **HDB FINANCIAL SERVICES LIMITED**

Kotak Mahindra Bank Limited Office: 27 Bkc, C 27, G-block, Bandra Kurla Complex, Bandra (e) Mumbai, Maharashtra, Pin 00 051 Branch Office: - G1, twin Tower, Sahara Darwaja, Ring Road, Surat - 395 002

Sale Notice For Sale Of Immovable Properties E-Auction Sale Notice For Sale Of Immovable Assets Under The Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 Under Rule 8(5) Read With Proviso To Rule 8 (6) Of The Security Interest (enforcement) Rule, 2002.

Notice Is Hereby Given To The Public In General And In Particular To The Borrower (s) And Guaranton s) That The Below Described Immovable Property Mortgaged/charged To The Secured Creditor, The Possession Of Which Has Been Taken By The Authorised Officer Of Fullerton India Home Finance Company Ltd (hereinafter Referred To As "FIHFCL") On 29.12.2020, And Pursuant To The Assignment Of Debt in Favour Of Kotak Mahindra Bank Limited By "FIHFCL", The Property Will Be Sold On "as Is Where is", "As is What is", And "Whatever There is" Basis On 22.02.2024 Between 12:00 Pm To 01:00 Pm With Unlimited Extension Of 5 Minutes, For Recovery Of Rs. 1,11,15,478/- (Rupees One Crore Eleven Lakh Fifteen Thousand Four Hundred Seventy Eight Only) As Of 19.01.2024 along With Future Interest Applicable From 20.01,2024 Until Payment In Full With Cost And Charges Under The Loan Account No.603907510124716, Due To Kmbl, Secured Creditor From Mr. Ashwinkumar Sundarfal Kayasth, Mrs. Kailashben Ashwinkumar Kayasth, Mr. Sagar A Kayasth & Mr. Hardikkumar A Kayasth. The Reserve Price Will Be Rs. 28,00,000/-(Rupees Twenty Eight Lakh Only) And The Earnest Money Deposit Will Be Rs. 2,80,000/-(Rupees Two Lakh Eighty Thousand Only). & last Date Of Submission Of EMD With KYC Is 21.02.2024up To 6:00 P.m. (IST.)

Property Description - All That Piece And Parcel Of Tenament No. 424, Gujarat Housing Board, Adm Area 200 Sq. Mts. Built Up Area 76.57 Sq. Mts. Re. Su, No. 25 To 32 Made Out On Mouje Ankleshwar, Tehsil Ankleshwar, Dist. Bharuch. Surrounded By Boundaries: East: Plot No. 423, West Plot No. 425, North: Plot No. 413, South: Road Is Situated.

The Borrower's Attention Is Invited To The Provisions Of Sub Section 8 Of Section 13, Of The Sarfaesi Act, In Respect Of The Time Available, To Redeem The Secured Asset. Public In General And Borrowers In Particular Please Take Notice That If In Case Auction Scheduled

Herein Fails For Any Reason Whatsoever Then Secured Creditor May Enforce Security Interest By Way Of Sale Through Private Treaty, At The Discretion Of The Secured Creditor. In Case Of Any Clarification/requirement Regarding Assets Under Sale, Bidder May Contact to Mr.

Akshit Solanki (+91 7302111608), (+91-9152219751) & Mr. Rajender Dahiya (+91 8448264515). For Detailed Terms And Conditions Of The Sale, Please Refer To The Link https://www.kotak.com/en/bank-auctions.html provided In Kotak Mahindra Bank Website I.e. www.kotak.comand/or On https://bankauctions.in/ Authorized Officer.

Place: Ankleshwar .. Bharuch . Date: 01.02.2024 Kotak Mahindra Bank Limited

POSSESSION NOTICE

Whereas, the undersigned being the Authorized Officer of Asset Reconstruction Company (India) Limited acting in its capacity as Trustee of ARCIL RETAIL LOAN PORTFOLIO-053-A-TRUST ("Arcil") under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) ("said Act") and in exercise of powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 ("said Rules") issued a demand notice dated November 09, 2021, calling upon the borrower viz. Mr. Sajidali Shahidali Saiyad, Mrs. Afsanabanu Sajidali Saiyad, the guarantors and the mortgagors to repay the amount, details of which are mentioned in the table below:

The borrower/guarantor(s)/mortgagor(s) having failed to repay the said amounts, notice is hereby given to the borrower/guarantor(s)/mortgagor(s) in particular and the public in general that the undersigned has taken possession of the underlying Immovable Property described herein below in exercise of powers conferred on him/her under Sub-Section (4) of Section 13 of the said Act read with Rule 8 of the said Rules on "AS IS WHERE IS 8 WHATEVER THERE IS BASIS' on the date mentioned below.

SI. N.	Borrower Co-Borrower Guarantor	Total outstanding (In Rs.) / Demand Notice as on Date	Date & Type of Possession	
1	Saiyad,	Rs. 62,86,269.58 /- (Rupees Sixty Two Lakh Eighty Six Thousand Two Hundred Sixty Nine and Fifty Eighty Paisa Only) Notice dated: 09/11/2021	29-01-2024 Physical Possession	

Description Of Property : Property Owned By Sajidali Shahidali Saiyad, & Afsanabanu Sajidali Saiyad "All The Piece And Parcel Of Immovable Property Bearing Plot No. 20, Bag-E-Rehmat Bungalows, Behind Bank Of Baroda, Revenue Survey No. 39/5, Kanthariya Road, Mouje: Kanthariya, Bharuch- 392002, Gujarat Admeasuring Super Built Up Area Of About 135.00 Sq. Meter And Construction Thereon. Bounderies:- East : Society 7,50 Meter Road, West : Open Land Of Survey No. 39/6, North : Plot No. 19, South : Plot No. 21.

The borrower/guarantor(s)/mortgagor(s) in particular and the public in general are hereby cautioned that Arcilis in lawful possession of the Immovable Property mentioned above and under Section 13(13) of the SARFAESI Act, 2002, the borrower/ guarantor(s)/mortgagor(s) or any person whatsoever, shall after receipt of this notice not transfer by way of sale, lease or otherwise deal with/ alienate the Immovable Property, without prior written consent of Arcil and any dealings with the Immovable Property will be subject to the charge of Arcil for the amount as mentioned above along with future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges etc.

The borrowers'/guarantors'/mortgagors' attention is invited to the provisions of the Sub-Section (8) of Section 13 of the said Act, in respect of time available to redeem the above mentioned Immovable Property.

Sd/- Authorised Officer Place: Bharuch Asset Reconstruction Company (India) Ltd. Date: 01.02.2024 Trustee of ARCIL RETAIL LOAN PORTFOLIO-053-A-TRUST Asset Reconstruction Company (India) Ltd.,

CIN: U65999MH2002PLC134884, Website: www.arcil.co.in Registered Office: The Ruby, 10th Floor, 29 Senapati Bapat Marg, Dadar (West) Mumbai - 400 028, Tel: + 91 2266581300.

Branch Address: Arcil Office no.610, Sun Square Bldg, 6th floor, Nr. Classic Gold

Hotel Off. C.G. Road, Naurangpura Ahmedabad-380009 Gujarat Tel: - 079-40306301/05 Mob: 9687657072

HERO HOUSING FINANCE LIMITED

Regd. Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057 Phone: 011 49267000, Toll Free Number: 1800 212 8800, Email: customer.care@herohfl.com Website: www.herohousingfinance.com | CIN: U65192DL2016PLC30148 Contact Address: Building No. 27, 2nd Floor, Community Center, Basant Lok, Vasant Vihar, New Delhi- 110057.

DEMAND NOTICE

Under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rule 3 of the Security

Interest (Enforcement) Rules, 2002 ("Rules"). Whereas the undersigned being the Authorised Officer of Hero Housing Finance Limited (HHFL) under the Act and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Rules already issued detailed Demand Notices dated below under Section 13(2) of the Act, calling upon the Borrower(s)/Co-Borrower(s)/Guarantor(s) (all singularly or together referred to "Obligors")/Legal Heir(s)/Legal Representative(s) listed hereunder, to pay the amounts mentioned in the respective Demand Notice/s, within 60 days from the date of the respective Notice/s, as per details given below. Copies of the said Notices are served by Registered Post A.D. and are available with the

undersigned, and the said Obligor(s)/Legal Heir(s)/Legal Representative(s), may, if they so desire collect the respective copy from the undersigned on any working day during normal office hours. In connection with the above, Notice is hereby given, once again, to the said Obligor(s) /Legal Heir(s)/Legal Representative(s) to pay to HHFL, within 60 days from the date of the respective Notice/s, the amounts indicated herein below against their respective names, together with further interest as detailed below from the respective dates mentioned below in column (d) till the date of payment and / or realisation, read with the loan agreement and other documents/writings, if any, executed by the said Obligor(s). As security for due repayment of the loan, the following Secured Asset(s) have been mortgaged to HHFL by the said Obligor(s) respectively.

Loan Account No.	Name of Obligor(s)/ Legal Heir(s)/Legal Representative(s)	Total Outstanding Dues (Rs.) as on below date*	Date of Demand Notice Date of NPA	
	Solanki Hareshbhai Amrutbhai,	Rs. 20,05,036/- as	17-Jan-2024	
	Solanki Radhaben Amrutbhai	on 17-Jan-2024	04-Jan-2024	

Description of the Secured Assets/Immovable Properties/ Mortgaged Properties: All that piece and parcels of immovable being a Residential Flat no I-302 in block I in 3rd Floor, admeasuring around 118 Sq. Yard i.e. 98.66 Sq. Mtrs. Super Bult-up Area of the scheme known as "SWAMINARAYAN PARK-2 (Vatva)" situated on the land Survey No. 555 of Final Plot No. 39 of TPS No. 58 (Vatva outfield) of Moje Village- Vatva, Taluka- Daskroi, Sub Dist. & Reg. Dist. Ahmedabad-11 (Aslali) in state of Gujarat, With Common Amenities Written in Title Document. Tenement No:- 0320-08-1168-0001-5 Property Bounded By: East: Scheme Garden, West: Block-J, North: Scheme Road, South: Block-K HHFJMNHOU22000024105 Solanki Rameshbhai Ramjibhai, Rs.9,32,751/- as 24-Jan-2024

& HHFJMNLAP22000025739 Solanki Raniben Rameshbhai on 17-Jan-2024 04-Jan-2024 Description of the Secured Assets/Immovable Properties/ Mortgaged Properties: All that piece and parcels property bearing Residential Property on Sub Plot No. 206/8 Land Area Adm. 73-06 Sq. Mt. with construction Adm. 74-56 Sq. Mt. situate at area known as "Shrinathnagar" Revenue

Survey No 501, Village: Dharampur, Taluka Khambhaliya & District Devbhumi Dwarka in the state of Gujarat. With Common Amenities Written in Title Document. Property Bounded By: North: 9-00 Mt Wide Internal RoadSouth: Sub Plot No. 208/9 with common wall. East: 6-00 Mt. Wide Internal Road West: Sub Plot No. 208/7 with common wall HHFJMNHOU2 | CHOTALIYA JASMIN RAMESHBHAI, | Rs. 18,38,949/- as | 17-Jan-2024 CHOTALIYARITABEN RAMESHBHAI on 17-Jan-2024 04-Jan-2024

Description of the Secured Assets/Immovable Properties/ Mortgaged Properties: All that piece and parcels of Residential Plot on Sub Plot No. 21/6 Land Adm. 46-41 Sq. Mt. i.e. 499.44 sq. ft. Situated at area known as "SIDDHNATH TOWNSHIP". Revenue Survey No 2/Paiki-8/Paiki-2, Sub Plot no 21 to 24 Village Vibhapar Taluka & Dist. Jamnagar in the State of Gujarat With Common Amenities Written in Title Document. Property Bounded By: North: Sub Plot No. 21/7, South: Sub Plot No. 21/5, East: 6-00 mt Wide Road, West: Plot No. 11 & 12 HHFRAJHOU2 Chudasama Dipakkumar Polabhai, Rs. 33,71,141/- as 17-Jan-2024

on 16-Jan-2024 04-Jan-2024 Chudasama Sonal Dipakkumar Description of the Secured Assets/Immovable Properties/ Mortgaged Properties: All that piece and parcels of Property of a Residential Plot No 80 and 81, having a land area 102-82 Sq. Mtrs of sub plot no 80+81/1 area known as "CHANDRA PARK" Revenue Survey No 46 Paiki, 47 Paiki and

52 Paiki, Situated at Mouje Village Metoda, Taluka & Sub District Lodhika, Reg. District Rajkot in the state of Gujarat With Common Amenities Written in Title Document. Property Bounded By: North: Sub Plot No. 80+81/2, That side 20.40 Mtrs, South: Plot No. 82, That side 19.90 Mtrs, East: 9.00 Mtrs. Road, That side 5.00 Mtrs, West: Adj. Survey No 45, That side 5.02 Mtrs

HHFSDN Pradhyumansinh Ramsangbhai Jadeja, Kusumba Rs. 20,14,465/- 17-Jan-2024 LAP21000 Ramsangbhai Jadeja, Shilpaba Pradhyumansinh as on 04-Jan-2024 Jadeja, Dayabhai Gokulbhai Sitapara 17-Jan-2024

Description of the Secured Assets/Immovable Properties/ Mortgaged Properties: All That Piece And Parcels Of Immovable Property Of Plot No 12 To 27 Paiki Sub Plot No 3, Land Admeasuring 72.98 SQ, MT, I.E. 87.29 SQ YR, Know As Mandavravii Society, Bearing Joravarnagar/ratanpar City Survey No: 4223 Paiki And Bearing Ratanpar Revenue Survey No: 37/1 Paiki, Situated At Area Known As Mandavrayii Society At Ratanpa Taluka Wadhwan, Dist. Surendrangar Within The Municipal Limits Of Surendranagar Dudhrej Wadhwan Municipality In The State Of Gujarat, Property Bounded By: North: Mt. 08.20 This Side Plot No: 12 To 27 Paiki Sub Plot No: 2, South: Mt. 08.20 This Side Plot No: 12 To 27 Paiki Sub Plot No: 4, East: Mt. 08.90 This Side Open Land, West: Mt. 08.90 This Side 6.10 Mt. Wide Road

with further interest, additional Interest at the rate as more particularly stated in respective Demand Notice date mentioned above, incidental expenses, costs, charges etc incurred till the date of payment and/or realization. If the said Obligor(s) shall fail to make payment to HHFL as aforesaid, then HHFL shall proceed against the above Secured Asset(s)/immovable Property(ies) under Section 13(4) of the said Act and the applicable Rules entirely at the risk of the said Obligor(s)/Legal Heir(s)/Legal Representative(s) as to the costs and consequences.

The said Obligor(s)/Legal Heir(s)/Legal Representative(s) are prohibited under the said Act to transfer the aforesaid Secured Asset(s)/Immovable Property, whether by way of sale, lease or otherwise without the prior written consent of HHFL. Any person who contravenes or abets contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonmen and/or penalty as provided under the Act.

Date: 01-Feb-2024 Sd/- Authorised Officer. Place: Ahmedabad/Jamnagar/Rajkot/Surendernagara For Hero Housing Finance Limited

Place: Surat