

Arcil
Premier ARC

Asset Reconstruction Company (India) Ltd. (Arcil) CIN-U65999MH2002PLC134884
Acting in its capacity as Trustee of various ARC Trusts
Arcil office: The Ruby, 10th floor, 29, Senapati Bagat Marg, Dadar (West) Mumbai-400 028 | Website: <https://auction.arcil.co.in>;

PUBLIC NOTICE FOR SALE THROUGH ONLINE E-AUCTION IN EXERCISE OF THE POWERS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI ACT) READ WITH RULES 6, 8 & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Notice is hereby given to the public in general and to the Borrower(s) / Guarantor(s) / Mortgagor(s), in particular, that the below described immovable properties mortgaged/charged to the Asset Reconstruction Company (India) Limited, acting in its capacity as Trustee of various ARC Trusts (ARCIL), pursuant to the assignment of financial asset vide registered Assignment Agreements, will be sold on "As is where is", "As is what is", "Whatever there is" and "Without recourse basis" by way of online e-auction, for recovery of outstanding dues of together with further charges, and costs etc., as detailed below in terms of the provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") read with Rules 6, 8 and 9 of the Security Interest (Enforcement) Rules, 2002 ("Rules").

Name of the Borrower / Co-Borrower's/Guarantor's Mortgagor's	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated 19-11-2020	Possession type and date	Date of Inspection	Type of Property and Area	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction
Borrower: Ravindrakumar Ramchandra Gupta, Co-borrower: Jashodaben Badriprasad Gupta And Guarantor: Badriprasad Mangrupsad Gupta	PUR0PULONS0 00005004465 Manappuram Home Finance Limited (MHFL)	ARCIL-Retail Loan Portfolio-087-A-TRUST	Rs. 10,78,710.26/- as on 18-11-2021 + further Interest thereon + Legal Expenses.	Physical on 10/06/2023	Will be arranged on request	admeasuring 10.98 X 3.66 = 40.18 Sq. mts i.e. 48.00 Sq.yard, along with 13.26 Sq.mts	Rs. 47,000/- (Rupees Forty-Seven Thousand Only)	Rs. 4,70,000/- (Rupees Four Lakh Seventy Thousand Only)	On 16-07-2025 12:00 PM

Description of the Secured Asset being auctioned: Property owned by RAVINDRAKUMAR RAMCHANDRA GUPTA & JASHODABEN BADRIPRASAD GUPTA; All the piece and parcel of Immovable property bearing Plot No.63 admeasuring 10.98X 3.66=40.18 Sq.mtrs, along with 13.26 Sq.mtrs undivided share in the land of Road & C.O.P in "Shiv Shakti Residency", situate at Revenue Survey No.211, Block No.240, of Moje village Kurvarda, Taluk: Mangrol, District: Surat, Gujarat, Pin code: 394210. **Boundaries:** East: Society Road, West: Plot No.68, North : Plot No.64, South : Plot No.62.

Pending Litigations known to ARCIL: Nil
Last Date for submission of Bid: Same day 2 hours before Auction
Demand Draft to be made in name of: ARCIL-Retail Loan Portfolio-087-A-TRUST
RTGS details: ARCIL-Retail Loan Portfolio-087-A-TRUST, Trust Account No: 57500001224262, HDFC Bank Limited, Branch: Kamla Mill, Mumbai, IFSC Code: HDFC0000542
Name of Contact person & number: Sagar Prakash Pawar: 9404577578 (rosurata@manappuramhomefin.com), Mahesh Bangera - 90047173256 (mahesh.bangera@arcil.co.in)

Terms and Conditions: The Auction Sale is being conducted through e-auction through the website <https://auction.arcil.co.in> and as per the Terms and Conditions of the Bid Document, and as per the procedure set out therein.
1. The Authorised Officer ("AO")/ARCIL shall not be held responsible for internet connectivity, network problems, system crash down and power failure etc.
2. At any stage of the auction, the AO may accept/reject/modify/cancel the bid offer or post-pone the Auction without assigning any reason thereof and without any prior notice.
3. The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, applicable GST on the purchase consideration, stamp duty, registration fees, etc. that is required to be paid in order to get the secured asset conveyed/delivered in his/her favour as per the applicable law.
4. The intending bidders should make their own independent enquiries/ due diligence regarding encumbrances, title of secured asset and claims/rights/dues affecting the secured assets, including statutory dues, etc., prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of ARCIL. The Authorized Officer of ARCIL shall not be responsible in any way for any third-party claims/rights/dues.
5. The particulars specified in the auction notice published in the newspaper have been stated to the best of the information of the undersigned; however undersigned shall not be responsible / liable for any error, misstatement or omission.
6. The Borrower/ Guarantors/ Mortgagors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rules 8 and 9 of the Security Interest (Enforcement) Rules, according to the holding of the above mentioned auction sale.
7. In the event, the auction scheduled hereinabove fails for any reason whatsoever, ARCIL has the right to sell the secured asset by any other methods under the provisions of Rule 8(5) of the Rules and the Act.

Place: Gujarat | Date: 06.06.2025

Sd/- Authorized Officer, Asset Reconstruction Company (India) Ltd.

Bank of Baroda
Ahmedabad City Region-1
3rd Floor, Bank of Baroda Towers, Nr. Law Garden, Ellisbridge, Ahmedabad-380006 Email: Recovery.ahmedabadcity@bankofbaroda.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES "APPENDIX- IV-A [See proviso to Rule 8 (6)]"

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.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor (s) that the below described immovable properties mortgaged/charged/ hypothecated to Bank of Baroda, the Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" without recourse basis on 23.06.2025 for recovery of below mentioned account/s. The details of Borrower/s/ Guarantor/s/Secured Assets/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below –

Sr. No.	Name & address of Borrower/s/Guarantor/s	Total dues	Description of Properties	Reserve Price EMD & Bid Increase Amount	Loan pertains to Branch
1	Mr. PATEL RAJESH (Physical Possession)	Rs. 62,46,945.00 (Rupees Sixty Two Lakh Fourty Six Thousand Nine Hundred Fifty Five Only) + Unapplied Interest and other charges & less recovery thereafter	All the piece and parcel of immovable property bearing residential property situated at Manjapura, T.a. Nadiad, Dist. Ksheda, bearing Re.Survey No.187 adm.Hec.15479 sq.mtrs, it known as " Sant Villa" paiki Bunglow no.42 admeasuring 158.98 Sq.mtrs. with undivided share of road, common plot, there on construction G.F., F.F. store cabin i.e. Total admeasuring 197.93 sq.mtrs. within the State of Gujarat state standing in the name of Patel Rajesh Bhaillalbhai, which is bounded as under: On or towards East : House No.45 On or towards West : Common Road of Society On or towards North : House No.41, On or towards South : House No.43.	Reserve Price: Rs. 34,05,600/- EMD: Rs. 3,40,560/- Bid Inc. Rs. 10,000/-	USmanpara Branch 3 Satyadwadi Society USmanpara Ahmedabad, Gujarat. 380013. Mob. No. +91 9978445557 Email: USMANP@bankofbaroda.co.in

AS PER SARFAESI Act, STATUTORY -15- DAYS SALE NOTICE TO THE BORROWER /GUARANTOR/ MORTGAGOR

Date & Time of E-Auction 23.06.2025, 02.00 PM to 06.00PM (unlimited extension of 10 minutes)
Property inspection Date from 16.06.2025 to 21.06.2025, Time : 11.00 AM to 5.00 PM (With prior informing through call) | Status of Possession: Physical

The above mentioned borrower/s is/ are hereby notified to pay the sum as mentioned in section 13(2) Notice in full before the date of auction, failing which property will be auctioned / sold and balance dues if any will be recovered with interest and cost from borrowers/ guarantors /mortgagor.

For detailed terms and conditions of sale, please refer/visit to the website link <https://www.bankofbaroda.in/e-auction> and online auction portal Baanknet.com. Also, prospective bidders may contact Authorised Officer and email for support support.baanknet@bsballiance.com and support.baanknet@procure247.com. Contact details of baanknet.com for technical issues is 6354910172 and 9913345536 (GST/TDS as per Government Rules applicable shall be payable by purchaser on sale of Movable/ Immovable Assets.)

Date : 06.06.2025 | Place : Ahmedabad

Sd/- Authorized Officer, BANK OF BARODA

HDFC BANK
HDFC Bank Ltd., Office No 206-207, 1st Floor, Rayson Arcade, Plot No 139, Sector – 8, Oslo Road, Gandhidham - 370201. (M) 90999 61335

E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002

Immovable Properties Taken over, under Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, for sale on "AS IS WHERE IS & WHAT IS THERE IS BASIS".

Names of the Borrowers / Guarantor and Loan Account No.	Outstanding Dues to be recovered (Secured Debt)	Location & Details of Immovable Property	Reserve Price	Date of Inspection	Date(s) of E-Auction & Timing
1) Deepu Children Wear – Through Its Proprietor Sheela Kamlesh Joshi, 2) Sheela Kamlesh Joshi & 3) Kamlesh Laxmishankar Joshi (Loan No. 82716860)	Rs. 62,60,210.69/- *as on 16.07.2022	Plot No. 37 & 38 admeasuring 172.93 sq. meters, Plot No. 39 admeasuring 186.24 sq. meters and Plot No. 40 admeasuring 165.84 sq. meters along with construction thereon in Raj Nagar, situated at Revenue Survey No. 17/1 Paiki of Moje Nakhatrana, Taluka Nakhatrana, District Kutch.	Rs. 35,00,000/- EMD Rs. 3,50,000/-	11.06.2025 Between 12.00 Noon to 03.00 PM	30.06.2025 AT 11 AM TO 12 NOON with unlimited extension of 5 Mins.
1) Sarthi Nails – Through Its Proprietor Kalpeshkumar Dineshkumar Doshi, 2) Kalpeshkumar Dineshkumar Doshi, 3) Chetna Kalpeshkumar Doshi, 4) Induben Dineshkumar Doshi, 5) Dineshkumar Mohanlal Doshi & 6) Kalpesh D Doshi HUF – Through Its Karta Kalpeshkumar Dineshkumar Doshi (Loan No.: 50200027942909, 455216779 & 8108197)	Rs. 87,89,180.82/- *as on 16.11.2022	Plot No 107 admeasuring 97.50 sq. meters, situated at Revenue Survey No 266, Village Meghpur Borichi, Taluka Anjar, District Anjar	Rs. 17,00,000/- EMD Rs. 1,70,000/-	12.06.2025 Between 12.00 Noon to 03.00 PM	30.06.2025 AT 11 AM TO 12 NOON with unlimited extension of 5 Mins.
Plot No 108 admeasuring 97.50 sq. meters, situated at Revenue Survey No 266, Village Meghpur Borichi, Taluka Anjar, District Anjar			Rs. 17,00,000/- EMD Rs. 1,70,000/-	12.06.2025 Between 12.00 Noon to 03.00 PM	30.06.2025 AT 11 AM TO 12 NOON with unlimited extension of 5 Mins.
1) Bhavani Garden Restaurant & Residency – Through Dadubha Jemalji Chauhan, 2) Janakba Devsinhi Chauhan, 3) Narendrasinh Anandsinh Chauhan, 4) Bahadursinh Jemalji Chauhan & 5) Anandsinh Jemalsinh Chauhan (Loan No. 82619347)	Rs. 1,55,92,263.22/- *as on 10.01.2020	Hotel Bhavani Garden Restaurant & Residency on Revenue Survey No 568 Paiki 60 admeasuring 1000 sq. meters of Village Madhapar, Junavas, Taluka Bhuj, District Kutch, (2) Pl. No. 34 admeasuring 250 sq. meters, M. No. 5/11/707-08, Revenue Survey No. 208/P of Village Madhapar, Junavas, Taluka Bhuj, District Kutch, (3) Plot No. 49 admeasuring 209.75 sq. meters, M. No. 5/11/07-08 of Village Madhapar, Junavas, Taluka Bhuj, District Kutch.	Rs. 4,23,00,000/- EMD Rs. 42,30,000/-	13.06.2025 Between 12.00 Noon to 03.00 PM	30.06.2025 AT 11 AM TO 12 NOON with unlimited extension of 5 Mins.
Residential Property constructed on Plot No 102 admeasuring 100 sq. meters in Narayan Nagar, Revenue Survey No 329/P of Village Madhapar, Junavas, Taluka Bhuj, District Kutch.			Rs. 20,50,000/- EMD Rs. 2,05,000/-	13.06.2025 Between 12.00 Noon to 03.00 PM	30.06.2025 AT 11 AM TO 12 NOON with unlimited extension of 5 Mins.

* With further interest as applicable, incidental expenses costs, charges etc incurred till the date of payment and/or realisation.
NB: to the best of knowledge and information of the authorized officer (A.O.) of HDFC Bank Ltd, there are no encumbrances.
The particulars in respect of the secured assets specified herein above have been stated to the best of the information of the undersigned, who, however shall not be responsible for any error, misstatement or omission in the said particulars. The tenderer(s)/prospective purchaser(s) are, therefore requested in their own interests, to satisfy himself/themselves with regard to the above and the other relevant details pertaining to the abovementioned property/properties, before submitting the tenders.
Terms & conditions of Sale :-
1. Sale is strictly subject to the terms & conditions stipulated in the prescribed Tender Document / E-Bidding catalogue and in this notice. Further details of the immovable properties/secured assets and Tender Documents/Online Auction Catalogue can be collected/obtained from the Authorized Officer of **HDFC Bank Ltd. at Office No 206-207, 1st Floor, Rayson Arcade, Plot No 139, Sector – 8, Oslo Road, Gandhidham - 370201** on any working day or can be downloaded from <https://hdfcbank.auctiontiger.net>. Properties are available for inspection on the date(s) and time mentioned above in column.
2. Sealed tenders (in the prescribed tender documents/e-bidding catalogue only) along with 10% of the offer amount towards earnest money deposit (EMD) should be deposited in the office **HDFC Bank Ltd. at Office No 206-207, 1st Floor, Rayson Arcade, Plot No 139, Sector – 8, Oslo Road, Gandhidham - 370201** on or before **27.06.2025 till 5 PM**. Payments should be made only by demand drafts/pay orders drawn on a scheduled bank in favour of "**HDFC BANK LTD.**" payable at par at Surat. Tenders that are not duly filled up or tenders not accompanied by the EMD or tenders received after the above date prescribed herein will not be considered/ treated as valid tenders, and shall accordingly be rejected. The date of e-auction and time mentioned herein above in column.
2(1) **The bid incremental values for said property will be Rs. 20,000/-.**
3. Documents : along with tender documents/e-bidding catalogue the tenderer/s should also attach copy of his/her photo identity proof such as copy of the passport, election commission card, driving license, copy of the pan card issued by the income tax department, aadhar card etc. Please note that proof of residence countersigned by the tenderer/officer himself/himself also needs to be provided.
4. The Borrower(s)/Mortgagor(s), Guarantor(s) of the Immovable Properties/Secured Assets may, if they so desire, give/sponsor their Best Possible Valid Offer(s) for the immovable properties/secured assets offered for sale provided that the terms and conditions of sale are duly complied with.
5. The tenderers/prospective purchasers will be given an opportunity to increase/improve their offer/s during online auction. The additional terms and conditions for tenderers/prospective purchasers participating in online auction are:
A) e-Procurement Technologies Limited (Auction Tiger) is Assisting The Authorized Officer in Conducting The Online Auction.
B) Detailed Terms And Condition For Participating In The Online Auction, Format, Application, Declaration, etc. Can Be Downloaded From Website <https://hdfcbank.auctiontiger.net>.
C) Upon Receipt of The Necessary Documents As Mentioned Above Within The Stipulated Date and time, a password/user id will be provided by M/s. E-procurement technologies limited to Eligible Tenderers/Prospective Purchasers To Participate In The Online Auction at <https://hdfcbank.auctiontiger.net>. Necessary trainings will be provided by M/s. E-procurement technologies limited for the purpose.
6. Statutory dues like property taxes/cess and/or builder/society dues, contribution to building repair funds, transfer charges, any other taxes etc. should be ascertained by the tenderer(s)/offeror(s)/prospective purchaser(s) and the same shall be borne and paid by the purchaser. The stamp duty, legal charges, registration charges and GST if any as applicable in respect of the sale certificate to be executed shall be paid by the purchaser alone.
7. The person declared to be the purchaser shall, immediately after such declaration, deposit 25% of the amount of purchase money to the 'Authorised Officer' immediately and remaining 75% to be deposited within 15 days from the date of auction date, in default of such deposit, the property shall forthwith be put up again and resold.

In case of any difficulty in obtaining Tender Documents / e-bidding catalogue or inspection of the Immovable Properties / Secured Assets and for Queries, Please Contact Concerned Officials of **HDFC BANK LTD., Mr. Kiran Sukhadiya on 9099061335** or Email: Kiranbhai.Sukhadiya@hdfcbank.com and Officials of M/s. e-Procurement Technologies Limited (Auction Tiger) Ahmedabad, Bidder Support Numbers : 9265562821 / 9265562818 / 9265562819, 079 68136880 / 881 / 837 / 842. Email: support@auctiontiger.net & ramprasada@auctiontiger.net
HDFC Bank reserves its right to accept or to reject highest and/or all offer/s and to cancel entire auction proceedings without assigning any reasons.
THIS NOTICE SHOULD ALSO BE CONSIDERED AS 15 DAYS NOTICE TO THE BORROWER / MORTGAGOR UNDER RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULE, 2002.
Date : 06.06.2025, Place : Gandhidham

Sd/- Authorized Officer, HDFC Bank Ltd.

RELIGARE HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED
CIN No. U74999GJ2004PLC42459

Religare Housing Development Finance Corporation Limited
Regd Office : 1407, 14th floor Chiranjivi Tower, 43, Nehru Place, New Delhi-110019
Corporate Office : 18th Floor, Max House, Plot A, Dr. Jia Waj, Okhla Phase 2, Okhla Industrial Estate, New Delhi-110020
Website : www.religarehomedeloans.com

Ref: LOAN A/C NO. XMHDSRH00055873
Date : 26.06.2025
Rajendra Malji Mahajan, Through Its Legal Heirs S/o Malji, Mob. No. : +91-9016967829 / 9552449978 / 9730972019 Email id: alakeshmaljan54111@gmail.com

Alakesh Rajendra Mahajan, Mob. No. : +91-9016967829 / 9552449978 / 9730972019 Email id: alakeshmaljan54111@gmail.com

SUBJECT: Final reminder to shift/remove all your household articles from warehouse at Office no 3 Sai Mohan Row House, Bhestan, Surat Gujarat 395023.

Dear Sir / Madam,
This is in continuation of various communications sent to you, we have time and again given you intimations to shift/remove all your household articles which are lying in the warehouse whereas you have failed to do so till date. You have visited our office multiple times and you have been informed to submit the requisite documents but there is no response from your end. It was also informed to you that the secured asset under **Loan A/C XMHDSRH00055873** has been sold via e-auction process and amount in excess to total outstanding amount has been received. You were further informed to provide requisite documents for processing refund of the excess amount whereas you have not paid heed to the requests made to you till date.
It was also informed to you that Religare Housing Development Finance Corporation Limited, by keeping the said personal belongings/household in warehouse is incurring huge amount of expenses/costs. Despite efforts taken by us you are neither coming forward to collect the personal belongings/household nor have you submitted the documents for refund of the excess amount with the Religare Housing Development Finance Corporation Limited.
In view of the above, we again request you to kindly submit the requisite documents and remove your personal belongings / household within 7 (seven) days from the date hereof, failing which we shall be constrained to dispose of the household articles at the highest value/quote/amount of Rs. 18,150/-. You alone shall be responsible for any claim, loss or whatsoever incurred due to the sale of household articles and Religare Housing Development Finance Corporation Limited or its officers/employees shall in no manner be responsible for any claim, loss whatsoever.
Date: 06.06.2025
Place: Surat Gujarat

(Authorized Officer)
Religare Housing Development Finance Corporation Limited

PNB Housing Finance Limited
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 PROVISIO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Reg. Office: 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Ph: 23357172, 23357172, 23705414, Web: www.pnbhousing.com

B.O. SURAT-305-308, Third Floor, Titanium Square, Adajan Char Rasta, Adajan, Surat, Gujarat-395009

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 Physical Possession of which has been taken 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), successor(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 loan 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)	Demand Amount & Date (s)	Nature of Possession	Description of the Properties mortgaged	Reserve Price (NP/IE)	EMD (10% of Reserve Price)	Last Date of Submission of bid (s)	Bid Incremental Rate (s)	Inspection Date & Time (s)	Date of Auction & Time (s)	Known Encumbrances (Court Case if any)	
MOU/SRT/0721/85835 Upeshkumar Raysingbhai Parmar / Akashkumar Raysingbhai Parmar, B.O. : SURAT	Rs. 1538010.14 & 14-02-2024	Physical Possession	Plot No.417, Reddhi Sadhi Residency, B.H. Kauliya Vidhyadai, Nr. Rajeshwar Residency, off. Kamrej, Canal Road, Kamrej, Surat, Gujarat-394180, India.	Rs. 1477000	Rs. 147700	08-07-2025	Rs. 2025	100000	22-06-2025 12:00pm to 04:00pm	09-07-2025 2PM 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.-A. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. 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-K (2.) The prospective purchaser/bidder and interested parties may independently take the inspection of the pleading in the proceedings/orders passed etc. if any, stated in column no-K, 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 of (bidder/s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) 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 shall be resold as per the provisions of Sarfaesi Act. (4.) M/s. G.I. 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 1220023 Website : www.banksauctions.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 VIVEK LODHA Toll Free No. - 1800 120 6000, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com

PLACE :- SURAT DATE :- 06.06.2025

SD/-AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

HDFC BANK
HDFC Bank Ltd., 2nd Floor, The Baroda Crossway, Opp. Police Bhavan, Dandiya Bazar Cross Road, Vadodara 390001. (M) 9737888991

E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002

Immovable Properties Taken over, under Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, for sale on "AS IS WHERE IS & WHAT IS THERE IS BASIS".

Names of the Borrowers / Guarantor and Loan Account No.	Outstanding Dues to be recovered (Secured Debt)	Location & Details of Immovable Property	Reserve Price	Date of Inspection	Date(s) of E-Auction & Timing
1) Art Effect Studio - Partner Hunny Sureshbhai Dudhaiya, 2) Hunny Sureshbhai Dudhaiya & 3) Jenita Anand Vadgama (Loan No 50200024260869)	Rs.20,30,246.87/- *as on 19.04.2022	Flat No 202 admeasuring 53.18 Sq. mtrs on Second Floor in Fortune Greenfields situated in Old Revenue Survey No 52, Block no 46, Final Plot no 36 Town Planning no 2 in the sim Village Bhayli and owned by Hunny Sureshbhai Dudhaiya.	Rs. 13,00,000/- EMD Rs. 1,30,000/-	11.06.2025 Between 12.00 Noon to 03.00 PM	11.07.2025 AT 11 AM TO 12 NOON with unlimited extension of 5 Mins.
1) Nirav Ashwinkumar Bhatt, 2) Parulben Niravbhai Bhatt & 3) Ashwinkumar Shivshankar Bhatt (Loan No 50200006962641 & 452277707)	Rs.16,58,613.62/- *as on 27.03.2024	Flat No 7 And 6 partly admeasuring 71.00 sq. meters as on Third Floor in Nandish Complex Situated at Revenue Survey No. 112, Paiki of Village Gotri, District Vadodara and owned by Nirav Ashwinkumar Bhatt & Ashwinkumar Shivshankar Bhatt	Rs. 13,00,000/- EMD Rs. 1,30,000/-	11.06.2025 Between 12.00 Noon to 03.00 PM	11.07.2025 AT 11 AM TO 12 NOON with unlimited extension of 5 Mins.
(1) M/s. Megha Trading Through its Proprietor Mohinkumar Prakashchandra Joshi, (2) Mohinkumar Prakashchandra Joshi, (3) Vishalkumar Prakashchandra Joshi, & (4) Prakashchandra Ramanlal Joshi (Loan No 50200026601926)	Rs. 13,91,597.56/- *as on 11.03.2019	Flat No B/4 On 6th Floor Admeasuring 50 Sq. Meters Along With Undivided Share In The Land Of "karamvir Tower", Situated At Revenue Survey No 2442/2 Admeasuring 1061.98 Sq. Meters Paiki, Nadiad Kapadvanj Road, Moje Nadiad In The Registration District Kheda & Sub District Nadiad And Owned By Vishalkumar Prakashchandra Joshi & Prakashchandra Ramanlal Joshi	Rs. 11,00,000/- EMD Rs. 1,00,000/-	12.06.2025 Between 12.00 Noon to 03.00 PM	11.07.2025 AT 11 AM TO 12 NOON with unlimited extension of 5 Mins.
(1)M/s. Antriksh Through its Proprietor Vinay Hiralal Shah, (2) Vinay Hiralal Shah, & (3) Falguni Vinayal Shah (Loan No 502000721)	Rs. 13,02,640.19/- *as on 23.08.2018	Flat No A/303 admeasuring 62.93 Sq. Meters along with undivided share in the land of Navkar Apartment, Block No A, Situated at Revenue Survey No 1012/2 (0-20-23) paiki (0-06-08), Town Planning Scheme No 1, Final Plot No 37 whose Nadiad Additional Area No 3, Nadiad City Survey No 1931 paiki, Moje Nadiad, in the Registration District Kheda & Sub District Nadiad and owned by Falguni Vinay Shah	Rs. 11,00,000/- EMD Rs. 1,00,000/-	12.06.2025 Between 12.00 Noon to 03.00 PM	11.07.2025 AT 11 AM TO 12 NOON with unlimited extension of 5 Mins.
1) Sandeep And Brothers - through Its Partner Sandeep Patel, 2) Avantika Upendra Patel, 3) Kusumben P Patel, 4) Sandeepkumar Jashbhai Patel & 5) Taraben Jashbhai Patel (Loan No 81488253)	Rs. 12,60,946.99/- *as on 04.05.2024	Flat No 4601 on sixth floor admeasuring 65.05 sq. meters super built up area along with undivided share in the land of "Orchid Skyward - Tower C/2", Situated at Revenue Survey No 2165 Paiki admeasuring 2529 sq. meters of Moje Bakrol, Near Vaibhav Cinema, Anand and Flat No 4604 on sixth floor admeasuring 65.05 sq. meters super built up area along with undivided share in the land of "Orchid Skyward - Tower C/2", Situated at Revenue Survey No 2165 Paiki admeasuring 2529 sq. meters of Moje Bakrol, Near Vaibhav Cinema, Anand and owned by Sandeepkumar Jashbhai Patel	Rs. 57,50,000/- EMD Rs. 5,75,000/-	12.06.2025 Between 12.00 Noon to 03.00 PM	11.07.2025 AT 11 AM TO 12 NOON with unlimited extension of 5 Mins.
1) Late Rajeshkumar Jyorbhai Loyal – Through his legal heir (1.1) Indiraben Rajeshkumar Loyal, (1.2) Roney Rajeshkumar Loyal, (1.3) Neha Rajeshkumar Loyal & 2) Late Jayanwantiben Georgebhai Loyal – Through her legal heir (2.1) Vilish Georgebhai Loyal, (2.2) Late Rajeshkumar Jyorbhai Loyal – Through his legal heir (2.2.i) Indiraben Rajeshkumar Loyal, (2.2.ii) Roney Rajeshkumar Loyal (2.2.iii) Neha Rajeshkumar Loyal (Loan No 81193416)	Rs. 6,50,923.64/- *as on 27.06.2022	Residential property situated on southern side of Plot No 6 admeasuring 96.04 sq. meters at Revenue Survey No 15/16 Paiki, New City Survey No 6585 Paiki, Jalod Road, Taluka Dahod, District Dahod owned by Late Jayanwantiben Georgebhai Loyal	Rs. 32,00,000/- EMD Rs. 3,20,000/-	13.06.2025 Between 12.00 Noon to 03.00 PM	11.07.2025 AT 11 AM TO 12 NOON with unlimited extension of 5 Mins.

* With further interest as applicable, incidental expenses costs, charges etc incurred till the date of payment and/or realisation.
NB: to the best of knowledge and information of the authorized officer (A.O.) of HDFC Bank Ltd, there are no encumbrances.
The particulars in respect of the secured assets specified herein above have been stated to the best of the information of the undersigned, who, however shall not be responsible for any error, misstatement or omission in the said particulars. The tenderer(s)/prospective purchaser(s) are, therefore requested in their own interests, to satisfy himself/themselves with regard to the above and the other relevant details pertaining to the abovementioned property/properties, before submitting the tenders.
Terms & conditions of Sale :-
1. Sale is strictly subject to the terms & conditions stipulated in the prescribed Tender Document / E-Bidding catalogue and in this notice. Further details of the immovable properties/secured assets and Tender Documents/Online Auction Catalogue can be collected/obtained from the Authorized Officer of **HDFC Bank Ltd. at 2nd Floor, The Baroda Crossway, Opp. Police Bhavan, Dandiya Bazar Cross Road, Vadodara 390001** on any working day or can be downloaded from <https://hdfcbank.auctiontiger.net>. Properties are available for inspection on the date(s) and time mentioned above in column.
2. Sealed tenders (in the prescribed tender documents/e-bidding catalogue only) along with 10% of the offer amount towards earnest money deposit (EMD) should be deposited in the office **HDFC Bank Ltd. at 2nd Floor, The Baroda Crossway, Opp. Police Bhavan, Dandiya Bazar Cross Road, Vadodara 390001** on or before **09.07.2025 till 5 PM**. Payments should be made only by demand drafts/pay orders drawn on a scheduled bank in favour of "**HDFC BANK LTD.**" payable at par at Surat. Tenders that are not duly filled up or tenders