

TATA CAPITAL HOUSING FINANCE LIMITED

Registered Address: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013.
Branch Address: 1st Floor FC Annexe Building, Opp Ferguson College, Pune 411005

NOTICE FOR SALE OF IMMOVABLE PROPERTY
(Under Rule 9(1) of the Security Interest (Enforcement) Rules 2002)

E-Auction 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 9(1) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the below Borrower and Co-Borrower, or their legal heirs/representatives (Borrowers) in particular that the below described immovable property mortgaged to Tata Capital Housing Finance Ltd. (TCHFL), the possession of which has been taken by the Authorised Officer of TCHFL, will be sold on 20-12-2022 on "As is where is" & "As is what is" and "Whatever there is" basis for recovery of outstanding dues from below mentioned Borrower and Co-Borrowers. The Reserve Price and the Earnest Money Deposit is mentioned below. Notice is hereby given that, in the absence of any postponement/ discontinuance of the sale, the said secured asset/ property shall be sold by E-Auction at 2.00 P.M. on the said 20-12-2022. The sealed envelope containing Demand Draft of EMD for participating in E-Auction shall be submitted to the Authorised Officer of the TCHFL on or before 19-12-2022 till 5.0 PM at Branch address TATA CAPITAL HOUSING FINANCE LIMITED, 1st Floor FC Annexe Building, Opp Ferguson College, Pune 411005.

The sale of the Secured Asset/ Immovable Property will be on "as is where condition is" as per brief particulars described herein below :

Sr. No.	Loan A/c No.	Name of Borrower(s) / Legal Heir(s) / Legal Representative/ Guarantor(s)	Amount as per Demand Notice and date of Demand notice	Reserve Price	Earnest Money	Type of possession
1	TCHHL027900100071082 & TCHHL027900100071094	Mrs. Meeta Pravin Makhecha (Borrower), Mr. Meghadri Gosh (Co-borrower), M/s Meeta Culsines & Private Ltd. (Co-borrower), The Floor Works Restaurants LLP (Co-borrower)	Rs. 68,25,167/- (Rupees Sixty Eight Lakh Twenty Five Thousand One Hundred Sixty Seven Only) is due and payable by you under Agreement No. TCHHL027900100071094 and an amount of Rs. 216,89,465/- (Rupees Two Crore Sixteen Lakh Eighty Nine Thousand Four Hundred Sixty Five Only) is due and payable by you under Agreement No. TCHHL027900100071082 totalling to Rs.2,85,14,632/- (Rs. Two Crore Eighty Five Lakh Fourteen Thousand Six Hundred Thirty Two Only) & 05-01-2022	Rs. 2,29,00,000/- (Rupees Two Crores Twenty Nine Lakh Only)	Rs. 22,90,000/- (Rupees Twenty Two Lakh Ninety Thousand Only)	Symbolic
2	10107475	Mr. Amit Omprakash Agarwal (Borrower), Mr. Anup Omprakash Agarwal (Co-Borrower), Mr. Amit Omprakash Agarwal (HUF) (Co-Borrower), Mr. Omprakash Chotelal Agarwal (Co-Borrower), Mrs. Usha Amit kumar Agarwal (Co-Borrower), Mrs. Kaushalyadevi Omprakash Agarwal (Co-Borrower), Mr. Omprakash Chotelal Agarwal (HUF) (Co-Borrower), Mr. Anup O Agarwal (HUF) (Co-Borrower), Mrs. Ritu Anupkumar Agarwal (Co-Borrower).	Rs. 74,47,123/- (Rs. Seventy Four Lakh Forty Seven Thousand One Hundred Twenty Three Only) & 28-06-2019	Rs. 94,00,000/- (Rupees Ninety Four Lakh Only)	Rs. 9,40,000/- (Rupees Nine Lakh Forty Thousand Only)	Physical
3	9894179	Mr. Promoad Galkwad (Borrower), Mrs. Poonam Galkwad (Co-borrower)	Rs. 36,72,346/- (Rupees Thirty Six Lakh Seventy Two Thousand Three Hundred Forty Six Only) & 02-06-2021	Rs.34,38,000/- (Rupees Thirty Four Lakh Thirty Eight Thousand Only)	Rs.3,43,800/- (Rupees Three Lakh Forty Three Thousand Eight Hundred Only)	Physical
4	9649503	Mr. Deepak Chavan (Borrower), Mr. Kamalakar Chavan (Co-borrower)	Rs. 28,58,005/- (Rupees Twenty Eight Lakh Fifty Eight Thousand Five Only) & 25-06-2019	Rs.27,00,000/- (Rupees Twenty Seven Lakh Only)	Rs.2,70,000/- (Rupees Two Lakh Seventy Thousand Only)	Physical
5	9558308 & 9615664	Mr. Bharat Gawande (Borrower)	Rs. 21,22,551/- (Rupees Twenty One Lakh Twenty Two Thousand Five Hundred Fifty One Only) is due and payable by you under Agreement No. 9558308 and an amount of Rs. 23,575/- (Rupees Twenty Three Thousand Five Hundred Seventy Five Only) is due and payable by you under Agreement No. 9615664 totalling to Rs. 21,46,126/- (Rupees Twenty One Lakh Forty Six Thousand One Hundred Twenty Six Only) & 03-03-2020	Rs. 21,79,000/- (Rupees Twenty One Lakh Seventy Nine Thousand Only)	Rs. 2,17,900/- (Rupees Two Lakh Seventeen Thousand Nine Hundred Only)	Physical
6	9935694 & 9935608 & 10625691	Nikhil Chandresh-kumar Adesara (Borrower), Mrs. Harsha Chandresh-kumar Adesara (Co-borrower)	Rs. 22,22,231/- (Rupees Twenty Two Lakh Twenty Two Thousand Two Hundred Thirty One Only) is due and payable by you under Agreement No. 9935694 and an amount of Rs. 49,952/- (Rupees Forty Nine Thousand Nine Hundred Fifty Two Only) is due and payable by you under Agreement No. 9936808 and an amount of Rs. 2,06,098/- (Rupees Two Lakh Six Thousand Ninety Eight Only) is due and payable by you under Agreement No. 10625691 totalling to Rs. 24,78,281/- (Rupees Twenty Four Lakh Seventy Eight Thousand Two Hundred Eighty One Only) & 03-06-2021	Rs. 18,18,000/- (Rupees Eighteen Lakh Eighteen Thousand Only)	Rs. 1,81,800/- (Rupees One Lakh Eighty One Thousand Eight Hundred Only)	Physical

Description of the Immovable Property:

Schedule A: All that portion of the land measuring 44,526.61 Sq. Mtr. lying in residential zone together with the area under the proposed State High Way, Regional Plan Road and road widening (in the Final Regional Plan of Pune Region, drawn and enforced w.e.f. 10.02.1998, under the provision of the Maharashtra Regional and Town Planning Act, 1966) of the land, out of Consolidated Block (Gat) No. 124 (Old Gat No. 121) totally measuring 57,800 Sq. Mtr. situated at village Pirangut of Taluka Mulshi, District Pune, within the limits of sub registration Taluka Mulshi, and Gram Panchayat of village Pirangut, Mulshi Taluka Panchayat Samitee and Pune Zilla Parishad and recently included in jurisdiction of Pune Metropolitan Region Development Authority (P.M.R.D.A.) and bounded as follows: East: Road, South: Road, West: portion of Gat No. 124 lying in industrial zone and thereafter Gat No. 125 & Gat No. 122, North: Road.

Schedule B: Residential Flat / Convenience Shop: No. 1105, Building / Wing: No. 1B, Floor: No. 11th, Area: 51.74 Sq. Mt. (557 Sq. Ft.) Carpet area, Exclusive facility: Attached terrace measuring 7.61 Sq. Mt. (82 Sq. Ft.).

Schedule C: All that piece and parcel of the property bearing Flat No. 52, on Seventh Floor, in Building B, known as "Shiv Classic" having carpet area measuring about 357 Sq. Ft. i.e. 33.17 Sq. Mtr. along with attached terrace measuring 57 Sq. Ft. i.e. 5.30 Sq. Mtr. therewith in the building constructed in the property described in the schedule hereinabove written.

Description of the Immovable Property:

Schedule A: All that piece and parcel of Survey No. 22, (Old Hissa No. 1A) New Hissa No. 1, admeasuring area 0H. 34 R, Survey No. 22, (Old Hissa No. 1B) New Hissa No. 2, admeasuring area 0H. 33 R, Survey No. 22, (Old Hissa No. 1C) New Hissa No. 3, admeasuring area 0H. 34 R, Survey No. 22, (Old Hissa No. 1D) New Hissa No. 4, admeasuring area 0H. 34 R, Survey No. 22, (Old Hissa No. 1E) New Hissa No. 5, admeasuring area 0H. 34 R, Survey No. 22, (Old Hissa No. 1F) New Hissa No. 6, admeasuring area 0H. 34 R, total admeasuring area 0H. 03 R, out of this, area admeasuring 1H. 10 R, situated at village Alandi Devachi, Taluka Khed, District Pune. Above said properties are situated within the limits of Pune Zilla Parishad, Panchayati Samiti Khed and Grampanchayat Alandi Devachi and within the Jurisdiction of Registration District Pune and Taluka, Sub District Khed, Sub Registrar Khed No. 1 & 2 Taluka Khed, District Pune and jointly bounded as follows: On or towards East: By area between Mr. Bharat Andre & Others, Survey No. 22, 22.2, On or towards South: By Property of Mr. Shankar & Kundalik Maruti Kurnade and Mr. Nandkumar Pandharinath & Others, On or towards West: By Charholi Alandi Road, On or towards North: By remaining Property of Survey No. 22, including all present and future F.S.I./T.D.R. If any along with right of road in the said properties. Together with easement, appurtenances, pathways, ingress, egress, incidental and other ancillary right thereon.

Schedule B: Flat / Unit No.: 205, Wing: B, Floor: 2ND, Area: 40.35 Sq. Mtr. (434.37 Sq. Fts.) Carpet area Plus terrace area 3.83 Sq. Mtrs. (41.25 Sq. Fts.), Open use of Parking Space in said Project.

At the Auction, the public generally is invited to submit their bid(s) personally. The Borrower(s)/Co-Borrower(s) are hereby given last chance to pay the total dues with further interest within 15 days from the date of publication of this notice, failing which the Immovable Property will be sold as per schedule. The E auction will be stopped if, amount due as aforesaid, with interest and costs (including the cost of the sale) are tendered to the Authorised Officer or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid before the date of the auction. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the Immovable Property sold. The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions:

NOTE: The E-auction of the properties will take place through portal https://bankauctions.in/ on 20-12-2022 between 2.00 PM to 3.00 PM with limited extension of 10 minutes each.

Terms and Condition: 1. The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation. In the event of any dispute arising as to the amount bid, or as to the bidder, the Immovable Property shall at once again be put up to auction subject to the discretion of the Authorised Officer. 2. The Immovable Property shall not be sold below the Reserve Price. 3. Bid Increment Amount will be Rs.10,000/- (Rupees Ten Thousand Only). 4. All the Bids submitted for the purchase of the property shall be accompanied by Earnest Money as mentioned above by way of a Demand Draft favoring the "TATA CAPITAL HOUSING FINANCE LTD." Payable at Branch address. The Demand Drafts will be returned to the unsuccessful bidders after auction. For payment of EMD through NEFT/RTGS/IMPS, kindly contact Authorised Officer. 5. The highest bidder shall be declared as successful bidder provided always that he/she is legally qualified to bid and provided further that the bid amount is not less than the reserve price. It shall be in the discretion of the Authorised Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so. 6. For reasons recorded, it shall be in the discretion of the Authorised Officer to adjourn/discontinue the sale. 7. Inspection of the Immovable Property can be done on 13-12-2022 between 11 AM to 5.00 PM with prior appointment. 8. The person declared as a successful bidder shall, immediately after such declaration, deposit twenty five per cent of the amount of purchase money/bid which would include EMD amount to the Authorised Officer within 24hrs and in default of such deposit, the property shall forthwith be put to fresh auction/Sale by private treaty. 9. In case the initial deposit is made as above, the balance amount of the purchase money payable shall be paid by the purchaser to the Authorised Officer on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day is a Sunday or other holiday, then on the first office day after the 15th day. 10. In the event of default of any payment within the period mentioned above, the property shall be put to fresh auction/Sale by private treaty. The deposit including EMD shall stand forfeited by TATA CAPITAL HOUSING FINANCE LTD and the defaulting purchaser shall lose all claims to the property. 11. Details of any encumbrances, known to the TATA CAPITAL HOUSING FINANCE LTD, to which the property is liable. Nil. Claims, if any, which have been put forward to the property and any other known particulars bearing on its nature and value: Nil. The Intending Bidder is advised to make their own independent inquiries regarding encumbrances on the property including statutory liabilities of providers of property tax, electricity etc. 12. For any other details or for procedure online training on e-auction the prospective bidders may contact the Service Provider, M/s. 4Closure, Block No.605 A, 6th Floor, Maitrivanam Commercial Complex, Amerpet, Hyderabad 500038 through its coordinators Mr. U. Subbarao, Mob. No.8142000611, subbarao@bankauctions.in or Manish Bansal, Email id Manish.Bansal@tatacapital.com Authorised Officer Mobile No 8586983696. Please send your query on WhatsApp Number 9999078669. 13. TDS of 1% will be applicable and payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by highest bidder in the PAN of the owner/ borrower(s) and the copy of the challan shall be submitted to our company. 14. Please refer to the below link provided in secured creditor's website https://bit.ly/3XG9hZP for the above details.

Please Note - TCHFL has not engaged any broker/agent apart from the mentioned auctioning partner for sale/auction of this property. Interested parties should only contact the undersigned or the Authorised Officer for all queries and enquiry in this matter.

Sd/- (Authorised Officer)
Tata Capital Housing Finance Ltd.

Date : 29.11.2022

Saraswat Bank
Saraswat CO-OP Bank Ltd.

'Zonal Office, 8/3, Karve Road, Pune 04
Recovery Department, 433/B/2, Madhav Apartment, 2nd Floor, Near Old Zilla Parishad Building, Somwar Peth, Pune 01
Phone No: (020) 26061955, 26061184, 26061185

E-AUCTION SALE NOTICE

(Auction Sale/bidding would be conducted only through website https://sarfaesi.auctiontiger.net)

SALE OF IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002.

Pursuant to Demand Notice issued u/s 13(2), the undersigned as Authorized Officer of Saraswat Co-op. Bank Ltd. has taken over possession of the following assets u/s 13(4) of the SARFAESI Act. Public at large is informed that e-auction (under SARFAESI Act, 2002) of the charged assets in the below mentioned case for realisation of Bank's dues will be held on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WITHOUT RECOURSE" as specified hereunder:

Sr. No.	Name of Borrower, Co-Borrower, Guarantor / Mortgager, Legal Heir (if applicable)	A. Date of Demand Notice B. Possession Type/Date C. Demand Amount	Description of Assets	I. Reserve Price II. EMD III. Bid increment Amount Date / Time of Inspection Last date / time for EMD & KYC submission Date / Time of E-Auction
1.	Borrower: 1. Mr. Kasabe Sachin Bapurao (Borrower) 2. Mrs. Kasabe Sarika Sachin (Co-borrower)	A. 29.01.2022 B. Physical / 11.04.2022. C. Rs. 27,70,092/- as on 25.01.2022 with further interest thereon.	Flat No. 237, admeasuring about 625 sq. fts. i. e. 58.06 sq. mtrs. (built up) on the fourth floor of the building no. 2 in Digambar Prasad Co-Op Housing Society Ltd at Survey No. 12, Hissa No. 24 & 25 totally admeasuring 20 Ares of Mouje Katraj, within the registration District Pune, Sub-District, Tal - Haveli	Rs. 23.78 Lakh Rs. 2.50 Lakh 22.12.2022/ 12.00 noon to 2.00 p.m. 27.12.2022/ upto 5.00 p.m. 30.12.2022/ 2.00 p.m. to 4.00 p.m.

***With further interest as applicable, incidental expenses, costs, charge etc. incurred till the date of payment and/or realization.**

The auction will be conducted through the Bank's approved service provider M/s e-Procurement Technologies limited (Auction Tiger). Bid form, Terms & Conditions of the said Sale/Auction, and procedure of submission of Bid/Offer, are available from their website at <https://sarfaesi.auctiontiger.net>

STATUTORY NOTICE AS PER RULE 8(6) OF SARFAESI ACT, 2002

This notice also be considered as a notice to the Borrower/s, Co-Borrower/s, Guarantors & Mortgagors of the said loan, to pay the dues in full before the date of sale, failing which the property will be sold on the above-mentioned Auction date.

Date :- 29.11.2022
Place :- Pune

Authorised Officer
Saraswat Co-op Bank Ltd.

Saraswat Bank
Saraswat CO-OP Bank Ltd.

'Zonal Office, 8/3, Karve Road, Pune 04
Recovery Department, 433/B/2, Madhav Apartment, 2nd Floor, Near Old Zilla Parishad Building, Somwar Peth, Pune 01
Phone No: (020) 26061955, 26061184, 26061185

E-AUCTION SALE NOTICE

(Auction Sale/bidding would be conducted only through website https://sarfaesi.auctiontiger.net)

SALE OF IMMOVABLE ASSETS CHARGED TO THE BANK UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002.

Pursuant to Demand Notice issued u/s 13(2), the undersigned as Authorized Officer of Saraswat Co-op. Bank Ltd. has taken over possession of the following assets u/s 13(4) of the SARFAESI Act. Public at large is informed that e-auction (under SARFAESI Act, 2002) of the charged assets in the below mentioned case for realisation of Bank's dues will be held on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WITHOUT RECOURSE" as specified hereunder:

Sr. No.	Name of Borrower, Co-Borrower, Guarantor / Mortgager, Legal Heir (if applicable)	A. Date of Demand Notice B. Possession Type/Date C. Demand Amount	Description of Assets	I. Reserve Price II. EMD III. Bid increment Amount Date / Time of Inspection Last date / time for EMD & KYC submission Date / Time of E-Auction
1.	Borrower: 1. Chavan Hanumant Maruti (borrower) And 2. Mrs. Chavan Sushila Hanumant (Guarantor)	A. 17.03.2021 B. Physical 15.09.2022 C. Rs. 31,88,261.70 as on 15.03.2021 plus interest from 01.03.2021	All That piece and parcel of flat No. 302, admeasuring about 544 sq. fts. i. e. 50.54 sq. mtrs. (built up) on the 3rd floor plus terrace admeasuring 118 sq. fts. i. e. 10.96 sq. mtrs in the building known as Pranayraj Greens, alongwith covered car parking situated on Plot No. 14/1, Survey No. 37/1 at Village Dhanori, Tal. - Haveli, Dist. - Pune and within the limits of Pune Municipal Corporation and Registration District Pune, Sub -Registrar, Haveli-Pune	Rs. 38.20 Lakh Rs. 4 Lakh Rs. 0.50 Lakh 22.12.2022/ 03.00 p.m. to 5.00 p.m. 27.12.2022/ upto 5.00 p.m. 30.12.2022/ 2.00 p.m. to 4.00 p.m.

***With further interest as applicable, incidental expenses, costs, charge etc. incurred till the date of payment and/or realization.**

The auction will be conducted through the Bank's approved service provider M/s e-Procurement Technologies limited (Auction Tiger). Bid form, Terms & Conditions of the said Sale/Auction, and procedure of submission of Bid/Offer, are available from their website at <https://sarfaesi.auctiontiger.net>

STATUTORY NOTICE AS PER RULE 8(6) OF SARFAESI ACT, 2002

This notice also be considered as a notice to the Borrower/s, Co-Borrower/s, Guarantors & Mortgagors of the said loan, to pay the dues in full before the date of sale, failing which the property will be sold on the above-mentioned Auction date.

Date :- 29.11.2022
Place :- Pune

Authorised Officer
Saraswat Co-op Bank Ltd.

HDB FINANCIAL SERVICES
From the trusted family of HDFC Bank

REGISTERED OFFICE: RADHIKA, 2ND FLOOR, LAW GARDEN ROAD, NAVRANGPURA, AHMEDABAD-380009
REGIONAL / BRANCH OFFICE: HDB FINANCIAL SERVICES LTD. 4th Floor, Geeta Sankul, Ideal Colony, Paud Road, Above Reliance Digital, Kothrud, Pune - 411038

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES BY SALE ON SP
LAST DATE TIME OF SUBMISSION OF EMD AND DOCUMENTS 29/12/2022 upto 05.00 pm

Sale of immovable property mortgaged to HDB FINANCIAL SERVICES LIMITED under Securitisation 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 has taken Symbolic 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://www.bankauctions.com>

Lot No	Name of the Branch & Name of the Borrowers & Loan Account No.	MORTGAGE PROPERTY DESCRIPTION, WHICH IS UNDER AUCTION SALE & Possession Status	Demand Notice Date Outstanding Amount (Secured debt)	Authorized Officer's Details	EMD SUBMISSION ACCOUNT DETAILS	RESERVE PRICE	Date/ Time of e-Auction
						EMD BID INCREASE AMOUNT	
1.	HDB FINANCIAL SERVICES LIMITED, 4TH Floor, Geeta Sankul, Above Reliance Digital, Ideal Colony, Paud Road, Kothrud Pune. Maharashtra 411038. Loan account No.2614232 1. A T GANDHI A. T. GANDHI AUTOMOBILE SHOP NO 8 BHAKTI COMPLEX NR PRIDE HOTEL AMBEDKAR CHOWK PIMPARI PUNE-411018. 2. AMBRISH TARUNKUMAR GANDHI 3. TARUNKUMAR SHANTILAL GANDHI 4. JAYSHREE TARUNKUMAR GANDHI ALL R/O: FLAT NO 2 SILVER CO-OP HSG GROUND FLOOR PIMPARI PUNE-411018.	"ALL THAT PIECE AND PARCEL OF THE SHOP NO.08, ADMEASURING AREA 242 SQ.FT. (Built up) ON THE GROUND FLOOR, SOCIETY KNOWN AS BHAKTI COMPLEX CO-OPERATIVE HOUSING SOCIETY LIMITED, CONSTRUCTED ON LAND BEARING CTS NO. 5724, 5727, SITUATED AT VILLAGE PIMPRI WAGHERE (KHARALWADI) TALUKA HAVELI, DIST. PUNE." EAST: ENTRY PASSAGE, WEST: PARKING, NORTH: SHOP NO 9, SOUTH: SHOP NO.7	09.06.2021 Rs. 28,54,447.50 (Rupees Twenty Eight Lakh Fifty Four Thousand Four Hundred Forty Seven and Paise Fifty Only) pertaining to loan Account No.2614232as of 29-May-2021 and future contractual interest till actual realization together with incidental expenses, cost and charges etc	MR. SHAILESH JADHAV, Mobile No: 845953546 E-mail id: lo.pune@hdbfs.com	A/c No. 00210310002731 A/c Name - HDBFS GENERAL receipts, IFSC Code- HDFC0000021 Branch- HDFC BANK LTD Branch- HYDERABAD- LAKDIKAPUL- MICR CODE- 500240002	RESERVE PRICE- Rs.25,77,300/- (Rupees Twenty Five Lakh Seventy Seven Thousand Three Hundred Only). EMD - Rs.2,57,730/- (Rupees Two Lakh Fifty Seven Thousand Seven Hundred Thirty Only) *15,000.00	DATE/ TIME OF E-AUCTION - 30/12/2022 At 11 am to 5 pm WITH UNLIMITED EXTENSIONS OF 5 MINUTES AFTER HIGHEST BID OPEN BIDDING GIVEN BY THE PARTICIPANTS. LAST DATE OF EMD SUBMISSION 29.12.2022 11am to 5 pm.

TERMS & CONDITIONS: 1. To the best of knowledge and information of the Authorized 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/ affecting 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 Authorized 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" AND "AS IS WHAT IS" AND "WHATEVER THERE IS" after taking symbolic possession of the properties. Successful bidder/s shall have to get physical possession of the properties at his/ their cost, risk & responsibility. Though the bank will facilitate in taking possession by obtaining orders from the competent authority. 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 24.12.2022 to 19.12.2022 (During Office Hours). 4. The interested bidders shall submit their EMD through Web Portal: <https://www.bankauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankauctions.com>) through Login ID & Password. The EMD shall be payable through NEFT in the account mentioned above 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 NEFT/RTGS Challan or 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. UPLOADED SCANNED COPY OF ANNEXURE II & III (can be downloaded from the Web Portal: <https://www.bankauctions.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 interested Bidding etc., may contact M/s. C1 India Pvt. Ltd. Plot No. 68, 3rd Floor, Sector-44, Gurgaon -122003, Haryana. Pin: 122003, E-mail ID: support@bankauctions.com, Support Helpline Numbers: 124-4302020/21/22/23, 7291981124/1125/1126. Sales Enquiries: Vinod Chauhan Mob. No.9813887931, e-mail ID: delhi@c1india.com, sales@bankauctions.com, 7291981129 and for any property related query may contact Authorised Officer: MR. Shailesh JADHAV, Mobile No 845953546, e-mail id: lo.pune@hdbfs.com, MR. Harish Kachi, Mobile No:830938191 e-mail ID:harish.kachi@hdbfs.com and MR. Vishal Ritpurkar, Mobile No: 9833671006, e-mail id:vishal.ritpurkar@hdbfs.com during the working hours from Monday to Saturday. 5. The interested bidder shall submit their Bid Documents (EMD (not below the Reserve Price) and required documents (mentioned in Point No.4)) on/ before 29/12/2022 upto 5.00 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 Authorized Officer. 6. During the Online Interested Bidding, Bidder can improve their Bid Amount as per the "Bid Increase Amount" (mentioned above) till 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 Authorized 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 Authorized Officer and the balance 75% of the sale price on or before 15th day of the sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorized 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 M/s. C1 India Pvt. Ltd. prior to the date of e-Auction. Neither the Authorized Officer/ HDB FINANCIAL SERVICES LIMITED nor M/s. C1 India 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 duty/ additional stamp duty/ transfer charges, fee etc. and also the statutory non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody. 10. The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offers/ or adjourn/ postpone/ cancel the e-Auction without assigning any reason therefor. 11. The bidders are advised to go through the detailed Terms & Conditions of e-auction available on the Web Portal of M/s. C1 India Pvt. Ltd., <https://www.bankauctions.com> before submitting their bids and taking part in the e-Auction he publication is subject to the force major clause. **Special Instructions:** 2. 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 30 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: 29/11/22 | Place: Pune

Authorized Officer, HDB FINANCIAL SERVICES LIMITED