

To,

14-09-2026

1. Kapildew Prasad
ADDRESS: Street No. 4 Giaspura Lohara Road, Pipal Chowk, Urban, Ludhiana, Punjab
141001

2. Babita
ADDRESS: Street No. 4 Giaspura Lohara Road, Pipal Chowk, Urban, Ludhiana, Punjab
141001

Subject: E AUCTION NOTICE FOR SALE OF IMMOVABLE PROPERTY

Dear Sir/Madam,

1. Please refer the demand notice u/s 13(2) and the possession notice u/s 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act") issued to you by Hinduja Housing Finance Limited (hereinafter referred to as "HHF").
2. Till date you have not repaid the outstanding loan in the captioned loan application number **PJ/LUD/LUDN/A000000001** with HHF towards discharge of your liabilities in full and hence HHF proposes to sell the secured asset as per the provisions of the Act read with the Security Interest Enforcement Rules, 2002 (hereinafter referred to as "the Rules").
3. We hereby give you notice that the aforesaid secured asset shall be sold by the Authorized Officer if you fail to repay total loan outstanding amount within fifteen (15) days from the date on which the public notice of sale is published in newspapers or date of service of the notice. After expiry of Fifteen (15) days, the secured asset will be sold in Public Auction through an E-Auction platform provided at the website: auction@hindujahousingfinance.com to one of the intending purchasers who offer the highest bid/purchase price, which shall not be less than the Reserve Price. The E-Auction Sale Notice is being published 14th Sep 2026 in two newspapers i.e. Financial Express English and Rozana Spokesman Punjabi. The secured asset is being sold on "As is Where is", "As is What is", "Whatever there is" and Without Recourse" basis.
4. No further notice whatsoever will be given to you and the secured asset will be sold accordingly. You may note that the shortfall if any, of the loan amount payable by you to HHF after adjusting the sale proceeds of the secured asset, shall be recovered from you.
5. For details and queries, please refer the enclosed E-Auction Sale Notice as per the APPENDIX-IV-A [Refer proviso to rule 8(6)] or contact Authorized Officer, Mr. Vishesh Chandhok Mobile No 98780-74330 at branch office at Hinduja Housing Finance Limited, office at – Showroom No. 1, Top Floor, Sunrise Enclave, Sector 127, Kharar, PB -140301
6. Please treat this notice as notice under Rule 8(5), Rule 8(6) and Rule 9(1) of the Rules.

Delivery Centre Ludhian
141001

00417718613M - INLAND SPEED POST DOCUMENT

110003 - 141001

RECEIVER: KAPILDEW PRASAD
LUDHIANA LUDHIANA LUDHIANA
INDIA - 141001
SENDER: HINDUJA HOUSING FINANCE LTD
PUNJAB PUNJAB PUNJAB PUNJAB
INDIA - 141001

QR Code

Lodi Road HO (110003) 14-09-2026 14:01:36 ChargedWeight(gms):
20 Phy:Wt(gms): 20 Vol:Wt(gms): N/A L: NA B: NA H: NA
AmountPaid: 55.46 (FW) BkgRefId: 6000000014092638586 Inst:
Normal Delivery
In case of any grievance - DAL-1603266859 / IPR NO - 816417718613

y, Cheni


Hinduja Housing Finance Ltd.
Authorized Officer

Delivery Centre Ludhian
141001

00417718627M - INLAND SPEED POST DOCUMENT

110003 - 141001

RECEIVER: BABITA
LUDHIANA LUDHIANA LUDHIANA
INDIA - 141001
SENDER: HINDUJA HOUSING FINANCE LTD
PUNJAB PUNJAB PUNJAB PUNJAB
INDIA - 141001

QR Code

Lodi Road HO (110003) 14-09-2026 14:01:36 ChargedWt:
20 Phy:Wt(gms): 20 Vol:Wt(gms): N/A L: NA B: NA H: NA
AmountPaid: 55.46 (FW) BkgRefId: 6000000014092638586 Inst:
Normal Delivery
In case of any grievance - DAL-1603266859 / IPR NO - 816417718627

Enclosed: APPENDIX- IV-A [Refer proviso to rule 8 (6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

APPENDIX- IV-A

[Refer proviso to rule 8 (6)]

E AUCTION NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act") read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the Rules").

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below-described immovable property mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Hinduja Housing Finance Limited (Secured Creditor) having its Corporate Office at 167-169, 2nd Floor, Little Mount, Saidapet, Chennai – 600015 and one of its Branch Offices at 5.Showroom No. 1, Top Floor, Sunrise Enclave, Sector 127, Kharar, PB -140301, will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on the dates mentioned below for realization of the amount due to the Secured Creditor from the borrowers and guarantors. The sale will be done by the Authorized Officer through e-auction platform provided at the website: auction@hindujahousingfinance.com

Loan Account Number and Name of Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice u/s 13(2) Date and Amount	Description of the Immovable Property/ Secured Asset	Date and Type of Possession	Reserve Price	Date of Inspection of the property
Loan Account No PJ/LUD/LUDN/A000000001 1. KAPILDEW PRASAD 2. BABITA	Demand Notice dated 21.08.2024 & An amount of Rs 8,28,613 (Rupees Eight Lakhs Twenty Eight Thousand Six Hundred and Thirteen Only) as On 17-08-2024 Plus Interest thereon	All the Piece and Parcel of Property Street No. 4, Gurmail Nagar, Near Shri Ram Cloth House, Daba Road, Comprised in Khasra No. 841/1, 840/2, Khata No. 313/347, 390/433, as per Jamabandi Year 2009-2010, Hadbast No. 260, Vasika No. 2020-21/103/8637, Dated: 17.11.2021 Vakya Village Lohara, Tehsil and Distt Ludhiana, Punjab	16-12-2025 Physical Possession	Rs. 8,45,640	29-09-2026 Till 1700 hrs
			Total Outstanding as On Date 01-09-2026 Rs 8,51,721 (Rupees Eight Lakhs Fifty One Thousand Seven Hundred and Twenty One Only)	Earnest Money Deposit (EMD) Rs 84,564/-	EMD Deposition Last Date 29/09/2026 Till 1700 hrs. Date/Time of E-Auction 30/09/2026 1100 hrs-1300 hrs.

Mode Of Payment :-

-All payment shall be made by demand draft in favour of Hinduja Housing Finance Limited payable at Punjab/Haryana office or through NEFT/RTGS/IMPS.

www.hindujahousingfinance.com

Registered Address: 27-A, Developed Industrial Estate, Guindy, Chennai – 600032, Corporate Address : 167-169 , 2nd Floor , Anna Salai , Saidapet, Chennai-600015. PAN No : AADCH6010R

Email:

info@hindujahousingfinance.com

TERMS & CONDITIONS OF ONLINE E- AUCTION SALE: -

1. The Property is being sold on **"As is Where is", "As is What is", "Whatever there is" and Without Recourse"** basis. As such sale is without any kind of warranties & indemnities.
2. Particulars of the property/assets (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of the information of the Secured Creditor and Secured Creditor shall not be answerable for any error, mis-statement or omission. Actual extant & dimensions may differ.
3. E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or any representation on the part of the Secured Creditor. Interested bidders are advised to peruse the title deeds with the Secured Creditor and to conduct own independent enquiries/due diligence about the title & present condition of the property/assets and claims/dues affecting the property before submission of bids.
4. Auction/bidding shall only be through "online electronic mode" through the website auction@hindujahousingfinance.com and <http://www.bankerauctions.com/> Or Auction provided by the service provider M/s 4 Closure, who shall arrange & coordinate the entire process of auction through the e-auction platform.
5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor/service provider shall not be held responsible for the internet connectivity, network problems, own system crash, power failure etc.
6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider **C1 INDIA PVT.LTD. 605A, Add: C1 INDIA PVT.LTD. 3rd Floor, Plot No.68 sector-44, Gurgaon, Haryana-122003, (Contact Person: Mithalesh Kumar, Phone No. 7080804466, Email: delhi@c1india.com, Support Mobile Number:-7291981124/1125/1126).**
7. For participating in the e-auction sale the intending bidders should register their name at auction@hindujahousingfinance.com and <http://www.bankerauctions.com/> well in advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider.
8. For participating in e-auction, intending bidders have to deposit a refundable Earnest Money Deposit (EMD) i.e. 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favor of " Hinduja Housing Finance Limited.
9. The intending bidders should submit the duly filled in Bid Form (format available on auction@hindujahousingfinance.com) and <http://www.bankerauctions.com/> along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer at Hinduja Housing Finance Limited, at Office No-286, 2nd Floor, Pocket-1, Sector-25, Rohini, New Delhi-110085.
10. The sealed cover should be super scribed with "Bid for participating in E-Auction Sale- - in the Loan Account Number (as mentioned above) for the property (as mentioned above)
11. After expiry of the last date of submission of bids with EMD, Authorized Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the specified EMD with the Secured Creditor) to the service provider **C1 INDIA PVT.LTD. 605A, Add: C1 INDIA PVT.LTD. 3rd Floor, Plot No.68 sector-44, Gurgaon, Haryana-122003**, to enable them to allow only those bidders to participate in the online inter-se bidding/auction proceedings at the date and time mentioned in E-Auction Sale Notice.
12. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10" minutes each, i.e. the end time of e- auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension.
13. Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone.

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Email:

delhi@c1india.com

14. Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him by E-Mail both to the Authorized Officer on his mail id ahindujahousingfinance.com and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings.
15. The successful bidder shall immediately i.e. on the same day or not later than next working day, as the case may be, pay a deposit of twenty-five per cent, of the amount of the sale price, which is inclusive of earnest money deposited, if any, to the Authorized Officer conducting the sale. The balance amount of purchase price payable shall be on or before fifteenth day of confirmation of sale of the immovable property.
16. In case of default in payment of above stipulated amounts by the successful bidder/auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put to sale.
17. At the request of the successful bidder, the Authorised Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount.
18. The Successful Bidder shall pay applicable TDS (out of Sale proceeds) and submit TDS certificate to the Authorised officer.
19. Municipal/Panchayat Taxes, Electricity dues (if any) and any other authorities dues (if any) has to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property.
20. Sale Certificate will be issued by the Authorised Officer in favour of the successful bidder only upon deposit of entire purchase price/bid amount and furnishing the necessary proof in respect of payment of all taxes/charges.
21. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser.
22. The Authorized officer may postpone/cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 30 days from the scheduled date of sale, it will be displayed on the website of the service provider.
23. The decision of the Authorized Officer is final, binding and unquestionable.
24. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them.
25. **For further details and queries, please contact Authorized Officer, Mr. Vishesh Chandhok Mobile No 98780-74330 at branch office at Hinduja Housing Finance Limited, office at – Showroom No. 1, Top Floor, Sunrise Enclave, Sector 127, Kharar, PB -140301**
26. This is also 15 (Fifteen) days' notice to the Borrower/Mortgagor/Guarantors of the above said loan account pursuant to rule 8(6) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above-mentioned date/place.

Place: Punjab


Hinduja Housing Finance Ltd.
Authorized Officer

Special Instructions/Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Hinduja Housing Finance Limited nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

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