



The Co-Operative Bank of Rajkot Ltd.

Multi State Co-Operative Bank

PUBLIC NOTICE FOR AUCTION CUM SALE

Sale notice for the sale of secured asset mentioned hereunder by the Authorised Officer of The Co-Operative Bank of Rajkot Ltd. under the **Securitization and Resconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** read with provision to rule 8 (6) of the security interest (Enforcement) Rules, 2002 for the recovery of amount due from borrower/s. Offers are invited by the undersigned in sealed covers for purchase of movable/immovable property, as described hereunder, on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', Particulars of which are given below:-

Lot No. / Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date & Amt Possession Date	Reserve Price EMD and Bid Increase Amount	Description of the Immovable property and Name of Title deed holders.
Loan Account No. 002631180004783	Demand Notice Date : 10.12.2024 Rs. 9,32,148/-	Reserved Price: Rs. 7,20,000/- EMD Rs. 72,000/-	All the piece and parcel of an Immovable property belonging to Bhavanaben Laitprasad Pandey - Flat No. 6, admeasuring 565.00 Super Built up on Third Floor, in "SHIV SHAKTI CHEMBERS" situated in Near Nani Shak Market, Opp: Khanderao Darwaja, Near Kumbharwada, Revenue Survey No. 251, City Survey No. 196, 197, 199, 200, 198, 201 of Moje Vadodara Kasba. Registration District Vadodara Sub District Vadodara-1.
Borrower(s) / Guarantor(s) and/or Mortgager(s) - Bhavnaben Laitprashad Pandey Bimal Raghunath Singh Rohit Nathabhai Chauhan	Possession Date : 02.11.2025	Bid Increase Amount Rs. 25,000/-	Bounded as under : East : Common Passage & Flat No. 9-10, West : Open Space of Ratnapuri Apartment, North : Flat No. 9, South : Common Passage
Loan Outstanding as on 31.07.2026 Rs. 10,64,552/-	Loan Outstanding as on 31.07.2026 Rs. 10,64,552/-	(Physical Possession)	
Loan Account No. 002631180004785	Demand Notice Date : 10.12.2024 Rs. 12,77,763/-	Reserved Price: Rs. 9,75,000/- EMD Rs. 97,500/-	All the piece and parcel of an Immovable property belonging to Bhavanaben Laitprasad Pandey Flat No. 9, admeasuring 618 Sq.Ft Super Built up on western side of Third Floor, in "SHIV SHAKTI CHEMBERS" situated in Near Nani Shak Market, Opp: Khanderao Darwaja, Near Kumbharwada, Revenue Survey No. 251, City Survey No. 196, 197, 198, 199, 200, 201 of Moje Vadodara Kasba. Registration District Vadodara Sub District Vadodara-1.
Borrower(s) / Guarantor(s) and/or Mortgager(s) - Bhavnaben Laitprashad Pandey Bimal Raghunath Singh Chandudas Kacharadas Patel	Possession Date : 02.11.2025	Bid Increase Amount Rs. 25,000/-	Bounded as under: East : Common Passage & Flat No. 10, West : Open Sky North : Open Sky South : Flat No. 5
Loan Outstanding as on 31.07.2026 Rs. 14,59,259/-	Loan Outstanding as on 31.07.2026 Rs. 14,59,259/-	(Physical Possession)	

IMPORTANT INFORMATION REGARDING AUCTION PROCESS

1. **Date ,Time & Contact Number of Public Inspection**

Dt. 06.10.2026, Tuesday between 10.00 am. to 5.00 pm. Authorized Officer - Mo. No. 70439 90931, 93139 26434

2. **Last date for Submission of Bids**

On or before 4.00 pm on 29.10.2026, Thursday

3. **Date, Time & Place of Auction**

At 1.00 pm. on 30.10.2026, Friday at The Co-Operative Bank of Rajkot Ltd., Offtel Tower, Alkapuri, R C Dutt Road, Baroda

4. **Place of Submission of Bids**

Authorised Officer, The Co-Operative Bank of Rajkot Ltd
Sahakar Sarita, Panchnath Road Branch, Rajkot-360 001

* A bidder may, on his own choice, Participate in the auction by making application in prescribed format which is available alongwith the offer/tender document on the given office address mentioned hereabove. Sale is strictly subject to terms and conditions incorporated in this advertisement and the prescribed Bid / Tender Document as well as **Security Interest (Enforcement) Rules 2002. This notice is also to be treated as a 30 days' notice under Rule 8(6) and 9(1) of the Security Interest Enforcement Rules, 2002 to the Borrower/Co-Borrower/Guarantor/Mortgagor.** The Bidder is obliged to exercise full due diligence in all respects, including to inspect each of the details of the property mentioned above on the scheduled date & time. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder can inspect the property in consultation with the dealing official as per the details provided. In case of any difficulty or need of assistance before or during the auction process, may contact authorized officer, M. No.93139 26434 of the Bank. **For detailed terms and conditions of this sale, please visit the bank's website at tcbrl.bank.in.**

● Sahakar Sarita', Panchnath Road, Rajkot - 360 001 (Gujarat)

● 0281 - 2234454 / 2224120 ● Fax: 0281 - 2235682 ● info@tcbrl.bank.in ● tcbrl.bank.in

Date :25.09.2026

Place : Baroda

SD/- Authorised Officer

The Co-operative Bank of Rajkot Ltd.



1st Floor,Sangam Tower Church Road, Jaipur- 302001

PUBLIC NOTICE OF AUCTION OF GOLD

It is hereby informed that the below mentioned borrowers & other availed Gold loan facility from IndusInd Bank Limited. Due to failure in repayment of the Loan and breach of the terms & condition of the agreement. The Gold pledged against these loan is now scheduled for an open public auction. The respective auction proceed / bid amount will be credited to their/the borrowers respective Loan account(s) and linked loan Accounts.

The Gold pledged will be auctioned on an "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" basis. Interested bidders intending to participate in the auction are required to adhere to the terms & condition outlined on IndusInd Bank's web site www.IndusInd.com and those of approved auction service provider. The auction of customer(ADARSH PANDEY) will be held at "IndusInd Bank Ltd., Shant Prabha Height, Opp. Vallabh wadi, Ramghar jwahir chowk, Mani Nagar, Ahmedabad-380008, Gujarat

The auction of customer(DESAI SHARDABEN VIKRAMBHAI) will be held at "IndusInd Bank Ltd., Ground Floor, Shop No 5/1 to 5/6, "Shukun Business Centre", Near Fairdeal House, Swastik Char Rasta, Off. C.G. Road, Narangpura, Ahmedabad, Gujarat-380009

Bid Documents, Declaration, General Terms and Conditions, these are available for reference on IndusInd Bank's website i.e. <https://www.IndusInd.com> and can also be collected from the below mentioned Branch.

The Authorized officer reserves the right at their sole discretion to amend or vary any of the terms and conditions of sale

GL Account No	Customer Name	Branch	Branch Contact No.	Gold Weight In Grams
704001421399	ADARSH PANDEY	MANI NAGAR AHMEDABAD CG ROAD, Ahmedabad	9836079659	23.65
704001432340	DESAI SHARDABEN VIKRAMBHAI	CG ROAD, Ahmedabad	8511217893	70.67

Last Date of Submission of Bid 28- October-26 by 11.00 PM from the date of this notice. Date of auction is 28- October -26 from 11.00 AM to 12.00 PM. The Borrowers retain the option to repay the full loan outstanding before the commencement of the auction, in doing so they may reclaim the pledged gold as per the terms and conditions of IndusInd Bank Ltd.

Authorized Signatory
Place: Gujarat Date: 25.09.2026 IndusInd Bank Ltd



Indian Bank

Zonal Office : 301-311/3rd Floor, Neelkanth Avenue-1, Opp. Gujarat Vidyapeeth, C.U. Shah College Street, Income Tax Cross Road, Ashram Road, Ahmedabad-380014. Phone: 079-27431248/27461066

WITHDRAWAL OF E-AUCTION SALE

(Under provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002)

The e-auction sale notice date **07.09.2026** published on **08.09.2026** in **Financial Express - (English & Gujarati)** for sale of secured assets held in the NPA account Mrs. **Gitaben H Kantliya & Mr. Gunjanbhai H Kantliya** schedule on **12.10.2026** stands withdrawn. The auction of the property secured in the account Mrs. **Gitaben H Kantliya & Mr. Gunjanbhai H Kantliya** will not be conducted on **12.10.2026** and no bids will be accepted for the same.

Date : 24.09.2026, Ahmedabad **Authorized Officer, Indian Bank**



HDFC BANK

4th Floor, C Wing, Sheetal West Part Imperia, Nr. Alpha One Mall, Vastrapur, Ahmedabad-380052. (M) 90990 61335

POSSESSION NOTICE

Whereas,

The undersigned being the Authorized Officer of the HDFC Bank Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13(2) read with the Security Interest (Enforcement) Rules, 2002, issued a demand notice date 09.01.2026 calling upon the Borrowers 1) **Shyam Buildcon A Partnership Firm Through It's Partner Hemraj Sushilkumar Shah 2) Hemraj Sushilkumar Shah 3) Akansha Hemraj Shah 4) Dhaval Jayantilal Mevada 5) Prathmesh Ashokkumar Agrawal 6) Shilpa Shantilal Prajapati 7) Sushilkumar Sagammal Shah** to repay the amount mentioned in the notice being Rs. **1,29,13,479.61/-** (Rupees One Crore Twenty Nine Lakhs Thirteen Thousand Four Hundred Seventy Nine and Sixty One Paisa only) as on **06/01/2026** with further interest and expenses within 60 days from the date of notice of the said notice in their Credit Facility Account No. **50200088535812**.

The Borrowers having failed to repay the amount, notice is hereby given to the Borrowers and the public in general that the undersigned has taken **Physical Possession** of the Property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said Rules on this **20th Day of September of the year 2026**.

The Borrowers in particular and the public in general is hereby cautioned not to deal with the Property and any dealings with the Property will be subject to the charge of the **HDFC Bank Limited** for an amount of **Rs. 1,67,30,852.46/-** as on **19/09/2026** and interest & expenses thereon until the full payment.

The Borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF IMMOVABLE PROPERTY

Property No.1: All the Piece and Parcel of Industrial Shed No. 83, Block Type No. F, Phase - 01, Takshshila Metro Industrial Park, Near Shree Sainath Apartment, Vinzol Railway Crossing Road, Vinzol, Ahmedabad-382440, having 132.20 Sq. Mtrs. (158.11 sq. yds.) carpet area and building over the land area admeasuring 60.02 Sq. Mtrs. Along with the undivided land admeasuring 25.01 Sq. Mtrs. Situated at Industrial Shed No. 83, Block Type No. F, Phase -01 of the Scheme known as "Takshshila Metro Industrial Park," constructed on Non-Agricultural land admeasuring about 11540.75 Sq Mtrs. Of [A] Plot No. 472 admeasuring 2969.37 Sq. Mtrs, situated on land of Survey No.156/3 paiki 854.32 Sq. Mtrs. and Survey No.156/4 paiki 881.91 Sq.Mtrs. and Survey No.156/5 paiki 1233.14 Sq. Mtrs, [B] Shed No. A-1/473 together with plot of land bearing Plot No. 473 area admeasuring 3020 Sq. Mtrs. situated No. 156/3 paiki 2050.20 Sq. Mtrs. and Survey No. 156/4 paiki 718 Sq. Mtrs. and Survey No. 156/5 paiki 80.05 Sq. Mtrs, [C] Shed No.A-1/474 together with plot of land bearing Plot No. 474 admeasuring 2775.38 Sq. Mtrs. situated on land of Survey No.156/1 paiki 2421.01 Sq. Mtrs. and Survey No.156/3 paiki 354.37 Sq. Mtrs. and [D] Shed No.A-1/475 together with plot of land bearing plot No. 475 admeasuring 2776 Sq. Mtrs. situated on land of Survey No.156/1 paiki 1937.90 Sq. Mtrs. and Survey No.163/1 paiki 33.85 Sq. Mtrs. and Survey No. 163/2 paiki 804.25 Sq. Mtrs. of total land admeasuring 11540.75 Sq. Mtrs. situated at Vinzol, Taluka: Vatva, District Ahmedabad and Sub-District Ahmedabad-11 (Aslali) and **The Property is bounded as under:** East: Shed No.84, West: Shed No.82, North : Shed No.94, South : 30'wide road, **Property 2:** All the Piece and Parcel of Commercial property Being Office No.227, 2nd Floor, Block No. X, Trade Square, Near Radhe Shopping Mall, Khokhra, Ahmedabad-380008. Having admeasuring about 383 Sq. feet. (35.60 Sq. Mtrs) Super built up area, 269 Sq. feet (25 Sq. Mtrs) built up area situated on the Second Floor in the building known as "Trade Square" scheme known as Arav Co-operative Housing Society Ltd. Situated City survey No. 525, constructed on leasehold land of Sub Plot No 2 paiki (Southern side) admeasuring about 4050 sq.mtrs (Forming part of entire Sub Plot No 2 admeasuring about 81694.08 sq.mtrs as Per AMC) of Final Plot No 31 paiki (along with right to use internal approach road admeasuring about 10600 sq.mtrs) of Town Planning Scheme No. 7, Moje - Mithipur, Taluka City, District - Ahmedabad and Sub District - Ahmedabad-7 (Odhav) and **The Property is bounded as under:** East : 8'3 Wide Passage, West : Internal Road, North: Office No. 228, South: Office No. 226.

Date : 20.09.2026, Place : Ahmedabad **SD/- Authorised Officer, HDFC Bank Ltd.**



HDB FINANCIAL SERVICES

HDB FINANCIAL SERVICES LIMITED

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

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

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES [SEE PROVISO TO RULE 8(6)]

LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS 16/10/2026 UP TO 04:00 PM

SALE OF IMMOVABLE PROPERTY MORTGAGED TO HDB FINANCIAL SERVICES LIMITED UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002 (NO.54 OF 2002) WHEREAS, THE AUTHORIZED OFFICER OF HDB FINANCIAL SERVICES LIMITED HAD TAKEN **PHYSICAL POSSESSION** OF THE FOLLOWING PROPERTY/IES PURSUANT TO THE NOTICE ISSUED UNDER SEC 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002 IN THE FOLLOWING LOAN ACCOUNTS WITH OUR BRANCH WITH A RIGHT TO SELL THE SAME ON "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" FOR REALIZATION OF HDB FINANCIAL SERVICES LIMITED DUES. THE SALE WILL BE DONE BY THE UNDERSIGNED THROUGH E-AUCTION PLATFORM PROVIDED AT THE WEBSITE: [HTTPS://BANKEAUCTIONS.COM](https://BANKEAUCTIONS.COM)

NAME OF THE BRANCH & ACCOUNT	MORTGAGE PROPERTY DESCRIPTION, WHICH IS UNDER AUCTION SALE AND POSSESSION STATUS	DEMAND NOTICE DATE	(FOR PROPERTY INSPECTION AND OTHER QUERIES) AUTHORIZED OFFICER'S DETAILS	EMD SUBMISSION ACCOUNT DETAILS	RESERVE PRICE	DATE OF E- AUCTION TIME OF E-AUCTION EMD SUBMISSION DATE		
		OUTSTANDING AMOUNT (SECURED DEBT)			EMD			
					BID INCREASE AMOUNT			
HDB FINANCIAL SERVICES LTD. NATH EDIFICE, THIRD FLOOR, DR. YAGNIK ROAD, RAJKOT GUJARAT – 360001. LOAN ACCOUNT NO. 35610976 1. KALPESH NANUBHAI BUDHELIYA 2. SHITAL KALPESH BUDHELIYA ALL R/O: LPG-459, ANAND NAGAR NEAR SECOND, BUS STATION ANANDNAGAR, BHAVNAGAR, 364005, GUJARAT And Also COMMERCIAL SHOP NO 203, PANMAN HOUSE, LADY PALACE, CITY SURVEY WARD NO 3/A, SHEET NO 109, CITY SURVEY NO 6952 TO 6958, BHAVNAGAR - 364005.	ALL THAT PIECE AND PARCEL OF IMMOVABLE COMMERCIAL PROPERTY SITUATED AT: ALL THAT PIECE AND PARCEL OF COMMERCIAL SHOP NO 203, PANMAN HOUSE LADY PALACE, CITY SURVEY WARD NO 3/A SHEET NO 109, CITY SURVEY NO 6952 TO 6958, BHAVNAGAR, GUJARAT - 364005 NORTH - SHOP NO 202 SOUTH - ROAD EAST - S.NO - 6954 PAIKI WEST - ROAD POSSESSION STATUS -PHYSICAL POSSESSION	17/07/2025. Rs.4169513/- (Rupees Forty One Lakh Sixty Nine Thousand Five Hundred & Thirteen Only) as of 11.07.2025 AND FUTURE CONTRACTUAL INTEREST TILL ACTUAL REALIZATION TOGETHER WITH INCIDENTAL EXPENSES, COST AND CHARGES ETC.	MR.MAHENDRASINH C PARMAR - 9727001111 EMAIL ID- ACLM.RAJKOT@HDBFS .COM MR. PRASHANT SURESHBHAI MAKHECHA, EMAIL ID:- PRASHANT.MAKHECHA. @HDBFS.COM CONT NO.7600800900 AUTHORIZED OFFICER'S DETAILS: MR.DURLABHSINHJI RATHOD 9099091942 EMAIL ID:- LM.RAJKOT@HDBFS.COM MR. SUNIL VISHWAKARMA CONT NO. 8600375505	MODE OF PAYMENT: ONLY DEMAND DRAFT	RESERVE PRICE: Rs.41,84,460/- (RUPEES FORTY ONE LAKH EIGHTY FOUR THOUSAND FOUR HUNDRED AND SIXTY ONLY) EMD PRICE: Rs.4,18,446/- (RUPEES FOUR LAKH EIGHTEEN THOUSAND FOUR HUNDRED AND FORTY SIX ONLY) BID INCREASE AMOUNT: *50,000.00	E- AUCTION DATE: 19/10/2026 AT 10:30 AM TO 04:00 PM EMD SUBMISSION DATE: 16/10/2026		

TERMS & CONDITIONS:

1. TO THE BEST OF KNOWLEDGE AND INFORMATION OF THE AUTHORISED OFFICER, THERE IS NO ENCUMBRANCE ON ANY PROPERTY. HOWEVER, THE INTENDING BIDDERS SHOULD MAKE THEIR OWN INDEPENDENT INQUIRIES REGARDING THE ENCUMBRANCES, TITLE OF PROPERTY/IES PUT ON AUCTION AND CLAIMS/ RIGHTS/ DUES/ EFFECTING THE PROPERTY, PRIOR TO SUBMITTING THEIR BID. THE E-AUCTION ADVERTISEMENT DOES NOT CONSTITUTE AND WILL NOT BE DEEMED TO CONSTITUTE ANY COMMITMENT OR ANY REPRESENTATION OF THE HDB FINANCIAL SERVICES LIMITED. THE PROPERTY IS BEING SOLD WITH ALL THE EXISTING AND FUTURE ENCUMBRANCES WHETHER KNOWN OR UNKNOWN TO THE HDB FINANCIAL SERVICES LIMITED. THE AUTHORISED OFFICER/ SECURED CREDITOR SHALL NOT BE RESPONSIBLE IN ANY WAY FOR ANY THIRD PARTY CLAIMS/ RIGHTS/ DUES.

2. THE E-AUCTION IS BEING HELD ON "AS IS WHERE IS" "AS IS WHAT IS" AND "WHATEVER THERE IS" AFTER TAKING **PHYSICAL POSSESSION** OF THE PROPERTIES. SUCCESSFUL BIDDER/S SHALL HAVE TO GET **PHYSICAL POSSESSION** OF THE PROPERTIES AT HIS/ THEIR COST, RISK & RESPONSIBILITY.

3. IT SHALL BE THE RESPONSIBILITY OF THE BIDDERS TO INSPECT AND SATISFY THEMSELVES ABOUT THE ASSET AND SPECIFICATION BEFORE SUBMITTING THE BID. THE INSPECTION OF PROPERTY/IES PUT ON AUCTION WILL BE PERMITTED TO INTERESTED BIDDERS ON **15/10/2026** (DURING OFFICE HOURS).

4. THE INTERESTED BIDDERS SHALL SUBMIT THEIR EMD THROUGH WEB PORTAL: [HTTPS://BANKEAUCTIONS.COM](https://BANKEAUCTIONS.COM) (THE USER ID & PASSWORD CAN BE OBTAINED FREE OF COST BY REGISTERING NAME WITH [HTTPS://BANKEAUCTIONS.COM](https://BANKEAUCTIONS.COM) THROUGH LOGIN ID & PASSWORD. THE EMD SHALL BE PAYABLE THROUGH DEMAND DRAFT. AFTER REGISTRATION (ONE TIME) BY THE BIDDER IN THE WEB PORTAL, THE INTENDING BIDDER/ PURCHASER IS REQUIRED TO GET THE COPIES OF THE FOLLOWING DOCUMENTS UPLOADED IN THE WEB PORTAL BEFORE THE LAST DATE & TIME OF SUBMISSION OF THE BID DOCUMENTS VIZ. I) COPY OF THE DEMAND DRAFT; II) COPY OF PAN CARD; III) PROOF OF IDENTIFICATION/ ADDRESS PROOF (KYC) VIZ. SELF-ATTESTED COPY OF VOTER ID CARD/ DRIVING LICENSE/ PASSPORT ETC.; WITHOUT WHICH THE BID IS LIABLE TO BE REJECTED. UPLOADING SCANNED COPY OF ANNEXURE-II & III (CAN BE DOWNLOADED FROM THE WEB PORTAL: [HTTPS://BANKEAUCTIONS.COM](https://BANKEAUCTIONS.COM) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. THE INTERESTED BIDDERS WHO REQUIRE ASSISTANCE IN CREATING LOGIN ID & PASSWORD, UPLOADING DATA, SUBMITTING BID DOCUMENTS, TRAINING/ DEMONSTRATION ON ONLINE INTER-SE BIDDING ETC., MAY CONTACT - **C1 INDIA PRIVATE LIMITED, PLOT NO-68, 3RD FLOOR, SEC-44, GURGAON, HARYANA - 122003. E-MAIL ID: SUPPORT@BANKEAUCTIONS.COM, SUPPORT HELPLINE NUMBERS: MR. DHARANJI KRISHNA, EMAIL ID- ANDHRA@C1INDIA.COM; PH.NO- 9948182222, 91-7291981124/25/26** AND FOR ANY PROPERTY RELATED QUERY MAY CONTACT AUTHORISED OFFICER: **MR.DURLABHSINHJI RATHOD, MO: 9099091942, EMAIL ID:- LM.RAJKOT@HDBFS.COM**; DURING THE WORKING HOURS FROM MONDAY TO SATURDAY.

5. THE INTERESTED BIDDER HAS TO SUBMIT THEIR BID DOCUMENTS [EMD (NOT BELOW THE RESERVE PRICE) AND REQUIRED DOCUMENTS (MENTIONED IN POINT NO.4)] ON/ BEFORE **16/10/2026** UP TO 4:00 PM AND AFTER GOING THROUGH THE REGISTERING PROCESS (ONE TIME) AND GENERATING USER ID & PASSWORD OF THEIR OWN, SHALL BE ELIGIBLE FOR PARTICIPATING THE E-AUCTION PROCESS, SUBJECT TO DUE VERIFICATION (OF THE DOCUMENTS) AND/ OR APPROVAL OF THE AUTHORISED OFFICER.

6. DURING THE ONLINE INTER-SE BIDDING, BIDDER CAN IMPROVE THEIR BID AMOUNT AS PER THE 'BID INCREASE AMOUNT' (MENTIONED ABOVE) OR ITS MULTIPLE AND IN CASE BID IS PLACED DURING THE LAST 5 MINUTES OF THE CLOSING TIME OF THE E-AUCTION, THE CLOSING TIME WILL AUTOMATICALLY GET EXTENDED FOR 5 MINUTES (EACH TIME TILL **C1 INDIA PRIVATE LIMITED** OF E-AUCTION PROCESS), OTHERWISE, IT'LL AUTOMATICALLY GET CLOSED. THE BIDDER WHO SUBMITS THE HIGHEST BID AMOUNT (NOT BELOW THE RESERVE PRICE) ON THE CLOSURE OF THE E-AUCTION PROCESS SHALL BE DECLARED AS A SUCCESSFUL BIDDER BY THE AUTHORISED OFFICER/ SECURED CREDITOR, AFTER REQUIRED VERIFICATION.

7. THE EARNEST MONEY DEPOSIT (EMD) OF THE SUCCESSFUL BIDDER SHALL BE RETAINED TOWARDS PART SALE CONSIDERATION AND THE EMD OF UNSUCCESSFUL BIDDERS SHALL BE REFUNDED. THE EARNEST MONEY DEPOSIT SHALL NOT BEAR ANY INTEREST. THE SUCCESSFUL BIDDER SHALL HAVE TO DEPOSIT 25% OF THE SALE PRICE, ADJUSTING THE EMD ALREADY PAID, WITHIN 24 HOURS OF THE ACCEPTANCE OF BID PRICE BY THE AUTHORISED OFFICER AND THE BALANCE 75% OF THE SALE PRICE ON OR BEFORE 30TH DAY OF SALE OR WITHIN SUCH EXTENDED PERIOD AS AGREED UPON IN WRITING BY AND SOLELY AT THE DISCRETION OF THE AUTHORISED OFFICER. IN CASE OF DEFAULT IN PAYMENT BY THE SUCCESSFUL BIDDER, THE AMOUNT ALREADY DEPOSITED BY THE OFFER SHALL BE LIABLE TO BE FORFEITED AND PROPERTY SHALL BE PUT TO RE-AUCTION AND THE DEFAULTING BORROWER SHALL HAVE NO CLAIM/ RIGHT IN RESPECT OF PROPERTY/ AMOUNT.

8. THE PROSPECTIVE QUALIFIED BIDDERS MAY AVAIL ONLINE TRAINING ON E-AUCTION FROM **C1 INDIA PRIVATE LIMITED** PRIOR TO THE DATE OF E-AUCTION. NEITHER THE AUTHORISED OFFICER/ HDB FINANCIAL SERVICES LIMITED NOR **C1 INDIA PRIVATE LIMITED** SHALL BE LIABLE FOR ANY INTERNET NETWORK PROBLEM AND THE INTERESTED BIDDERS TO ENSURE THAT THEY ARE TECHNICALLY WELL EQUIPPED FOR PARTICIPATING IN THE E-AUCTION EVENT.

9. THE PURCHASER SHALL BEAR THE APPLICABLE STAMP DUTIES/ ADDITIONAL STAMP DUTY/ TRANSFER CHARGES, FEE ETC. AND ALSO ALL THE STATUTORY/ NON-STATUTORY DUES, TAXES, RATES, ASSESSMENT CHARGES, FEES ETC. OWING TO ANYBODY.

10. THE AUTHORISED OFFICER IS NOT BOUND TO ACCEPT THE HIGHEST OFFER AND THE AUTHORISED OFFICER HAS THE ABSOLUTE RIGHT TO ACCEPT OR REJECT ANY OR ALL OFFER(S) OR ADJBURN/ POSTPONE/ CANCEL THE E-AUCTION WITHOUT ASSIGNING ANY REASON THEREOF.

11. THE BIDDERS ARE ADVISED TO GO THROUGH THE DETAILED TERMS & CONDITIONS OF E-AUCTION AVAILABLE ON THE WEB PORTAL OF **C1 INDIA PRIVATE LIMITED, HTTPS://BANKEAUCTIONS.COM** BEFORE SUBMITTING THEIR BIDS AND TAKING PART IN THE E-AUCTION

12. THE PUBLICATION IS SUBJECT TO THE FORCE MAJOR CLAUSE.

SPECIAL INSTRUCTIONS

BIDDING IN THE LAST MOMENT SHOULD BE AVOIDED IN THE BIDDERS OWN INTEREST AS NEITHER THE HDB FINANCIAL SERVICES LIMITED NOR SERVICE PROVIDER WILL BE RESPONSIBLE FOR ANY LAPSE/FAILURE (INTERNET FAILURE/POWER FAILURE ETC.). IN ORDER TO WARD-OFF SUCH CONTINGENT SITUATIONS BIDDERS ARE REQUESTED TO 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: 25.09/2026
PLACE: BHAVNAGAR

AUTHORISED OFFICER

HDB FINANCIAL SERVICES LIMITED

Ahmedabad

epaper.financialexpress.com