

AXIS FINANCE LIMITED

(CIN U65921MH1995PLC212675)

Axis House, C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai – 400 025

E-PUBLIC AUCTION-CUM-SALE NOTICE

E Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with provision to Rule 8 (6) and Rule 9 (1) of Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/s, Guarantor/s and Mortgagor/s, that the below described immovable properties mortgaged / charged to Secured Creditor, the **PHYSICAL POSSESSION** of which has been taken by the Authorised Officer of Axis Finance Limited, Secured Creditor, will be sold on **"AS IS WHERE IS", "AS IS WHAT IS", and "WHATEVER THERE IS" and "WITHOUT RECOURSE BASIS"**, on **15th September, 2023** for recovery of **Rs. 1,58,08,286/- (Rupees One Crore Fifty Eight Lacs Eight Thousand Two Hundred Eighty Six Only) as on 29th August, 2023** (amount o/s as on the date of the demand notice dated 03rd November, 2022 issued u/s 13(2) of SARFAESI Act – Rs.1,44,92,487/- (Rupees One Crore Forty Four Lakh Ninety Two Thousand Four Hundred Eighty Seven Only) with further interest at the contractual rates, along with default/penal interest and other charges etc., till final payment / realization from the Borrower / Mortgagors / Guarantors, i.e. **1) RAVINDRAKUMAR R TIWARI (Borrower & Mortgagor), (2) SUNITADEVI RAVINDRAKUMAR TIWARI (Co-Borrower & Mortgagor), (3) JITENDRA RAJPATI TIWARI (Co-Borrower), (4) SATYAM RAVINDRA TIWARI (Co-Borrower)** (hereinafter collectively referred to as **"the Borrowers"**). The Description of Assets, Reserve Price (RP), Earnest Money Deposit (EMD) and Details of Sale are as below:

SCHEDULE – I

Description of Immovable Secured Asset	
<p>All that Piece and Parcel of Non Agricultural plot of land in Moje Majura, lying being situated at R. S. no. 136/1 & 150, T. P. Scheme no. 9, F. P. no. 56/A & 175 admeasuring 1400 sq. ft known as "POONAM NAGAR" paikhi Type-A, Aavas no. 19, admeasuring 38.00 sq mtrs., Gr. Floor admeasuring 53.50 sq. mtrs., First Floor admeasuring 53.50 sq. mtrs., Second Floor admeasuring 14.27 sq. mtrs., Total admeasuring 121.27 sq. mtrs., Construction as per Tax Bill admeasuring 179.97 sq. mtrs., Registration District & Sub District Surat, District Surat within the State of Gujarat and bounded as under:</p> <p>East: By Yojna Road West: By T.P. Road North: By Aavas no. 20 South: By Aavas no. 18</p>	
<p>Details of the secured assets are more particularly mentioned in the registered Indenture of Mortgage bearing ref. no. SRT1/ATV/18664 dated 18.09.2021.</p>	

SCHEDULE – II

DETAILS OF E-AUCTION

Name of Borrower/ Mortgagor	Description of Property/s	Date & Time of e-Auction	Auction Sale Details:	Date & Time for Bid Submission								
(1) RAVINDRAKUMAR R TIWARI (Borrower & Mortgagor)	As per SCHEDULE – I	Date: 15.09.2023 Time: From: 11:00 am to: 12:00 noon with unlimited extensions of 5 minutes each	<p>Reserve Price:</p> <table border="1"> <tr> <th>RP (Rs. in Figures)</th> <th>RP (Rs. in Words)</th> </tr> <tr> <td>1,65,00,000/-</td> <td>Rupees One Crore Sixty Five Lacs Only</td> </tr> </table> <p>* Price below which the Flat /property/s will not be sold</p> <p>Earnest Money Deposit (EMD):</p> <table border="1"> <tr> <th>EMD (10% of RP) (Rs. in Figures)</th> <th>EMD (10% of RP) (Rs.in Words)</th> </tr> <tr> <td>16,50,000/-</td> <td>Rupees Sixteen Lacs Fifty Thousand Only</td> </tr> </table> <p>Bid Increment Amount:</p> <p>Rs. 1,00,000/- (Rupees One Lakh Only).</p>	RP (Rs. in Figures)	RP (Rs. in Words)	1,65,00,000/-	Rupees One Crore Sixty Five Lacs Only	EMD (10% of RP) (Rs. in Figures)	EMD (10% of RP) (Rs.in Words)	16,50,000/-	Rupees Sixteen Lacs Fifty Thousand Only	<p>On: 13.09.2023 Before: 4:00 pm</p> <p>Contact Person Details & Mob. Nos.:</p> <p>Mr. Ankit Surana: 7718885589 Mr. Swapnell Tiwari: 9820063208</p>
RP (Rs. in Figures)	RP (Rs. in Words)											
1,65,00,000/-	Rupees One Crore Sixty Five Lacs Only											
EMD (10% of RP) (Rs. in Figures)	EMD (10% of RP) (Rs.in Words)											
16,50,000/-	Rupees Sixteen Lacs Fifty Thousand Only											
(2) SUNITADEVI RAVINDRAKUMAR TIWARI (Co-Borrower & Mortgagor)												
(3) JITENDRA RAJPATI TIWARI (Co-Borrower)												
(4) SATYAM RAVINDRA TIWARI (Co-Borrower)												


For detailed terms and conditions of sale, please refer to the link provided in website i.e. <https://sarfaesi.auctiontiger.net/EPROC/> and www.axisfinance.in

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8 (6)/RULE 9 (1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

This may also be treated as notice under Rule 8(6) and Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrowers, guarantor/s and mortgagor/s of the said loan about the holding of E-Auction Sale on the above mentioned date.

Date: 30th August, 2023
Place: Mumbai

sd/-
Authorized Officer
Axis Finance Limited



MUTHOOT HOUSING FINANCE COMPANY LIMITED

Registered Office: TC NO. 14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, CIN No. - U65922KL2010PLC025624 Corporate Office: 12/A 01, 13th floor, Parinee Complex, Plot No. C38 & C39, Bandra Kurla Complex-G block (East), Mumbai-400051 TEL. No. 022-62728517, Authorised Officer Email ID: authorised.officer@muthoot.com, Contact Person:- Rama Chandra Sur - 8655270047

PUBLIC NOTICE – AUCTION CUM SALE OF PROPERTY

Sale Of Immovable Assets under Securitization And Reconstruction Of Financial Assets & Enforcement Of Security Interest Act, 2002

In exercise of powers contained in the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, the Authorized Officer of the Muthoot Housing Finance Company Ltd., (hereinafter referred to as the "Company") has taken the possession of under mentioned properties (hereinafter referred to as "Secured Asset") and held as security in respect of HOUSING Loan facilities granted to below mentioned customers (hereinafter referred to as "Borrowers") and further it has been decided to sell the Secured Asset on "as is where is", "as is what is", "whatever there is" and "no recourse" basis/conditions by inviting sealed tenders from public in respect of the secured debt amounting to amount in below with further interest and expenses thereon till final payment of the overdue from Borrowers.

Sr. No.	Name of Borrower/s & LAN	Description of property	Possession Type & Date	Total O/s Amount (Rs.) Future Interest Applicable	Reserve Price	EMD
1	LAN No.: 10100077913 Takhatsinh Dalpatsinh Patel, Ashaben Takhatsinh Patel	303, 217/1 & 217/2, SAI SUDHA RESIDENCY, HALOL, BEHIND TELEPHONE EXCHANGE, GUJARAT, PANCH MAHALS, 389350, INDIA	Physical Possession - 07-August-2020	Rs. 1990857/- as on 31-August-2023	Rs. 5,15,000/-	Rs. 51,500/-
2	LAN No.: 10100076897 Kiranisinh Gulabsinh Bamaniya , Vinaben Kiranbhai Bamniya	308, 217/1 & 217/2, SAI SUDHA RESIDENCY, HALOL, BH TELEPHONE EXCHANGE, GUJARAT, PANCH MAHALS, 389350, INDIA	Physical Possession - 14-November-2018	Rs. 2234702.00/- as on 31-August-2023	Rs. 5,15,000/-	Rs. 51,500/-
3	LAN No.: 11164079300 Upendrasinh Fulsinh Chauhan	304, SAI SUDHA RESIDENCY, BH TELEPHONE EXCHANGE, HALOL, GUJARAT, PANCH MAHALS, INDIA, 389350	Physical Possession - 14-December-2019	Rs. 2105693/- as on 31-August-2023	Rs. 5,15,000/-	Rs. 51,500/-
4	LAN No.: 10100075429 Rajiv Kamalkishore Das Santosh Das	SURVEY NO 217/1 & 217/2, FLAT NO 401, SAI SUDHA RESIDENCY, B/H TELEPHONE EXCHANGE, HALOL PINCODE 390024 NORTH- STAIR EAST: ROAD WEST: NA SOUTH: ROAD	Physical Possession - 23-January-2020	Rs. 2065035/- as on 31-August-2023	Rs. 5,15,000/-	Rs. 51,500/-
5	LAN No.: 10100075409 Prashant Narendra Chande Reshma Rajeshbhai Kale	FLAT NO 402, SY NO 217 1 217 2, SAI SUDHA RESIDENCY, NEAR TELEPHONE EXCHANGE, HALOL, GUJARAT, VADODARA, 390021, INDIA EAST: FLAT NO 401, WEST: OTS, NORTH: STAIR, SOUTH: ROAD	Physical Possession - 23-January-2020	Rs. 1923413/- as on 31-August-2023	Rs. 5,15,000/-	Rs. 51,500/-

Inspection Date & Time: 11-September-2023 & 12-September-2023 at 10.00 AM to 05.00 PM
Auction Date: 21-September-2023 10.00 AM to 03.00 PM & Last date for Submission of Bid: 20-September-2023
Place of Sale Baroda Branch: 2nd, Floor J R Patel Avenue, Vir Nagar Society, Opp. Sbi & Kotak Mahindra Bank, Nr. Jain Temple, New Vip Road, Karelibag, Baroda, Gujarat – 390018

Intending bidders may inspect the properties on the date and time as mentioned above.
Terms & Conditions of public auction:- 1) Sale is strictly subject to the terms and conditions mentioned hereunder as per extant guidelines under SARFAESI Act, 2002 and also the terms and condition mentioned in the offer/ tender document to be submitted by the intending bidders 2) The property will be sold on "As is where is" and "As is what is" whatever there is" and "no recourse" condition, including encumbrances, if any. 3) The properties under auction can be inspected on the date & time specified above. For any queries with regards to inspection of properties or Submission of tenders, kindly establish contact to The Authorised Officer at respective locations on above mention contact numbers. The interested buyers may send their offers for the above property in a sealed cover along with Demand Draft Payable at Mumbai favoring "Muthoot Housing Finance Company Limited", towards earnest money deposit (EMD) 10% of Reserve Price. 4) Along with offer documents, the intending bidder shall also attach a copy of the PAN card issued by the Income Tax department AND bidder's identity proof and the proof of residence such as copy of the Passport, Election Commission Card, Ration Card, Driving license etc. 5) In no eventuality the property would be sold below the reserve price. 6) The bidders present in the auction would be allowed to increase their offer multiples of Rs. 10000/- in addition to Reserve Price fixed. 7) All dues and outgoings, i.e., Municipal Taxes, Maintenance / Society Charges, Electricity and water taxes or any other dues including Stamp Duty, Registration Charges, Transfer Charges and any other expenses and charges in respect of the registration of the Sale Certificate in respect of the said properties shall be paid by the successful bidder/purchaser. 8) The successful bidder/purchaser shall have to pay 25% of the final bid amount (after adjusting 10% of the E.M.D. already paid) within next working days from the acceptance of the offer by the Authorized Officer in respect of the sale, failing which, the earnest money deposit will be forfeited. 9) The balance 75% of the Sale price shall have to be paid within 15 days of conveying the confirmation of the sale to the successful purchaser by the Authorized Officer on such extended period as agreed upon in writing by and solely at the discretion of the Reserve Price fixed. 10) The Authorized Officer reserves his right to vary any of the terms and condition of this notice for sale, without prior notice, at his discretion. 11) In case, all the dues together with all cost, charges and expenses incurred by the Secured Creditor are tendered by the above name borrower / co-borrower till one working day prior to the date of Auction then the property will not be sold and all the bids received from the prospective bidders shall be returned to them without any liability / claim against M/s Muthoot Housing Finance Company Ltd. The borrower/guarantor/mortgagor are hereby given STATUTORY 15 DAYS NOTICE UNDER RULE 8(6) & 9 of The Security Interest (Enforcement) Rules of SARFAESI Act to discharge the liability in full and pay the dues as mentioned above along with upto date interest and expenses within above mentioned days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. Borrower/s are also requested to remove their uncharged belongings from the property within 15 days' time else it will be removed from property on their risk and cost.

Place: Gujarat Date: 01-September-2023 **sd/- Authorised Officer - For Muthoot Housing Finance Company Limited**



Bandhan Bank

Regional Office: Netaji Marg, Nr. Mithakhali Six Roads, Ellisbridge, Ahmedabad-6. Phone: + 91-79-26421671-75

PHYSICAL POSSESSION NOTICE

NOTICE is hereby given under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in the exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorized Officer issued demand notice to the borrower(s) on the date mentioned against the account stated hereinafter calling upon them to repay the amount within 60 days from the date of receipt of said notice. The borrower(s), having failed to repay the amount notice is hereby given to the public in general and particular to the borrower(s) that the undersigned has taken physical possession of the property described herein below in exercise of the powers conferred on him under section 13(4) of the said Act read with Rule 8 of the said Rules on the date mentioned against the loan account. The borrower(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the Bank for the amounts, interest, costs and charges thereon. The borrowers /mortgagors' attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured asset.

Name of borrower(s) & Loan Account No.	Description of the property mortgaged (Secured Asset)	Date of Demand Notice	Date of Physical Possession Notice	Outstanding Amt. as on Date of Demand Notice
Mrs. Maviyah Sajidbhai Meman Mr. Sajidbhai Mohammad Yusuf Meman Old Loan A/c No: 102/9300 New Loan A/c No: 20001020009300	All that part and parcel of the immovable property admeasuring about 75.64 Sq.Mtr, situated at Survey No-147 Paiki 1, Plot No. C to D Paiki 13, Jasmin Raw House, Behind Ambesador Bunglows, Vijapur Road, At- Savgadhi, Ta- Himmatnagar, Dist- Sabarkantha, Gujarat-383001 and bounded by: North: 9.00 Mtr Road, East: House No.12, Wall is Common, West: Leaving House No.13 Open Land, There is Common Plot, South: Leaving House No.13 Open Land, Border of Parabada	30.09.2022	26.08.2023	Rs.5,16,018.60 as on 30.09.2022 Rs.6,06,634.08 as on 28.08.2023
Mrs. Pushpaben Bharatsinh Solanki Mr. Virendrasinh Bharatsinh Solanki Old Loan A/c No. 102/9845 New Loan A/c No. 20001020009845	All that part and parcel of the immovable property admeasuring about 55.85 Sq.Mtr, situated at City Survey No-425 Paiki, Plot No-12, House No-1/636/1, Zarneshwar Society, Nr. Open University, Mehtapura, At & Ta- Himmatnagar, Dist- Sabarkantha, Gujarat-383001 and bounded by: North: Plot No.11, East: Government Property, West: 15.00 Feet Road, South: Plot No.13	28.10.2022	26.08.2023	Rs.4,49,661.62 as on 28.10.2022 Rs.5,27,541.91 as on 28.08.2023

Place: Himmatnagar
Date: 01/09/2023

Authorised Officer
Bandhan Bank Limited



HDB FINANCIAL SERVICES LIMITED

Registered Office:- Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380009
Regional/Branch Office:- HDB Financial Services Ltd. 3rd Floor, 313, Heera Panna Complex, Dr Yagnik Road, Rajkot.

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 16/09/2023 UPTO 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 has 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 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 & Account	Mortgage Property Description, Which Is Under Auction Sale & Possession Status	Demand Notice Date Outstanding Amount (Secured debt)	Authorized Officer's Details For Property Inspection And Other Queries	EMD Submission Account Details	Reserve Price	Date of E-Auction Time of e-Auction EMD Submission Date
						EMD	
1.	HDB Financial Services Ltd. 3rd Floor, 313, Heera Panna Complex, Dr Yagnik Road, Rajkot. Loan Account No. 1548234 and 9199956 Om Selections Narendrabhai Muralidhar Karnani Padmnaben Narendrabhai Karnani Harsaben Lalitbhai Karnani R/O At: For 1 To 4 Thakkar Trade Centre Shop No 3 Sir Lakhaji Raj Road Opp. Kulvadh Sarees Rajkot-360001-No 1 256 Relnagar 2 Bh Popatpara Nr Anand Primary School Rajkot-360001.-No 2256 Rail Nagar 2 B/H Popat Para Near Ganga Putra Rajkot-360001.-No 3256 Rel Nagar 2 Bh Popat Para Nr Anand Primary School Rajkot-360001. No 4-	Property-1: All The Piece And Parcel of The Property Bearing CS. Office No.1, 2 and 3. First Floor,Thakar Trade Centre. Nr. Vishvakarma Temple, Sir Lakhaji Raj Road.Rajkot-360001 Property-2: Sub Plot No.256/2, Shri Ralnnagar Co Op Housing Society Ltd. Stree No 10.Nr. Anand School. Sadhuvashvani Kunj Road, Rajkot. Possession Status- Physical Possession	10/06/2021 Rs.1,11,35,596.53 (Rupees One Crore Eleven Lakhs Thirty Five Thousand Five Hundred Ninety Six and Fifty Three Paisa) Pertaining To Loan Account No. 1548234 and 9199956 with unique ID 11154177 as on 09/06/2021 With Future Contractual Interest Per Annum From 09/06/2021 Until Payment In Full Amount Along With Other Charges As Demanded In Our Notice, Within The Statutory Period of 30 Days From The Date of This Notice.	Mr. Durlabhsinhji Rathod Email id:-im.rajkot@hdbfs.com Contact No.90990 91942 (For Property Inspection And Other Queries) Mr. Prashantkumar Makhecha , Email id:- Prashant.makhecha@Hdbfs.Com Cont.No.7600800900 Mr. Chirag Chhagani 9909910901 Email id:- Chirag.Chhagani@Hdbfs.Com	A/C No. 00210310002748, A/C Name- Hdbfs General Receipts, Ifsc Code- Hdfo0000021 Bank- Hdfo Bank Ltd Branch- Hyderabad- Lakdikapul Micr Code- 500240002	Reserve Price: Property 1- Rs.77,72,398/- (Rupees Seventy Seven Lakh Seventy Two Thousand Three Hundred Ninety Eight Only) Emd Price:- Rs. 7,77,239/- (Seven Lakh Seventy Seven Thousand Two Hundred Thirty Nine Only) Reserve Price: Property 2- Rs.20,21,634/- (Rupees Twenty Lakh Twenty One Thousand Six Hundred Thirty Four Only) Emd Price:- *Rs. 2,021,634/- (Two Lakh Two Thousand One Hundred Fifty Three Only) Reserve Price: Property 1 + 2 - Rs.97,94,032/- (Rupees Ninety Seven Lakh Ninety Four Thousand Thirty Two Only) Emd Price:- *Rs. 979403/- (Nine Lakh Seventy Nine Thousand Four Hundred Three Only)	18/09/2023 At. 10:30 Am To 04:00 PM. Emd Submission Date :- 16/09/2023

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 **15/09/2023** (During Office Hours).

4. The interested bidders shall submit their EMD through Web Portal: <https://bankauctions.in/> (the user ID & Password can be obtained free of cost by registering name with <https://bankauctions.in/> 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 FULLY 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 **M/s. 4 CLOSURE, #203, 2nd Floor, Shree Shyam Plaza, Sector:- 48/5 Crossing, Baba Prakashpuri Chowk, Railway Road, Gurugram- 122 006**, E-mail ID: subbanoj@bankauctions.in, info@bankauctions.in, Support Helpline Numbers: 8142000061 and Mr. Manoj. No. 9515160064, Land line: 040-23736405. Mobile: 8142000062/66, Sales Enquiries: info@bankauctions.in, 8142000061 and Mr. Manoj. No. 9515160064, Land line: 040-23736405. Mobile: 8142000062/66 and for any property related query may contact Authorised Officer: **MR. DURLABHSINHJI RATHOD**; e-mail ID: im.rajkot@hdbfs.com, Contact No. 90990 91942 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 **16/09/2023 upto 4:00 PM** and after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating the e-Auction Process, subject to due verification [of the documents] and/ or approval of the Authorised Officer.

6. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the "Bid Increase Amount" (mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorised Officer/ Secured Creditor, after required verification.

7. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within 24 hours of the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

8. The prospective qualified bidders may avail online training on e-Auction from **M/s. C1 India Pvt. Ltd.** prior to the date of e-Auction. Neither the Authorised Officer/ **HDB FINANCIAL SERVICES LIMITED** or **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 duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.

10. The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.

11. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of M/s. 4 CLOSURE. <https://bankauctions.in/> 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 : 01/09/2023
Place: Surat

Authorized Officer
HDB FINANCIAL SERVICES LIMITED



AXIS FINANCE LIMITED

(CIN U65921MH1995PLC212675)

Axis House, C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai – 400 025

POSSESSION NOTICE (For Immovable Property)

APPENDIX IV

[See Rule 8(1)]

[As per Appendix IV read with rule 8(1) of the Security Interest (Enforcement) Rules, 2002]

Whereas,

The undersigned being the Authorized Officer of the **Axis Finance Limited (AFL)**, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 (12) read with the Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated **April 18, 2023** calling upon the Borrower(s) / Guarantor(s) / Mortgagor(s) **(1) SHABBIR HUSAEN SAIYAD (2) RAZIYABANO SABBIRHUSEN SAIYYED**, both residing at Plot No. 88T, Jalkrupa Society, UNN, , SURAT, GUJARAT – 394210 & (3) IMTIYAZ HUSAIN SAIYYED, residing at and 158, Shabri Nagar, Behind Yuvan Society, Surat, Gujarat – 394210 respectively, who have mortgaged the immovable property more particularly described hereunder to repay the amount mentioned in the notice being **INR. 25,35,728/- (Rupees Twenty-Five Lakh Thirty-Five Thousand Seven Hundred Twenty-Eight Only)** due as on 18th April, 2023 with further interest at the contractual rate thereon till the date of payment within 60 days from the date of receipt of the said notice.

The Borrower(s) / Guarantor(s) / Mortgagor(s) having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) / Mortgagor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on **21st day of August of the year 2023**.

The Borrower(s) / Guarantor(s) / Mortgagor(s) 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 Axis Finance Limited for an amount of **INR 26,56,832/- (Rupees Twenty-Six Lakh Fifty-Six Thousand Eight Hundred Thirty Two Only)** due as on 21st August, 2023 and further interest thereon at the contractual rates together with costs, charges, etc. of Axis Finance Ltd until the full payment or realization in full.

The Borrower(s) / Guarantor(s) / Mortgagor(s) attention is invited to provisions of sub section (8) & sub section (13) of section 13 of the said Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Property details - All that Piece and Parcel of

bearing non-agricultural plot of land in Moje Unn, lying being land bearing R.S. no. 34/D, Block no. 73, admeasuring 16208.93 Sq. Mtrs., Known as "NATIONAL PLAZA" Paikhi Unit no. A, Mezzanine Floor, Shop no. M.F.-18 admeasuring 17.15 Sq. Mtrs., i.e. 184.50 Sq. Ft., Built up area admeasuring 20.58 Sq. Mtrs., Undivided share of land admeasuring 4.48 Sq. Mtrs. & Shop no. M.F.- 19 admeasuring 17.15 Sq. Mtrs., i.e. 184.50 Sq. Fts., Built up area admeasuring 20.58 Sq. Mtrs., Undivided share of land admeasuring 4.48 Sq. Mtrs., at Registration District & Sub-District Choryasi District Surat, Gujarat – 394305.

Date: 21st August 2023
Place: Surat

Authorized Officer
sd/-
Axis Finance Ltd.

Corrigendum

The words "21st day of August / 21st August" to be read as "26th day of August/ 26th August" in the above notice.



AXIS FINANCE LIMITED

(CIN U65921MH1995PLC212675)

Axis House, C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai – 400 025

POSSESSION NOTICE (For Immovable Property)

APPENDIX IV

[See Rule 8(1)]

[As per Appendix IV read with rule 8(1) of the Security Interest (Enforcement) Rules, 2002]

Whereas,

The undersigned being the Authorized Officer of the **Axis Finance Limited (AFL)**, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 (12) read with the Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated **18th April, 2023** calling upon the Borrower(s) / Guarantor(s) / Mortgagor(s) **(1) MUKESH NAMDEV JADHAV** residing at 151, Shrinathji Society-2, Nilgiri Dindoli, Udhna Yard, Surat, Gujarat-394210 **(2) ARUNA MUKESHBHAI JADHAV** residing at 151, Shrinathji Society-2, Nilgiri Dindoli, Udhna Yard, Surat, Gujarat-394210 **who have mortgaged the property** more particularly described hereunder to repay the amount mentioned in the demand notice being **Rs. 23,32,147/- (Rupees Twenty-three Lakh Thirty-two Thousand One Hundred Forty-seven Only)** due as on 18th April, 2023 (amount o/s as on **13th July 2023 is Rs. 24,04,632 (Rupees Twenty-Four Lakhs Four Thousand Six Hundred and Thirty-Two Only)** with further interest at the contractual rate thereon till the date of payment within 60 days from the date of receipt of the said notice.


The Borrower(s) / Guarantor(s) / Mortgagor(s) having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) / Mortgagor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on **21st day of August of the year 2023**.

The Borrower(s) / Guarantor(s) / Mortgagor(s) 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 Axis Finance Limited for an amount of **Rs. 24,30,197/- (Rupees Twenty-Four Lakhs Thirty Thousand One Hundred and Ninety-Seven Only)** due as on 21st August 2023 and further interest thereon at the contractual rates together with costs, charges, etc. of Axis Finance Ltd until the full payment or realization in full.

The Borrower(s) / Guarantor(s) / Mortgagor(s) attention is invited to provisions of sub section (8) & sub section (13) of section 13 of the said Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Property address 1) All that Piece and Parcel of bearing non-agricultural plot of land in Moje Kareli, lying being land bearing R.S.no. 53/1, 54, 51, 53/2, Khata no. 1681, Block no. 83/A, admeasuring 45545.00 Sq. Mtrs., Known as "RADHIKA RESIDENCY" Paikhi Plot no. 369, as Per Plan admeasuring 60.28 Sq. Mtrs., i.e. 648.00 Sq. Fts., as Per Place admeasuring 60.20 Sq. Mtrs., with Road, C.O.P. Undivided Share of Land, at Registration District & Sub-District Palsana District Surat within the State of Gujarat and bounded as under (Hereinafter referred to as the "said property").and



AXIS FINANCE LIMITED
(CIN U65921MH1995PLC212675)
Axis House, C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai – 400 025

E-PUBLIC AUCTION-CUM-SALE NOTICE

E Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with provision to Rule 8 (6) and Rule 9 (1) of Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/s, Guarantor/s and Mortgagor/s, that the below described immovable properties mortgaged / charged to Secured Creditor, the **PHYSICAL POSSESSION** of which has been taken by the Authorised Officer of Axis Finance Limited, Secured Creditor, will be sold on **"AS IS WHERE IS", "AS IS WHAT IS", and "WHATEVER THERE IS" and "WITHOUT RECOURSE BASIS"**, on **15th September, 2023** for recovery of **Rs. 1,58,08,286/- (Rupees One Crore Fifty Eight Lacs Eight Thousand Two Hundred Eighty Six Only) as on 29th August, 2023** (amount o/s as on the date of the demand notice dated 03rd November, 2022 issued u/s 13(2) of SARFAESI Act – Rs.1,44,92,487/- (Rupees One Crore Forty Four Lakh Ninety Two Thousand Four Hundred Eighty Seven Only) with further interest at the contractual rates, along with default/penal interest and other charges etc., till final payment / realization from the Borrower / Mortgagors / Guarantors, i.e. **1) RAVINDRAKUMAR R TIWARI (Borrower & Mortgagor), (2) SUNITADEVI RAVINDRAKUMAR TIWARI (Co-Borrower & Mortgagor), (3) JITENDRA RAJPATI TIWARI (Co-Borrower), (4) SATYAM RAVINDRA TIWARI (Co-Borrower)** (hereinafter collectively referred to as **"the Borrowers"**). The Description of Assets, Reserve Price (RP), Earnest Money Deposit (EMD) and Details of Sale are as below:

SCHEDULE – I

Description of Immovable Secured Asset	
All that Piece and Parcel of Non Agricultural plot of land in Moje Majura, lying being situated at R. S. no. 136/1 & 150, T. P. Scheme no. 9, F. P. no. 56/A & 175 admeasuring 1400 sq. ft known as "POONAM NAGAR" paikhi Type-A, Aavas no. 19, admeasuring 38.00 sq mtrs., Gr. Floor admeasuring 53.50 sq. mtrs., First Floor admeasuring 53.50 sq. mtrs., Second Floor admeasuring 14.27 sq. mtrs., Total admeasuring 121.27 sq. mtrs., Construction as per Tax Bill admeasuring 179.97 sq. mtrs., Registration District & Sub District Surat, District Surat within the State of Gujarat and bounded as under:	
East: By Yojna Road	
West: By T.P. Road	
North: By Aavas no. 20	
South: By Aavas no. 18	

Details of the secured assets are more particularly mentioned in the registered Indenture of Mortgage bearing ref. no. SRT1/ATV/18664 dated 18.09.2021.

SCHEDULE – II

DETAILS OF E-AUCTION	
Name of Borrower/ Mortgagor	Description of Property/s
(1) RAVINDRAKUMAR R TIWARI (Borrower & Mortgagor)	As per SCHEDULE – I
(2) SUNITADEVI RAVINDRAKUMAR TIWARI (Co-Borrower & Mortgagor)	
(3) JITENDRA RAJPATI TIWARI (Co-Borrower)	
(4) SATYAM RAVINDRA TIWARI (Co-Borrower)	


For detailed terms and conditions of sale, please refer to the link provided in website i.e. <https://sarfaesi.auctiontiger.net/EPROC/> and www.axisfinance.in

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8 (6)/RULE 9 (1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

This may also be treated as notice under Rule 8(6) and Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrowers, guarantor/s and mortgagor/s of the said loan about the holding of E-Auction Sale on the above mentioned date.

Date: 30th August, 2023
Place: Mumbai

sd/-
Authorized Officer
Axis Finance Limited



MUTHOOT HOUSING FINANCE COMPANY LIMITED
Registered Office: TC NO. 14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 034, CIN No. - U65922KL2010PLC025624 Corporate Office: 12/A 01, 13th floor, Parinise Centre, Plot No. C38 & C39, Bandra Kurla Complex-G block (East), Mumbai-400051 TEL. No. 022-62728517, Authorised Officer Email ID: authorised.officer@muthoot.com, Contact Person:- Rama Chandra Sur - 8655270047

PUBLIC NOTICE – AUCTION CUM SALE OF PROPERTY

Sale Of Immovable Assets under Securitization And Reconstruction Of Financial Assets & Enforcement Of Security Interest Act, 2002

In exercise of powers contained in the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, the Authorized Officer of the Muthoot Housing Finance Company Ltd., (hereinafter referred to as the "Company") has taken the possession of under mentioned properties (hereinafter referred to as "Secured Asset") and held as security in respect of HOUSING Loan facilities granted to below mentioned customers (hereinafter referred to as "Borrowers") and further it has been decided to sell the Secured Asset on "as is where is", "as is what is", "whatever there is" and "no recourse" basis/conditions by inviting sealed tenders from public in respect of the secured debt amounting to amount in below with further interest and expenses thereon till final payment of the overdue from Borrowers.

Sr. No.	Name of Borrower/s & LAN	Description of property	Possession Type & Date	Total O/s Amount (Rs.) Future Interest Applicable	Reserve Price	EMD
1	LAN No.: 10100077913 Takhatsinh Dalpatsinh Patel, Ashaben Takhatsinh Patel	303, 217/1 & 217/2, SAI SUDHA RESIDENCY, HALOL, BEHIND TELEPHONE EXCHANGE, GUJARAT, PANCH MAHALS, 389350, INDIA	Physical Possession - 07-August-2020	Rs. 1990857/- as on 31-August-2023	Rs. 5,15,000/-	Rs. 51,500/-
2	LAN No.: 10100076897 Kiranisinh Gulabsinh Bamaniya , Vinaben Kiranbhai Bamniya	308, 217/1 & 217/2, SAI SUDHA RESIDENCY, HALOL, BH TELEPHONE EXCHANGE, GUJARAT, PANCH MAHALS, 389350, INDIA	Physical Possession - 14-November-2018	Rs. 2234702.00/- as on 31-August-2023	Rs. 5,15,000/-	Rs. 51,500/-
3	LAN No.: 11164079300 Upendraasinh Fulsinh Chauhan	304, SAI SUDHA RESIDENCY, BH TELEPHONE EXCHANGE, HALOL, GUJARAT, PANCH MAHALS, INDIA, 389350	Physical Possession - 14-December-2019	Rs. 2105693/- as on 31-August-2023	Rs. 5,15,000/-	Rs. 51,500/-
4	LAN No.: 10100075429 Rajiv Kamalkishore Das Santosh Das	SURVEY NO 217/1 & 217/2, FLAT NO 401, SAI SUDHA RESIDENCY, B/H TELEPHONE EXCHANGE, HALOL PINCODE 390024 NORTH- STAIR EAST: ROAD WEST: NA SOUTH: ROAD	Physical Possession - 23-January-2020	Rs. 2065035/- as on 31-August-2023	Rs. 5,15,000/-	Rs. 51,500/-
5	LAN No.: 10100075409 Prashant Narendra Chande Reshma Rajeshbhai Kale	FLAT NO 402, SY NO 217 1 217 2, SAI SUDHA RESIDENCY, NEAR TELEPHONE EXCHANGE, HALOL, GUJARAT, VADODARA, 390021, INDIA EAST: FLAT NO 401, WEST: OTS, NORTH: STAIR, SOUTH: ROAD	Physical Possession - 23-January-2020	Rs. 1923413/- as on 31-August-2023	Rs. 5,15,000/-	Rs. 51,500/-

Inspection Date & Time: 11-September-2023 & 12-September-2023 at 10.00 AM to 05.00 PM
Auction Date: 21-September-2023 10.00 AM to 03.00 PM & Last date for Submission of Bid: 20-September-2023
Place of Sale Baroda Branch: 2nd, Floor J R Patel Avenue, Vir Nagar Society, Opp. Sbi & Kotak Mahindra Bank, Nr. Jain Temple, New Vip Road, Karelibag, Baroda, Gujarat – 390018

Intending bidders may inspect the properties on the date and time as mentioned above.

Terms & Conditions of public auction:- 1)Sale is strictly subject to the terms and conditions mentioned hereunder as per extant guidelines under SARFAESI Act, 2002 & also the terms and condition mentioned in the offer/ tender document to be submitted by the intending bidders 2)The property will be sold on "As is where is" and "As is what is" whatever there is" and "no recourse" condition, including encumbrances, if any. 3)The properties under auction can be inspected on the date & time specified above. For any queries with regards to inspection of properties or Submission of tenders, kindly establish contact to The Authorised Officer at respective locations on above mention contact numbers. The interested buyers may send their offers for the above property in a sealed cover along with Demand Draft Payable at Mumbai favoring "Muthoot Housing Finance Company Limited", towards earnest money deposit (EMD) 10% of Reserve Price. 4)Along with offer documents, the intending bidder shall also attach a copy of the PAN card issued by the Income Tax department AND bidder's identity proof and the proof of residence such as copy of the Passport, Election Commission Card, Ration Card, Driving license etc. 5)In no eventuality the property would be sold below the reserve price. 6)The bidders present in the auction would be allowed to increase their offer multiples of Rs.10000/- in addition to Reserve Price fixed. 7)All dues and outgoing, i.e., Municipal Taxes, Maintenance / Society Charges, Electricity and water taxes or any other dues including Stamp Duty, Registration Charges, Transfer Charges and any other expenses and charges in respect of the registration of the Sale Certificate in respect of the said properties shall be paid by the successful bidder/purchaser. 8)The successful bidder/purchaser shall have to pay 25% of the final bid amount (after adjusting 10% of the E.M.D. already paid) within next working days from the acceptance of the offer by the Authorized Officer in respect of the sale, failing which, the earnest money deposit will be forfeited. 9)The balance 75% of the Sale price shall have to be paid within 15 days of conveying the confirmation of the sale to the successful purchaser by the Authorized Officer on such extended period as agreed upon in writing by and solely at the discretion of the Reserve Price fixed. 10)The Authorized Officer reserves his right to vary any of the terms and condition of this notice for sale, without prior notice, at his discretion. 11)In case, all the dues together with all cost, charges and expenses incurred by the Secured Creditor are tendered by the above name borrower / co-borrower till one working day prior to the date of Auction then the property will not be sold and all the bids received from the prospective bidders shall be returned to them without any liability / claim against M/s Muthoot Housing Finance Company Ltd. The borrower/guarantor/mortgagor are hereby given STATUTORY 15 DAYS NOTICE UNDER RULE 8(6) & 9 of The Security Interest (Enforcement) Rules ofSARFAESI Act to discharge the liability in full and pay the dues as mentioned above along with upto date interest and expenses within above mentioned days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. Borrower/s are also requested to remove their uncharged belongings from the property within 15 days' time else it will be removed from property on their risk and cost.

Place: Gujarat Date: 01-September-2023
sd/- Authorised Officer - For Muthoot Housing Finance Company Limited



Bandhan Bank

Regional Office: Netaji Marg, Nr. Mithakhali Six Roads, Ellisbridge, Ahmedabad-6. Phone: + 91-79-26421671-75

PHYSICAL POSSESSION NOTICE

NOTICE is hereby given under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in the exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, the Authorized Officer issued demand notice to the borrower(s) on the date mentioned against the account stated hereinafter calling upon them to repay the amount within 60 days from the date of receipt of said notice. The borrower(s), having failed to repay the amount notice is hereby given to the public in general and particular to the borrower(s) that the undersigned has taken physical possession of the property described herein below in exercise of the powers conferred on him under section 13(4) of the said Act read with Rule 8 of the said Rules on the date mentioned against the loan account. The borrower(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the Bank for the amounts, interest, costs and charges thereon. The borrowers /mortgagors' attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured asset.

Name of borrower(s) & Loan Account No.	Description of the property mortgaged (Secured Asset)	Date of Demand Notice	Date of Physical Possession Notice	Outstanding Amt. as on Date of Demand Notice
Mrs. Maviyah Sajidbhai Meman Mr. Sajidbhai Mohammad Yusuf Meman Old Loan A/c No: 102/9300 New Loan A/c No: 20001020009300	All that part and parcel of the immovable property admeasuring about 75.64 Sq.Mtr, situated at Survey No-147 Paiki 1, Plot No. C to D Paiki 13, Jasmin Raw House, Behind Ambesador Bunglows, Vijapur Road, At- Savgadhi, Ta- Himmatnagar, Dist- Sabarkantha, Gujarat-383001 and bounded by: North: 9.00 Mtr Road, East: House No.12, Wall is Common, West: Leaving House No.13 Open Land, There is Common Plot, South: Leaving House No.13 Open Land, Border of Parabada	30.09.2022	26.08.2023	Rs.5,16,018.60 as on 30.09.2022 Rs.6,06,634.08 as on 28.08.2023
Mrs. Pushpaben Bharatsinh Solanki Mr. Virendrasinh Bharatsinh Solanki Old Loan A/c No. 102/9845 New Loan A/c No. 20001020009845	All that part and parcel of the immovable property admeasuring about 55.85 Sq.Mtr, situated at City Survey No-425 Paiki, Plot No-12, House No-1/636/1, Zarneshwar Society, Nr. Open University, Mehtapura, At & Ta- Himmatnagar, Dist- Sabarkantha, Gujarat-383001 and bounded by: North: Plot No.11, East: Government Property, West: 15.00 Feet Road, South: Plot No.13	28.10.2022	26.08.2023	Rs.4,49,661.62 as on 28.10.2022 Rs.5,27,541.91 as on 28.08.2023

Place: Himmatnagar
Date: 01/09/2023

Authorised Officer
Bandhan Bank Limited



HDB FINANCIAL SERVICES LIMITED
Registered Office:- Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380009
Regional/Branch Office:- HDB Financial Services Ltd. 3rd Floor, 313, Heera Panna Complex, Dr Yagnik Road, Rajkot.
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 16/09/2023 UPTO 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 has 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 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 & Account	Mortgage Property Description, Which Is Under Auction Sale & Possession Status	Demand Notice Date Outstanding Amount (Secured debt)	Authorized Officer's Details For Property Inspection And Other Queries	EMD Submission Account Details	Reserve Price EMD Bid Increase Amount	Date of E-Auction Time of e-Auction EMD Submission Date
1.	HDB Financial Services Ltd. 3rd Floor, 313, Heera Panna Complex, Dr Yagnik Road, Rajkot. Loan Account No. 1548234 and 9199956 Om Selections Narendrabhai Muralidhar Karnani Padmnaben Narendrabhai Karnani Harsaben Lalitbhai Karnani R/O At: For 1 To 4 Thakkar Trade Centre Shop No 3 Sir Lakhaji Raj Road Opp. Kulvadh Sarees Rajkot-360001-No 1 256 Relnagar 2 Bh Popatpara Nr Anand Primary School Rajkot-360001.-No 2256 Rail Nagar 2 B/H Popat Para Near Ganga Putra Rajkot-360001.-No 3256 Rel Nagar 2 Bh Popat Para Nr Anand Primary School Rajkot-360001. No 4-	Property-1: All The Piece And Parcel of The Property Bearing CS. Office No.1, 2 and 3. First Floor,Thakkar Trade Centre. Nr. Vishvakarma Temple, Sir Lakhaji Raj Road.Rajkot-360001 Property-2: Sub Plot No.256/2, Shri Ralnagar Co Op Housing Society Ltd. Stree No 10.Nr. Anand School. Sadhuvashvani Kunj Road, Rajkot. Possession Status- Physical Possession	10/06/2021 Rs.1,11,35,596.53 (Rupees One Crore Eleven Lakhs Thirty Five Thousand Five Hundred Ninety Six and Fifty Three Paisa) Pertaining To Loan Account No. 1548234 and 9199956 with unique ID 11154177 as on 09/06/2021 With Future Contractual Interest Per Annum From 09/06/2021 Until Payment In Full Amount Along With Other Charges As Demanded In Our Notice, Within The Statutory Period of 30 Days From The Date of This Notice.	Mr. Durlabhsinhji Rathod Email id:-im.rajkot@hdbfs.com Contact No.90990 91942 (For Property Inspection And Other Queries) Mr. Prashantkumar Makhecha , Email id:- Prashant.makhecha@Hdbfs.Com Cont.No.7600800900 Mr. Chirag Chhagani 9909910901 Email id:- Chirag.Chhagani@Hdbfs.Com	A/C No. 00210310002748, A/C Name- Hdbfs General Receipts, Ifsc Code- Hdfo0000021 Bank- Hdfc Bank Ltd Branch- Hyderabad- Lakdikapul Micr Code- 500240002	Reserve Price: Property 1- Rs.77,72,398/- (Rupees Seventy Seven Lakh Seventy Two Thousand Three Hundred Ninety Eight Only) Emd Price:- Rs. 7,77,239/- (Seven Lakh Seventy Seven Thousand Two Hundred Thirty Nine Only) Reserve Price: Property 2- Rs.20,21,634/- (Rupees Twenty Lakh Twenty One Thousand Six Hundred Thirty Four Only) Emd Price:- *Rs. 2,021,634/- (Two Lakh Two Thousand One Hundred Fifty Three Only) Reserve Price: Property 1 + 2 - Rs.97,94,032/- (Rupees Ninety Seven Lakh Ninety Four Thousand Thirty Two Only) Emd Price:- *Rs. 979403/- (Nine Lakh Seventy Nine Thousand Four Hundred Three Only)	18/09/2023 At. 10:30 Am To 04:00 PM. Emd Submission Date :- 16/09/2023

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 **15/09/2023** (During Office Hours).

4. The interested bidders shall submit their EMD through Web Portal: <https://bankauctions.in/> (the user ID & Password can be obtained free of cost by registering name with <https://bankauctions.in/> 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. UPLOADING SCANNED COPY OF ANNEXURE-II & III can be downloaded from the Web Portal: <https://www.bankauctions.com> AFTER FULLY 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 **M/s. 4 CLOSURE, #203, 2nd Floor, Shree Shyam Plaza, Sector:- 48/5 Crossing, Baba Prakashpuri Chowk, Railway Road, Gurugram- 122 006**, E-mail ID: subbanoj@bankauctions.in, info@bankauctions.in, Support Helpline Numbers: 8142000061 and Mr. Manoj. No. 9515160064, Land line: 040-23736405. Mobile: 8142000062/66, Sales Enquiries: info@bankauctions.in, 8142000061 and Mr. Manoj. No. 9515160064, Land line: 040-23736405. Mobile: 8142000062/66 and for any property related query may contact Authorised Officer: Mr. DURLABHSINHJI RATHOD; e-mail ID: Im.rajkot@hdbfs.com, Contact No. 90990 91942 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 **16/09/2023 upto 4:00 PM** and after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating the e-Auction Process, subject to due verification [of the documents] and/ or approval of the Authorised Officer.

6. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the "Bid Increase Amount" (mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorised Officer/ Secured Creditor, after required verification.

7. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within 24 hours of the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

8. The prospective qualified bidders may avail online training on e-Auction from **M/s. C1 India Pvt. Ltd.** prior to the date of e-Auction. Neither the Authorised Officer/ **HDB FINANCIAL SERVICES LIMITED** or **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 duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.

10. The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.

11. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of M/s. 4 CLOSURE. <https://bankauctions.in/> 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 : 01/09/2023
Place: Surat

Authorized Officer
HDB FINANCIAL SERVICES LIMITED



AXIS FINANCE LIMITED
(CIN U65921MH1995PLC212675)
Axis House, C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai – 400 025

POSSESSION NOTICE (For Immovable Property)
APPENDIX IV
[See Rule 8(1)]
[As per Appendix IV read with rule 8(1) of the Security Interest (Enforcement) Rules, 2002]

Whereas,

The undersigned being the Authorized Officer of the **Axis Finance Limited (AFL)**, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 (12) read with the Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated **April 18, 2023** calling upon the Borrower(s) / Guarantor(s) / Mortgagor(s) **(1) SHABBIR HUSAEN SAIYAD (2) RAZIYABANO SABBIRHUSEN SAIYYED**, both residing at Plot No. 88T, Jalkrupa Society, UNN, , SURAT, GUJARAT – 394210 & (3) IMTIYAZ HUSAIN SAIYYED, residing at and 158, Shabri Nagar, Behind Yuvan Society, Surat, Gujarat – 394210 respectively, who have mortgaged the immovable property more particularly described hereunder to repay the amount mentioned in the notice being **INR. 25,35,728/- (Rupees Twenty-Five Lakh Thirty-Five Thousand Seven Hundred Twenty-Eight Only)** due as on 18th April, 2023 with further interest at the contractual rate thereon till the date of payment within 60 days from the date of receipt of the said notice.

The Borrower(s) / Guarantor(s) / Mortgagor(s) having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) / Mortgagor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on **21st day of August of the year 2023**.

The Borrower(s) / Guarantor(s) / Mortgagor(s) 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 Axis Finance Limited for an amount of **INR 26,56,832/- (Rupees Twenty-Six Lakh Fifty-Six Thousand Eight Hundred Thirty Two Only)** due as on 21st August, 2023 and further interest thereon at the contractual rates together with costs, charges, etc. of Axis Finance Ltd until the full payment or realization in full.

The Borrower(s) / Guarantor(s) / Mortgagor(s) attention is invited to provisions of sub section (8) & sub section (13) of section 13 of the said Act, in respect of time available, to redeem the secured assets.


DESCRIPTION OF THE IMMOVABLE PROPERTY

Property details - All that Piece and Parcel of
bearing non-agricultural plot of land in Moje Unn, lying being land bearing R.S. no. 34/D, Block no. 73, admeasuring 16208.93 Sq. Mtrs., Known as "NATIONAL PLAZA" Paikhi Unit no. A, Mezzanine Floor, Shop no. M.F.-18 admeasuring 17.15 Sq. Mtrs., i.e. 184.50 Sq. Ft., Built up area admeasuring 20.58 Sq. Mtrs., Undivided share of land admeasuring 4.48 Sq. Mtrs., & Shop no. M.F.- 19 admeasuring 17.15 Sq. Mtrs., i.e. 184.50 Sq. Fts., Built up area admeasuring 20.58 Sq. Mtrs., Undivided share of land admeasuring 4.48 Sq. Mtrs., at Registration District & Sub-District Choryasi District Surat, Gujarat – 394305.

Date: 21st August 2023
Place: Surat

sd/-
Authorized Officer
Axis Finance Ltd.

Corrigendum
The words "21st day of August / 21st August" to be read as "26th day of August/ 26th August" in the above notice.



AXIS FINANCE LIMITED
(CIN U65921MH1995PLC212675)
Axis House, C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai – 400 025

POSSESSION NOTICE (For Immovable Property)
APPENDIX IV
[See Rule 8(1)]
[As per Appendix IV read with rule 8(1) of the Security Interest (Enforcement) Rules, 2002]

Whereas,

The undersigned being the Authorized Officer of the **Axis Finance Limited (AFL)**, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 (12) read with the Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated **18th April, 2023** calling upon the Borrower(s) / Guarantor(s) / Mortgagor(s) **(1) MUKESH NAMDEV JADHAV** residing at 151, Shrinathji Society-2, Nilgiri Dindoli, Udhna Yard, Surat, Gujarat-394210 **(2) ARUNA MUKESHBHAI JADHAV** residing at 151, Shrinathji Society-2, Nilgiri Dindoli, Udhna Yard, Surat, Gujarat-394210 **who have mortgaged the property** more particularly described hereunder to repay the amount mentioned in the demand notice being **Rs. 23,32,147/- (Rupees Twenty-three Lakh Thirty-two Thousand One Hundred Forty-seven Only)** due as on 18th April, 2023 (amount o/s as on **13th July 2023 is Rs. 24,04,632 (Rupees Twenty-Four Lakhs Four Thousand Six Hundred and Thirty-Two Only)** with further interest at the contractual rate thereon till the date of payment within 60 days from the date of receipt of the said notice.

The Borrower(s) / Guarantor(s) / Mortgagor(s) having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) / Mortgagor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on **21st day of August of the year 2023**.

The Borrower(s) / Guarantor(s) / Mortgagor(s) 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 Axis Finance Limited for an amount of **Rs. 24,30,197/- (Rupees Twenty-Four Lakhs Thirty Thousand One Hundred and Ninety-Seven Only)** due as on 21st August 2023 and further interest thereon at the contractual rates together with costs, charges, etc. of Axis Finance Ltd until the full payment or realization in full.

The Borrower(s) / Guarantor(s) / Mortgagor(s) attention is invited to provisions of sub section (8) & sub section (13) of section 13 of the said Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE PROPERTY

Property address 1) All that Piece and Parcel of bearing non-agricultural plot of land in Moje Kareli, lying being land bearing R.S.no. 53/1, 54, 51, 53/2, Khata no. 1681, Block no. 83/A, admeasuring 45545.00 Sq. Mtrs., Known as "RADHIKA RESIDENCY" Paikhi Plot no. 369, as Per Plan admeasuring 60.28 Sq. Mtrs., i.e. 648.00 Sq. Fts., as Per Place admeasuring 60.20 Sq. Mtrs., with Road, C.O.P. Undivided Share of Land, at Registration District & Sub-District Palsana District Surat within the State of Gujarat and bounded as under (Hereinafter referred to as the "said property").and Share of Applicant:- 100 % (Hereinafter referred to as the "said portion of the said property"). Pin code – 394310.

Property Address 2) All that Piece and Parcel of bearing non-agricultural plot of land in Moje Kareli, lying being land bearing R.S.no. 53/1, 54, 51, 53/2, Khata no. 1681, Block no. 83/A, admeasuring 45545.00 Sq. Mtrs., Known as "RADHIKA RESIDENCY" Paikhi Plot no. 370, as Per Plan admeasuring 60.28 Sq. Mtrs., i.e. 648.00 Sq. Fts., as Per Place admeasuring 60.20 Sq. Mtrs., with Road, C.O.P. Undivided Share of Land, at Registration District & Sub-District Palsana District Surat within the State of Gujarat and bounded as under (Hereinafter referred to as the "said property"). Share of Applicant:- 100 % (Hereinafter referred to as the "said portion of the said property"). Pin code – 394310.

Date: 21st August 2023
Place: Surat

sd/-
Authorized Officer
Axis Finance Ltd.

Corrigendum
The words "21st day of August / 21st August" to be read as "26th day of August/ 26th August" in the above notice.