ELECTRONICA FINANCE LIMITED

Audumbar, 101/1, Erandwane, Dr Ketkar Road, Pune 411004, Maharashtra, India

PUBLIC NOTICE SALE OF SURRENDERED MACHINES

Notice is hereby given to the general public that the following machines have been surrendered to **Electronica Finance Limited by the borrower VAACHI INTERNATIONAL- APPL00081699 (GURUGRAM, HARYANA-122006)**, and are available for sale on "as is where is" and "as is what is" basis, to the highest bidder:

Details of Machines:

1 USED : VMC MACHINE TOOL OLD MACPOWER CNC VMC MACHINE MODEL VMC 855 SUPER SR NO V4-009.

All Machines are suited at: Plot No.2, Saini Market, Village Sarurpur, Main Road, Hariyana, Faridabad **121005.**

Interested parties may inspect the above machine (s) at the given location with prior appointment and are invited to submit their sealed bids/quotations to the undersigned on or before **20/03/2026.**

Electronica Finance Limited reserves the right to accept or reject any or all bids, without assigning any reason thereof.

For further details, please contact:

Electronica Finance Limited
Pune Branch: - Office at Audumbar, 101/1,
Erandawane, Dr. Ketkar Road, Pune 411004.
Phone: +91-8800517645
Email: shumant.bhattacharya@efl.co.in

Date: 12.03.2026
Place: Gurugram

Sd/-
Authorized Signatory
Electronica Finance Limited

AU SMALL FINANCE BANK LIMITED

(A SCHEDULED COMMERCIAL BANK)

Regd. Office :- 19-A, Dhuleswar Garden, Ajmer Road, Jaipur-302001, CIN L36911RJ1996PLC011381

APPENDIX IV [SEE RULE 8(I) POSSESSION NOTICE]

Whereas, The undersigned being the Authorized Officer of the AU Small Finance Bank Limited A Scheduled Commercial Bank under the "Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002" and in exercise of Powers conferred under Section 13 read with the Security Interest (Enforcement) Rules, 2002, issued demand notice dated **25-04-2025** vide Ref. No.: **CB/SAR/13-2/AGR/APR-2025/10** Loan Account No. **2406245559761614** calling upon the Borrower/Guarantors /Mortgagors **M/S. SUMITRA ENTERPRISES THROUGH IT'S PROPRIETOR MR. RACHIT GOEL (Borrower), MR. RACHIT GOEL S/O MR. ARUN GOEL (Guarantor), MRS. VISHALIKA GOEL W/O MR. RACHIT GOEL (Guarantor/Mortgagor)** to repay the amount mentioned in the notice being is **for loan Account No. 2406245559761614 Rs. 1,08,74,026/- (Rupees One Crore Eight Lakh Seventy Four Thousand Twenty-Six Only)** as on **24-04-2025** aggregating total due (which includes principal, interest, penalties and all other charges) with further interest and charges until payment in full within 60 days from the date of notice/date of receipt of the said notice.

The borrower/ mortgagor having failed to repay the amount, notice is hereby given to the borrower/ mortgagor 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 said Rules on this **10th** day of **March** of the year **2026.**

"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"

The borrower/Guarantor/ mortgagors 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 AU Small Finance Bank Limited for an amount of **for loan Account No. 2406245559761614 Rs. 1,24,47,523/- (Rupees One Crore Twenty Four Lakh Forty Seven Thousand Five Hundred Twenty-Three Only)** as on **07 March 2026** and further interest & expenses thereon until full payment.

DESCRIPTION OF IMMOVABLE PROPERTIES

All That Part and Parcel of Residential Property, Bearing No. 2137, Built on Land Area Measuring 71.11 Sq. Yards, Built on Portion of Old Plot No. 30, Falling Under Khasra No. 263, Situated at Narela, Delhi. Owned By Mrs. Vishalika Goel.
Bounded as Under: -
East: Others Property (Remaining Portion) West: Road
North: Others Property South: Others Property

Date: - 10th.March.2026
Place- Delhi

-Sd-
Authorised Officer
Au Small Finance Bank Limited

Hinduja Housing Finance Limited

Register office at 27-A, Developed Industrial Estate, Guindy, Chennai – 600 032. Corporate office at – F-8, 1st Floor, Mahalaxmi Metro Tower, Vaishali, Ghaziabad –201010. E-mail: compliance@hindujahousingfinance.com

Notice to Legal Heirs for Submission of Documents for Processing Insurance Claim and Settlement of Outstanding Loan – Loan Account No. DL/DEL/LXND/A000000372

By Registered Post/ Speed Post/ Courier
To, The Legal Heirs / Legal Representatives of
Late Mr./Ms. _NITENDRA KUMAR & Mrs. SUMAN SUMAN
Both At :- **SF-1, PLOT NO -102, RADHA GARDEN GOVINDPURAM Metro , Ghaziabad , Uttar Pradesh , India – 201001**
Also At :- : KHASRA NO-1487 PLOT NO-102 A RADHA GARDEN VILLAGE RAHISHPUR GHAZIABAD UP-201001
Sir/Madam,

Under instructions and on behalf of **"Hinduja Housing Finance Ltd"**, we hereby issue this notice with reference to the loan facility availed by **Late Mr. Nitendra Kumar** (hereinafter referred to as "the Borrower") under **Loan Account No. DL/DEL/LXND/A000000372.**

As per the records of our client, the Borrower had availed the aforesaid loan facility and had agreed to repay the same along with applicable interest, charges, and other dues in accordance with the terms and conditions of the loan agreement executed with the Company.

It has been brought to our notice that the Borrower has expired. As per our records, a sum of **Rs. 1918641/- in words (Rupees Nineteen Lakh Eighteen Thousand Six Hundred Forty-One Only)** along with further interest and applicable charges remains outstanding and payable under the aforesaid loan account as on date.

It is further noted that the said loan facility was covered under a credit life insurance policy intended to cover the outstanding liability of the borrower in the unfortunate event of death. However, in order to initiate and process the insurance claim with the concerned insurance company, certain mandatory documents are required from the legal heirs/legal representatives of the deceased borrower.

You are therefore hereby called upon to submit the following documents to our office within **15 (fifteen) days** from the receipt of this notice:

1. Certified copy of the Death Certificate of Late Mr. Nitendra kumar
2. Identity and address proof of the nominee/legal heir(s)
3. Legal heir certificate/ succession certificate (if applicable)
4. Copy of Aadhaar Card and PAN Card of the legal heir(s)
5. Bank account details along with cancelled cheque of the nominee/legal heir/ legal guardian (in case legal heir is minor).
6. Medical records, hospital reports, and attending doctor's certificate regarding cause of death (if applicable)
7. FIR, Post-mortem report, inquest report, and police investigation report (in case of accidental or unnatural death)
8. Any other documents as may be required by the insurance company for claim processing

Please take notice that submission of the above documents is essential for lodging the insurance claim. In the event the required documents are not submitted within the stipulated period, we shall be constrained to proceed further in accordance with law for recovery of the outstanding dues under the loan agreement from the estate/assets of the deceased borrower and/or the legal heirs/representatives, without any further reference to you.

This notice may therefore be treated as a final opportunity to cooperate in the insurance claim process and settlement of the loan liability.

A copy of this notice is being retained in our office for future reference.

Date: 10.03.2026
Department: Legal / Recovery
Contact No.: 8287120978 & 9587088333

Place: GHAZIABAD Date : 13.03.2026 Sd/- Authorised Officer- HINDUJA HOUSING FINANCE LIMITED

"IMPORTANT"

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HINDUJA HOUSING FINANCE LIMITED

Corporate Office at 167-169, 2nd Floor, Little Mount, Saidapet, Chennai – 600015. E-mail : auction@hindujahousingfinance.com

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

RRM -Amit Kaushik- 958708833 RCM- Subodh Dixit-9958899571 RLM- Arun Mohan Sharma-880898999 CLM-Brajesh Gupta-8881189541

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 F8, First Floor, Mahalaxmi Metro Tower, Sector 4, Vaishali, Ghaziabad - 201019** 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: https://www.bankeauctions.com/.

INSPECTION DATE : 19-03-2026 | EMD LAST DATE : 21-03-2026 | E-AUCTION DATE : 24-03-2026 | BID INCREASE AMOUNT Rs. 10,000/-

Sr.	LAN/Borrower(s)/Co-Borrower(s)/Guarantor(s)	Total Outstanding	Demand Notice Date & Amount	Reserve Price	Earnest Money Deposit (EMD)	Date & Type of Possession
1	DL/BDP/BDRP/A000001042 1. Mr. SANVAR SANVAR 2. Mrs. SHALMA SHALMA	Rs. 1891979/-	28-05-2024 & Rs. 1595814/- as on 14-05-2024	Rs. 1094200/-	Rs. 109420/-	18-03-2025 Physical Possession
	Description Of Property: "Flat No. 03 (Front Side RHS) on Upper Ground Floor without roof rights area measuring 315 sqft Built Upon Plot No. 128 area measuring 130 sqyds part of Khasra No. 299 situated at Village Pasonda Colony Known as Ashok Vatika, Gali No. 12 D-4, Pargana Loni Tehsil and District Ghaziabad, New Delhi-110018; Herein after referred to as the "said property".Boundaries: As per Technical ReportEast : Rear Side LIG FlatWest : RoadNorth : LHS FlatSouth : Others"					
2	DL/DEL/DWND/A000000647 1. Mr. SUNITA SUNITA 2. MR. MANOJ KUMAR	Rs. 2198826/-	17-07-2023 & Rs. 1476506/- as on 12-07-2023	Rs. 1372100/-	Rs. 137210/-	30-11-2023 & Symbolic Possession
	Description Of Property: "Residential Flat no F-2, M.IG. Firs floor (back side without terrace right), Plot no. 174, Part of Khasra no. 1527 Balaji enclave Hadbast Village Raispur Pargana Dasna Tehsil and District Ghaziabad, (Hereinafter called the said property)Boundaries: - As Per Sale Deed dated 15.112017 East: Plot no. 175 West: Plot no. 173 North: Land Digar Malik South: Rasta 30 ft. wide"					
3	DL/DEL/LXND/A000000253 1. Mr. Mukesh Devi 2. Mr. Mahesh singh	Rs. 3205781/-	28-05-2024 & Rs. 1776844/- as on 28-05-2024	Rs. 3193000/-	Rs. 319300/-	20-09-2024 & Symbolic Possession
	Description Of Property: A RESIDENTIAL HOUSE, HAVING AN AREA 77.76 SQ. MT. PLOT NO. 43, CONSISTING OF KHASRA NO.1031 MI, SITUATED AT SHIVDHAM COLONY, REVENUE VILLAGE, PANCHLI KHUND, PARGANA ,TEHSIL & DISTT. MEERUT.EAST: ROAD 20 FT WIDE. WEST: OTHER'S PROPERTTY. NORTH: PLOT NO. 42. SOUTH: PLOT NO. 44					
4	DL/DEL/LXND/A000000858 1. Mr. Rubina 2. Mr. Shahjahan	Rs. 1528957/-	14-05-2025 & Rs. 1437216/- as on 14-05-2025	Rs. 1144400/-	Rs. 114440/-	13-08-2025 & Symbolic Possession
	Description Of Property: Residential property built on Land area measuring 210 sq. yds. i.e. 175.58 sq. mtrs., carved out of Khata No. 00203. Khet No. 258, situated in the revenue estate of Village Rampur Majra, Pargana-Dankaur. Tehsil & Distt. Gautambudh Nagar. (U.P.): EAST- Property of Sardar., WEST- Passage 9 ft wide, NORTH- Property of Prakash, SOUTH- Property of Satvit.					
5	DL/DEL/LXND/A000001422 1. Mr. Rakesh Kumar 2. Mr. Sudha Devi	Rs. 2028480/-	25-02-2025 & Rs. 1975785/- as on 20-02-2025	Rs. 1587600/-	Rs. 158760/-	09-Jul-25 & Symbolic Possession
	Description Of Property: "Freehold Residential Flat No. GF-1 on Ground Floor admeasuring area 65.03 Sq. Mtr. builton Plot No. A-50 falling under Khasra No. 212 situated at ""Rail Vihar Sehkari Awash SamitiLtd."" in Village Sadullhabad Pargana & Teshil Loni Distt. Ghaziabad (U.P.) .. EAST- OTHERPROPERTY,WEST- PARKING, NORTH- OTHER UNIT, SOUTH- ROAD."					
6	DL/DEL/LXND/A000001506. 1. Mr. RAVINDAR KUMAR 2. Mr Akhil Kumar & Manjoo Kumari	Rs. 1315390/-	25-07-2024 & Rs. 996446/- as on 25-07-2024	Rs. 1193700/-	Rs. 119370/-	03-Dec-24 & Symbolic Possession
	Description Of Property: "Freehold Residential First Floor without roof rights measuring 50 sq. ydsor say 41.805 sq. mtr, Built on Plot No. 513, pertaining to Khasra no.1035, situated in Khara Kuwa, village Arthala, Parganan Loni, tehsil &Distt. Ghaziabad U.P.Boundaries:East- Plot of other.West- Road 20 ft. wideNorth- Plot of other.South- Plot of other"					
7	DL/DEL/LXND/A000001563 1. Mr. RAJ KUMAR 2. Mrs. ARTI DEVI	Rs. 1991656/-	06-03-2025 & Rs. 2089195/- as on 25-02-2025	Rs. 2493600/-	Rs. 249360/-	14-07-2025 & Symbolic Possession
	Description Of Property: Freehold Residential House no. 232 measuring 88 Sq. Yd or say 73 57 Sq Mt Perfaling to Khasra no. 349Mi, situated in Krishana Nagar Bagu, Village Mavai, Pragna Loni & Tehsil & Distt. Ghaziabad. EAST- ROAD 8 FT, WEST- PLOT OF OTHER, NORTH- PLOT OF OTHER. SOUTH-PLOT OF OTHER.					
8	DL/JNK/JNKP/A000000427. 1. Mr. ABHAY CHAWLA 2. MR. DEEPTI BHAGAT CHAWLA	Rs. 1658118/-	26-04-2023 & Rs. 1247548/- as on 20-04-2023	Rs. 1473800/-	Rs. 147380/-	16-10-2025 & Physical Possession
	Description Of Property: "Flat/House/Unit No.D-1005, Tower-D, TYPE -E Carpet Area (RERA)of 50 squaremeter (equivalent to 541.10 Sq.Ft.), Govind Puram Extension, Jal Nigam RoadNH-24, Ghaziabad 201017, in Project "SPLS AAWASIYA YOJNA".					
9	DL/KNR/RANJ/A000000168. 1. Mr. SAURABH VERMA 2. Mrs. DEEP SHIKA	Rs. 2456437/-	25-07-2024 & Rs. 2336082/- as on 24-07-2024	Rs. 3206100/-	Rs. 320610/-	05-04-2025 & Physical Possession
	Description Of Property: "Flat No. T-6 (Front Side) (HIG) on 3rd Floor without roof rights Covered area measuring 52 sqmt Built Upon Plot No. 1/PH-6 situated at Sector-1, Premium Housing Vasunda Tehsil and District Ghaziabad, Uttar Pradesh; Herein after referred to as the "said property".Boundaries: East : Road 9mt Wide West : Road 18ft Wide North : Plot No. 1/PH-5 South : Plot No. 1/PH-7"					
10	DL/KRB/KRBH/A000000440. 1. Mr. Sahab Singh 2. MR. BABITA BUDDH PRAKASH	Rs. 2047315/-	17-07-2023 & Rs. 1620707/- as on 12-07-2023	Rs. 1848400/-	Rs. 184840/-	03-02-2025 & Physical Possession
	Description Of Property: "Residential Flat No. M-9B, Upper Ground Floor, Type-MIG, having covered areameasuring 700 sq. ft., in ""Bankey Bihari Kunj"", Plot No. 41, Shalimar GardenExtn. 1, Village Pasonda, Pargana Loni, Tehsil & District Ghaziabad, (U.P.). As per Sale Deed dated 21.03.2011 the boundaries are: East: Flat No. M-7B (Upper Ground Floor) West: Flat No. M-11B (Upper Ground Floor) North: Road 80 Ft. wide South: Flat No. M-8B (Upper Ground Floor)"					
11	DL/MNR/MNGR/A000000146. 1. Mr. AMIT TYAGI 2. Mr. REKHA GYANENDRA	Rs. 1499136/-	16-08-2024 & Rs. 1503213/- as on 07-01-2025	Rs. 1399700/-	Rs. 139970/-	07-01-2025 & Symbolic Possession
	Description Of Property: Pvt. Flat No. FF- 3, First Floor (Rear LHS), Property No. P-14 & 15, Gali No. 12, Khasra No. 1473, Block - P, Balaji Enclave, Raispur, Dasna, Ghaziabad, U.P. Indane gas Agency, Ghaziabad, Uttar Pradesh, 201001					
12	DL/MNR/MNGR/A000000300. 1. Mr. NITIN KUMAR SINGH 2. MS. MANJU NITIN KUMAR	Rs. 4116880/-	29-09-2023 & Rs. 3049260/- as on 29-09-2023	Rs. 2653600/-	Rs. 265360/-	16-01-2024 & Symbolic Possession
	Description Of Property: "Freehold Residential Flat No SF-1, Second Floor(M.I.G.),(Front Side WesternPortion) without roof rights, measuring 630 Sq. ft. or Say 58.53 Sq. Mt., Built onPart of Plot no. 189-A, situated in Shalimar Garden Main, Village Pasonda, ParganaLoni, Tehsil & Distt. Gha.ziabad U.P.BoundariesEast : Entry/OpenWest : Road 80 ft. wideNorth : Part of Plot No. A-189South: Plot No. A-188"					
13	DL/MNR/MNGR/A000000401. 1. Mr. Sarita Ramesh pal 2. Mr. Jai Prakash	Rs. 1836210/-	18-06-2024 & Rs. 1605723/- as on 13-06-2024	Rs. 1394800/-	Rs. 139480/-	21-07-2025 & Physical Possession
	Description Of Property: "FREEHOLD RESIDENTIAL FLAT NO UGF-2 ON UPPER GROUND FLOOR MESURING 55.28sq.mtr or SAY 46.47sq.Mt, BUILT ON 1/2 PART OF PLOT NO 43 PERTAINING TO KHASRA NO. 22 Mi SITUATED IN RESIDENTIAL COLONY SATABDIPURAM, VILLAGE DASNA, PRAGNA DASNA, TEHSIL & DISTT GHAZIABAD U.P BOUNDARIES AS EAST : ENTRY/GALI 20FT. WIDE WEST : PART OF PLOT NORTH : GALI 18 FT WIDE SOUTH : FLAT NO UGF-1"					
14	DL/MNR/MVHR/A000000237. 1. Mr. SUNIL NAGAR 2. Mrs. SUNITA SUNITA	Rs. 3348161/-	06-03-2025 & Rs. 3162849/- as on 25-02-2025	Rs. 2497000/-	Rs. 249700/-	14-07-2025 & Symbolic Possession
	Description Of Property: House No. 426 (as per technical) area measuring 128 sqyds part of Khasra No. 222/1min situated at Village Dundaheda Paragna Loni Tehsil and District Ghaziabad, Uttar Pradesh;					
15	DL/MNR/NANR/A000000062. 1. Mr. SUSHEEL KUMAR 2. Mrs. Seema Rani	Rs. 1673601/-	18-03-2025 & Rs. 1482325/- as on 18-03-2025	Rs. 1281300/-	Rs. 128130/-	29-08-2025 & Physical Possession
	Description Of Property: "Front side flat, second floor, Plot no. 17&18, Khasra no.1534, Krishnakunj 1, Raispur,Ghaziabad, UP-201013, Front side flat, second floor, Plot no. 17&18, Khasra no.1534,Krishnakunj 1, Raispur, Ghaziabad, UP, Front side flat, second floor, Plot no. 17 & 18, Khasra no.1534, Krishnakunj 1, Raispur, Ghaziabad, UP, Metro, Ghaziabad, UttarPradesh India - 201013"					
16	DL/NCU/GHAU/A000000572. 1. Mr. ANJNI KUMAR 2. Mr. CHATURBHUJ SHARMA	Rs. 369429/-	03-04-2024 & Rs. 455713/- as on 10-03-2024	Rs. 1081500/-	Rs. 108150/-	09-08-2024 & Symbolic Possession
	Description Of Property: "KHASRA NO 2530 VILLAGE KAREHA PARGANA LONI, MOHAN NAGAR, NEARVIDYAMATI MEMORIAL PUBLIC SECHOOL, Metro, Ghaziabad, Uttar PradeshIndia - 201001"					
17	DL/NCU/GHAU/A000001078. 1. Mr. DEEPAK SHARMA 2. Mr. MEGHA SHARMA	Rs. 1539045/-	18-06-2024 & Rs. 1875232/- as on 13-06-2024	Rs. 3756200/-	Rs. 375620/-	08-01-2025& Symbolic Possession
	Description Of Property: "Plot No. 5, area measuring 100 Sq. Yds., Le. 83.61 Sq. Mtrs, out of Khasra No. 406, Situated inthe area of Village Sihani, Pargana loni, Tehsil & District Ghaziabad, U.P. BOUNDARIES AS EAST : ROAD 17 FT WIDE WEST :PLOT OF OTHERS NORTH : PLOT OF OTHERS SOUTH : PLOT OF OTHERS"					
18	DL/NCU/GHAU/A000001599. 1. Mr. SHIVAM KUMAR 2. MRS. MANJU DEVI	Rs. 1196607/-	26-07-2023 & Rs. 1085972/- as on 19-07-2023	Rs. 798300/-	Rs. 79830/-	18-10-2024 & Physical Possession
	Description Of Property: "Freehold Residential House No. C- - 359 on Second Floor built on Plot No. 3 falling under Khasra No. 952Min situated at Janakpuri Colony in Village Pasonda Pargana Loni Tehsil & Distt. Ghaziabad (U.P.).Boundary of the House as per ATS East- Rasta 16 feet wide/ Vijay Singh West- Kamal Singh/ Pintu Yadav North- Shibbu Plot no.4 South- Other house"					
19	DL/NCU/GHAU/A000001864. 1. Mr. VINOD 2. Mr. REENA DEVII	Rs. 1130859/-	18-06-2024 & Rs. 1283997/- as on 13-06-2024	Rs. 1463000/-	Rs. 146300/-	23-11-2024 & Symbolic Possession
	Description Of Property: "Freehold Residential House No. 881 admeasuring area 50 sq. yd. falling under Khasra No. 449Minsituated at Sewa Nagar in Village Ghookna Pargana Loni Tehsil & Distt. Ghaziabad (U.P.)"					
20	DL/NCU/GHAU/A000002306. 1. Mr. Atul Singhal 2. Mrs. Yashi Raghav	Rs. 1253368/-	26-02-2025 & Rs. 109515/- as on 26-02-2025	Rs. 904100/-	Rs. 90410/-	26-08-2025 & Symbolic Possession
	Description Of Property: " E 661 COLONY NAND NIKUNJ NANDGRAM GHAZIABAD, Metro, Ghaziabad, Uttar Pradesh, India - 201001."					
21	DL/NCU/NOIU/A000000468. 1. Mr. UDAY VEER SINGH 2. Mrs. MEENAKSHI DEVI	Rs. 3253292/-	30-11-2022 & Rs. 2801465/- as on 30-11-2022	Rs. 2513600/-	Rs. 251360/-	25-10-2023 & Symbolic Possession
	Description Of Property: "Freehold Residential House built on Plot No. 211 admeasuring area 127.77 sq. yd. (127.77 sq.mtr.) falling under Khasra No. 1493 situated at ""Shri Balaji Enclave"" in Village Raispur Pargana Dasna Tehsil & Distt. Ghaziabad (U.P.) hereinafter referred to as "" the said property. ""Boundary of Plot as per Document East : Plot No. 212 West : Plot No. 210 North : 30 ft. wide road South : Other Land"					
22	DL/NCU/NOIU/A000001234. 1. Mr. Manisha 2. Mr. Mahesh Chand	Rs. 463761/-	26-02-2025 & Rs. 2386829/- as on 26-02-2025	Rs. 845600/-	Rs. 84560/-	29-08-2025 & Symbolic Possession
	Description Of Property: "Khasra No. 2047, Situated at Mohalla Chiddapuri, Pilihuwa,,Dasana, Nearby PilkhuwaRailway Station,HAPUR,Uttar Pradesh,245304"					
23	DL/MNR/MNGR/A000001316. 1. Mr. SUNIL KUMAR CHAURASIA 2. Mrs. MEERA DEVI	Rs. 2147723/-	17-06-2025 & Rs. 2133459/- as on 17-06-2025	Rs. 3958800/-	Rs. 395880/-	15-09-2025 & Symbolic Possession
	Description Of Property: "Freehold Residential Flat no. A-4 on Ground Floor without Roof Right measuring area 163.32 Sq.Yd. or say 136.54 Sq. Mt., Built on Plot no. 53 & 54, pertaining to Khasra no. 536, situated inVillage Sikhri Kalan, Pragna Jalalabad, Tehsil Modinagar, Distt. Ghaziabad. U.P. (Hereinafterreferred as the ""Said Property"").BOUNDRIES AS -1. EAST-Part of Plot no. 532. WEST-Plot no. 543. NORTH-Road 30 ft. wide4. SOUTH-Plot of Anil Bajaj and Nitin Singh"					
24	DL/MNR/NANR/A000000140. 1. Mr. Ajab Singh 2. Mr. Viresh Yadav & Mrs. Kusum Yadav	Rs. 1685261/-	17-06-2025 & Rs. 176888/- as on 17-06-2025	Rs. 2120200/-	Rs. 212020/-	23-09-2025 & Symbolic Possession
	Description Of Property: "House No. 53, Situated in Krishan Vihar Colony, arising from Khasra No. 925 in Village ShahpurBamheta Pargana Dasna tehsil & Distt. Ghaziabad area measuring 70 Sq. Yds. i.e. 58.53 Sq. Mts BOUNDRIES AS1. EAST-Road 18 Feet2. WEST-Other Property3. NORTH-OTHER PLOT4. SOUTH-PART OF PLOT"					
25	DL/MNR/TLPR/A000000090. 1. Mr. MOHD SAFAR 2. Mrs. SHAIN SHAIN	Rs. 2541806/-	17-06-2025 & Rs. 2387579/- as on 16-06-2025	Rs. 2375200/-	Rs. 237520/-	19-09-2025 & Symbolic Possession
	Description Of Property: "House no 69,Khasra no 443, Aakash Nagar,Village- Rasulpur Sikroda, ParganaDasna,Ghaziabad, Uttar Pradesh, 201013"					
26	DL/NCU/GHAU/A000002794. 1. Mr. PIYUSH GUPTA 2. Mrs. MEGHA GUPTA	Rs. 1558909/-	17-06-2025 & Rs. 1466902/- as on 16-06-2025	Rs. 1438100/-	Rs. 143810/-	17-09-2025 & Symbolic Possession
	Description Of Property: "Residential House No-F-558, on Ground Floor, (without Roof Rights), admeasuring area19.53 Sq. Mtr., Covered area-18.63 Sq. Mtr., Situated at Block-F, Residential ColonyNand Gram Tehsil & District-Ghaziabad (U.P.),East-Road 3.68 Mtr. WideWest-House No-548.North-House no-559South-House no-557"					
27	DL/PLM/DWSN/A000000218. 1. Mr. VIJAY PANDEY 2. Mrs. ARCHANA PANDEY	Rs. 1720322/-	07-01-2025 & Rs. 1639813/- as on 07-01-2025	Rs. 1510500/-	Rs. 151050/-	20-05-2025 & Symbolic Possession
	Description Of Property: Flat No. E-1, on First Floor Middle side flat, area measuring 58 sq. yards, built on Freehold Plot No. 1, Khasra No. 4863, Situated at Residential Colony, Naveen Park, Village Pasonda, Pargana Loni, Tehsil and District- Ghaziabad, UP (Hereinafter referred as the "said property"). As per Technical report the boundaries are: East : Other Flat West : Road 60ft wide North : Passage/Stair South : Other Flat					
28	DL/SDR/SDRA/A000000246. 1. Mr. JITENDER SINGH 2. Mrs. Jaibiri Devi	Rs. 1863328/-	19-01-2023 & Rs. 2051221/- as on 11-01-2023	Rs. 1826700/-	Rs. 182670/-	09-08-2024 & Symbolic Possession
	Description Of Property: "Flat No.SF-3, on Second Floor without roof rights, Covered area measuring 45 sq.mtrs. Builton Plot No.NK-I/231, area measuring 349.86 sq. yds. Situated at Niti Khand I, in the VillageIndrapuram Tehsil and District Ghaziabad UP. Bounded as East - Plot No.240 & 241, West Road 60 ft, North - Plot No.232, South - Plot No.230."					
29	DL/SDR/SDRA/A000000371. 1. Mr. NIRMAL KUMAR 2. MR. KAMLA KAMLA	Rs. 2146681/-	24-04-2023 & Rs. 1530185/- as on 13-04-2023	Rs. 1367200/-	Rs. 136720/-	10-05-2024 & Symbolic Possession
	Description Of Property: "Freehold Residential Flat No.D-1008, admeasuring Carpet area 541.10. Sq.Ft., in the project ""SPLS Aawasiya Yojna (Griha Awas)"" situated at Block-D, GovindPuram Extension, Jal Nigam Road, NH- 24. Ghaziabad (U.P.) 201017 (Hereinafter referred as the 'Said Property"")					
30	DL/SDR/SDRA/A000000800. 1. Mr. Vijay Thakur 2. Mr. Minakshi Thakur	Rs. 617020/-	12-03-2025 & Rs. 632811/- as on 12-03-2025	Rs. 397000/-	Rs. 39700/-	17-07-2025 & Symbolic Possession
	Description Of Property: "Property measuring 50 sqyds part of Khasra No. 153 situated at Mukhiya Garden Marg, Ilaichipur Paragna Loni Tehsil and District Ghaziabad, Uttar Pradesh. EAST- Rasta 15ft wide,WEST- Others Property, NORTH- Others Property, SOUTH- Others Property."					
31	DL/SDR/SDRA/A000000979. 1. Mr. GAURAV SAIN 2. MT. DIKSHANT SAIN & Mr. Jyoti RANI	Rs. 1796200/-	28-12-2023 & Rs. 1872406/- as on 19-12-2023	Rs. 1603800/-	Rs. 160380/-	17-04-2024 & Symbolic Possession
	Description Of Property: "Plot No. II6II atea measuring 50 sq. yds situated at village kela Paragana, Loni Tehsil andDistrict Ghaziabad, Uttar Pradesh; (Hereinafter referred to as ""the saii property""). Boundaries: East- House of Sheru. West- House of Raghuveer Sharan North- House of Mahendra Singh South- Rasta 8ft. Wide"					
32	DL/TLK/TIHR/A000000119. 1. Mr. ANUJ KUMAR TYAGI 2. Mrs. RIYA TYAGI	Rs. 1991342/-	16-08-2024 & Rs. 1981818/- as on 16-08-2024	Rs. 2516000/-	Rs. 251600/-	09-01-2025 & Symbolic Possession
	Description Of Property: BANK COLONY PLOT NO 120, SANYOG NAGAR, METRO, GHAZIABAD, UTTAR PRADESH,					
33	GR/KAP/KUNJ/A000000452. 1. Mr. Anurag Yadav 2. Ms. Neha	Rs. 1991913/-	24-08-2024 & Rs. 1708483/- as on 21-08-2024	Rs. 1106600/-	Rs. 110660/-	25-03-2025 & Physical possession
	Description Of Property: "Plot no. 128 bearing no. GF-1 MIG areameasuring 55 sq yds comprised in khasra no.299. Situated in the abadi of Gali no. 12, AshokVatika Village- Pasonda Pargana Loni, Tehsil &district- Ghaziabad, U.P., Bounded as: East -Other Property, West - 15 feet wide road/ Plot entry,North-Plotno. 129, South- Plot no 127/Flatentry"					
34	GR/KAP/KUNJ/A000000540. 1. Mr. NITIN KUMAR 2.Mr. NARESH KUMAR & SANJU RANI	Rs. 2642129/-	27-06-2024 & Rs. 2244624/- as on 17-06-2024	Rs. 1314400/-	Rs. 131440/-	29-03-2025 & Physical Possession
	Description Of Property: "Flat No SF-1 MIG area measuring 50 sq yards comprised in Khasra No 2092 Min, Plot No 1, Situated at Shriram Gali, Village Karhera Pargana, Loni, Tehsil and District Ghaziabad Up.As per Technical the said property is bounded as under: East : Other Plot. West : Road 18 Feet Wide. North : Road 18 Feet Wide. South : Other Plot."					
35	GR/SKP/SUPR/A000000331. 1. Mr. MOHASIN KHAN 2. Mrs. Shabana Shabana	Rs. 2403725/-	25-11-2024 & Rs. 2017636/- as on 23-11-2024	Rs. 1369600/-	Rs. 136960/-	25-11-2025 & Physical Possession
	Description Of Property: "Flat No 107 on First Floor, Flat area measuring 65 sq mtrs. Plot No 35, 36, 37, 38, 39,40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, comprised in Khasra No 3k and 3kha, Situated at Krishna Residency Village Chapprola, Tehsil Dadri, District Gautam"					
36	GZ/GNR/GNRN/A000000141. 1. Mr. MANISH KUMAR 2. BHAWANA RANI BHAGAT	Rs. 2616998/-	17-02-2025 & Rs. 2478330/- as on 17-02-2025	Rs. 2142200/-	Rs. 214220/-	21-08-2025 & Symbolic Possession
	Description Of Property: Entire First Floor of Plot bearing no.3, Area Measuring 100 Sq. Yds., Part of Khasra No. 1579Min, Situated at Residential Colony Kailashopuram -2, Village Raispur, Pargana Dasna, Tehsil and Distt. Ghaziabad, U.P					
37	GZ/GNR/GNRN/A000000614. 1. Mr. VINAY SHARMA 2. SNEH LATA	Rs. 2516776/-	28-04-2025 & Rs. 2283234/- as on 26-04-2025	Rs. 2020300/-	Rs. 202030/-	19-08-2025 & Physical Possession
	Description Of Property: A RESIDENTIAL HOUSE NO. 121, AREA MEASURING 40 SQ. YARDS, I.E. 33.44 SQ. METERS, SITUATED AT RESIDENTIAL COLONY MOHALLA PRAN GADHI, TEHSIL AND DISTRICT- GHAZIABAD, UTTAR PRADES EAST- HOUSE OF OTHER GF-9, WEST- HOUSE OF OTHER, NORTH- Other Property, SOUTH-ROAD 10 FT. WIDE					
38	UP/NCU/GHAU/A000000179. 1. Mr. RAMAVADHESH Ray 2. Ms. GEETA Geeta	Rs. 1497723/-	05-09-2020 & Rs. 1074514/- as on 30-08-2020	Rs. 960800/-	Rs. 96080/-	26-07-2021 & Symbolic Possession
	Description Of Property: "RESIDENTIAL HOUSE NO. 42B , OUT OF KHASRA NO 921MI SITUATED AT RAM NAGAR, IN THE REVENUE STATE OF VILLAGE PASAUNDA, PARGANA LONI, TEHSIL & DISTT, GHAZIABAD , AREA MEASURING 20.90 MTRBOUNDARIES EAST: OTHER'S PLOT.WEST: PLOT NO 48 NORTH: ROAD 12 FT SOUTH: PLOT NO 49"					
39	DL/GRN/SRJP/A000000140. 1. Mr. AMIT TRIPARHI 2. Mrs. PUNAM TRIPATHI	Rs. 2961888/-	26-06-2024 & Rs. 2884734/- as on 21-06-2024	Rs. 4442500/-	Rs. 444250/-	24-02-2025 & Symbolic Possession
	Description Of Property: "Apartment No. A-712, on 6th Floor, having its super area 1108 Sq. Ft.. i.c.102.94 Sq. Meters, In building being part of the Residential Complex ""SatyaVille De"", Situated at Village Noor Nagar, Raj Nagar Extension, Ghaziabad. (U.P.)"					
40	DL/DEL/LXND/A000001017. 1. Mr. RAVI KUMAR 2. MrS. URMILA	Rs. 2049860/-	20-08-2024 & Rs. 2037533/- as on 17-08-2024	Rs. 1877200/-	Rs. 187720/-	08-01-2025 & Symbolic Possession
	Description Of Property: """FREEHOLD RESIDENTIAL VACENT PLOT, AREA MEASURING 50 SQ. YARDS I.E., 41.805SQ. METERS, OUT OF KHASRA NO. 206/5, SITAUITED IN THE AREA OF POORAN NAGAR,VILLAGE AKBARPUR, BAHRAMPUR, PARGANA LONI TEHSIL AND DISTRICT GHAZIABAD,U.P.; (HEREINAFTER REFERRED AS THE """SAID PROPERTY"").BOUNDARIES AS UNDER:East: Road 15 Ft. wideNorth: Another owners plot South: Another owners plot West Another owners plot"					
41	DL/KRB/KRBH/A000000284. 1. Mr. Abdul Vahid 2. Mr. Fardeen Shahid & Mr. Nafisa Alaudin	Rs. 1610890/-	25-07-2024 & Rs. 1887012/- as on 24-07-2024	Rs. 3368600/-	Rs. 336860/-	11-11-2024 & Symbolic Possession
	Description Of Property: "Freehold residential House no. B-180 admeasuring area 100 sq. yds. (83.61 sq. mtr.) falling under Khasra no. 1627 min situated at Gali no. 02, Pappu colony in village Pasonda, Sahibabad Pargana Loni Tehsil & Distt. Ghaziabad (U.P.) Boundaries: East- 40 ft. wide road. West- House of other owner North-House of Safeek South-House of Malik Sahab"					
42	DL/MTG/MTNG/A000000279. 1. Mr. RAJESH KUMAR JATTAN 2. Mr. SUSHILA.	Rs. 1076264/-	17-11-2025 & Rs. 1073059/- as on 12-11-2025	Rs. 2233900/-	Rs. 223390/-	27-01-2026 & Symbolic Possession
	Description Of Property: "ALL THAT PIECE AND PARCEL OF RESIDENTIAL FREEHOLD PLOT NO. 34AREA MEASURING 152 SQ.YDS. ENTIRE FIRST FLOOR AND HALF ROOF OFFIRST FLOOR (FRONT SIDE) OUT OF KHASRA NO. 1096 RESIDENTIAL COLONY JANAKPURI HUDBUST GRAM PASONDA PARGANA LONI TEHSIL &DISTRICT GHAZIABAD HEREIN AFTER REFERRED TO AS THE ""SAID PROPERTY"". EAST: GALI 10 FT WIDE BOUNDARIES AS PER SALE DEED DATED 19.03.2021 WEST: PLOT NO. 37 NORTH: PLOT NO. 35 SOUTH: PLOT NO. 33"					
43	DL/DEL/DWND/A000000417. 1. Mr. ANJU ANJU 2. Mr. RANJEET SINGH CHAUHAN	Rs. 1283262/-	07-01-2025 & Rs. 1201432/- as on 07-01-2025	Rs. 1274400/-	Rs. 127440/-	16-05-2025 & Symbolic Possession
	Description Of Property: Residential Ground Floor 2 (Back Side), Built on Plot No. B - 107, area measuring 50 Sq. Yards, out of Khasra no. 222, Situated at Rail Vihar Sehkari Awash Samiti Ltd., Village Sadullabad, Pargana Loni, Tehsil & Distt. Ghaziabad, (U.P.) (Hereinafter called the said property)					
44	DL/DEL/DLHI/A000002234. 1. Mr. SUNIL KUMAR DUBEY 2. Mr. AYUSH DUBEY	Rs. 1117339/-	07-01-2025 & Rs. 1134816/- as on 07-01-2025	Rs. 1155600/-	Rs. 115560/-	14-05-2025 & Symbolic Possession
	Description Of Property: "Flat No. FF-1 (Front RHS Flat) on 1st Floor area measuring 338 sqft Built Upon Plot No. B-159 area measuring 150 sqyds part of Khasra No. 211 situated at Rail Vihar Sahkari Aawas Samiti Ltd Village Sadullabad Tehsil Loni and District Ghaziabad, Uttar Pradesh; Herein after referred to as the "said property". Boundaries: East : Front LHS Flat/Plot No. B-158 West : Plot No. B-160 North : Road 30ft Wide South : Flat Entry/Back Side Flat/Plot No. 27"					
45	DL/DEL/DWND/A000000887. 1. Mr. VISHAL KUMAR KORI 2. Mrs. NEHA RAN	Rs. 2368678/-	17-02-2025 & Rs. 2232309/- as on 17-02-2025	Rs. 2075700/-	Rs. 207570/-	19-08-2025 & Symbolic Possession
	Description Of Property: "2nd Floor (RHS) area measuring 479 sqft Built Upon Plot No. B-181 area measuring145.53 sqyds part of Khasra No. 1336 situated at Village Dundaheda Colony Known asPanchwati Colony Paragana Loni Tehsil and District Ghaziabad, Uttar Pradesh East-Road 24ftWest- Plot No. B-180 North- Plot No. B-181A South- Road 24ft Wide"					
46	DL/DEL/DWND/A000000936. 1. Mr. NOOR MOHAMMAD 2. Mrs. SHAHBAZ SHAHBAZ	Rs. 4150129/-	12-03-2025 & Rs. 4002158/- as on 07-03-2025	Rs. 4264700/-	Rs. 426470/-	18-08-2025 & Symbolic Possession
	Description Of Property: "Plot No. H-43 area measuring 75 sqyds part of Khasra No. 542min/1 situated at Village Pasonda Colony Known as Shaheed Nagar Paragna Loni Tehsil and District Ghaziabad, Uttar Pradesh East- Others West-Others North- Gali South- Others"					
47	DL/SDR/SDRA/A000001248. 1. Mr. PRIYAM YADAV 2. Mrs. VIMLESH YADAV	Rs. 1685399/-	15-01-2025 & Rs. 1777144/- as on 15-01-2025	Rs. 2313300/-	Rs. 231330/-	22-05-2025 & Symbolic Possession
	Description Of Property: "Flat No. L-329-A (LIG) on 1st Floor without roof rights area measuring 39.81 sq mt situated at Block-L, Sector-12, G.M.P. Partap Vihar Tehsil and District Ghaziabad, Uttar Pradesh Boundaries East: Flat No. L-330-A West: Flat No. L-328-A North: Entry/Road South: Other"					
48	GZ/MNR/PRTP/A000000093. 1. Ms. Rashmi Tyagi 2. Mr. Pawan Tyagi & Mrs. Dharmwati Dharmwati	Rs. 2387082/-	21-01-2025 & Rs. 2079957/- as on 18-01-2025	Rs. 1960300/-	Rs. 196030/-	14-05-2025 & Symbolic Possession
	Description Of Property: "Residential MIG Flat, on Ground Floor, (without Roof Rights) super admeasuring area-40.33 Sq.Mtr., Built up on Plot No-B.H.-245 Situated at GMP Residential Colony Block-B, (BhavravDevrash Yojna) Sector-12 Pratap Vihar Tehsil & District-Ghaziabad (U.P.) Boundaries East: Plot No-B.H.-263 West: Road 9 Mtr. Wide North: Plot No-B.H.-244 South: Plot No-B.H.-246"					
49	DL/DEL/LXND/A000001342. 1. Mr. HARI HARI 2. Mr. MITHLESH MITHLESH	Rs. 2655077/-	18-03-2025 & Rs. 2882122/- as on 16-03-2025	Rs. 5129100/-	Rs. 512910/-	23-06-2025 & Symbolic Possession
	Description Of Property: "A FREEHOLD RESIDENTIAL HOUSE ADMEASURING AREA 105 SQ. YARDS (87.79 SQ. METER) FALLING UNDER KHASRA NO. 65 MI, SITUATED AT VILLAGE JHHANDAPUR C.E.L COLONY, PARGANA LONI, TEHSIL & DISTRICT GHAZIABADEast: 20 FEET WIDE ROAD, West: HOUSE OF RAJKUMAR DOLI, North: HOUSEOF MANJU SINGH, South: HOUSE OF VINOD/VARNI"					
50	DL/GRN/PRCK/A000000138. 1. Mr. MANJEET SINGH 2. Mrs. NEHA SINGH	Rs. 1189958/-	07-01-2025 & Rs. 1158299/- as on 06-01-2025	Rs. 1061600/-	Rs. 106160/-	27-02-2026 & Physical Possession
	Description Of Property: "Flat No.UGF-04, on Upper Ground Floor, (Rear Right Side), area measuring 360 Sq. Ft., i.e.40 Sq. Yards,i.e., 33.44 Sq. Mtrs., Built on Plot No. B-9/6, Block-B, total area measuring168 Sq. Meters, situated at D.L.F. Ankur Vihar, Hadbast Village Sadullabad, Pargana & Tehsil Loni, District Ghaziabad, U.P. EAST- Flat No.UGF-01/Road, WEST- Other Property, NORTH- Vacant Plot, SOUTH- Entry of Flat/Flat No. UGF-03."					
51	DL/NCU/NOIU/A000001417. 1. Mr. PINKU KUMAR 2. Mr. REKHA PINKU	Rs. 913492/-	17-06-2025 & Rs. 948689/- as on 16-06-2025	Rs. 1131400/-	Rs. 113140/-	23-09-2025 & Symbolic Possession
	Description Of Property: "Flat No. 1/69C on 3rd Floor area measuring 28.56 sqmt situated at Sector-1, KamnaVaishali Ghaziabad Tehsil and District Ghaziabad, Uttar Pradesh East-House No. 64CWest-OpenNorth-House No. 68CSouth-House No. 70C"					
52	DL/LON/LONI/A000000100. 1. Mr. RAVINDRA SINGH 2. Mr. RACHNA DEVI	Rs. 995413/-	28-05-2024 & Rs. 1059407/- as on 14-05-2024	Rs. 1487200/-	Rs. 148720/-	03-05-2025 & Physical Possession
	Description Of Property: "Freehold Residential House no. 28 measuring area 100 Sq. Yd. or say 83.61 Sq. Mt., Pertaining toKhasra no. 402 Mi., situated in Hadbasth Village Khanpura Zabti, Pragna & Tehsil Loni, Distt. Ghaziabad.P. (Herelnafter referred as the ""Sald Property"").Boundaries as per Sale deed Dated 09.05.2022 in respect of the said property are bounded as under:East: Plot of OtherWest: Plot of OtherNorth: Road 20 ft. wideSouth: Road 10 ft. wide"					

Mode Of Payment :- All payment shall be made by demand draft in favour of Hinduja Housing Finance Limited payable at Ghaziabad or through RTGS/NEFT

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.

Place: Ghaziabad Date : 13/03/2026. Sd/- Authorised Officer - HINDUJA HOUSING FINANCE LIMITED

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 https://www.bankeauctions.com/ Or Auction provided by the service provider C1 India PVT LTD, 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 https://www.bankeauctions.com/ and auction@hindujahousingfinance.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 https://www.bankeauctions.com/ and auction@hindujahousingfinance.com along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer at Hinduja Housing Finance Limited, F8, First Floor, Mahalaxmi Metro Tower, Sector 4, Vaishali, Ghaziabad - 201019. 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). **10.** 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 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. **11.** 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. **12.** 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. **13.** 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 and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings. **14.** 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. 15. 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. **16.** 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. **17.** The Successful Bidder shall pay applicable TDS (out of Sale proceeds) and submit TDS certificate to the Authorised officer. **18.** 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. **19.** 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. **20.** Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser. **21.** 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 15 days from the scheduled date of sale, it will be displayed on the website of the service provider. **22.** The decision of the Authorized Officer is final, binding and unquestionable. **23.** 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. **24.** For further details and queries, please **contact Authorized Officer, Brajesh Gupta - 8881189541 at branch office at Hinduja Housing Finance Limited, F8, First Floor, Mahalaxmi Metro Tower, Sector 4, Vaishali, Ghaziabad - 201019. 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.