

BRANCH OFFICE:- HDB FINANCIAL SERVICES LTD, 202, 9/1/2, 3RD FLOOR KHANDELWAL BUSINESS PARK-2, NEAR TI MALL , MAHATMA GANDHI ROAD , SOUTH TUKOGANJ INDORE ( M.P. ) 452001

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 07/07/2025 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 THE SAME ON "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" FOR REALIZATION OF HDB FINANCIAL SERVICES LIMITED DUES. THE SALE WILL BE DONE BY THE UNDERSIGNED THROUGH E-AUCTION PLATFORM PROVIDED AT THE WEBSITE: [www.vehicleiduniya.com](http://www.vehicleiduniya.com)

NAME OF THE BRANCH & ACCOUNT DETAILS	MORTGAGE PROPERTY DESCRIPTION, WHICH IS UNDER AUCTION SALE AND POSSESSION STATUS	DEMAND NOTICE DATE	AUTHORIZED OFFICER'S DETAILS	EMD SUBMISSION ACCOUNT DETAILS	RESERVE PRICE	DATE OF E- AUCTION
		OUTSTANDING AMOUNT (SECURED DEBT)	FOR PROPERTY INSPECTION AND OTHER QUERIES		EMD	TIME OF E- AUCTION
					BID INCREASE AMOUNT	EMD SUBMISSION DATE
HDB FINANCIAL SERVICES LTD, 202 ,9/1/2 , 3rd Floor Khandelwal Business Park-2 ,Near TI Mall , Mahatma Gandhi Road , South Tukoganj Indore ( M.P.)452001 LOAN ACCOUNT NO.28869768 1.POOJAFASHION SHOP NO G 2 BHILWARE COMPLEX 34 BAKSHI GALI RAJWADA INDORE SHOP NO G-2 BHILWARE COMPLEX 34 BAKSHI GA INDORE-452001 MADHYA PRADESH. AndAlso FLAT NO. 203, SECOND FLOOR OF OM APARTMENT SITUATED AT PLOT NO. 23-A VEERSAVARKAR NAGAR, INDORE INDORE-452014 2.DINESH HEMNANI R/o:- 23-A VEER SAWARKAR NAGAR FLAT NO. 203 INDORE KHATIWALA TANK INDORE-452014 MADHYA PRADESH 3.POOJAHEMNANI R/o: 23-A VEER SANWAR KAR NAGAR FLAT NO. 203 INDORE KHATIWALA TANK INDORE-452014 MADHYA PRADESH	MORTGAGE PROPERTY: All That Piece And Parcel Of Flat No 203, Second Floor Of "Om Apartment" Situated At Plot No 23-A, Veersavarkar Nagar, Indore, Super Builtup Area 716 Sq Ft Boundaries mentioned as per sale deed :-North-Flat no 201 and 202 , on south :- Plot no 15, on East- Plot no 22 On West-Remaining part of plot and the plot no 23-B  POSSESSION STATUS:- PHYSICAL POSSESSION	15.06.2024 RS. Rs.2496284.87/- (Rupees Twenty Four Lakh Ninety Six Thousand Two Hundred & Eighty Four - Paise Eighty Seven Only)  ALONG WITH FURTHER INTEREST @ 18% PER ANNUM TILL ACTUAL REALIZATION AS DEMANDED IN OUR NOTICE, WITHIN THE STATUTORY PERIOD OF 15 DAYS FROM THE DATE OF THIS NOTICE	Mr. GOPAL SENGAR Email :- acm.indore@hdbfs.com MOBILE NO. 9752080771 Vinay Rathod EMAIL ID:- Lm.Indore@hdbfs.com MOBILE NO. 8827331033 Priyanshi Singh EMAIL ID:- La.Mangalaya@hdbfs.com MOBILE NO. 8827403496 (FOR PROPERTY INSPECTION AND OTHER QUERIES) M Mr. Surendra Sharma NO. 9171491111 M Email :- cm1.vijaynagarindore @hdbfs.com	MODE OF PAYMENT : ONLY DEMAND DRAFT/ RTGS/NEFT	Rs. 25,31,598/- (Rupees Twenty Five Lakhs Thirty one Thousand five hundred ninety eight rupees Only)  EMD PRICE:- RS. 2,53,159.8/- (Rupees Two Lakh fifty three Thousand one Hundred fifty nine and paise eight Only)	08/07/2025 AT. 10:30 AM TO 04:00 PM  EMD SUBMISSION DATE :- 07/07/2025

- TERMS & CONDITIONS:
- 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.
  - 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.
  - 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 07/07/2025 (DURING OFFICE HOURS).
  - THE INTERESTED BIDDERS SHALL SUBMIT THEIR EMD THROUGH WEB PORTAL: [www.vehicleiduniya.com](http://www.vehicleiduniya.com) THE USER ID & PASSWORD CAN BE OBTAINED FREE OF COST BY REGISTERING NAME WITH [www.vehicleiduniya.com](http://www.vehicleiduniya.com) THROUGH LOGIN ID & PASSWORD. THE EMD SHALL BE PAYABLE THROUGH DEMAND DRAFT. AFTER REGISTRATION (ONE TIME) BY THE BIDDER IN THE WEB PORTAL, THE INTENDING BIDDER/ PURCHASER IS REQUIRED TO GET THE COPIES OF THE FOLLOWING DOCUMENTS UPLOADED IN THE WEB PORTAL BEFORE THE LAST DATE & TIME OF SUBMISSION OF THE BID DOCUMENTS VIZ. I) COPY OF THE DEMAND DRAFT; II) COPY OF PAN CARD; III) PROOF OF IDENTIFICATION/ ADDRESS PROOF (KYC) VIZ. SELF-ATTESTED COPY OF VOTER ID CARD/ DRIVING LICENSE/ PASSPORT ETC., WITHOUT WHICH THE BID IS LIABLE TO BE REJECTED. UPLOADING SCANNED COPY OF ANNEXURE-II & III (CAN BE DOWNLOADED FROM THE WEB PORTAL: [www.vehicleiduniya.com](http://www.vehicleiduniya.com)) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. THE INTERESTED BIDDERS WHO REQUIRE ASSISTANCE IN CREATING LOGIN ID & PASSWORD, UPLOADING DATA, SUBMITTING BID DOCUMENTS, TRAINING/ DEMONSTRATION ON ONLINE INTER-SE BIDDING ETC., MAY CONTACT RFC VEHICLE DUNIYA PVT.LTD. AT-RFC VEHICLE DUNIYA PVT.LTD. 1st floor SARASWATI CHHAYA DEENDAYAL CHOWK VIJAYNAGAR JABALPUR 482002 E-MAIL ID : [auction@vehicleiduniya.com](mailto:auction@vehicleiduniya.com) / [yogesh@vehicleiduniya.com](mailto:yogesh@vehicleiduniya.com) SUPPORT HELPLINE NUMBERS : YOGESH KUMAR 9109689799, FOR ANY PROPERTY RELATED QUERY MAY CONTACT AUTHORISED OFFICER: Mr. GOPAL SENGAR 9752080771, Mr. Surendra Sharma : Cont No. 9171491111 , Mr. Sunil Vishwakarma Cont no. 8600375505 E-MAIL ID: [sunil.vishwakarma@hdbfs.com](mailto:sunil.vishwakarma@hdbfs.com); Vinay Rathod EMAIL ID:- Lm.Indore@hdbfs.com MOBILE NO. 8827331033, Priyanshi Singh EMAIL ID:- La.Mangalaya@hdbfs.com MOBILE NO. 8827403496 DURING THE WORKING HOURS FROM MONDAY TO SATURDAY.
  - 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 07/07/2025 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.
  - 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
  - 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.
  - THE PROSPECTIVE QUALIFIED BIDDERS MAY AVAIL ONLINE TRAINING ON E-AUCTION FROM Srram Automall India Ltd PRIOR TO THE DATE OF E-AUCTION. NEITHER THE AUTHORISED OFFICER/ HDB FINANCIAL SERVICES LIMITED NOR SAMIL 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.
  - 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.
  - 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.
  - THE BIDDERS ARE ADVISED TO GO THROUGH THE DETAILED TERMS & CONDITIONS OF E-AUCTION AVAILABLE ON THE WEB PORTAL OF RFC VEHICLE DUNIYA PVT.LTD. [www.vehicleiduniya.com](http://www.vehicleiduniya.com) BEFORE SUBMITTING THEIR BIDS AND TAKING PART IN THE E-AUCTION
  - 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.