



HDB Financial Services Limited

Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380009
Regional Office: 1st Floor, Wilson House, Old Nagardas Marg, Andheri (E) Mumbai-400069
Branch Office: HDB Financial Services Limited, 317, 1st Floor, Buty Building, Above Box R, T Road, Civil Line, Nagpur.

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

LAST DATE TIME OF SUBMISSION OF EMD AND DOCUMENTS 11.08.2025 up to 05.00 pm

Sale of immovable property mortgaged to HDB FINANCIAL SERVICES LIMITED under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 (No. 54 of 2002) whereas, the Authorized Officer of HDB FINANCIAL SERVICES LIMITED had taken possession of the following properties 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", "AS IS WHAT IS" AND "WHATEVER THERE IS" basis for realization of HDB FINANCIAL SERVICES LIMITED. The sale will be done by the undersigned through e-auction platform provided at the website: <https://www.bankeauctions.com>

DESCRIPTION OF IMMOVABLE PROPERTIES

Sr. No.	Name of the Branch, Loan Account Number & Name of The Customer	Mortgage Property Description, Which is Under Auction Sale & Possession Status	Demand Notice Date Outstanding Amount (Secured debt)	Authorized Officer's Details	EMD Submission Account Details	Reserve Price EMD Amount Bid Increase Amount	Detail Time of e-Auction & Last Date of EMD Submission
1.	HDB FINANCIAL SERVICES LIMITED Branch - 317, Buty Building, above Bank of India, Revindranath Tagore Road, Civil Lines, Nagpur.440001 Loan account No. - 3443357 1. Ninas Raymond 2. Rita Nishikant Shende 3. Nishikant Ramtil Shende (Deceased Through Legal Heirs) A) Rita Nishikant Shende (Legal Heirs) B) Ninas Nishikant Shende (Legal Heirs) C) Gresha Nishikant Shende (Legal Heirs) 4. Ninas Raymond 5. Ninas Raymond 6. Ninas Raymond All R/O - Plot No 164 Bl No. 001 Ground Floor Shree Sai Prasad Enclave The Cto Staff Co-op Society Khasara No. 40&42-5&8 Surve 1358 Nagpur-440032 And 2 To 4 Also Flat No G 1 Vinayak Apartment Gurudatta Society Narendra Nagar Near Gajanan Maharaj Mandir Nagpur-440032	Property No. 1: All the piece and parcel of the Flat No.01 Vinayak Apartment Gurudatta Society Narendra Nagar Nr Gajanan Maharaj Mandir Khasara No.55/1 Nagpur-440015 Admeasuring Adm 159.430 Sq. Mtrs. Adjoining Open Land 79.224 Sq. Mtrs. Property No. 2: All the piece and parcel of the Plot No.164 Flat No.301 3rd Floor Shri Sai Prasad Enclave The CTO Staff Co-op Khasara No.40 and 42/5-8 Thak No.184 City Survey No:1398, Sheet No:59 Nagpur-440032 Admeasuring Plot No 164 Flat No 301 3rd Floor Shri Sai Prasad Enclave The Cto Staff Co-op Khasara No 40 And 42/5-8 Thak No 184 Nagpur-440032. And Bounded As Follows:- East : Waraha Road, West: Plot No. 156, North: Plot No. 165, South: Plot No. Plot No. 163 Possession Status- Physical Possession	17/04/2024 Rs.3,71,90,667.72/- (Rupees Three Crore Seventy One Lakhs Ninety Thousand Six Hundred Sixty Seven and Seventy Two Paise Only) pertaining to loan Account No. 3443987 as on 15/04/2024 and further contractual interest till actual realization together with incidental expenses, cost and charges etc from 15/04/2024 until payment/ realization in full within 60 days (Sixty days) from the date of the said notice .	Mr. AMIT A. TAMHANE Mobile No:- 8149777380 Email Id:- lo.civillinenagpur@hdbfs.com	A/c No. 00210310002748 A/c Name HDBFS GENERAL receipts, IFSC Code- HDFC0000021 Bank- HDFC BANK LTD. Branch- HYDERABAD-LAKDIKAPUL MICR CODE- 500240002	Property No. 1: * Rs.86,44,217/- (Rs. Eighty Six Lakhs Forty Four Thousand Two Hundred Seventy Rupees Only) EMD Amount Rs.8,64,422/- (Rs. Eight Lakhs Sixty Four Thousand Four Hundred Twenty Two Rupees Only) Property No. 2: *Rs.1,25,86,289/- (One Crore Twenty Five Lakh Eighty Six Thousand Two Hundred Eighty Nene Rupees Only). EMD Amount Rs.12,58,629/- (Rupees Twelve Lakhs Fifty Eight Thousand Six Hundred Twenty Nine Only) *15,000.00	12/08/2025 At 10:30 AM Till 5 Pm With Unlimited Extensions of 5 Minutes After Highest Bid Open Bidding Given By The Participants. Last Date of EMD Submission 11/08/2025

The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS" AND "WHATEVER THERE IS" basis.

1. To the best of knowledge and information of the Authorized 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/ affecting 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 Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims rights/dues. 2. 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 04-08-2025 to 05-08-2025 (During Office Hours). The interested bidders shall submit their EMD through Web Portal: <https://www.bankeauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankeauctions.com>) through Login ID & Password. The EMD shall be payable through NEFT/RTGS or Demand Draft 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.bankeauctions.com>) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact M/s. C1 India Pvt.Ltd, Udyog Vihar, Phase 2, Gulf Petrochem building, Building No. 301, Gurgaon, Haryana. Pin: 122015, E-mail ID : support@bankeauctions.com, Support Helpline Numbers : 124-302020/21/22/23, 7291981124 / 1125 / 1126, Sales Enquiries : sales@bankeauctions.com, 7291981129 and for any property related query may contact Area Manager: **MR.Gurvindersingh Timana Mobile No:-8805986232, Email Id: acm1.nagpur@hdbfs.com and Authorized Officer: MR.Amit Tamhane, Mobile No:- 8149777380 E mail Id: lo.civillinenagpur@hdbfs.com** during the working hours from Monday to Saturday. 3. 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 **11/08/2025 up to 5.00 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 Authorized Officer. 4. 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 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 Authorized Officer/ Secured Creditor after required verification. 5. 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 Authorized 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 Authorized 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. 6. 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 Authorized Officer/ HDB FINANCIAL SERVICES LIMITED nor 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. 7. 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. 8. The Authorized Officer is not bound to accept the highest offer and the Authorized 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. 9. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of M/s. C1 India Pvt. Ltd., <https://www.bankeauctions.com> before submitting their bids and taking part in the e-Auction. **Special Instructions.** 10. 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 up to 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.

Place: Nagpur, Date: 23.07.2025

SD/- Authorised Officer
HDB Financial Services Limited

NAGPUR