

LAST DATE TIME OF SUBMISSION OF EMD AND DOCUMENTS 15/12/2025 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 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", "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

Lot 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	Date/ Time of e-Auction & Last Date of EMD Submission
						EMD Amount	
1.	HDB FINANCIAL SERVICES LIMITED Branch :- 317, Buty Building, above Bank of India, Ravindranath Tagore Road, Civil Lines, Nagpur-440001 Loan account No. :- 3443987 1. Ninad Raymond, 2. Rita Nishikant Shende 3. Nishikant Ramal Shende (Deceased Through Legal Heirs) A) Rita Nishikant Shende (Legal Heirs) B) Ninad Nishikant Shende (Legal Heirs) C) Gresha Nishikant Shende (Legal Heirs) 4. Ninad Raymond, 5. Ninad Raymond, 6. Ninad Raymond, All R/o- 1. Plot No 164 B/ No. 001 Ground Floor Shree Sai Prasad Enclave The Cto Staff Co-op Society Khasra No.40 & 42/5-8 Survey 1358 Nagpur-440032 And 2 To 4 Also Flat No G 1 Vinayak Appartment Gurudatta Society Narendra Nagar Near Gajanan Maharaj Mandir Nagpur-440032	All the piece and parcel of the Plot No.164 Flat No.301 3rd Floor Shri Sai Prasad Enclave The CTO Staff Co-Op Khasra 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 Khasra No.40 and 42/5-8 Thak No.184 Nagpur-440032, and Bounded As Follows:- East : Wardha Road, West: Plot No. 156, North: Plot No. 165, South: Plot No. Plot No. 163	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.civilinenagpur@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	*Rs.1,13,27,660 (Rupees One Crore Thirteen Lakh Twenty Seven Thousand Six Hundred Sixty Rupees Only). EMD Amount Rs.11,32,766/- (Rupees Eleven Lakhs Thirty Two Thousand Seven Hundred Sixty Six Only) *15,000.00	16/12/2025 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 15/12/2025

TERMS & CONDITIONS:

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 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. 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 07-12-2025 (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 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 : 124-43020/21/22/23, 7291981124 / 1125 / 1126, Sales Enquiries : sales@bankeauctions.com, 7291981129 and for any property related query may contact Area Manager: **MR. Gurvindersingh Timana** Mobile No:-8805986282, Email Id: acm1.nagpur@hdbfs.com and Authorised Officer: **MR. Amit Tamhane**, Mobile No: 8149777380 E mail Id: lo.civilinenagpur@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 15/12/2025 up to 05.00 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. 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'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 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 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. 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 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 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. 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: 26.11.2025

SD/- Authorised Officer
HDB Financial Services Limited

NAGPUR