

APPENDIX- IV-A [See proviso to rule 9(1)] Public Notice For E-Auction Cum Sale (Appendix – IV A) (Rule 8(6))

Sale of immovable property mortgaged to Induja Housing Finance Limited (HFL) Corporation Office at 167-169, 2ND Floor, Little Mount, Saladpet, Chennai - 600005. (Tamil Nadu) Branch Office at: 1st Floor Building, office Block M/01, Beside the Police Station, Chivillins, Hargobind Nagar, Madhavaram, Chennai - 600088. (Tamil Nadu) Branch Layout, Mr. Hotel Kanakula Kuni, Ravi to Sak Nagar Road, Amaravati - 444607, 1st floor, Shri Ram, Shivajinagar, Pune - 411005. (Maharashtra)
Sd/- Vasantam - 445001 under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 [hereinafter "Act"] WITNESSED by the Authorized Officer ("AO") of HFL, had taken the **Symbolic possession** of the property/ies pursuant to the notice issued AS 13(2) of the Act. The following loan accounts does. The Sale will be done by the undersigned through a auction platform provided at the website: www.safest.com

Date of Inspection of property 03- January -2026 (11.00 hrs -14.00 hrs)	EMD Last Date 09- January -2026 till 5 pm.	Date/ Time of E-Auction 10- January -2026 11.00 hrs -13.00 hrs.
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Borrower(s) /Co-Borrower(s)/ Guarantor(s) / Loan Account Number	Demand Notice Date and Amount	Description of the Immovable property / Secured Asset	Date of Symbolic Possession	Rese- Price
1. MR. VIKRAMADITYA KEYE (Borrower) 2. MS. SWARNA KEYS (Co-Borrower) 3. MS. ANURADHA KEYE (Co-Borrower) Loan Account Number – MH/NGR/NPWR/A00000095	14/09/2021 Rs. 10,82,772/- as on 14.09.2021 Bid Increase Amount Rs.10,00,00/- (Rupees Ten Thousand Only)	All that piece and parcel of the land along with construction over it bearing Mouja - Nari, Kh No 165, Indora Housing Accommodation Scheme Plot No. 732, area measuring 54.75 Sq. Mts. Tahsil - Nagpur, Dist. Nagpur and the schedule property is bounded as Towards East: Plot No 731,Towards West: Towards South: Road, Plot No 647, Towards North: Road.	18-10-2023 Total Outstanding as On Date Rs.5,47,062/- as on 05/12/2025	Rs. 25,157/- EM Rs. 2,517/-
1. GANESH THAKUR ((Borrower) 2. MS. DIPALI THAKUR (Co- Borrower) Loan Account Number – MH/NCR/NPWR/A000000747	05/07/2025 Rs. 6,80,272/- as on 05.07.2025 SURABARDI, Total Admeasuring of Flat/apartment SQA Feet), Out of 2638 45 Sq.Mtrs. Out of 2944 90 Sq.Mtrs being constructed on the	All that piece and parcel of the land along with construction over it bearing Flat No.405 ON FOURTH FLOOR IN building known as "Building Name as E ROSEGOLD," situated at "SARA VALLEY"	06-10-2025 Total Outstanding as On Date Rs 8,24,094 /- as on 05/12/2025	Rs. 16,75,50/- EM Rs. 1,67,50/-
Bid Increase Amount Rs.10,00,00/- (Rupees Ten Thousand Only)	aforish side of land covering a Carpet Area: 39.200 Sq Mtr, Built Up Area: 44.66 Sq Mtr Open Balcony Area: 3.31 Sq Mtr, PHN Nos. Khasara No.75/15/276/176/2,Mouza Surabardi, situated at "SARA VALLEY" SURABARDI, Nagpur (Gramin) is District – Nagpur and schedule property as per plot bounded as Towards : On the North Side: Land of kh. No 74. On the West side: Land of kh. No 77. On the North side: Land of kh. No 78. On the South side: Land of kh. No 71. & Schedule property as per flat bounded as Towards: On the East side: Lobberly No.40, On the Westside: Open land, On the North side: Flat No.406, On the South side: Staircase Flat No.407			
1. MR. HITESH CHAWARE (Borrower) 2.MS. PADMAJAI CHAWARE (Co- Borrower) Loan Account Number – MH/NGR/WARD/A000000267	05/06/2025 Rs. 15,44,383/- to 04.06.2025 Bid Increase Amount Rs.10,00,00/- (Rupees Ten Thousand Only)	All that piece and parcel of the land along with construction over it bearing Plot No.17 having total admeasuring 3000 Sq Ft. (278.79 Sq Mt.) of Construction Area total admeasuring 16050 Sq Ft. (148.59 Sq Mt.) House No. 68, Grampanchayat Ward No.1, Mouja No.130,Dil Survey No.351, New Survey No.331, T.S No.1, Mouja - Walfad , Situated within jurisdiction of Grampanchayat Walfad, Tahsil- Wardha Dist-Wardha and schedule property is bounded as Towards: On the East side - Plot No.18,(Mr.Ramesh Bamade Property Owner), On the West side - Plot No.16, (Mr.Dabale Property Owner), On the North side: 9 MT Layout road, On the South side: Plot No. 24,	02-09-2025 Total Outstanding as On Date Rs.16,03,569/- as on 05/12/2025	Rs.15,44,383/- EM Rs. 1,54,438/-
4. 1. MR. WAJJID SHEKH (Borrower) 2. MS. NAJINA SHEKH (Co-Borrower) 3. MS. SURRAYYA ANJUM SHEKH Loan Account Number – MH/CPU/CHAP/A000000107	05/06/2025 Rs. 10,78,816/- to 04.06.2025 Bid Increase Amount Rs.10,00,00/- (Rupees Ten Thousand Only)	All that piece and parcel of the land along with construction over it bearing Malimatta no. 67 having total admeasuring Land Area 88.47 Sq Mtrs.(952 Sq Ft.), construction Area 88.47Sq Mtrs.(952 Sq Ft.).Situated at Mouza Padoli, Tah. 6 Dist. Chandrapur within the limits of Gram Panchayati Padoli, Tah. 6 Dist. Chandrapur and schedule property is bounded as Towards: ON THE EAST- House of Iqbal kachchi, ON THE WEST Gram Panchayat Road, ON THE NORTH- Shop of Waheed Khalik Sheikh, ON THE SOUTH-House of Sadik Khalik Sheikh	02-09-2025 Total Outstanding as On Date Rs.10,29,871/- as on 05/12/2025	Rs.27,09,816/- EM Rs. 2,70,981/-
5. 1. MR. HITESH GAJBHIYE (Borrower) 2. MS. AARTI KHOBARGADE (Co- Borrower) Loan Account Number – MH/NGR/JAMVT/A000000126	05/07/2025 Rs. 37,31,527/- to 05.07.2025 Bid Increase Amount Rs.10,00,00/- (Rupees Ten Thousand Only)	All that piece and parcel of land bearing Plot No. 149, (Total admeasuring 1200 Sq. Feet) (Total admeasuring 111.52 Sq Mtrs.) having its site 30 feet x 40 feet, along with construction on Total admeasuring 59.56 Sq Mtrs., Land Survey No. 86, Yashoda Nagar No.2 situated at Mouje - Wadalpi, Pragsane - Nandgaon Peth, T.G Dist. Amravati. Within the Jurisdiction of Sub Registrar, City of Amravati and within the limits of Amravati Municipal Corporation Amravati and schedule property as per House:	04-10-2025 Total Outstanding as On Date Rs.16,03,569/- as on 05/12/2025	Rs.51,900/- EM Rs. 5,190/-
Bid Increase Amount Rs.10,00,00/- (Rupees Ten Thousand Only)	On the East side: Galli, On the West side: Road, On the North side: Road, On the South side: Plot No. 150. On the South side: House Of Ravindra Karde			
6. 1. MR. MANCESH KHOZE (Borrower) 2. MS. VAISHNAVI KHOZE (Co-Borrower) Loan Account Number – MH/NGR/JAMVT/A000000143	11/06/2025 Rs. 8,79,879/- to 11.06.2025 total area admeasuring 2583.33 Sq Ft. (240.05 Sq Mtr.) from Field Survey No. 84 situated at Mouje Mundinsankharu, Ta. Nandgaon Khedeshwar, Dist. Amravati. within the limits of Municipal Council Nandgaon Khedeshwar (Hereinafter called as the schedule property) and schedule property is bounded as On the East side: Plot No. 31, On the West side: Lay-out Road, On the North side: Remaining portion of this plot, On the South side: Plot No. 31.	All that piece and parcel of the land along with construction over it bearing Layout Plot No. 26 Southern Side portion of East-West division area admeasuring 1291.2 Sq Ft. (120.05 Sq Mtr.) Plot out of	01-09-2025 Total Outstanding as On Date Rs.9,32,323/- as on 05/12/2025	Rs.25,56,879/- EM Rs. 2,55,687/-
Bid Increase Amount Rs.10,00,00/- (Rupees Ten Thousand Only)	House No. 632, bearing Khassra No. 156, situated at Mouje Biraki, City Survey No. 7120, T.G. 6 Dist. Nagpur, within the limits of Municipal Corporation Nagpur (hereinafter called as the schedule property) and schedule property is bounded as: On the East side: Road, On the West side: Part of Plot No. 44 & 65, On the North side: Part of Plot No. 51, On the South side: Plot No. 44			
7. 1. MS. REKHA DESHMUKH (Borrower) 2. MR. SACHIN DESHMUKH (Co-Borrower) Loan Account Number – MR/NGR/JAMVT/A000000297	05/07/2025 Rs. 19,43,826/- to 05.07.2025 Bid Increase Amount Rs.10,00,00/- (Rupees Ten Thousand Only)	All that peace and parcel of land bearing Nagarpashadh (Municipal Council) Property No. 112 (Total admeasuring 135135 Sq. Feet) (Plot Total admeasuring 125.59 Sq Mtrs.) along with construction (Total admeasuring 375 Sq. Feet). Municipal Council Ward No. 4, Prabhag No. 1, situated at Mouje - Tiosia, Pragane Kurtha, Tiya Tiosa, Dist. Amravati and within the jurisdiction of Sub Registrar, Tiosa and within the limits of Municipal Council Tiosa and schedule property as bounded as: On the East side: House of Deshmukh, On the West side: House of Ganeshkote, On the North side: Road, On the South side: House of Mangi Ganeshkote.	04-10-2025 Total Outstanding as On Date Rs.20,07,836/- as on 05/12/2025	Rs. 36,47,752/- EM Rs. 3,64,775/-
8. 1. MR. RISHI SHRIVASTAVA (Borrower) 2.MS. POOJA SHRIVASTAVA (Co- Borrower) Loan Account Number – MH/NGR/NPWR/A000000532 CD/CPD/A000000532	18/06/2025 Rs. 35,73,636/- to 03.06.2025 Bid Increase Amount Rs.10,00,00/- (Rupees Ten Thousand Only)	All that piece and parcel of the land along with construction over it bearing Plot No. 44B/2 and SI/A/1 area admeasuring 119.35 Sq. Mtr., Within limits of ward no 22 of NMCC, bearings Corporation House No. 632, bearing Khassra No. 156, situated at Mouje Biraki, City Survey No. 7120, T.G. 6 Dist. Nagpur, within the limits of Municipal Corporation Nagpur (hereinafter called as the schedule property) and schedule property is bounded as: On the East side: Road, On the West side: Part of Plot No. 44 & 65, On the North side: Part of Plot No. 51, On the South side: Plot No. 44	01-09-2025 Total Outstanding as On Date Rs.35,40,731/- as on 05/12/2025	Rs. 91,50,000/- EM Rs. 9,15,000/-
9. 1. MS. ANITA PRADIIP GUJAR (Borrower) 2.MR. SHRENIK PRADIIPRAO GUJAR (Co-Borrower) Loan Account Number – MR/HM/AMRA/A000000391 & MR/AMR/AMRA/A000000768	05/07/2025 Rs. 23,80,165/- to 05.07.2025 Bid Increase Amount Rs.10,00,00/- (Rupees Ten Thousand Only)	All that piece and parcel of the land alongwith construction over it bearing Plot No. 27, (Total Admeasuring 170.00 Sq Mtrs),(Tota Admeasuring 17295 Sq Feet),(City/SurveyNo. 26/2, within jurisdiction of M.C. Chanderpur Bili, Prabhag No.4 M.C. Property No.280 of Mouje -Chandpur Bili, T.G. Chanderpur Bili Dist. Amravati and within the Limits of Nagar Palikha Chanderpur Bili (Hereinafter called as the subject Property) and schedule property boundaries as: Under, On the East side: House of Pramod Narkhari Ingale, On the West side: Plot No. 28, On the North side: Plot No. 30 Part of 29, On the South side: 9 MT Layout Road.	06-10-2025 Total Outstanding as On Date Rs.16,90,469/- as on 05/12/2025	Rs. 25,05,000/- EM Rs. 2,50,500/-
10. MR. GHANSHYAM PURIYA (Borrower) 2.MS. DHANU PURIYA (Co-Borrower) Loan Account Number – MH/NGR/JAMVT/A000000084	05/07/2025 Rs. 20,80,675/- to 05.07.2025 Bid Increase Amount Rs.10,00,00/- (Rupees Ten Thousand Only)	All that peace and parcel of the Flat No. B-206, Constructed on the second floor of the building name and styled as "Agrawal Towers," having Super Built up area of 219.59 Sq Mtrs. (615.59 Sq Feet) and having proportionate undivided share in the layout, converted Plot No. 4 A, Naxal Plot No.1/Naxal/Sheet No.69 D.Total admeasuring 1840 Sq Feet (170 sq Mtrs.) out of Sheet No.69 D. Situated at Mouje Amravati, Gao (Tarkheda), Talgaon - Badnera, T.G. 6 Dist. Amravati, Within the jurisdiction of Sub Registrar, City of Amravati within the limits of Amravati Municipal Corporation Amravati and schedule property is bounded as on the East side: Wing A, On the West side: Passage and Flat No. B-208, On the North side: Open Space, On the South side: Flat No. B-205.	04-10-2025 Total Outstanding as On Date Rs.19,82,300/- as on 05/12/2025	Rs. 24,02,460/- EM Rs. 2,02,460/-

11.	1. MR. PRAVIN KUMAR WADIWE (Borrower) 2. MS. ASHVINI WADIWE (Co-Borrower) 3. Mrs. VIMALA WADIWE (Co-Borrower) Loan Account Number – MH/NGR/NPUR/A000000701	05/07/2025 Rs.9,90,532/- 05/12/2025	All that piece and parcel of the land along with construction over it bearing Plot No 69/Mahmatla No. 696/having total addressing 1000 Sq. Ft. (92.95 Sq Mtrs.), Gonda Bhupanna Gat No. 35/1A, T. S. No. 30 Thak No. 92, Mouja Fulchur, situated within the limits of Grampanchayat And Post Fulchur, Taluka District Gonda 6 District - Gonda and , within the jurisdiction of SRO Gonda and schedule property is bounded as Towards: On the East side: Plot sold by Gunlal Rahangdaia, On the West side : Layout Road, On the North side : Layout Road, On the South side : Gali	06-10-2025 Total Outstanding as On Date Rs 9,71,268/- as on 05/12/2025	Rs 20,50,000 /- EMD Rs. 2,05,000/-
	Bid Increase Amount Rs.10,000/- (Rupees Ten Thousand Only)				
12.	1. MR. ANJALI MESHRAM (Borrower) 2. MS. ANJALI MESHRAM (Co-Borrower) Loan Account Number – MH/NGR/WARD/A00000298	05/07/2025 Rs. 16,77,722/- 05/12/2025	All that piece and parcel of the land along with construction over it bearing Plot No. 26 having total addressing 135.00 Sq. Mtr. (VM52.50 Sq Mtr.), Mazla No.100, Ph.No.19, Field Survey No. old 40/2, 41/4 and new 41/2, Tah and dist. Wardha comes under Gram Panchayat Borjane Meghe, Mouja Borjane Meghe, Taluka Wardha Dist - Wardha and schedule: property is bounded as Under on the East side : Open Space, On the West side : 6 Mtr wide Layout Road, On the North side: Plot No. 25, On the South side: Plot No. 27	09-10-2025 Total Outstanding as On Date Rs 16,60,339/- as on 05/12/2025	Rs 3058380/- EMD Rs. 305838/-
	Bid Increase Amount Rs.10,000/- (Rupees Ten Thousand Only)				
13.	1. MR. SANJAY MESHRAM (Borrower) 2. MS. JYOTI MESHRAM (Co-Borrower) Loan Account Number – MH/YAV/YAVA/A000000087	05/07/2025 Rs. 7,64,998/- 20/12/2025	All that piece and parcel of the land along with construction over it bearing Plot No 166 (North Portion), Total Addressing : 72.24 Sq.mtr(1). Total addressing: 837.50 Sq.Ft. Field Survey No. 20/1, 20/2, 21, situated at Mouje Pimpalgaon, Tal. Dist. Yavatmal, Located at Pimpalgaon. Within the jurisdiction of Sub Registrar Yavatmal and within the limits of Municipal Council Yavatmal and schedule: property is bounded as Towards: On or towards East Layout 9 Mtr. Road, On or towards West Layout Plot No. 165, On or towards North Part of Field Survey No. 22, On or towards South Remaining part of Layout Plot No. 166	09-10-2025 Total Outstanding as On Date Rs 7,58,097/- as on 05/12/2025	Rs 15,81,240 EMD Rs. 1,58,124/-
	Bid Increase Amount Rs.10,000/- (Rupees Ten Thousand Only)				

Mode Of Payment :- All payment shall be made by demand draft in favour of "HINDUJA HOUSING FINANCE LIMITED" payable at Amravati
/Nagpur/Wardha/Yavatmal
through RTGS/NEFT The accounts details are as follows :-

Customer Name	Name of the account	Name of The Bank	Account Number	IFSC Code
Mr. VIKRAMADITY UKEY + 2	Hinduja Housing Finance Limited	HDFC	HHFLTDMHNGRNPURA095	HDFC0004999
Mr. GANESH THAKUR + 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHNGRNPURA747	HDFC0004989
Ms. NITESH CHAWARE SURYAWANSHI + 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHNGRWARDA267	HDFC0004989
Mr. WAJID SHEKH + 2	Hinduja Housing Finance Limited	HDFC	HHFLTDMHCPUCHANA107	HDFC0004998
Mr. NITESH GAJBHIYE + 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHNGRAMVTA126	HDFC0004989
Mr MANGESH KHODE + 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHNGRAMVTA143	HDFC0004989
Ms. REKHA DESHMUKH + 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHNGRAMVTA927	HDFC0004989
Mr RISHI SHRIVASTAVA + 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHNGRNPURA710	HDFC0004989
Ms. ANITA PRADIP GUJAR + 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHAMRAMBAA391	HDFC0004989
Mr GNANSHYAM PURIYA + 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHNGRAMVTA084	HDFC0004989
Mr. PRAVINKUMAR WADWE + 2	Hinduja Housing Finance Limited	HDFC	HHFLTDMHNGRNPURA701	HDFC0004989
Mr. AKASH MESHRAM + 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHNGRWARDA298	HDFC0004989
Mr. SANJAY MESHRAM + 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHYAVVA0087	HDFC0004989

TERMS & CONDITIONS OF ONLINE E-AUCTION

1. The Property is being sold on "As is where is Basis", "As is What is Basis" and "Whatever is There is Basis", condition with all the existing and future encumbrances if any, whether known or unknown. "WITHOUT RECURSE 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) have been stated to the best of the information of the Secured Creditor and Secured Creditor shall not be answerable for any error, misstatement or omission. Actual extent & 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 preserve the copies of 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 <https://sarfaee.auctiontger.net> Or Auction provided by the service provider: **M/S eProcurement Technologies Pvt. Ltd.**, who shall arrange & coordinate the entire process of auction through the e-auction platform. 5. The bidders may participate in a 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, system crash, own power, failure etc. 6. For details, heli, procedure and online bidding on a auction prospective bidders may contact the Service Provider **B-705, Wall Street N, Opp. Orient Club, Near Cojar College, Ellis Bridge, Ahmedabad - 380 006, Gujarat (India)** (Contact no. 8000023297) **Support Email - support@auctiontger.net, Email - ramprasad@auctiontger.net** 7. For participating in a auction, intending bidders have to deposit a refundable EMD of 10% of RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft /NTFS/RTGS in favor of "Hinduja Housing Finance Limited" **on or before 09-JANUARY-2026**. 9. The intending bidders should submit the duly filled in bid form [format available on www.auctiontger.in] along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer **HHFL, 1st Floor Bury Building, office Block No.01, Besides M.G House, Civil lines, Nagpur. 440001., Maharashtra, Ground Floor, Gawande Layout, Nr. Hotel Kanahalya Kunj, Ravi to Sakar Road, Amravati-444607, 1st floor, Shriji Complex, Church Road, Nr. SBI Square, Yavatmal, Dist-Yavatmal-445001** latest by **03-30 PM on 09-JANUARY-2026**. 10. The sealed cover should be super scribed with "bid for participating in E-Auction Sale". In the Respective Loan Account No. and Name of customers for respective property (as mentioned above) 11. 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 **M/S eProcurement Technologies Limited** to enable them to allow only those bidders to participate in the online infer se bidding / auction proceedings at the date and time mentioned in E-Auction Sale Notice. 12. Infer se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. Through the process of infer 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. 13. 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. 14. Immediately upon closure of a Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him BY E Mail both to the Authorized officer, **Hinduja Housing Finance Limited, 1st Floor Bury Building, office Block No.01, Besides M.G House, Civil lines, Nagpur. 440001., Maharashtra, Ground Floor, Gawande Layout, Nr. Hotel Kanahalya Kunj, Ravi to Sakar Road, Amravati-444607, 1st floor, Shriji Complex, Church Road, Nr. SBI Square, Yavatmal, Dist-Yavatmal-445001** and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings. 15. The successful bidder shall deposit 25% of the bid amount (including EMD) on the same day of the sale, being knocked down in his favour and balance 75% of bid amount within 15 days from the date of sale by DD/Pay order /NTFS/RTGS/Chq favouring Hinduja Housing Finance Limited. 16. 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. 17. At the request of the successful bidder, the Authorized Officer (in his absolute discretion may grant further time in writing, for depositing the balance of bid amount. 18. The successful bidder shall pay 1% of Sale price towards TDS (out of Sale proceeds) and submit TDS certificate to the Authorized officer and the deposit the entire amount of sale price (after deduction of 1% towards TDS), adjusting the EMD within **15 working days** of the acceptance of the offer by the authorized officer; or within such other extended time as deemed fit by the Authorized Officer, failing which the earnest deposit will be forfeited. 19. 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. 20. Sale Certificate will be issued by the Authorized 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. 21. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser. 22. The Authorized officer may postpone / cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the Auction Sale scheduled is postponed to a later date before 30 days from the scheduled date of sale, it will be displayed on the website of the service provider. 23. The decision of the Authorized officer is final, binding and unquestionable. 24. 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. 25. For further details and queries, contact Authorized Officer, **Hinduja Housing Finance Limited: PANKAJ CHUDHARY-7081028333, RUSHIKESH UBHALE- 9823244480, MITLESH DEHARIYA-9226009399, RAHUL KUNDRA-9405437208**. 26. This publication is also 30(Thirty) days' notice to the Borrower / Mortgagee / Guarantors of the above said loan account pursuant to rule 81(a) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above mentioned date / place

Place: Amravati/Wardha/Yavatmal/Nagpur/Chandrapur etc.

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.