


HINDUJA HOUSING FINANCE LIMITED
Corporate Office: 27, Developed Industrial Estate, Guindy, Chennai - 600 032
Branch Offices : 2nd Floor, D-59/103, D-4, Asha Kunj, Mahmoorganj Road, Sigra, Varanasi - 221010
Email: auction@hindujahousingfinance.com

ZRM - Umesh Singh Chauhan - 9838202386 • RLM - Brajesh Awasthi - 9918301885 • RRM - Gaurav Dubey - 9696658882
APPENDIX- IV A [See proviso to rule 8 (6)] - Public Notice For E-Auction Cum Sale (Appendix - IV A) [Rule 8(6)]
Sale of Immovable property mortgaged to Hinduja Housing Finance Limited Corporate Office at Hinduja Housing Finance Limited-27, Developed Industrial Estate, Guindy, Chennai - 600 032 and Branch Office at- Hinduja Housing Finance Limited- 2nd Floor, D-59/103, D-4, Asha Kunj, Mahmoorganj Road, Sigra, Varanasi - 221010 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Authorized Officer ("AO") of HHF had taken the possession of the following property/ies pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts/prospect nos. with a right to sale the same on "AS IS WHERE IS BASIS & AS IS WHAT IS BASIS" for realization of dues. The Sale will be done by the undersigned through e-auction platform provided at the website: www.bankauctions.com & auction@hindujahousingfinance.com

Sr. No.	Loan Account Number and Name of Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice u/s 13(2) Date and Amount Total O/s as on...	Date and Type of Possession	Reserve Price EMD Bid Increase Amount
1.	Loan Account No. UP/VNS/CNDL/A000000332, 1.Mr. Manoj Kumar Dubey (Borrower), 2. Mrs. Shakuntala (Co-Borrower), Both At Address:- Majhagava Khurd, Semiurban, Jaunpur Uttar Pradesh, India-222146. Description of the Immovable Property:- One Residential House lies in The Part of Arazi No-312, measuring area 0.051 Heet, Majua- Majhagava Khurd Pargana-Bayalashi, Tehsil-Kerakat, Dist- Jaunpur, U.P. 222146. Direction / Boundaries- North By House of Shyam Shankar, South By Kharanja Road, East By House of Rajkumar & Road, West By Land of Anil.	24-04-2025 & Rs. 8,20,377/- Rs. 8,20,377/- as on 24-04-2025	21-07-2025 Symbolic Possession	Rs. 2617000/- Rs. 261700/- Rs. 10,000/-
2.	Loan Account No. UP/VNS/CNDL/A000000047, 1.Mr. Vinay Kumar S/O Marachhu Prasad (Borrower), 2. Marachhu Prasad c/o Lal Ji Saw (Co-Borrower), Both At Address:- Village- Balia Kanhariya Chandauli, Uttar Pradesh, India-232106. Description of the Immovable Property:- One Residential House lies in Part of ARAJI NO 94, Khata No-30, Measuring Area 54540Sq.Feet, Situated at MAUJA- Nawajganj, shikarganj, chakiya Dist. Chandauli, Uttar Pradesh-232103. Direction / Boundaries- North By 30ft. Tar Road, South By Land Of Seller, East By House Of Sabir Ahmad, West By House Of Nohan Lal.	24-03-2024 & Rs. 8,94,925/- Rs. 8,94,925/- as on 24-03-2024	25-07-2025 Symbolic Possession	Rs. 3313000/- Rs. 331300/- Rs. 10,000/-
3.	Loan Account No. UP/VNS/CNDL/A000000130, 1.Mr. Virendra Kumar S/o Arjun Ram (Borrower), 2. Mrs. Malvi Devi W/o Virendra Kumar (Co-Borrower), Both At Address:- Village- Balia Kanhariya Chandauli, Uttar Pradesh, India-232106. Description of the Immovable Property:- One Residential House lies in Part of ARAJI No 313 Situated At Mauja Bamhariyayw Paragana Mhaich Dist Chandauli, Uttar Pradesh, India-232106. Direction / Boundaries- North By House Of Ram Ji, Sakil Est. South By House Of Dhrampal, East By Rest Land Of Doner, West By 14 Feet Road.	24-02-2025 & Rs. 10,95,414/- Rs. 10,95,414/- as on 24-02-2025	24-07-2025 Symbolic Possession	Rs. 2437000/- Rs. 243700/- Rs. 10,000/-
4.	Loan Account No. UP/VNS/CNDL/A000000362, 1. Mr. Mukesh Kumar S/o Mr. Rajbansh Sahay (Borrower), 2. Mrs. Ranju Srivastava W/o Mr. Mukesh Kumar (Co-borrower), Both At Add - Pratappur Majawar Fatehpur, Semiurban, Chandauli, Uttar Pradesh - 232104. Description of the Immovable Property:- One Residential, Plot Lies In Part of Arazi No. 348 k measuring area 126.39 Sq.mt. Situated at Mauja- Pratappur, Pargana- Majhawar, Tehsil- Sadar & Distt. Chandauli, Uttar Pradesh-232104. Direction / Boundaries- North By House Of Mudassar Zamil, South By House of Others, East By House Situated at Part of Arazi, West By 15 ft Road.	12-05-2025 & Rs. 9,49,834 /- Rs. 9,49,834 /- as on 12-05-2025	26-08-2025 Symbolic Possession	Rs. 2430000/- Rs. 243000/- Rs. 10,000/-
5.	Loan Account No. UP/VNS/CNDL/A000000545, 1. Mr. Munna Kumar Vishwakarma S/o Mr. Dwanika Prasad Vishwakarma (Borrower), 2. Mrs. Nitu Sharma W/o Mr. Munna Kumar Vishwakarma (Co-Borrower), Both At Add - Malvi Nagar, Saidpur, Semiurban, Ghazipur, Uttar Pradesh, India-233304. Description of the Immovable Property:- One residential House Lies in Part of Arazi No. 17/6 measuring area 20.85 Sq.Mt. Situated at Mauza Aranjaganj, Pargana & Tehsil Saidpur & Distt. Gazipur, Uttar Pradesh-233304. Direction / Boundaries- East-Road (Nai Road), West- House of Neelam Vishwakarma, North-House of Daya Shankar, South- Dukan of Hari Vishwakarma.	14-06-2025 & Rs. 14,27,176/- Rs. 14,27,176/- as on 14-06-2025	16-09-2025 Symbolic Possession	Rs. 2018000/- Rs. 201800/- Rs. 10,000/-
6.	Loan Account No. UP/VNS/CNDL/A000000291 & UP/KNP/VRSI/A0000002076, 1.Mr. SATENDRA KUMAR NISHAD (Borrower), 2.Mr. SHAMU JI (Co-Borrower), 3.Mrs. MIRJA DEVI (Co-Borrower), Both At Add - Dhammapur, Jaunpur, Uttar Pradesh, India-222107. Description of the Immovable Property:- One residential House Lies in Part of Arazi No. 1609 measuring area 232.34 Sq.Mt. Situated at Mauza Dhammapur Pargana Haweli Tehsil Sadar & Distt. Jaunpur, Uttar Pradesh-222107. Direction / Boundaries- East-Land of Santosh & Others, West- Land of Shabhu & Others, North-Cramina Road, South- Land of Santosh Rest Part of Arazi.	15-07-2025 & Rs. 21,36,237/- Rs. 21,36,237/- as on 15-07-2025	08-10-2025 Symbolic Possession	Rs. 2771000/- Rs. 277100/- Rs. 10,000/-
7.	Loan Account No. UP/VNS/CNDL/A000000179, 1. Mr. Shekh Afi S/o Shekh Guffar (Borrower), 2. Mrs. Fulaighan Begum W/o Shekh Akbar (Co-Borrower), Both At Address:- Ward No-11 Chudhain Mohal, Gopiganj, Sant Ravidas Nagar Bhabdohi, Uttar Pradesh-221303. Description of the Immovable Property:- One Residential Property Lies in Part of Arazi No. 228 measuring area 677 sq.ft. Situated at Mauza Joginakhas Tehsil Gyanpur & Distt. Sant Ravi Das Nagar, Uttar Pradesh-221303. Direction / Boundaries- East- 8 ft Proposed Road, West- land of Bhupendra Bahadur Singh, North-Land of Vatlan Begum, South-Land of Miraz Ahmad.	24-06-2024 & Rs. 9,49,834 /- Rs. 9,49,834 /- as on 24-06-2024	18-07-2025 Symbolic Possession	Rs. 1692000/- Rs. 169200/- Rs. 10,000/-
8.	Loan Account No. UP/VNS/CNDL/A000000081, 1. Mr. Shyam Singh Yadav S/o Mr. Somaru Ram Yadav (Borrower), 2. Mrs. Sharda Devi W/o Mr. Somaru Ram Yadav (Co-borrower), Both At Add - House No. 212, Sikatiya, Parshurampur, Mughalsarai, Near Hanuman Mandir, Chandauli, Uttar Pradesh-232101. Description of the Immovable Property:- One residential House Lies in Part of Arazi No. 66/1 & 70/1 measuring area 252.79 Sq.Mt. Situated at Mauza Parashurampur, Pargana Mawa Tehsil Mughalsarai & Distt. Chandauli, Uttar Pradesh-232101. Direction / Boundaries- East-land of Munni Yadav & Others, West-Land of Mewalia Yadav & Others, North-Land of Jas Singh, South-Land of Seller.	06-06-2025 & Rs. 11,10,813/- Rs. 11,10,813/- as on 06-06-2025	18-09-2025 Symbolic Possession	Rs. 3782000/- Rs. 378200/- Rs. 10,000/-
9.	Loan Account No. UP/VNS/CNDL/A000000205, 1. Mr. Abhishek Shukla S/o Mr. Jagdish Shukla (Borrower), 2. Mrs. Jagdish Shukla S/o Mr. Shivanand Shukla (Co-Borrower), 3. Mrs. Pinki Shukla S/o Mr. Abhishek Shukla (Co-Borrower), Both At Address:- Chandrapur, Semiurban, Varanasi, Uttar Pradesh, India-221001. Description of the Immovable Property:- One Residential Property lies in Part of ARAJI No. 301, 3rd Floor, Shubham Apartment measuring area 87.36 Sq.Mt. Situated at Mauza Sarai Surja, Pargana Dehlat Amanat Tehsil Sadar & Distt. Varanasi, Uttar Pradesh-221001. Direction / Boundaries- East- Sebalk Apartment & Colony Road, West- Common Passage Land of Apartment, North-House No. 13/209-B-69 Lakshmi Devi, South-House No. 13/209-B-70 D.V. Singh.	14-06-2025 & Rs. 23,97,073/- Rs. 23,97,073/- as on 14-06-2025	19-09-2025 Symbolic Possession	Rs. 4110000/- Rs. 411000/- Rs. 10,000/-
10.	Loan Account No. UP/VNS/CNDL/A000000190, 1. Mrs. Seraj Khan (Borrower), 2. Mrs-rehana Begam (Co-Borrower), Both At Address:- Nai Basti, Mughalsarai, Chandauli, Uttar Pradesh, India-232101. Description of the Immovable Property:- One Residential House Situated at Mauja-Nai Basti, Mughalsarai, Chandauli, Semiurban, Near Axiw Bank Uttar Pradesh, India-232101. Direction / Boundaries- North By Pakki Gali 5 feet Wide T/A House of Akram Khan, South By Land of Miraj Ahmad, East By House of Miraj and Rest Portion House No-166, West By Pakka Rasta 8 feet Wide T/A Land of Others.	19-08-2024 & Rs. 11,011,87 /- Rs. 11,011,87/- as on 19-08-2024	17-07-2025 Symbolic Possession	Rs. 1581000/- Rs. 158100/- Rs. 10,000/-
11.	Loan Account No. UP/VNS/CNDL/A000000142, 1. Mrs. Lalita Devi W/o Mr-shiv (Borrower), Address-house No-24/(2) , Station Colony, Mehmoodpur, Mughalsarai, Chohandauli, Uttar Pradesh, India-232101, 2. Mr. Dharam Shiv Kumar S/o Mr-shiv Kumar (Co-Borrower), Address-house No-1531, Station Colony, mehmoodpur, mughalsarai, chandauli, Uttar Pradesh, India-232101. Description of the Immovable Property:- One Residential Lies In Part Of Araj No 57, Khata No-00559, Measuring Area 63.174 Sqr Mr Or 680 Sqr Feet, Situated At Mauja- mehmoodpur, pargana- Kowai, Tehsil- mughalsarai, Chandauli, Uttar Pradesh, India-232101. Direction / Boundaries- North By House Of Ram Ji, Sakil Est. South By House Of Dhrampal, East By Rest Land Of Doner, West By 14 Feet Road.	07-11-2025 & Rs. 16,28,548/- Rs. 16,28,548/- as on 07-11-2025	09-01-2026 Symbolic Possession	Rs. 2020000/- Rs. 202000/- Rs. 10,000/-
12.	Loan Account No. UP/VNS/CNDL/A000000124 & CO/CP/CPO/000005561, 1. Mrs. Shaheela Begum (Borrower), 2. Mr. Mohd Faraz, Both At Address:- Village- Satpohkhar Mughalsarai Chandauli, Mughalsarai, Near Sbi ATM, Semiurban, Uttar Pradesh, India-221001. Description of the Immovable Property:- One Residential Araj No 126/24 Mauja Satpohkhar Pargana Ralhpur Tah Mughalsarai Distt Chandauli -221001. Direction / Boundaries- North By House Of Ram Ji, Sakil Est. South By House Of Dhrampal, East By Rest Land Of Doner, West By 14 Feet Road.	24-02-2025 & Rs. 10,95414/- Rs. 10,95414/- as on 24-02-2025	17-07-2025 Symbolic Possession	Rs. 1635000/- Rs. 163500/- Rs. 10,000/-
13.	Loan Account No. UP/VNS/CNDL/A000000166, 1. Mr. Suryansh Prasad Gupta (Borrower), 2. Mrs. Vishal Gupta (Co-Borrower), Both At Address:- Ward No- 02, Shanti Nagar, Chandauli, Semiurban, Varanasi, Uttar Pradesh-232104. Description of the Immovable Property:- One residential House lies in Part of Arazi No. 286 measuring area 450 Sq.Ft. Situated at Mauza Chandauli, Pargana Majhawar Tehsil & Distt. Chandauli Uttar Pradesh-232104. Direction / Boundaries- East- Kachcha Road 8 ft, West- Land of Adhashankar, West-Land of Adhashankar, South- Rest Part of First Party.	24-02-2025 & Rs. 14,96,422/- Rs. 14,96,422/- as on 24-02-2025	11-07-2025 Symbolic Possession	Rs. 1605000/- Rs. 160500/- Rs. 10,000/-

Mode Of Payment:- All payment shall be made by demand draft in favour of Hinduja Housing Finance Limited payable at Varanasi.

TERMS & CONDITIONS OF ONLINE E-AUCTION SALE:- 1. The Property is being sold on "AS IS WHERE IS, WHAT EVER THERE IS 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 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 peruse 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://www.bankauctions.com or Auction provided by the service provider M/s C India Private Limited, who shall arrange & coordinate the entire process of auction through the e-auction platform. 5. The bidders may participate in e-auction 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 problem, system crash, power outage, etc. 6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider M/S C India Pvt Ltd, Plot No- 68, 3rd floor Sector 44 Gurgaon Haryana -122003 (Help Line No-91-124-4302000) Support Email - Support@bankauctions.com, (Support Mobile Number-7291981124/1125/1126) Mr. Mitahesh Kumar Mob.7080804466. Email: Mitahesh.kumar@cindia.com, delhi@cindia.com, 7. For participating in the e-auction sale the intending bidders should register their name at https://www.bankauctions.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 EMD of 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" on or before 18-June-2026. 9. The intending bidders should submit the duly filled in Bid Form (format available on https://www.bankauctions.com) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer, Cluster Office No. Hinduja Housing Finance Limited- 2nd Floor, D-59/103, D-4, Asha Kunj, Mahmoorganj Road, Sigra, Varanasi - 221010. Latest by 03:00 PM on 03-July-2026. The sealed cover should be super scripted with "Bid for participating in E-Auction Sale in the Loan Account No. (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 M/S eProcurement Technologies Limited 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, Cluster Office Hinduja Housing Finance Limited- 2nd Floor, D-59/103, D-4, Asha Kunj, Mahmoorganj Road, Sigra, Varanasi - 221010 and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings. 14. The successful bidder shall deposit 25% of bid amount (including EMD) on the same day of 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/NEFT/RTGS/Chq favouring Hinduja Housing Finance Limited. 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 Authorized 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 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. 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 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. 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 30 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, contact Authorised Officer, Hinduja Housing Finance Limited- 2nd Floor, D-59/103, D-4, Asha Kunj, Mahmoorganj Road, Sigra, Varanasi - 221010. EMAIL: auction@hindujahousingfinance.com 25. This publication is also 30 (Thirty) day's 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.

Date: 20.10.2026, Place: Varanasi **Authorised Officer, HINDUJA HOUSING FINANCE LIMITED**
Special Instructions / Caution: Bidding in the last minutes/seconds should be advised 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.

"IMPORTANT"

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P) Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.


पंजाब नैशनल बैंक
...गोते का प्रतीक। ...the name you can BANK upon!

Asset Recovery Management Branch, Kolkata South, United Tower (9' Floor), 11, Hemanta Basu Sarani, Kolkata-700001
Email: es8267@pub.bank.in

E-AUCTION SALE NOTICE

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. 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 constructive/physical symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

S. No.	Name of the Branch Name of the Account Name & Addresses of the Borrower/ Guarantors Account	Description of the Immovable Properties Mortgaged / Owner's Name (Mortgagors of property (ies))	A. Dt. of Demand Notice B. Outstanding Amount C. Possession Date D. Nature of Possession E. Detailing official	A. Reserve Price (in Laes) B. EMD (Last date of EMD) C. Bid Increase Amount D. Date/Time of E-Auction E. Encumbrance if any
1	Branch: ARMB Kolkata South (826700) M/s BSERAIL Engineering Pvt. Ltd Mortgagor & Guarantor: Smt. Kusum Agarwal W/o Shri Sanjay Agarwal Add-1- Flat No. 6E & 6D, 6th Floor, Tower-4, Diamond City South, 58, Mahatma Gandhi Road, Sarat Pally, Tollygunge Kolkata, West Bengal - 700041. Add-2- Flat No. 11 C, City High, 85, Prince Anwar Shah Road, Tollygunge, Kolkata, West Bengal - 700033. Director, Mortgagor & Guarantor: Shri Sanjay Agarwal S/o Shri Santosh Kumar Agarwal Add-1- Flat No. 6E & 6D, 6th Floor, Tower-4, Diamond City South, 58, Mahatma Gandhi Road, Sarat Pally, Tollygunge Kolkata, West Bengal - 700041. Add-2- Flat No. 11 C, City High, 85, Prince Anwar Shah Road, Tollygunge, Kolkata, West Bengal - 700033. Director & Guarantor: Shri Kunal Agarwal S/o Shri Sanjay Agarwal Add 1- Flat No. 6E & 6D, 6th Floor, Tower-4, Diamond City South, 58, Mahatma Gandhi Road, Sarat Pally, Tollygunge Kolkata, West Bengal - 700041. Add-2-Flat No. 11 C, City High, 85, Prince Anwar Shah Road, Tollygunge, Kolkata, West Bengal - 700033. M/s BSERAIL Engineering Pvt. Ltd. Regd Address: 4, Jatin Das Road, 1st Floor, Kolkata-700029, West Bengal. Account No. 08804011001146 Bank Property Id: PUNBBSERAIL004	Equitable Mortgage of Industrial Factory Land and Building of M/S BSERAIL ENGINEERING PVT LTD at Land and rakwa No. 1555 admeasuring 0.8790 hectare situated at Village Merui, Pargana Khiron, Tehsil-Lalganj, District Raibareli, Uttar Pradesh, Pincode 276202 in the name of Sanjay Agarwal, Son of Santosh Kumar Agarwal The Property is bound and butted by: Boundaries: East: Khet West: Nali North: Nali South: Road Plant and Machinery: Hypothecation of Land and Machineries installed at Land and rakwa No. 1555 admeasuring 0.8790 hectare situated at Village Merui, Pargana Khiron, Tehsil-Lalganj, District Raibareli, Uttar Pradesh, Pincode-276202.	(A) 23.12.2022 (B) 5,35,52,399.37 + further interest and charges (C) 17.04.2023 (Symbolic) (D) Symbolic Possession Dealing Officer: Mr. Amit Bhardwaj, Senior Manager, Contact: 8195021616	(A) Rs. 290 Lakhs (B) Rs. 29 Lakhs (10.11.2026) (C) Rs 2 Lakhs (D) 10.11.2026 11:00 AM to 04:00 PM (E) S A C s e Number SA/409/2023 At Drt Tribunal III Kolkata

TERMS AND CONDITION:- The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.

- The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"
- The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
- The Sale will be done by the undersigned through e-auction platform provided at the website https://baanknet.com
- For detailed term and conditions of the sale, please refer https://baanknet.com & www.pnbindia.in.
- Bank shall not be liable for any kind of statutory dues against the property. Buyers shall be solely responsible for payment of any kind of taxes.
- For Detailed Terms and Conditions of E Auction Sale before submitting bids and taking part in the E Auction Sale Proceedings, Please Contact: Sh Neeraj Kumar, Chief Manager, Mobile Number 8910042469, Shri Sourav Chakravarty, Senior Manager, Mobile Number: 9674968912

Date: 20.10.2026 **Place:** Kolkata **For Registration, Authorized Officer 8910042469**


HDB FINANCIAL SERVICES LIMITED
Registered Office: Radhika, 2 Nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380009
Branch Office : HDB FINANCIAL SERVICES LIMITED, Kharsa No. 47, Opposite Dussehra Ground, Budella, Near Oxford School, Vikasपुरी, New Delhi-110018

E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002

THE UNDERSIGNED AS AUTHORIZED OFFICER OF HDB FINANCIAL SERVICES LIMITED HAS TAKEN OVER POSSESSION OF THE FOLLOWING PROPERTY PURSUANT TO THE NOTICE ISSUED U/S 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 IN THE FOLLOWING LOAN ACCOUNTS WITH A RIGHT TO SELL THE SAME ON "AS IS WHERE IS BASIS" AND "AS IS WHAT IS BASIS" FOR REALIZATION OF COMPANY'S DUES.

1. Borrower/s & Guarantor's Name & Address 2. Total Due+ Interest Form	Description Of The Property	1. Date & Time Of E-auction 2. Last Date Of Submission Of Emd 3. Date & Time Of The Property	1. Reserve Price 2. Emd Of The Property
Chaddha Medicoose 608 Main Road. Gandhi Colony Muzaffarnagar Muzaffar Nagar Ho-251001 Uttar Pradesh And Also A House Municipality No.10/6 Total Area 69.69 Sqm Part Of Kharsa No.113 Moh.gandhi Colony Muzaff. Pargana Tehs. Sadar And Muzaffar Nagar City-251002 Shammi Chaddha 10/6 Gandhi City Muzaffarnagar Muzaffar Nagar Ho-251001 Uttar Pradesh Chhabri Sublok 10/6 Gandhi City Muzaffarnagar Muzaffar Nagar City-251002 Uttar Pradesh Manish Chaddha 10/6 Gandhi City Muzaffarnagar, Muzaffar Nagar City-251002 Uttar Pradesh Sharda Chaddha 10/6 Gandhi City Muzaffarnagar Muzaffar Nagar City-251002 Uttar Pradesh	All That Piece And Parcel Of House Municipality No 10/6 Measuring To East 12 Feet 2.5 Inch, West 12 Feet 2.5 Inch To North 61 Feet 6inch, South 61 Feet 6inch Total Area 83.36 Sq Yards Or 69.69 Sq Meter Part Of Kharsa No 113 Comprising All The Building, Structures, Fittings, Fixtures On It, Situated in Mohalla Gandhi Colony Muzaffarnagar Pargana Tehsil Sadar And District Muzaffarnagar	1. E-AUCTION DATE: 06.11.2026 -10 .30 AM to 5.PM WITH UNLIMITED EXTENSION OF 5 MINUTES 2. LAST DATE OF SUBMISSION OF EMD WITH KYC: 05.11.2026 -11.58 P.M 3. DATE OF INSPECTION: BETWEEN 02.11.2026- 12:00 PM TO 4:00 PMIST	Reserve Price (IN INR): Rs. 4872951/- (Rupees Forty Eight Lakhs Seventy Two Thousand Nine Hundred Fifty One Only) EMD AMOUNT (IN INR): Rs. 487295/- (Rupees Four Lakhs Eighty Seven Thousand Two Hundred Ninety Five Only)

The intending bidders are advised to visit the Branch and the properties put up on Auction, and obtain necessary information regarding charges, encumbrances. The purchaser shall make his own enquiry and ascertain the additional charges, encumbrances and any third party interests and satisfy himself/herself/itself in all aspects thereto. All statutory dues like property taxes, electricity dues and any other dues, if any, attached to the property should be ascertained and paid by the successful bidder(s)/prospective purchaser(s). The bidder(s)/prospective purchaser(s) are requested, in their own interest, to satisfy himself/herself/itself with regard to the above and the other relevant details pertaining to the above mentioned property/Properties, before submitting the bids. **Terms & Conditions of Online Tender/Auction:** (1) The auction sale shall be "online e-auction" bidding through website https://www.bankauctions.com/ on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes. (2) The interested bidders shall submit their EMD through Web Portal: https://www.bankauctions.com/ (the user ID & Password can be obtained free of cost by registering name with https://www.bankauctions.com/) through Login ID & Password. The EMD shall be payable through NEFT 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.bankauctions.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, Plot No. 68, 3rd Floor, Sector-44, Gurgaon- 122003, Haryana, E-mail ID : Vinod Chauhan/ delhi@c1india.com 9813887931 and for any property related query may contact Authorised Officer: MR. Vikas Anand; Mobile No: 9711010384, e-mail ID : vikas.anand@hdbfs.com, during the working hours from Monday to Saturday 3. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of Demand Draft/PAY ORDER drawn on any nationalized or scheduled Commercial Bank in favor of " HDB FINANCIAL SERVICES LIMITED" payable AT PAR/NEW DELHI or NEFT/RTGS in the account of "HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC Code- HDBF00000021; MICR CODE: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD; on or before date and time mentioned above (Please refer to the details mentioned in table above) and register their name at https://www.bankauctions.com/ and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded (1. Copy of the NEFT/RTGS challan/ DD copy/ Pay order; 2. Copy of PAN card and 3. Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill, Registered Leave License Agreement)) on the website before or by the last date of submission of the EMD(s) as mentioned in the table above and also submit hardcopy thereof at the Branch mentioned hereinabove. (4) Bid must be accompanied with EMD (Equivalent to 10% of the Reserve Price) by way of Demand Draft/ Pay order in favour of "HDB FINANCIAL SERVICES LIMITED" payable AT PAR/ NEW DELHI or NEFT/RTGS in the account of "HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC CODE- HDBF00000021; MICR CODE: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD; on or before date and time mentioned above. (5) Bids that are not filled up or Bids received beyond last date will be considered as invalid Bid and shall be summarily rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, same cannot be withdrawn. If the bidder does not participate in the bid process, EMD deposited by the Bidder shall be forfeited without further recourse. However, EMD deposited by the unsuccessful bidder shall be refunded without interest. (6) The bid price to be submitted shall be above the Reserve Price alongwith increment value of Rs. 10,000/- (Rupees Ten Thousand only) and the bidder shall further improve their offer in multiple of Rs. 10,000/- (Rupees Ten Thousand only). The property shall not be sold below the Reserve Price set by the Authorised Officer. (7) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately but not later than next working day by Demand Draft drawn in favour of " HDB FINANCIAL SERVICES LIMITED" payable AT PAR/ NEW DELHI or NEFT/RTGS in the account of "HDBFS GENERAL COLLNS"; Account No 00210310002748; IFSC CODE- HDBF00000021; MICR CODE: MICR500240002; Branch: LAKDIKAPUL, HYDERABAD and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by the Company. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 10% of sale price, whatever may be the case shall be forfeited by the Company, if the successful bidder fails to adhere to terms of sale or commits any default. (8) On compliance of terms of Sale, Authorised officer shall issue "Sale Certificate" in favour of highest bidder. All the expenses related to stamp duty, registration charges, conveyance, TDS etc. to be borne by the purchaser. (9) Company does not take any responsibility to procure permission/ NO