

**HFS**Hiranandani
Financial Services**By RPAD/Speed Post/Courier/E-Mail/****Date: - 22/09/2025****To,****1. THAKOR KAUSHIKKUMAR KESHAJI****(Borrower)**ANANDPURA NEAR NEW LAXMINAGAR
PANCHVATI AREA SAIJ, KALOL PROLUM
GANDHINAGAR, GUJARAT- 382721**ALSO AT;**AT PRAKASH VILLA SOCIETY, SHIV SHAKTI NAGAR,
SAIJ GANDHINAGAR GUJARAT 382721**2. THAKOR KAUSHIK KUMAR KESHAJI****(Co-Borrower)**AT PRAKASH VILLA SOCIETY, SHIV SHAKTI NAGAR,
SAIJ GANDHINAGAR GUJARAT 382721**ALSO AT:**ANANDPURA NEAR NEW LAXMINAGAR
PANCHVATI AREA SAIJ, KALOL PROLUM,
GANDHINAGAR, GUJARAT – 382721**3. PAYAL THAKOR****(Co-Borrower)**ANANDPURA NEAR NEW LAXMINAGAR
PANCHVATI AREA, SAIJ, KALOL PROLUM,
GANDHINAGAR, GUJARAT – 382721**ALSO AT:**AT PRAKASH VILLA SOCIETY, SHIV SHAKTI NAGAR,
SAIJ GANDHINAGAR GUJARAT 382721.**SUBJECT: -SALE NOTICE UNDER RULE 8 (6) AND 9 (1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002****REF: - LOAN ACCOUNT NO. 4375002101011131**

Dear Sir,

We wish to inform you that the proceeding for e-auction of the mortgage property more particularly described in schedule mentioned hereunder have been initiated under the Securitization and Reconstruction of the Financial Assets and Enforcement of Security Interest Act, 2002.

In view of the above said e-auction, we are issuing the present notice in compliance of Rules 8(6) And 9 (1) of the Security Interest (Enforcement) Rules 2002.

A copy of the E-Auction Notice of the published in two leading newspapers i.e. Financial Express (English) And Financial Express Gujarati on 24th September, 2025 for your information please

For detailed terms and conditions of the sale, please refer to the link provided in the secured creditor website i.e (www.hfs.in).

**Hiranandani Financial Services Private Limited**

Regd. Office: 514, Dalamal Towers, 211, FPJ Marg, Nariman Point, Mumbai - 400021

Corporate Office: 9th Floor, Sigma, Hiranandani Business Park, Technology Street, Powai, Mumbai - 400076Email: wecare@hfs.in, Website: www.hfs.in | Tel: (91-22) - 6209 3493, CIN: U65999MH2017PTC291060

DESCRIPTION OF THE IMMOVABLE PROPERTY (Secured Assets)**SCHEDULE OF THE PROPERTY**

All that piece and Parcel of residential property bearing House being Gram Panchyat Property No. 2662, in Gala No. 91 and 92 of Shiv Shakti Society Situated at Survey No. 139 (Admeasuring about 51.84 Sq. Mtrs. Plot area & Construction thereon 103.68 Sq. Mtrs) Mouje: Saij, Taluka: Kalol, Dist Gandhinagar in Registration District Sub-District at Kalol and bounded by:

East- Passage

West- Other Property

North- Open Plot

South- Shop and House of Pyarelal



(Authorized officer)

For Hiranandani Financial Services Private Limited

APPENDIX- IV-A

[See proviso to rule 8 (6) And 9 (1)]

Sale notice for sale of immovable properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) and 9 (1) 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 possession of which has been taken by the Authorized Officer of Hiranandani Financial Services Pvt. Ltd ,Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on dates below mentioned, for recovery of amount mentioned below due to the Hiranandani Financial Services Pvt. Limited Secured Creditor from Borrower mentioned below. The reserve price and property details mentioned below.



Hiranandani Financial Services Private Limited

Regd. Office: 514, Dalamal Towers, 211, FPJ Marg, Nariman Point, Mumbai - 400021

Corporate Office: 9th Floor, Sigma, Hiranandani Business Park, Technology Street, Powai, Mumbai - 400076

Email: wecare@hfs.in, Website: www.hfs.in | Tel: (91-22) - 6209 3493, CIN: U65999MH2017PTC291060

**HFS**Hiranandani
Financial Services

Sr No.	1. BORROWER(S) NAME	DESCRIPTION OF THE MORTGAGED PROPERTY	1. DATE & TIME OF AUCTION	1. RESERVE PRICE
	2. LOAN ACCOUNT NUMBER		2. LAST DATE OF SUBMISSION OF EMD	2. EMD OF THE PROPERTY
	3. OUTSTANDING AMOUNT		3. DATE & TIME OF THE PROPERTY INSPECTION	3. INCREMENTAL VALUE
1	1.THAKOR KAUSHIKKUMAR KESHAJI 2.THAKOR KAUSHIK KUMAR KESHAJI 3.PAYAL THAKOR	All that piece and Parcel of residential property bearing House being Gram Panchyat Property No. 2662, in Gala No. 91 and 92 of Shiv Shakti Society Situated at Survey No. 139 (Admeasuring about 51.84 Sq. Mtrs. Plot area & Construction thereon 103.68 Sq. Mtrs) Mouje: Saij, Taluka: Kalol, Dist Gandhinagar in Registration District Sub-District at Kalol and bounded by: East-Passage, West-Other Property North- Open Plot South- Shop and House of Pyarelal	1. <u>E- Auction date:</u> - 27th October 2025 (Between 02:00pm to 03:00pm) 2. <u>Last date of Submission of EMD with KYC:</u> - 25th October 2025 3. <u>Date & Time of the Property Inspection:</u> - 24th October 2025 between 11.00 am to 02.00 pm	1. <u>Reserve Price:</u> Amount of Rs. 23,35,230/- (Rupees Twenty-Three Lakh Thirty-Five Thousand Two Hundred & Thirty Only) 2. <u>Earnest Money Deposit of the Property:</u> - 2,33,523/- (Rupees Two Lakh Thirty-Three Thousand Five Hundred & Twenty-Three Only) 3. <u>Incremental Value:</u> - 23,352/- (Rupees Twenty-Three Thousand Three Hundred & Fifty-Two Only)
2	'4375002101011131			
3	Rs. 20,41,506/- (Rupees Twenty Lakh Forty-One Thousand Five Hundred & Six Only) as on 16/09/2025 along with applicable future interest.			

For detailed terms and conditions of the sale, please refer to the link provided in Hiranandani Financial Services Pvt, Limited Secured Creditor's website i.e. (www.hfs.in)

Date: - 22/06/2025

Place: - Gujarat



Hiranandani Financial Services Private Limited

Regd. Office: 514, Dalamal Towers, 211, FPJ Marg, Nariman Point, Mumbai - 400021
Corporate Office: 9th Floor, Sigma, Hiranandani Business Park, Technology Street, Powai, Mumbai - 400076
Email: wecare@hfs.in, Website: www.hfs.in | Tel: (91-22) - 6209 3493, CIN: U65999MH2017PTC291060

TERMS & CONDITIONS OF ONLINE E- AUCTION SALE: -

1. The Property is being sold on "AS IS WHERE IS, WHATEVER THERE & 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 extant & 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 pan 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 bid/s.
4. Auction/bidding shall only be through "online electronic mode" through the website <https://sarfaesi.auctiontiger.net> Or Auction Tiger Mobile APP provided by the service provider M/S eProcurement Technologies Limited, Ahmedabad who shall arrange & coordinate the entire process of auction through the e-auction platform.
5. The bidders may participate in e-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, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider M/S E-Procurement Technologies Ltd. Auction Tiger, Ahmedabad (Contact no. 9265562818, 9265562821) Mr. Ramprasad Sharma Mob. 800-002-3297. Email: ramprasad@auctiontiger.net.
7. For participating in the e-auction sale the intending bidders should register their name at <https://sarfaesi.auctiontiger.net> 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 " **Hiranandani Financial Services Pvt. Limited** " on or before **25-10-2025**.
9. The intending bidders should submit the duly filled in Bid Form (format available on <https://sarfaesi.auctiontiger.net>) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer, " Hiranandani Financial Services Pvt. Limited Regional Office 9th Floor, Sigma Tower, Hiranandani Business Park, Technology Street, Powai, Mumbai 400076 latest by 03:00 PM on **25-10-2025**. The sealed cover should be super scribed with "Bid for participating in E-Auction Sale- - in the Loan Account No. '4375002101041131 (as mentioned above) for property of "**Borrower Name**".

Hiranandani Financial Services Private Limited

10. After expiry of the last date of submission of bids with EMD, Authorised 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 Authorised Officer, and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings.
14. The successful bidder shall deposit 25% of the bid amount (including EMD) within 24 hours of the sale, being knocked down in his favor and balance 75% of bid amount within 15 days from the date of sale by DD/Pay order/NEFT/RTGS favoring Hiranandani Financial Services Pvt. 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 Authorised 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 Authorised 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 Authorised 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 Authorised Officer in favor 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 15 days from the scheduled date of sale, it will be displayed on the website of the service provider.

Hiranandani Financial Services Private Limited



22. The decision of the Authorised 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, Hiranandani Financial Services Pvt. Limited Mr. Paramveer Singh- 9169769776/ Trupti Marathe- 7045218714.**
25. This publication is also 30 days' notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 8(6) 9 (1) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above-mentioned date / place.

Place: Gujarat

Date: 22-09-2025



Special Instructions / Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Hiranandani Financial Services Pvt. 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.

Hiranandani Financial Services Private Limited

Regd. Office: 514, Dalamal Towers, 211, FPJ Marg, Nariman Point, Mumbai - 400021
Corporate Office: 9th Floor, Sigma, Hiranandani Business Park, Technology Street, Powai, Mumbai - 400076
Email: wecare@hfs.in, Website: www.hfs.in | Tel: (91-22) - 6209 3493, CIN: U65999MH2017PTC291060

Scale notes - Receipts

Vikhroli SO (400079)
SP FM845668383TN, TVR No:1800266686
23/09/2025 11:01:03. Counter No.1
To: THAKOR KAUSHIK KESHAJI
Kalol HO, GUJARAT - 382721
From: HIRANANDANI FINANCIAL SERVICE
Base Aml: 35.00,
Wt:40 (Actual)gms
P.Mode:Cash,

POD:No www.indiapost.gov.in

Vikhroli SO
Vikhroli SO (400079)
SP FM845668485TN, TVR No:1800266686
23/09/2025 10:55:26. Counter No.1
To: THAKOR KAUSHIKKUMAR
Kalol HO, GUJARAT - 382721
From: HIRANANDANI FINANCIAL SERVICES
Base Aml: 35.00,
Wt:40 (Actual)gms
P.Mode:Cash,

POD:No www.indiapost.gov.in

Vikhroli SO (400079)
SP FM845668397TN, TVR No:1800266686
23/09/2025 11:01:44. Counter No.1
To: THAKOR KAUSHIK K
Kalol HO, GUJARAT - 382721
From: HIRANANDANI FINANCIAL SERVICE
Base Aml: 35.00,
Wt:40 (Actual)gms
P.Mode:Cash,

POD:No www.indiapost.gov.in

Vikhroli SO (400079)
SP FM845668370TN, TVR No:1800266686
23/09/2025 10:54:53. Counter No.1
To: THAKOR KAUSHIKKUMAR K
Kalol HO, GUJARAT - 382721
From: HIRANANDANI FINANCIAL SERVICE
Base Aml: 35.00,
Wt:40 (Actual)gms
P.Mode:Cash,

POD:No www.indiapost.gov.in

Vikhroli SO (400079)
SP FM845668406TN, TVR No:1800266686
23/09/2025 11:02:12. Counter No.1
To: PAYAL THAKOR
Kalol HO, GUJARAT - 382721
From: HIRANANDANI FINANCIAL SERVICE
Base Aml: 35.00,
Wt:40 (Actual)gms
P.Mode:Cash,

POD:No www.indiapost.gov.in

Vikhroli SO (400079)
SP FM845668410TN, TVR No:1800266686
23/09/2025 11:02:43. Counter No.1
To: PAYAL THAKOR
Kalol HO, GUJARAT - 382721
From: HIRANANDANI FINANCIAL SERVICE
Base Aml: 35.00,
Wt:40 (Actual)gms
P.Mode:Cash,

POD:No www.indiapost.gov.in