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HDFC BANK **HDFC Bank Limited** **POSSESSION NOTICE**

We understand your world. Branch Address: HDFC House, Trident Complex, Race Course Vadodara 390007. CIN: L70100MH1977PLC019916 Website: www.hdfc.com

Whereas the Authorized Officer/s of Housing Development Finance Corporation Limited, under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notices under Section 13 (2) of the said Act, calling upon the following borrower(s) / Legal Heir(s) and Legal Representative(s) to pay the amounts mentioned against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of the said Notice/s, incidental expenses, costs, charges etc till the date of payment and / or realisation:

Sr. No.	Name of Borrower (s) / Legal Heir(s) and Legal Representative(s)	Outstanding Dues	Date of Demand Notice	Date of Possession	Description of Immovable Property (ies) / Secured Asset (s)
A	B	C	D	E	F
1	YADAV RAVISHANKAR (BORROWER) MR YADAV BALRAM (CO-BORROWER) 638394657, 639136638 - Home loan 0001015300000497094 - Credit card	Rs. 17,74,747/- as on 28/02/2025 towards Home loan Rs. 29,299/- as on 07/03/2025 towards Credit card	22-03-2025	19-05-2026 Symbolic	B-104, 1 st Floor, Royal Garden, Lower-B (Vishwa) S.No-405, C.S No 762, RS-405 C S 62, Bk Air Force station, Bk. Kendriya Vidhyala, Makarpura, Vadodara, Gujarat - 390014.

However, since the borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove have failed to repay the amounts due, notice is hereby given to the borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and to the public in general that the Authorized Officer/s of HDFC have taken possession of the immovable property (ies) / secured asset(s) described herein above in exercise of powers conferred on him/them under Section 13 (4) of the said Act read with Rule 8 of the said Rules on the dates mentioned above.

The borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and the public in general are hereby cautioned not to deal with the aforesaid Immovable Property (ies) / Secured Asset(s) and any dealings with the said Immovable Property (ies) / Secured Asset(s) will be subject to the mortgage of Housing Development Finance Corporation Ltd. Borrower(s) / Legal Heir(s) / Legal Representative(s) attention is/are invited to the provisions of sub-section (6) of section 13 of the Act in respect of time available to redeem the secured asset/s.

Copies of the Panchnama drawn and inventory made are available with the undersigned, and the said Borrower(s) / Legal Heir(s) / Legal Representative(s) is / are requested to collect the respective copy from the undersigned on any working day during normal office hours.

Date : 23.05.2026
Place : Gujarat

For HDFC Bank Ltd.
Sd/- Authorised Officer

Regd Office: HDFC Bank Ltd, HDF Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai-400013.
CIN: L65920MH1994PLC080618 Website: www.hdfcbank.com

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GRIHUM HOUSING FINANCE LIMITED **E-AUCTION - SALE NOTICE**
(Sale of secured immovable asset under SARFAESI Act)

Registered Office:- 6th Floor, B Building, Ganga Truena, Lohegaon, Pune, Maharashtra 411014 /
Branch Off Unit : Grihum Housing Finance Limited Office no. 201, 2nd Floor, Plot no. 308, 12/b, Golden Plaza (Gandhidham) Owners association, Gandhidham, Dist. Kachchh, Gujarat - 370240 390020, Gujarat ; Branch Off Unit: - 303 & 304, Aryaman Shopping Complex, 3rd Floor, Jetalpur Road, Vishwas Colony, Vadiwadi, Vadodara - 390020, Gujarat.

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower/ Co-Borrower/ Mortgagor (s)/Guarantor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorized Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis on the date as mentioned in Column No. (J) through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: <https://www.bankauctions.com>. For detailed T&Cs of sale, please refer to link provided in GHFL's/Secured Creditor's website i.e. www.grihumhousing.com

Sr. No.	Proposal No. Customer Name (A)	Demand Notice Date and Outstanding Amount (B)	Nature of Possession (C)	Description of Property (D)	Reserve Price (E)	EMD (10% of RP) (F)	EMD Submission date (G)	Incremental Bid (H)	Property Inspection Date & Time (I)	Date and time of Auction (J)	Known encumbrances / Court cases if any (K)
1	Loan No. HL00153000000005001040 Nitinbhai Alubhai Koli (Borrower), Babiben Nitinbhai Koli (Co Borrower)	Notice date: 10-09-2025 Total Dues: Rs. 836005/- (Rupees Eight Lakh Thirty Six Thousand Five Only) payable as on 10-09-2025 along with interest @11.40% p.a. till the realization.	Physical	All The Piece And Parcel Of N. A. Immovable Property Being Plot No.15 To 24, Unit-15, (Admeasuring 58.79 Sq. Mtrs) Revenue Survey No.772, (Admeasuring About Acre 5-29 Guntha), "Akshar Dham-2", Situated At Village Varsamedi, Taluka Anjar In Sub-Registration Dist. Anjar, Registration Dist. Of Kachchh (Gujarat), Thereupon In The Sub-Registration District Of Anjar, Registration District Of Kachchh, State Of Gujarat And Bounded As Under Surrounded On North By: Plot No.15 To 24, Unit-14, Surrounded On South By: Plot No.14, Surrounded On East By: Plot No.36, Surrounded On West By: 7.50 Mtr Wide Internal Road.	Rs. 5,10,000.00/- (Rupees Five Lacs Ten Thousand Only)	Rs. 51,000.00/- (Rupees Fifty One Thousand Only)	09-06-2026 Before 5 PM	10,000/-	01-06-2026 (11AM - 4PM)	10-06-2026 (11 AM- 2PM)	NIL
2	Loan No. HL00626100000005028348 Truptesh Narendrabhai Desai (Borrower) Desai Bhavexaben (Co Borrower) Jay Raameshth Enterprise	Notice date: 08-08-2025 Total Dues: Rs. 2827003/- (Rupees TwentySeven Thousand Three Only) payable as on 08-08-2025 along with interest @13.35% p.a. till the realization.	Physical	All The Piece And Parcels Of The Immovable Property/ Non-Agricultural Land Situated At Registration District Vadodara, Sub-District - Vadodara, Mouje: Tarsali, Bearing Revenue Survey No. 440/1, T.P. Scheme No. 39, F.P. No. 36, Total Adm. 7500 Sq. Mtr., Paiki Land Adm. 1740 Sq. Mtr., Upon Which Scheme Name "Sky Heights" Has Been Developed And In The Said Scheme Flat No. 1003 (3bhk), Upon 10th Floor, Having Super Carpet Area Adm. 89.58 Sq. Mtr., Balcony Area Adm. 9.91, Sq. Mtr., Wash Area Adm. 2.10 Sq. Mtr. And Having Undivided & Proportionate Share In Road Adm. 31.55 Sq. Mtr., Which is Bounded As Under: East : Flat No.1002 West : 18 Mtr. Road North: Flat No. 1004 South : 18 Mtr. Road	Rs. 31,31,000.00/- (Rupees Thirty One Lacs Thirty One Thousand Only)	Rs. 3,13,100.00/- (Rupees Three Lacs Thirteen Thousand One Hundred Only)	10-06-2026 Before 5 PM	10,000/-	01-06-2026 (11AM - 4PM)	11-06-2026 (11 AM- 2PM)	Dues of Rs. 9,31,000/- (Rupees Nine Lakh Thirty One Thousand Only)

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself/inself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider) C1 India PVT LTD. Address- Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124,25,26 Support Email Id - Support@bankauctions.com. Contact Person - Dharni P, E-mail id: dharani.p@c1india.com, Contact No.9948182222. Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of by way of NEFT/RTGS/DD in the Account name - GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C, Account no. - 091551000028, IFSC code - ICIC0000915, Branch Address - ICICI Bank Ltd, Panchshil Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar - 411014/ drawn on any nationalized or scheduled Bank on or before the date as mentioned in Column No. (G) 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 website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at Address:- 3rd Floor, Office No. 340, Madhav Plaza, Lal Bungalow, City Survey No. G/1/146/ Sub Plot No. 146/1, New City Survey No. 1116/1, Ward No. 10, Jamnagar - 361001/ S/6, 2nd Floor, Sigma Oases Complex, Near HDFC Bank, Mehana - Ahmedabad Highway, Mehana - 384001/ Office no. 201, 2nd Floor, Plot no. 308, 12/b, Golden Plaza (Gandhidham) Owners association, Gandhidham, Dist. Kachchh, Gujarat - 370240/ Office No. 607, ICC Complex, Opposite Civil Hospital, Besides Kadiwala School, Centre Point, Surat, Gujarat - 395002/ Office No. 505, 5th Floor, Anant the Workspace - 2, Near ICICI Bank, Kalavad Road, Rajkot - 360005 Mobile no. +91 8281138143 e-mail ID p.adith@grihumhousing.com For further details on terms and conditions please visit <https://www.bankauctions.com> & www.grihumhousing.com to take part in e-auction.

This notice should also be considered as 15 DAYS (Fifteen)/ 30 DAYS (Thirty) notice to Borrower / Co-Borrower/ Mortgagor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

Note: In any case if there is any difference between the contents of local language publication and English newspaper publication, the Content, of the English newspaper language published in Financial Express shall be prevail.

Date: 25-05-2026, Place: Gujarat

Sd/- Authorised Officer, Grihum Housing Finance Limited

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