...continued from previous page.

THE EQUITY SHARES OF OUR COMPANY WILL GET LISTED ON THE MAIN BOARD PLATFORM OF BSE AND NSE.

In case of any revision in the Price Band, the Bid/Issue Period will be extended by at least three additional Working Days after such revision of the Price Band, subject to the Bid/Issue Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar unforeseen circumstances, our Company may, in consultation with the Book Running Lead Manager, for reasons to be recorded in writing, extend the Bid/Issue Period for a minimum of one Working Day, subject to the Bid/ Issue Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Issue Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the websites of the Book Running Lead Manager and at the terminals of the Syndicate Members and by intimation to the other Designated Intermediaries and the Sponsor Banks, as applicable.

The Issue is being made in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957 ("**SCRR**") read with Regulation 31 of the SEBI ICDR Regulations. The Issue is being made through the Book Building Process, in compliance with Regulation 6(1) of the SEBI ICDR Regulations, wherein not more than 50% of the Net Issue shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("**QIBs**") (the "**QIB Portion**"), provided that our Company in consultation with the Book Running Lead Manager, may allocate up to 60% of the QIB Portion to Anchor Investors, on a discretionary basis in accordance with the SEBI ICDR Regulations (the "**Anchor Investor Portion**"), of which 40% shall be available for allocation as follows, (i) 33.33% shall be available for allocation to domestic Mutual Funds, and (ii) 6.67% for life insurance companies and pension funds, subject to valid Bids being received from domestic Mutual Funds, life insurance companies and pension funds at or above the Anchor Investor Allocation Price. In the event of under-subscription in (ii) above, the allocation may be made to domestic Mutual Funds. In the event of under-subscription or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the QIB Portion (other than the Anchor Investor Portion) ("**Net QIB Portion**"). Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only subject to valid Bids being received at or above the Issue Price, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIBs (other than Anchor Investors), including Mutual Funds, subject to valid Bids being received at or above the Issue Price. However, if the aggregate demand from Mutual Funds is less than 5% of the QIB Portion, the balance Equity Shares each available for allocation in the Mutual Fund Portion will be added to the remaining QIB Portion for proportionate allocation to QIBs. Further, not less than 15% of the Net Issue shall be available for allocation on a proportionate basis to Non-Institutional Bidders ("**NIBs**") of which (a) one-third of such portion shall be reserved for applicants with application size of more than ₹2.00 lakhs and up to ₹10.00 lakhs; and (b) two-third of such portion shall be reserved for applicants with application size of more than ₹10.00 lakhs, provided that the unsubscribed portion in either of such sub-categories may be allocated to applicants in the other sub-category of NIBs and not less than 35% of the Net Issue shall be available for allocation to Retail Individual Bidders in accordance with the SEBI ICDR Regulations subject to valid Bids being received at or above the Issue Price. Further, Equity Shares will be allocated on a proportionate basis to Eligible Employees applying under the Employee Reservation Portion, subject to valid Bids being received from them at or above the Issue Price (net of Employee Discount, if any, as applicable). All Potential Bidders (other than Anchor Investors) shall mandatorily participate in this Issue through the Application Supported by Blocked Amount ("**ASBA**") process by providing details of their respective ASBA Account (as defined hereinafter) and UPI ID in case of UPI Bidders using the UPI Mechanism, as applicable, pursuant to which their corresponding Bid Amounts will be blocked by the Self Certified Syndicate Banks ("**SCSBs**") or by the Sponsor Banks under the UPI Mechanism, as the case may be, to the extent of respective Bid Amounts. Anchor Investors are not permitted to participate in the Issue through the ASBA process. For details, specific attention is invited to ***"Issue Procedure"*** beginning on page 483 of the RHP.

Bidders/Applicants should ensure that DP ID, PAN and the Client ID and UPI ID (for UPI Bidders bidding through UPI Mechanism) are correctly filled in the Bid cum Application Form. The DP ID, PAN and Client ID provided in the Bid cum Application Form should match with the DP ID, PAN, Client ID and UPI ID available (for UPI Bidders bidding through the UPI Mechanism) in the Depository database, otherwise, the Bid cum Application Form is liable to be rejected. Bidders/ Applicants should ensure that the beneficiary account provided in the Bid cum Application Form is active. Bidders/Applicants should note that on the basis of the PAN, DP ID, Client ID and UPI ID (for UPI Bidders bidding through the UPI mechanism) as provided in the Bid cum Application Form, the Bidder/Applicant may be deemed to have authorized the Depositories to provide to the Registrar to the Issue, any requested Demographic Details of the Bidder/Applicant as available on the records of the depositories. These Demographic Details may be used, among other things, for giving Allotment Advice or unblocking of ASBA Account or for other correspondence(s) related to the Issue. Bidders/Applicants are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Bidders/Applicants' sole risk.

Investors must ensure that their PAN is linked with Aadhaar and are in compliance with the notification issued by Central Board of Direct Taxes notification dated February 13, 2020 and read with press releases dated June 25, 2021, September 17, 2021 and March 28, 2023 and any subsequent press releases in this regard.

Contents of the Memorandum of Association of our Company as regards its objects: For information on the main objects of our Company, please see ***"History and Certain Corporate Matters"*** on page 248 of the RHP. The Memorandum of Association of our Company is a material document for inspection in relation to the Issue. For further details, see ***"Material Contracts and Documents for Inspection"*** on page 522 of the RHP.

Liability of the members of our Company: Limited by shares.

Amount of share capital of our Company and capital structure: As on the date of the RHP, the authorised share capital of our Company is ₹300,000,000 divided into 60,000,000 Equity Shares of face value of ₹5 each. The issued, subscribed and paid-up Equity share capital of our Company is ₹215,686,240 divided into 43,137,248 Equity Shares of face value of ₹5 each. For more details of the capital structure of the Company, see ***"Capital Structure"*** beginning on page 122 of the RHP.

Names of the initial signatories to the Memorandum of Association of the Company and the Number of Equity Shares Subscribed by them: The initial signatories of the Memorandum of Association of the Company were Rajnikant Lallubhai Chanchad, Nilesh Ghanshyambhai Panchani. For details of the share capital history of our Company please see ***"Capital Structure"*** beginning on page 122 of the RHP.

Listing: The Equity Shares offered through the Red Herring Prospectus are proposed to be listed on the Stock Exchanges. Our Company has received an 'in-principle' approval from each of the BSE and the NSE for the listing of the Equity Shares pursuant to their letters dated June 18, 2026, respectively. For the purposes of the Issue, the Designated Stock Exchange shall be NSE. A signed copy of the Red Herring Prospectus and the Prospectus shall be delivered to the RoC in accordance with Section 26(4) and Section 32 of the Companies Act, 2013. For details of the material contracts and documents that will be available for inspection from the date of this Red Herring Prospectus up to the Bid/Issue Closing Date, see ***"Material Contracts and Documents for Inspection"*** beginning on page 522 of the RHP.

Disclaimer Clause of Securities and Exchange Board of India ("SEBI"): SEBI only gives its observations on the draft offer documents and this does not constitute approval of either the Issue or the specified securities stated in the Issue Documents. The investors are advised to refer to page 459 of the RHP for the full text of the disclaimer clause of SEBI.

Disclaimer Clause of BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Red Herring Prospectus has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Red Herring Prospectus. The investors are advised to refer to the page 461 of the Red Herring Prospectus for the full text of the disclaimer clause of BSE.

Disclaimer Clause of NSE (the Designated Stock Exchange): It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to page 462 of the RHP for the full text of the disclaimer clause of NSE.

General Risks: Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Issue unless they can afford to take the risk of losing their investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Issue. For taking an investment decision, investors must rely on their own examination of our Company and the Issue, including the risks involved. The Equity Shares in the Issuer have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the Red Herring Prospectus. Specific attention of the investors is invited to ***"Risk Factors"*** on page 26 of the RHP.

BOOK RUNNING LEAD MANAGER	REGISTRAR TO THE ISSUE	COMPANY SECRETARY AND COMPLIANCE OFFICER
Choice Capital **Choice Capital Advisors Private Limited** Sunil Patodia Tower, Plot No. 156-158, J.B. Nagar, Andheri (East), Mumbai – 400 099, Maharashtra, India **Telephone:** +91 22 6707 9999 / 7919; **Email:** ngjl.ipo@choiceindia.com **Investor Grievance Email:** investorgrievances_advisors@choiceindia.com **Website:** www.choiceindia.com/merchant-investment-banking **Contact Person:** Nimisha Joshi / Yogesh Mody **SEBI Registration No:** INM000011872	**Bigshare Services Private Limited** Office No. S6-2, 6th Floor Pinnacle Business Park, Next to Ahura Center Mahakali Caves Road, Andheri East Mumbai – 400 093 Maharashtra, India **Telephone:** +91 22 6263 8200; **E-mail:** ipo@bigshareonline.com **Investor Graiviance Email:** investor@bigshareonline.com **Website:** www.bigshareonline.com; **Contact Person:** Vikram Morbale **SEBI Registration No.:** INR000001385	**Manvi Meet Shah** **NITYAS GEMS AND JEWELLERY LIMITED** Sector-1, 6th & 7th Floor, Ratih House, SY-376, TPS-4, PI-7, Paiki Part-B, Parshottam Farm Compound, Opp. Podar Arcade, Varachha Road, A. K. Road, Surat-395 008, Gujarat, India **Telephone:** +91 70462 19807 **Email:** cs@nityas.in; **Website:** www.nityas.in Investors can contact our Company Secretary and Compliance Officer, the Book Running Lead Manager or the Registrar to the Issue in case of any pre-Issue or post-Issue related problems, redressals of complaints, such as non-receipt of letters of Allotment, non-credit of Allotted Equity Shares in the respective beneficiary account, non-receipt of refund orders or non-receipt of funds by electronic mode.

AVAILABILITY OF THE RHP: Investors are advised to refer to the RHP and the ***"Risk Factors"*** beginning on page 26 of the RHP before applying in the Issue. A copy of the RHP will be made available on the website of SEBI at www.sebi.gov.in and is available on the websites of the BRLM, Choice Capital Advisors Private Limited at www.choiceindia.com/merchant-investment-banking and at the website of the Company, NITYAS GEMS AND JEWELLERY LIMITED at www.nityas.in and the websites of the Stock Exchanges, for BSE Limited at www.bseindia.com and for National Stock Exchange of India Limited at www.nseindia.com.

AVAILABILITY OF THE ABRIDGED PROSPECTUS: A copy of the Abridged Prospectus shall be available on the website of the Company, the BRLM and the Registrar to the Offer at www.nityas.in, www.choiceindia.com/merchant-investment-banking and www.bigshareonline.com, respectively.

AVAILABILITY OF BID CUM APPLICATION FORM: Bid cum Application Form can be obtained from the Registered Office of our Company, NITYAS GEMS AND JEWELLERY LIMITED, Telephone: +91 70462 19807; **BRLM:** Choice Capital Advisors Private Limited, Telephone: +91 22 6707 9999 / 7919 and **Syndicate Member:** Choice Equity Broking Private Limited, Telephone: 022- 67079999, Registered Brokers, SCSBs, Designated RTA Locations and Designated CDP Locations for participating in the Issue. Bid cum Application Forms will also be available on the websites of the Stock Exchanges at www.bseindia.com and www.nseindia.com and at all the Designated Branches of SCSBs, the list of which is available on the websites of the Stock Exchanges and SEBI.

SUB-SYNDICATE MEMBERS: Axis Capital Limited, Anand Rathi Shares and Stock Brokers Limited, HDFC Securities Limited, Kotak Securities Limited, Motilal Oswal Financial Services Limited.

BANKERS TO ISSUE, ESCROW COLLECTION BANK(S), PUBLIC ISSUE BANK, REFUND BANK AND SPONSOR BANK(S): Axis Bank Limited.

UPI: UPI Bidders can also Bid through UPI Mechanism.

All capitalised terms used herein and not specifically defined shall have the same meaning as ascribed to them in the RHP.

For **NITYAS GEMS AND JEWELLERY LIMITED**
On behalf of the Board of Directors
Sd/-
Manvi Meet Shah
Company Secretary and Compliance Officer

Place: Surat, Gujarat
Date: September 24, 2026

NITYAS GEMS AND JEWELLERY LIMITED is proposing, subject to receipt of requisite approvals, market conditions and other considerations, an initial public offer of its Equity Shares and has filed a RHP dated September 24, 2026 with the RoC. The RHP is made available on the website of the SEBI at www.sebi.gov.in as well as on the website of the BRLM i.e., Choice Capital Advisors Private Limited atwww.choiceindia.com/merchant-investment-banking, the website of the NSE at www.nseindia.com and the website of the BSE at www.bseindia.com and the website of the Company at www.nityas.in. Any potential investor should note that investment in equity shares involves a high degree of risk and should refer to the RHP, including the section titled ***"Risk Factors"*** beginning on page 26 of the RHP. Potential investors should not rely on the DRHP for making any investment decision

This announcement does not constitute an invitation or offer of securities for sale in any jurisdiction. The Equity Shares have not been and will not be registered, listed or otherwise qualified in any other jurisdiction outside India and may not be offered or sold, and Bids may not be made by persons in any such jurisdiction, except in compliance with the applicable laws of such jurisdiction. In particular, the Equity Shares offered in the Offer have not been and will not be registered under the U.S. Securities Act of 1933, as amended (the **"U.S. Securities Act"**), or the securities laws of any state of the United States and may not be offered or sold within the United States (as defined in Regulation S under the U.S. Securities Act (**"Regulation S"**) except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws. The Equity Shares are being offered and sold only outside the United States in "offshore transactions" as defined in and in reliance on Regulation S.

KIRIN

L&T Finance Limited
Registered Office: L&T Finance Limited, Brindavan Building Plot No. 177, Kalina, CST Road, Near Mercedes Showroom Santacruz (East), Mumbai 400 098
CIN No.: L67120MH2008PLC181833
Branch office: Lucknow

L&T Finance

PUBLIC AUCTION FOR SALE OF MORTGAGED PROPERTY

The Authorised Officer of L&T Finance Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 [54 OF 2002] and in exercise of powers conferred under the said Act is auctioning the following property on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS CONDITION"** by way of **"PUBLIC AUCTION"** for recovery of its dues and further interest, charges and costs etc.

Name of Borrower and Co-Borrower	Secured Property Address	Loan Account Number(s)	Physical Possession Taken	Earnest Money Deposit 10% or more of RP (In ₹)	Secured Debt	Reserve Price (In ₹)	Date of Inspection	Date and Time of Auction
1. Aamir Hussain 2. Ashiya Bano 3. Afsar Husain 4. M/s Eye Look Opticals (Through Its Proprietor Afsar Husain) 5. M/s A B Works (Through Its Proprietor Ashiya Bano)	**Schedule – I** All The Piece And Parcel Of Theproperty Address: House No. SS-1/201, Type Ews, Admeasuring 85.68 Sq.mtrs., Sector A, Sitapur Road Yojna, Ward Bhartendu Harishchandra, District - Lucknow 226024 Boundaries: East – House No. Ss-1/216; West – Road 7.5 M; North – Open Land; South – House No. Ss-1/202 **Schedule – II** All The Piece And Parcel Of The Property Address: Shop No. 17 Area Admeasuring 150 Sq.ft & Shop No. 18 Area Admeasuring 150 Sq.ft., On The Lower Ground Floor, Ashirwad Plaza, Plot No. CPA, Sitapur Road Scheme, Road Bhartendu Harish Chandra, Lucknow, Uttar Pradesh, 226024 Boundaries: East – Gallery 6 Feet; West – Shop No. LGF 19; North – Shop No. LGF 24 & LGF 23; South – Gallery 6 Feet **Schedule – III** All The Piece And Parcel Of The Property Address: ES-1/644, Type-A, Total Area Admeasuring 36-75 Sq.mtrs, Sector A, Sitapur Road S, C-Ward Bhartendu Harish Chandra Lucknow Uttar Pradesh 2260024 Boundaries: East – 1/645; West – 1/643; North – 4.5 Meter; South – 1/637	H14977230921022237 & H14977270921113126 & H14977270921110800 & LUCHL20000022 & H14977300921030239 & H14977300921044047 & H14977270921113126L	28-04-2026/ 21-05-2026	Rs. 4,19,900/- Rs. 4,27,500/- Rs. 2,31,075/-	As per Demand Notice dated 14/02/2023 Total outstanding dues is Rs. 1,43,75,491.97 /- As On Date 06/02/2023	Rs. 41,99,000/- (BID INCREMENTAL VALUE RS. 25,000/-) Rs. 41,99,000/- (BID INCREMENTAL VALUE RS. 25,000/-) 23,10,750/- (BID INCREMENTAL VALUE OF RS. 10,000/-)	On 16/10/2026 from 10.00 A.M to 5.30 P.M with prior appointment.	28/10/2026 from 11:00 A.M TO 12:00 P.M

TERMS AND CONDITIONS OF PUBLIC AUCTION

1. The E-auction Sale is being conducted online by the Authorised Officer through the website https://sarfaesi.auctiontiger.net/EPROC/ under the provisions of SARFAESI Act with the aid and through public e-E-auction mode.
2. The public E-auction will be conducted on the date and time mentioned herein above, when the secured asset/s mentioned above will be sold on **"AS IS WHERE IS" BASIS & "AS IS WHAT IT IS" CONDITION.**
3. For participating in the public E-auction, intending purchasers/bidders will have to submit the details of payment of refundable Earnest Money Deposit of 10 % of the reserve price of the secured assets along with copies of the PANCARD, Board Resolutions in case of company and Address Proof on or before **27/10/2026 TILL 6:00 P.M.**
4. The EMD of all other bidders who did not succeed in the public E-auction will be refunded by LTF within 7 days of the closure of the public E-auction. The EMD will not carry any interest.
5. The successful purchaser/bidder shall deposit the 25 % (inclusive of EMD) of his/its offer by way of by way of D.D./P. O favoring "L&T Finance Limited" payable at Mumbai on or before 18:00 hours on 28/10/2026 i.e., day of e-auction or on the next working day i.e., 29/10/2026, which deposit will have to confirmed by L&T Finance Limited, failing which the sale will be deemed have been failed and the EMD of the said successful bidder shall be forfeited. The balance amount i.e.,75% of purchase price payable shall be paid by the purchaser to L&T Finance Limited on or before the fifteenth day of confirmation of sale of immovable property or such extended period as per provisions of law.
6. For inspection of property or more information, the prospective bidders may contact the authorised officer i.e. **Name Mr. Vikas Singh, Contact No. 8669189048 and Mr. Dilip Mishra, Contact No. 7575021496, L&T Finance Ltd, Brindavan, Plot no. 177, CST Road, Kalina, Santacruz (East), Mumbai - 400 098, Maharashtra, India.** At any stage of the E-auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the E-auction without assigning any reason thereof and without any prior notice.
7. The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her/its favour as per the applicable law.
8. The Borrower/Guarantors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 8 (6) of the Security Interest (Enforcement) Rules, about the holding of above-mentioned public E-auction sale.
9. The Borrower (s) /Co-Borrower(s)/Guarantor(s)/Mortgagor(s) are hereby called up on to pay the entire loan outstanding dues as mentioned above before the said E-auction date failing which the L & T Finance Ltd shall sale the property as per the provisions laid down in the SARFAESI ACT,2002.
10. The Borrower (s) /Co-Borrower(s)/Guarantor(s)/Mortgagor(s) /public at large are hereby restrained from transferring by way of sale, lease or otherwise with the secured assets referred to in the notice without prior written consent of L&T Finance Limited.

Sd/-
Date: 25.09.2026
Authorized Officer
Place: Lucknow
For L&T Finance Limited

HDB FINANCIAL SERVICES
From the trusted family of HDFC Bank

HDB FINANCIAL SERVICES LIMITED

Registered Office: Radhika, 2 Nd Floor, Law Garden Road, Navrangpura, Ahmedabad-380009
Branch Office: :HDB Financial Services Limited, Khasra No. 47, Opposite Dussehra Ground, Budella, Near Oxford School, Vikaspuri, 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 THE 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 From	Description Of The Property	1. Date & Time Of E-auction 2. Last Date Of Submission Of Emd 3. Date & Time Of The	1. Reserve Price 2. Emd Of The Property
Convercis India Unit No.C-44, Sector-7, Noida Gautam Buddha Nagar Noida Noida-201301 Uttar Pradesh And Also Builtup First Floor, Without Roof Rights Prop. Bearing No.h-1/139, Budhela Residential Scheme, Vikas Puri Delhi-110018 Radhika Sharma 1/1, Block-1 Malviya Nagar New Delhi, South Delhi Delhi-110017 Delhi **Mamta Mongia** 1/1, Block-1 Malviya Nagar New Delhi, South Delhi Delhi-110017 Delhi Karan Mongia 1/1, Block-1 Malviya Nagar New Delhi, South Delhi Delhi-110017 Delhi **Loan Account No. :** 42289356 **Rs. 5,222,017.33/-** (Rupees Fifty Two Lakhs Twenty Two Thousand Seventeen and Paise Thirty Three Only) as of 29.04.2025 and future contractual interest till actual realization together with incidental expenses, cost and charges etc	All That Piece And Parcel Of Builtup First Floor Without Roof Rights in Built Up Property Bearing Plot No H-1/139 Land Area Measuring 166 Sq Meters Situated At Budhela Residential Scheme Vikas Puri, New Delhi Property Bounded As: East: Road 60 FEET, West: Service Lane, North: Plot No. 138, South: Plot No. 140	**1) E-AUCTION DATE:** 12.10.2026 --10 .30 AM to 5.PM WITH UNLIMITED EXTENSION OF 5 MINUTES **2) LAST DATE OF SUBMISSION OF EMD WITH KYC** 09.10.2026 -- TILL 5 PM **3) DATE OF INSPECTION: BETWEEN** 07.10.2026 -- 12:00 PM TO 4:00 PM IST	**Reserve Price (IN INR):** Rs. 15934275/- (Rupess One Crore Fifty Nine Lakhs Thirty Four Thousand Two Hundred Seventy Five Only) **EMD Amount(IN INR) :** Rs. 1593428/- (Rupess Fifteen Lakhs Ninety Three Thousand Four Hundred Twenty Eight 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) (1)** The auction sale shall be **"online e-auction"** bidding through website https://www.bankeauctions.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.bankeauctions.com/ (the user ID & Password can be obtained free of cost by registering name with https://www.bankeauctions.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.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, 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- HDFC0000021; 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.bankeauctions.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- HDFC0000021; 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 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- HDFC0000021; 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 / NOC from any authority or under any other law in force in respect of property offered or any other dues i.e. outstanding water/electricity dues, property tax or other charges, if any. **(10)** The successful bidder shall bear all expenses including pending dues of any Development Authority, if any/ taxes/ utility bills etc. to the Municipal Corporation or any other authority/ agency and fees payable for stamp duty /registration fees etc. for registration of the Sale Certificate. **(11)** The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice. The immovable property shall be sold to the highest bidder. However, the Authorised Officer reserves the absolute discretion to allow inter-se bidding, if deemed necessary. **(12)** To the best of its knowledge and information, the Company is not aware of any encumbrances on the property to be sold except of the Company. However, interested bidders should make their own assessment of the property to their satisfaction. The Company does not in any way guarantee or makes any representation with regard to the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect of the aforesaid property. **(13)** Further interest will be charged as applicable, as per the loan documents on the amount outstanding in the notice and incidental expenses, costs, etc. is due and payable till its actual realization. **(14)** The notice is hereby given to the Borrower(s) / Mortgagor(s) to remain present personally at the time of sale and they can bring the intending buyer/purchasers for purchasing the immoveable property as described hereinabove, as per the particulars of the Terms and conditions of sale. **(15)** Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the website https://www.bankeauctions.com/ for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. Online bidding will take place at web-site of organization as mentioned hereinabove, and shall be subject to the terms and conditions contained in the tender document. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website https://www.bankeauctions.com/ or the same may also be collected from the concerned Branch office of HDB Financial Services Limited. A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be handed over to **Mr. Vikas Anand Mob. No. 9711010384; at HDB FINANCIAL SERVICES LIMITED, ADDRESS-:** , Khasra no. 47, 2nd Floor, Opposite Dussehra Ground, Vikaspuri, New Delhi-110018 on or before date and time mentioned above. (Please refer to the details mentioned in table above). **(16)** The property shall be sold on "As is Where is Basis" and "As is What is Basis" condition and the intending bidder should make discreet enquiries as regards encumbrance, charge and statutory outstanding on the property of any authority besides the Company's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges and encumbrances over the property or any other matter etc. will be entertained after submission of the online bid and at any stage thereafter. The Company shall not be responsible for anything whatsoever including damages or eviction proceeding, etc. The intending bidder shall indemnify the tenants as well as the Company in this regard. The purchaser shall take necessary action for eviction of tenant / settlement of tenant only in accordance with the Law. The Company presses into service the principle of caveat emptor. **(17)** This publication is also a '15' (Fifteen) days' of notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 6(2), 8(6) and Rule 9 of Security Interest (Enforcement) Rules 2002, to discharge the liability in full and pay the dues as mentioned above alongwith upto date interest and expenses within '15' (Fifteen) days' of from the date of this notice failing which the Secured asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. **For further details and queries, contact Authorized Officer, HDB FINANCIAL SERVICES LIMITED Mr Vikas Anand : 09711010384.**

Place: New Delhi
Date: 25.09.2026

AUTHORISED OFFICER,
HDB FINANCIAL SERVICES LIMITED