

REF: MGEL/SE/2025-26/49

Date: January 22, 2026

To, Listing Compliance Department, National Stock Exchange of India Limited Exchange Plaza, C-1, Block-G, Bandra Kurla Complex, Bandra, Mumbai-400 051, Maharashtra. NSE Symbol: MGEL (EQ)	To, Direct Listing Department BSE Limited Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001 Scrip Code: 544273
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ISIN: INE0APB01032

Subject: Newspaper Advertisements - Notice of Postal Ballot

Dear Sir/Madam,

Please find enclosed herewith copy of Newspaper Advertisements published in Financial Express (in English) and Financial Express (in Gujarati) on January 22, 2026 with respect to Postal Ballot Notice and e-Voting information in terms of Section 108 of the Companies Act, 2013 read with Rule 20 of Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 30, 44 and 47 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

The said newspaper advertisement has also been uploaded on the website of the Company at www.groupmangalam.com.

Kindly take the same on your record.

Thanking You.

Yours Faithfully,

For, Mangalam Global Enterprise Limited

Karansingh I. Karki
Company Secretary & Compliance Officer
Mem. No. A30021



Enclosed: As stated above

Mangalam Global Enterprise Limited

CIN: L24224GJ2010PLC062434

Regd. Office: 101, Mangalam Corporate House, 42, Shrimali Society, Netaji Marg, Mithakhali, Navrangpura, Ahmedabd-380009, Gujarat (INDIA)
Tel: +91 79 61615000 (10 Lines) E mail: cs@groupmangalam.com; Website: www.groupmangalam.com;



MANGALAM GLOBAL ENTERPRISE LTD
EVERYDAY™

CIN: L24224GJ2010PLC62343

Reg. Office: 101, Mangalam Corporate House,
42, Shrimali Society, Netaji Marg, Mithakhali, Navrangpura, Ahmedabad - 380 009, Gujarat, India.
Telephone: +91-79-6161 5000; **Website:** www.groupmangalam.com; **Email:** cs@groupmangalam.com

NOTICE FOR POSTAL BALLOT AND REMOTE E-VOTING INFORMATION

NOTICE is hereby given to the shareholders of the Mangalam Global Enterprise Limited pursuant to the provisions of Section 108 and 110 and other applicable provisions, if any, of the Companies Act 2013 ('the Act') read with Rules 20 and 22 of the Companies (Management and Administration) Rules, 2014 ('the rules'), and in terms of the circulars issued by the Ministry of Corporate Affairs, Government of India (**'the MCA'**) vide its General Circular No.14/2020 dated 8th April, 2020, General Circular No.17/2020 dated 13th April, 2020, General Circular No.20/2020 dated 5th May, 2020, General Circular No.22/2020 dated 15th June, 2020 and General Circular No.33/2020 dated 28th September, 2020, General Circular No.39/2020 dated 31st December, 2020, General Circular No.10/2021 dated 23rd June, 2021, General Circular No.20/2021 dated 8th December, 2021, General Circular No.3/2022 dated 5th May, 2022, General Circular No.11/2022 dated 28th December, 2022, General Circular Nos. 09/2023 dated September 25, 2023, General Circular No.09/2024 dated September 19, 2024 and General Circular No.03/2025 dated September 22, 2025 (**collectively referred to as "MCA Circulars"**) and read with the other relevant circulars, Secretarial Standard on General Meetings ("**SS-2**") issued by the Institute of Company Secretaries of India and other applicable laws, rules and regulations (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) and Regulation 44 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI Listing Regulations**"), and other applicable laws and regulations, the Mangalam Global Enterprise Limited (**'the Company'**) seeking approval from its members / shareholders for passing the resolutions as set out in the Postal Ballot Notice (**'the Notice'**) dated January 13, 2026 by way of remote electronic voting (**remote e-voting**).

The Company has dispatched electronic copies of the notice along with the explanatory statement has been completed on **Wednesday, January 21, 2026** to all the shareholders of the Company whose names appear in the Register of Members as maintained by the Registrar and Transfer Agent of the Company as at closure of business hours on **Friday, January 16, 2026 ("Cut Off Date")** electronically through e-mail addresses that are registered with the Company or with the depositories/depository participants and hard copy of this Notice along with postal ballot forms and self-addressed pre-paid business envelope will not be sent to the shareholders for this postal ballot. Accordingly, the communication of the assent or dissent of the members would take place through the remote e-voting system only.

Remote e-voting for this postal ballot, the shareholders whether holding equity shares in demat form or physical form and who have not submitted their email addresses and in consequence to whom the remote e-voting notice could not be serviced, may temporarily register their e-mail addresses: (i) in case shares are held in physical mode, please provide Folio No., Name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) to email to cs@groupmangalam.com, (ii) in case shares are held in demat mode, please provide DPID-CLID (16 digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) to cs@groupmangalam.com, (iii) it is clarified that for permanent submission of e-mail address, the shareholders are however requested to register their email address, in respect of electronic holdings with the depository through the concerned depository participants and in respect of physical holdings with the Company's Registrar and Transfer Agent, MUFG Intime India Private Limited, having its office at C-101, 247 Park, Lal Bahadur Shastri Marg, Vikhroli West, Mumbai - 400 083, India (Tel: +91 22 4918 6000; Fax: +91 22 4918 6060), by following the due procedure.

Your Company has engaged the services of MUFG Intime India Private Limited ("MIPL") for providing e-voting facility to the members of the Company through InstaVOTE Platform. Members may note that the voting period commences from **Thursday, January 22, 2026 (09:00 A.M. IST)** and will end on **Friday, February 20, 2026 (05:00 P.M. IST)** both days inclusive. During this period, a person whose name is recorded in the register of members or in the register of beneficial owners maintained by the depositories as on cut-off date only shall be entitled to avail the facility of remote e-voting and such Members may cast their vote electronically. The e-voting module will be disabled for voting thereafter by MIPL and remote e-voting shall not be allowed beyond the said date and time. Once vote on a resolution is casted by the member, he/ she shall not be allowed to change it subsequently or cast the vote again. The detailed procedure for voting has been mentioned in the Postal Ballot Notice.

The Board of Directors of the Company has appointed Mr. Chirag Shah, Partner of M/s Chirag Shah & Associates, Company Secretaries in Practice, (Membership No. F5545 and CP No. 3498), as Scrutinizer for conducting the postal ballot and remote e-voting process in a fair and transparent manner.

The resolutions, if approved, shall be deemed to have been passed on the last date of the e-voting i.e. **Friday, February 20, 2026**. The results of the Postal Ballot will be announced not later than two working days from conclusion of the voting through Postal Ballot and the said results along with the Scrutinizer's Report would be, intimated to BSE and NSE and will also be posted on the Company's website www.groupmangalam.com and communicated Depository, Registrar and Transfer Agent and e-Voting Agency.

Members who have not received the Postal Ballot Notice may send an e-mail to cs@groupmangalam.com or may apply to Registrar and Transfer Agent of the Company at enotices@in.mpmg.mufg.com and obtain a copy of Postal Ballot Notice. The Postal Ballot Notice can also be downloaded from the website of the Company at www.groupmangalam.com and website of e-voting agency <https://instavote.linkintime.co.in/>.

In case of any queries relating to e-voting for Postal Ballot with respect to the voting by remote electronic mean may please be addressed to the RTA of the Company at enotices@in.mpmg.mufg.com or contact on 022 - 4918 6000 or to the Company on cs@groupmangalam.com or on 079-6161 5000.

By order of the Board
For, Mangalam Global Enterprise Limited
Sd/-
Karansingh I. Kari
Company Secretary & Compliance Officer
Membership No. 30021

Place: Ahmedabad
Date: 22nd January, 2026

<div>  <div> Mottal Oswal Home Finance Limited Regd. Office: Mottal Cavel Tower, Rahimullah, Rajiv Gandhi Road Opp. Parul ST Depot, Prabhadevi, Mumbai - 400 025. C. 82018898 Website: www.mottalwalf.com, Email: hfquery@mottalwalf.com </div> </div>			<div> PUBLIC NOTICE FOR E-AUCTION COM SALE </div>
E-Auction Sale Notice of 15 Days for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and to the borrowers/guarantors/mortgagors in particular, that the under mentioned property mortgaged to Mottal Oswal Home Finance Limited (Earlier Known as Aspir Home Finance and Reconstruction Limited) will be sold on "As is where is", "As is what is", and "Whatever there is", by way of "online e-auction" for recovery of dues and further interest, charges and costs etc. as detailed below in terms of the provisions of SARFAESI Act read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002) through website mottalwalf.com as per the details given below :			
Date and time of E-Auction Date: 13-02-2026 11:00 Am To 02:00 Pm (with unlimited extensions of 15 minute each)			
Last date of EMD Deposit: 12-02-2026			
Borrower(s)/Guarantor(s) / Loan Account	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price, EMD / Last date of EMD
LAN: LXMOR00217-180052630 Branch: Morbi Borrower: Bharat Naranbhai Adroja Co-Borrower: Jasantiben Bharatbhai Adroja Guarantor: Navneet Rameshbhai Varasda	10-08-2025 For Rs: 657025/- (Rupees Six Lakh Fifty Thousand Two Hundred Twenty Five Only)	Flat No. 103, Area And Measuring 60 Sq.M, A Wing Ravapur Road Ravapur To Ghunfa Main Rd Nr. Siddhivinyay Park Marbi Rajkot Gujarat-363641	Reserve Price: Rs.900000/- (Rupees Nine Lakh Only) EMD: Rs. 90000/(Rupees Ninety Thousand Only)
LAN: LBXHA00416-170035137 Branch: Bhavnagar Borrower: Manishbhai Mathurbhai Maniya Co-Borrower: Mukta Manishbhai Maniya	08-04-2025For Rs: 680262/- (Rupees Six Lakh Eighty Thousand Two Hundred Eighty Three Only)	Plot No.74P Radhekrishna 1 Nr. Nand Dham Township, Rs No.4248 P 1 Gadhadra Road Mouje Botad Tal And Dist. Botad Nr. Anand Dham Township Gadhdra Rd 364710 Bhavnagar Gujarat.	Reserve Price: Rs.400000/- (Rupees Four Lakh Only) EMD: Rs. 40000/(Rupees Forty Thousand Only)
LAN: LKXKAD00216-170047384 Branch: Kadodara Borrower: Manojkumar Rajaram Yadav Co-Borrower: Preeti Manojkumar Yadav	09-06-2025For Rs: 482275/- (Rupees Four Lakh Twenty Two Hundred Two Hundred And Seventy Five Only)	Plot No. 75, R.S.No.250-B, Ad Measuring 40-15 Sq.Mtr., Near Gokuldhams Residency, Kosamba Ankleshwar ,Baruch Surjat Gujarat -393001	Reserve Price: Rs.300000/- (Rupees Three Lakh Only) EMD: Rs. 30000/(Rupees Thirty Thousand Only)
LAN: LKXKAD00217-180058581 Branch: Kadodara Borrower: Kishan Keshav Nayak Co-Borrower: Ganes Krushna Nayak	06-02-2025 For Rs:499022/- (Rupees Four Lakh Ninety Nine Thousand And Twenty Two Only)	PIOT No 83 Green Avenue Atiyadara Road Near Gokuldhams Residncy Kosamba Ankleshwar 393001 Gujarat	Reserve Price: Rs.300000/- (Rupees Three Lakh Only) EMD: Rs. 30000/(Rupees Thirty Thousand Only)
LAN: LXXANA00417-180068141 Branch: Anand Borrower: Pravinshis Kishorsinh Parmar Co-Borrower: Keshubhai Maganbhai Parmar	22-02-2024For Rs: 440858/- (Rupees Four Lakh Forty Thousand Eight Hundred & Fifty Eight Only)	Gram Panchayat Property No. 2158/A Ramdev Mandir Faliya Mouja Hirana Mudval Tal Galteshwar Dist Kheda 0 0 386235 Anand Gujarat	Reserve Price: Rs.200000/- (Rupees Two Lakh Only) EMD: Rs. 20000/(Rupees Twenty Thousand Only)
LAN: LKXSR00218-190072203 Branch: Surat Borrower: Vinidhkumar Surendra Diwedi Co-Borrower: Preetee Vinidhya Diwedi	07-11-2024 For Rs: 3571184/- (Rupees Three Lakh Fifty Seven Thousand Five Hundred & Eighty Four Only)	Flat No 301 3Rd Floor Block No. 12 Jagdamba Residency Na 0 Samrat Green City Soc 394010 Surat City Surat Gujarat	Reserve Price: Rs.100000/- (Rupees One Lakh Only) EMD: Rs. 10000/(Rupees Ten Thousand Only)
LAN: LXMHE00416-170049874 Branch: Mehsota Borrower: Nagajibhai Lalajibhai Rabari Co-Borrower: Ramben Laljibhai Rabari	18-05-2024 For Rs: 530453/- (Rupees Five Lakh Thirty Thousand Four Hundred & Fifty Three Only)	Gram Panchayat Property No. 1953/ Rabari Vav Nr Primary School At Bhimpur Sattasara 0 0 384340 Mehsana Gujarat	Reserve Price: Rs.150000/- (Rupees One Lakh Fifty Thousand Only) EMD: Rs. 15000/(Rupees Fifteen Thousand Only)
LAN: LXXSAN00417-180067880 Branch: Sanand Borrower:Ramabhai Chehrabhai Desai Co-Borrower: Geetaben Ramabhai Desai	23-12-2020For Rs: 372481/- (Rupees Three Lakh Seventy Two Thousand Eight Hundred & Forty One Only)	Milkat No - 20, Rabarivas, At - Jhabadiya, Near Patelav, Off Deesa Patan Highway No. 12, Rabari Jhabadiya, At - Banaskatha, Gujarat. 385450	Reserve Price: Rs.70000/- (Rupees Seventy Thousand Only) EMD: Rs. 7000/(Rupees Seven Thousand Only)
LAN: LXXVAP00318-190070157 Branch: Vapi Borrower: Ayodhya Prasad Manikchandra Co-Borrower: Seema A Nishad	15-11-2019 For Rs: 1012462/- (Rupees Ten Lakh Twelve Thousand Four Hundred & Sixty Two Only)	Flat No.403, Fourth Floor, Jayraj Avenue, Survey No. 11+27+9+102 Paikae Plot No. 12 & 13, At - Chharvadva, Ta - Vapi, District - Valsad, Gujarat - 396030	Reserve Price: Rs.1000000/- (Rupees Ten Lakh Only) EMD: Rs. 100000/(Rupees One Lakh Only)
LAN: LKXMOAHH5523-240702648 Branch: Himatnagar Borrower: Vipulkumar Shrimali Co-Borrower: Doliben Shrimali	01-06-2025 For Rs: 210600/- (Rupees Twenty One Lakh Six Thousand Four Hundred & Eighty Only)	Plot No. 125, Whose Area Is Length 122 Meter By Width Meter 3.65 Square Meter 46.72 Square Meter Siddhi Vinayak Society Nr Siddhraj Vinayaks Arsoadya Kalol Nr Siddhraj Vinayaks 382721 Kalol, Gandhinagar Gujarat	Reserve Price: Rs. 7000/(Rupees Seven Thousand Only) EMD: Rs. 180000/(Rupees One Lakh Eighty Thousand Only)
LAN: LXXANK03719-200074930 Branch: Ankleshwar Borrower: Manish Ramchandra Kanoyiya Co-Borrower: Sushma Manishbhai Kanoyiya	10-07-2024 For Rs: 1293383/- (Rupees Twelve Lakh Ninety Three Thousand Three Hundred & Eighty Three Only)	Plot No.49 Silver City 2 Nr.Jitali Masjid Road Mouje Jitali Ankleshwar Baruch 0 0 390212 Amod Baruch Gujarat	Reserve Price: Rs.500000/- (Rupees Five Lakh Only) EMD: Rs. 50000/(Rupees Fifty Thousand Only)
LAN: LXXBAR00416-170037504 Branch: Vadodra Borrower: Joravarsinh Ratansinh Parmar Co-Borrower: Gitaben Joravarsinh Parmar	20-04-2021 For Rs: 6780806/- (Rupees Six Lakh Seventy Thousand Eight Hundred & Sixty Six Only)	House No -327, Kodariya Thakor Faliya Golav, Panchmahal, Godhra, Devgadbaria, Dahod, Gujarat - 389380	Reserve Price: Rs. 400000/- (Rupees Four Lakh Only) EMD: Rs. 40000/(Rupees Forty Thousand Only)
LAN: LKXMA00315-160014601 Branch: Himatnagar Borrower: Manishsing Harsing Makwana Co-Borrower: Dilip Hirsing Makwana	25-09-2018 For Rs: 780598/- (Rupees Seven Lakh Eighty Thousand Five Hundred & Ninety Eight Only)	Property No 316/1 , Makvana Vav At Po- Balisana, Taluka Prantiji,	

THURSDAY, JANUARY 22, 2026		WWW.FINANCIALEXPRESS.COM			
30		FINANCIAL EXPRESS			
<h1>INDUSIND BANK LIMITED</h1> <p>Registered Office: 2401, Gen. Thimmaya Road (Cantonment), Pune-411 001 Consumer Finance Division: Cen. 11M34, G.N Chetty Road, T.Nagar, Chennai-60017 State office: Indusind Bank, 3rd Floor, Business Empire-5/1/5 Jyagnath Plot Corner, Yagnik Road, Opp RKC Collage, Rajkot-360001</p>					
<h2>POSSESSION NOTICE</h2> <p>(Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002) Whereas the undersigned being the Authorized officer of M/s Indusind Bank Ltd under the Securitization and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002(hereinafter the said Act) and in exercise of the Powers conferred under Section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules, 2002 (hereinafter the said Rules) has issued demand notice to the below mentioned Borrower/Guarantors to repay the amount with 30 days from the date of receipt of the said notice.</p> <p>The borrower/s having failed to repay the said amount with further interest under the said period, notice is hereby given to the Borrowers in particular and to the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said Rules on this date mentioned against the name of the Borrowers/Guarantors. Any dealings with the said properties shall be subject to the prior charge of M/s Indusind Bank Ltd., for the amounts mentioned against the Borrowers and incidental expenses cost, charges and interest thereon. The borrowers attention is invited to provisions of Sub-Section 3(c) sec. 13 of the Act, in respect of the time available to redeem the secured assets</p>					
S. No	Name of Borrower /Guanor, Loan Agreement No	Demand Notice Date Possession Date	Outstanding Amount		
1.	C-Borrower: Mr. Ruchi Tiwari (S/o Dharama C-Borrower/s): Mrs. Ashvini Tiwari W/o Mr. RUCHI TIWARI Agreement No: GSS05017M Dated 31.08.2019	14.10.2024 Possession Date 16/01/2026	Rs. 10,20,862.94/- (Rupees Ten Lakhs Twenty Eight Hundred and Sixty Two and Ninety Four Paise Only) as on 09.10.2025		
Description of the Mortgaged property: All rights title and interest in As per passing Plan Plot No. 6/F (As per site plot No. 6 and 6/A) Palki: Southern Side Road & C/OA: addressing 47.80 sq.mts. along with 25.57 sq.mts. undivided share in the land of Road Block No. 6/GP. Total area: 73.37 Sq.mts. "Devyuja Society Part-1", Situate at Revenue Survey No. 327, Block No. 239 addressing 3082 sq.mts., of Moje Village Talithiwa, Talasana, Dist: Surat. Boundaries: North of Plot No. 6, South of: Block No. 238, East of Block No. 238, West of: Society Road					
2.	Borrower: Mr./YU PRAFULBHAI PATELYA S/O PRAFULBHAI PATELYA C-Borrower/s): MR. PRAFULBHAI MATHURADAS PATELYA S/O MATHURADAS PATELYA GUARANTOR: MRS. PAV RANI PRABHUDAS BHAI D/O PRABHUDAS BHA Agreement No: GSS05037M Dated 31.05.2019	30.01.2025 Possession Date 16/01/2026	Rs. 22,71,874. 12/- (Rupees Twenty Two Lakhs Twenty One Thousand Eight Hundred and Seventy Four and Twelve Paise Only) as on 28/01/2025		
Description of the Mortgaged property: All that piece and parcel of Immovable property being flat No.101, addressing about 73.82 sq. meters on Upper Ground Floor as per APPROVED PLAN along with undivided proportionate share in the land in the scheme known as STAR PAVITRA NAGRI, forming part of land bearing Revenue Survey No.305, Block No. 170/Pakee: 1 and New Block No.2915, Final Plot No.86 of TPS No.48 (Kholvad) of Moje/Kholvad of Kamrej Taluka in the Registration District and Sub District of Surat. Which is Bound as under: North: 24 meters DP Road, South: 18 meters TP Road, East: R-09 Sub Centre, West: FPN No.87					
3.	Borrower: MR. RASIKBHAI BACHUBHAI BHASKAR S/O RASIKBHAI BHACHUBAI C-Borrower/s): MRS. REKHBEN RASIKBHAI BHASKAR W/O RASIKBHAI BHASKAR Agreement No: GSS05287M Dated 28.11.2023	30.01.2025 Possession Date 16/01/2026	Rs. 14,56,548. 63/- (Rupees Fourteen Lakhs Fifty Six Thousand Five Hundred and Forty Eight and Sixty Three Paise Only) as on 28/01/2025		
Description of the Mortgaged property: All that piece and parcel of Immovable Property bearing Plot No. 87, addressing 60.33 sq. mts. along with undivided share addressing 36.54 sq.mts, in the land of Road & C.O.P., totally addressing 96.87 sq.mts, in, "Ramdev Residency", situated on the non-agriculture land bearing Revenue Block No. 25 totally addressing Re. 2-58-07-07, of Moje Village-Tanethi, Sub-District & Taluka: Palsana, District: Surat. Bound as under: East: Plot No.86, West: Plot No. 88, North: Society Road, South: Plot No.85 & Society Boundary					
4.	Borrower: MR. RAHULBHAI ANILBHAI MALI S/O ANILBHAI C-Borrower/s): MRS. CHANDRAKALA ANIL MALI W/O ANILBHAI Agreement No: GSS05072M Dated 31.08.2019	13.03.2025 Possession Date 16/01/2026	Rs. 7, 02, 666. 23/- (Rupees seven lakh two thousand six hundred and sixty six and twenty three paise Only) as on 13/03/2025		
Description of the Mortgaged property: The Property Bearing Plot No. 270 addressing 40.15 sq. mts., Along with 21.63 sq. mts. undivided share in the land of Road & C.P.O in "Green Park Flat-3", Situate at Revenue Survey No. 499, Old Block No. 23, Re-Survey New Block No.25 addressing 2105 sq. mts., & Revenue Survey No. 501/1 & 500/2, Old Block No. 24, Re-Survey New Block No. 26 addressing 2715 sq. mts., & Revenue Survey No. 501 & 502, Old Block No. 28, Re-Survey New Block No. 30 addressing 43790 sq. mts., Totally addressing 48610 sq. mts, of Moje Village Hadhura, Ta: Kamrej, Dist: Surat. Boundaries of the Property : East by: Society Road, West by :Plot No.291, North by: Plot No. 269, South by: Plot No. 271					
Date: 22-01-2026 Place: Surat			Sd/- (Authorized Officer) For Indusind Bank Limited		

		HDB FINANCIAL SERVICES LIMITED REGISTERED OFFICE: RADHIKA, 2ND FLOOR, LAW GARDEN ROAD, NAVRANGPURA, AHMEDABAD-380009				
BRANCH OFFICE : 101, First Floor, Vrushakruti Corspace Building, Opp. Westside Shop, Nr. Shyamal Cross Road, Ahmedabad - 380015		PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES [SEE PROVISION TO RULE 8(6)] LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS 09/02/2026 UPTO 04:00 PM				
SALE OF IMMOVABLE PROPERTY MORTGAGED TO HDB FINANCIAL SERVICES LIMITED UNDER SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002 (NO.54 OF 2002) WHEREAS, THE AUTHORIZED OFFICER OF HDB FINANCIAL SERVICES LIMITED HAD TAKEN PHYSICAL POSSESSION OF THE FOLLOWING PROPERTY/IES PURSUANT TO THE NOTICE ISSUED UNDER SEC 13(2) OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST (SARFAESI) ACT, 2002 IN THE FOLLOWING LOAN ACCOUNTS WITH OUR BRANCH WITH A RIGHT TO SELL THE SAME ON "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" FOR REALIZATION OF HDB FINANCIAL SERVICES LIMITED DUES. THE SALE WILL BE DONE BY THE UNDERSIGNED THROUGH E-AUCTION PLATFORM PROVIDED AT THE WEBSITE: www.vehicleduniya.com						
NAME OF THE BRANCH & ACCOUNT	MORTGAGE PROPERTY DESCRIPTION, WHICH IS UNDER AUCTION SALE AND POSSESSION STATUS	DEMAND NOTICE DATE OUTSTANDING AMOUNT (SECURED DEBT)	AUTHORIZED OFFICER'S DETAILS	EMD SUBMISSION ACCOUNT DETAILS	RESERVE PRICE	DATE OF E- AUCTION TIME OF E-AUCTION EMD SUBMISSION DATE
					EMD	
					BID INCREASE AMOUNT	
101, First Floor, Vrushakruti Corspace Building,Opp. Westside Shop, Nr. Shyamal Cross Road, Ahmedabad - 380015 LOAN ACCOUNT NO. 25226288 1. MAHALAXMI NARAYAN KIRANA STORE, 2. PATEL NIRMALABEN JERAMBHAI, 3. JERAMBHAI PREMJBHAI PATEL (DECEASED THROUGH LEGAL HEIR). (A) PATEL NIRMALABEN JERAMBHA, (B). MEHUL JERAMBHAI PATEL (SON) LEGAL HEIR, (C). JAYDIP JERAMBHAI PATEL (SON) LEGAL HEIR. ALL R/O: BLOCK A SHOP 8 SHREY EXOTICA NR DEV NANDAN OPP RAF CAMP SP RING ROAD AHMEDABAD - 382443 GUJARAT,& B-104 SHREY NR DEVNANDAN SUPRIMS VASTRAL RAF CAMP AHMEDABAD-382443 GUJARAT.	PROPERTY I: ALL THE PART AND PARCEL OF THE PROPERTY BEARING OF property No. 1, COMMERCIAL PROPERTY BEARING SHOP NO. 8 ON GOUND FLOOR, BLOCK NO. A, IN THE SCHEME KNOWN AS "SHREY EXOTICA", SITUATED AT SURVEY NO. 753, TOWN PLANING SCHEME NO. 114, FINAL PLOT NO. 16, MOUJE: VASTRAL, TALUKA: VATVA, DIST. & SUB DISTRICT: AHMEDABAD. (ADMEASURING ABOUT 32.88 SQ. MTRS. SBUA). HERE TO AND ALONG WITH ALL ELEMENTARY RIGHTS AND OTHER RIGHTS AND INTERESTS IN RESPECT OF THE SAID PROPERTY. AND BOUNDED AS FOLLOWS:- NORTH : Shop No.7 SOUTH : Road EAST : Parking of Block A WEST : Common Parking POSSESSION STATUS:- PHYSICAL POSSESSION	14/02/2025 Rs.41,35,718.80/- (Rupees Forty One Lakh Thirty Five Thousand Seven Hundred & Eighteen - Paise Eighty Only) PERTAINING TO LOAN ACCOUNT NO. 25226288 AS ON 13/02/2025 WITH FUTURE CONTRACTUAL INTEREST PER ANNUM FROM 13/02/2025 UNTIL PAYMENT IN FULL AMOUNT ALONG WITH OTHER CHARGES AS DEMANDED IN OUR NOTICE, WITHIN THE STATUTORY PERIOD OF 15 DAYS FROM THE DATE OF THIS NOTICE	DHARMVEER POONIA CONT NO. 9664046604. (FOR PROPERTY INSPECTION AND OTHER QUERIES), Mr. Ramkaran Mishra CONT NO. 7600116609 MR. PRASHANT MAKHECHA CONT NO. 7600800900 EMAIL ID:- prashant.makhecha@hdbfs.com MR. Ishan Upadhyay CONT NO. 9904010894	MODE OF PAYMENT : ONLY DEMAND DRAFT	PROPERTY - I Shop No.- 8 RESERVE PRICE: Rs.28,60,059/- (RUPEES TWENTY EIGHT LAKH SIXTY THOUSAND FIFTY NINE ONLY). EMD PRICE: Rs.2,86,005/- (RUPEES TWO LAKH EIGHTY SIX THOUSAND FIVE ONLY)	10/02/2026 AT 10:30 AM TO 04:00 PM EMD SUBMISSION DATE: 09/02/2026
TERMS & CONDITIONS:						
1. TO THE BEST OF KNOWLEDGE AND INFORMATION OF THE AUTHORISED OFFICER, THERE IS NO ENCUMBRANCE ON ANY PROPERTY. HOWEVER, THE INTENDING BIDDERS SHOULD MAKE THEIR OWN INDEPENDENT INQUIRIES REGARDING THE ENCUMBRANCES, TITLE OF PROPERTY/ IES PUT ON AUCTION AND CLAIMS/ RIGHTS/ DUES/ EFFECTING THE PROPERTY. PRIOR TO SUBMITTING THEIR BID. THE E-AUCTION ADVERTISEMENT DOES NOT CONSTITUTE AND WILL NOT BE DEEMED TO CONSTITUTE ANY COMMITMENT OR ANY REPRESENTATION OF THE HDB FINANCIAL SERVICES LIMITED. THE PROPERTY IS BEING SOLD WITH ALL THE EXISTING AND FUTURE ENCUMBRANCES WHETHER KNOWN OR UNKNOWN TO THE HDB FINANCIAL SERVICES LIMITED. THE AUTHORISED OFFICER/ SECURED CREDITOR SHALL NOT BE RESPONSIBLE IN ANY WAY FOR ANY THIRD PARTY CLAIMS/ RIGHTS/ DUES.						
2. THE E-AUCTION IS BEING HELD ON "AS IS WHERE IS" "AS IS WHAT IS" AND "WHATEVER THERE IS" AFTER TAKING PHYSICAL POSSESSION OF THE PROPERTIES. SUCCESSFUL BIDDER/S SHALL HAVE TO GET PHYSICAL POSSESSION OF THE PROPERTIES AT HIS/ THEIR COST, RISK & RESPONSIBILITY.						
3. IT SHALL BE THE RESPONSIBILITY OF THE BIDDERS TO INSPECT AND SATISFY THEMSELVES ABOUT THE ASSET AND SPECIFICATION BEFORE SUBMITTING THE BID. THE INSPECTION OF PROPERTY/IES PUT ON AUCTION WILL BE PERMITTED TO INTERESTED BIDDERS ON 09/02/2026 (DURING OFFICE HOURS).						
4. THE INTERESTED BIDDERS SHALL SUBMIT THEIR EMD THROUGH WEB PORTAL: www.vehicleduniya.com (THE USER ID & PASSWORD CAN BE OBTAINED FREE OF COST BY REGISTERING NAME WITH www.vehicleduniya.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: www.vehicleduniya.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, RFC VEHICLE DUNIYA PVT.LTD. 1st floor SARASWATI CHHAYA DEENDAYAL CHOWK VIJAYNAGAR JABALPUR 482002, Mr. YOGESH KUMAR, email id- idauction@vehicleduniya.com yogesh@vehicleduniya.com, Mob. No.- 9109689799, & FOR ANY PROPERTY RELATED QUERY MAY CONTACT AUTHORISED OFFICER: MR. DHARMVEER POONIA, CONT NO. 9664046604, E-MAIL ID: Im.sateliteroad@hdbfs.com ; DURING THE WORKING HOURS FROM MONDAY TO SATURDAY.						
5. THE INTERESTED BIDDER HAS TO SUBMIT THEIR BID DOCUMENTS (EMD (NOT BELOW THE RESERVE PRICE) AND REQUIRED DOCUMENTS (MENTIONED IN POINT NO.4) ON/ BEFORE 09/02/2026 UPTO 4:00 PM AND AFTER GOING THROUGH THE REGISTERING PROCESS (ONE TIME) AND GENERATING USER ID & PASSWORD OF THEIR OWN, SHALL BE ELIGIBLE FOR PARTICIPATING THE E-AUCTION PROCESS, SUBJECT TO DUE VERIFICATION (OF THE DOCUMENTS) AND/ OR APPROVAL OF THE AUTHORISED OFFICER.						
6. DURING THE ONLINE INTER-SE BIDDING, BIDDER CAN IMPROVE THEIR BID AMOUNT AS PER THE 'BID INCREASE AMOUNT' (MENTIONED ABOVE) OR ITS MULTIPLE AND IN CASE BID IS PLACED DURING THE LAST 5 MINUTES OF THE CLOSING TIME OF THE E-AUCTION, THE CLOSING TIME WILL AUTOMATICALLY GET EXTENDED FOR 5 MINUTES (EACH TIME TILL THE CLOSURE OF E-AUCTION PROCESS), OTHERWISE, IT'LL AUTOMATICALLY GET CLOSED. THE BIDDER WHO SUBMITS THE HIGHEST BID AMOUNT (NOT BELOW THE RESERVE PRICE) ON THE CLOSURE OF THE E-AUCTION PROCESS SHALL BE DECLARED AS A SUCCESSFUL BIDDER BY THE AUTHORISED OFFICER/ SECURED CREDITOR, AFTER REQUIRED VERIFICATION						
7. THE EARNEST MONEY DEPOSIT (EMD) OF THE SUCCESSFUL BIDDER SHALL BE RETAINED TOWARDS PART SALE CONSIDERATION AND THE EMD OF UNSUCCESSFUL BIDDERS SHALL BE REFUNDED. THE EARNEST MONEY DEPOSIT SHALL NOT BEAR ANY INTEREST. THE SUCCESSFUL BIDDER SHALL HAVE TO DEPOSIT 25% OF THE SALE PRICE, ADJUSTING THE EMD ALREADY PAID, WITHIN 24 HOURS OF THE ACCEPTANCE OF BID PRICE BY THE AUTHORISED OFFICER AND THE BALANCE 75% OF THE SALE PRICE ON OR BEFORE 15TH DAY OF SALE OR WITHIN SUCH EXTENDED PERIOD AS AGREED UPON IN WRITING BY AND SOLELY AT THE DISCRETION OF THE AUTHORISED OFFICER. IN CASE OF DEFAULT IN PAYMENT BY THE SUCCESSFUL BIDDER, THE AMOUNT ALREADY DEPOSITED BY						

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