

SALE NOTICE FOR SALE OF MOVABLE PROPERTY

E-Auction Sale Notice is hereby given to the public in general for Sale of Movable properties and in particular to the Borrower (s) and Guarantor (s) that the below described hereunder is in the custody of Bajaj Housing Finance Limited ('BHFL') and Borrower/co-borrower have not come forward to take back the movables after issuing the notices. The movables properties will be sold through public auction as detailed below. The movable properties is being sold on **28th October 2025** and the bidding will be held on "As is where is", "As is what is", and "Whatever there is" with respect to 1. **BINABEN VIJAYBHAI PATEL (BORROWER)** 2. **VIJAYBHAI J PATEL (CO-BORROWER)** for the Loan Account Numbers: **H428HLD1064343 & H428HLT1068833**. The reserve price is fixed *FOR MOVABLE PROPERTIES IS Rs. 38,000/- (Rupees Thirty Eight Thousand Only) AND THE EARNEST MONEY DEPOSIT WILL BE RS. 3,8000/- (RUPEES THREE THOUSAND EIGHT HUNDRED ONLY)..*

Description of the Movable Properties:

1. Hall- Sofa (1), Ceiling fan-1, Chandelier-1 Fix Furniture-1, 2. Room-1- Wooden Bed-1, A.C.-1, Cloth-1, Mattress-1, Wooden Closet- 1 3. Room-2 – A.C.-1, Wooden Bed-1, Wooden Closet- 1, Sony Laptop- 1, Mattress-1, Key Board-1, Ceiling fan-1, Fix Furniture-1 & Wearing Clothes -1 3. Kitchen- Fix Furniture-1, Water Heater-1, Vacuum Cleaner- 1 & Chimney-1

Public in General and borrowers in particular please take notice that if in case auction scheduled herein fails for any reason whatsoever then secured creditor/ Authorised officer may enforce security interest by way of sale through private treaty, at the discretion of the secured creditor/ Authorised officer.

For detailed terms and conditions of the sale, please refer to the link <https://bankauctions.in> and <https://www.bajajhousingfinance.in/auction-notices>

For e-auction details please refer to the newspaper Financial Express (english and gujrati) dated 16th October, 2025

Date: 4th October, 2025

Place:- SURAT

**Authorized Officer
(Neeraj Sharma)**

Bajaj Housing Finance Limited

Terms and Conditions of the Public Auction are as under:

- Public Auction is being held on **"AS IS WHERE IS, AS IS WHAT IS, WHATEVER THERE IS" AND WITHOUT RECOURSE BASIS** and is being sold with all the existing and future encumbrances whether known or unknown to Bajaj Housing Finance Limited.
- The Movables items will not be sold below the Reserve price.
- The Auction Sale will be online through e-auction portal.

- The e-Auction will take place through portal <https://bankauctions.in>.
- It is necessary that the intending bidders should make their own independent inquiries regarding any claims, charges, dues, encumbrances prior to submitting their bid. For any discrepancy in the movable properties the participating bidder is solely responsible for all future recourses from the date of submission of bid.
- No claim of whatsoever nature regarding the movable properties put up for sale, charges/encumbrances over the movable properties or on any other matter etc. will be entertained after submission of the bid.
- The Public Auction notice/advertisement does not constitute and will not be deemed to constitute any offer, commitment or any representation of Bajaj Housing Finance Limited. The Authorized Officer/BHFL shall not be responsible in any way for any third-party claims/rights/dues.
- It shall be the responsibility of the bidders to inspect the immovable properties and satisfy themselves before submitting the bid. Before entering the premises for inspection, it is necessary that the interested purchaser shall provide their identity, address and contact details in the register confirming their entry and exit from property where movables are existing under their signature.
- The interested bidders shall submit their bid along with proof of having deposited the EMD through Web Portal: <https://bankauctions.in> (the user ID & Password can be obtained free of cost by registering name with <https://bankauctions.in> through Login ID & Password. The EMD shall be payable through NEFT/ RTGS in the following Account: - **"BAJAJ HOUSING FINANCE LIMITED" ACCOUNT NO. 57500000119623 AND IFSC CODE-HDFC0000007, before 5:00 PM on 27th October, 2025.** Please note that the Cheques/ Demand Draft shall not be accepted as EMD amount. 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 (ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC); without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: <https://bankauctions.in> AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact **M/s. 4CLOSURE, #605A, 6THFloor, Maitrivanam, Ameerpet, Hyderabad, Telangana-500038, prakash@bankauctions.in or Mr. Jaya Prakash Contact No. 8142000066/62 and for any movable properties related query may contact the respective Branches / Authorized Officer on the telephone Nos mentioned against their name. The Bids along with other documents must be submitted to the Authorized Officer in a sealed envelope mentioning auction details to reach the Authorized Officer on or before the last date of submission of the Bids.**
- 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 eAuction Process shall be declared as a Successful Bidder by the Authorized Officer, after required verification.
- Only buyers holding valid User ID/ Password and confirmed payment of EMD through NEFT/ RTGS shall be eligible for participating in the e-Auction process. The interested bidder has to submit their Bid Documents specified against movable properties [EMD (not below the 10% of Reserve Price) and required documents (mentioned in Point No.5)] on or before last day of submission of EMD, after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating in the e-Auction Process, subject to due verification (of the documents) and/ or approval of the Authorized Officer.
- The successful Bidder must deposit the balance 90% of the purchase amount (after adjusting the EMD already paid) within 3 days upon the acceptance of the offer and declaration of the successful bidder by the Authorized officer, failing which the EMD paid shall be forfeited and cannot be claimed by the bidder from Bajaj Housing Finance Limited. Further, the movable properties will be put to re-auction and the defaulting bidder shall have no claim/right in respect of the movable properties/amount and will not be eligible to participate in the re-auction, if any.

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- No interest is applicable to EMD or any amount deposited by the bidders/successful bidder in respect of sale of movable assets.
- The Purchaser/successful bidder shall bear all expenses including Transportation Charges and Purchaser/successful bidder shall take all the movables properties herein mentioned within 7 days else they will liable pay the cost at actual.
- Sale confirmation shall be issued in the prescribed format in favor of successful bidder only.
- In case the date of deposit of EMD & e-Auction date is declared holiday then the date will be automatically extended to the very next working day, In case if the public auction is stopped, stayed, postponed or rescheduled or cancelled, a public notice will be put on the notice board of BHFL branch and no personalized/individual communication in this regard will be sent to any of the bidders or otherwise.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of **M/s. 4CLOSURE**, <https://bankauctions.in> and <https://www.bajajhousingfinance.in/auction-notice> before submitting their bids and taking part in the e-Auction.
- EMD of unsuccessful bidders shall be returned on the closure of auction proceedings.
- Bidding in the last moment should be avoided in the bidder's own interest as neither the **Bajaj Housing Finance Limited** nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.). in order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the auction successfully.
- The Authorized officer is not bound to accept the highest offer/bid and the Authorized officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the public auction without assigning any reason thereof.