APPENDIX- IV-A

[See proviso to rule 8 (6)]

Sale notice for sale of immovable properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (5) & (6) 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 BAJAJ HOUSING FINANCE LIMITED 'the Secured Creditor', the physical possession of which has been taken by the Authorised Officer of 'Secured Creditor', will be sold on "As is where is", "As is what is", and "Whatever there is" basis on **28/10/2026** for recovery of ***Rs. 52,12,136/- (Rupees Fifty Two Lakhs Twelve Thousand One Hundred Thirty Six Only)*** as on **16/09/2026** along with future interest and charges accrued w.e.f. **16/09/2026** due to the 'Secured Creditor' from **SUBHASH L JOSHI (Borrower)** ***having Loan Account Numbers H418HLT0537331, H418HLT0537332 & H418HHL0532265.*** The reserve price is fixed at ***Rs. 39,20,000/- (Rupees Thirty Nine Lakhs Twenty Thousand Only)*** **and the earnest money deposit will be Rs. 3,92,000/- (Rupees Three Lakh Ninety Two Thousand Only)**

Description of the immovable property:

All that piece and parcel of the Non-agricultural Property described as: FLAT NO 404 ON THE 4TH FLOOR OF WING B IN THE SCHEME KNOWN AS KANAM RESIDENCY- 2, RELIANCE INFOCITY ROAD, NR PRAMUKH ARCADE, NR. COBA HIGHWAY, KUDASAN, GANDHINAGAR-382010, BUTTED & BOUNDED ON EAST- INTERNAL ROAD, WEST- FLAT NO B/403, NORTH- BLOCK NO. A & SOUTH - FLAT NO B/401

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 may enforce security interest by way of sale through private treaty, at the discretion of the secured creditor.

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 in (english & vernacular) dated 24TH SEPTEMBER, 2026

Date: 22nd SEPTEMBER,, 2026

Place:- AHMEDABAD

Authorized Officer
(Rahul Singh)
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 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 Secured asset 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**.
- To the best of the knowledge and information of the Authorized Officer, there is no encumbrance on the properties. However, it is necessary that the intending bidders should make their own independent inquiries regarding any claims, charges, dues, encumbrances and should satisfy about the title, extent/measurement of the property prior to submitting their bid. For any discrepancy in the property the participating bidder is solely responsible for all future recourses from the date of submission of bid.
- No claim of whatsoever nature regarding the property put up for sale, charges/encumbrances over the property or on any other matter etc. will be entertained after submission of the bid.
- The Authorized Officer/BHFL will not be responsible for any charge, lien, encumbrance, property tax dues, electricity dues etc. or any other dues to the Government, local authority or anybody, in respect of the property under sale.
- 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.
- The Sale shall be subject to the rules/conditions prescribed under the SARFAESI Act 2002 and rules thereto.
- It shall be the responsibility of the bidders to inspect (a) the title and link documents and (b) the property and satisfy themselves about the secured asset and specification 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 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 HOUISNG FINANCE LIMITED" ACCOUNT NO. 57500000119623 AND IFSC CODE-HDFC0000007**, **before 5:00 PM on 27/10/2026 (Date & Time)**. 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, 6TH Floor, Maitrivanam, Ameerpet, Hyderabad, Telangana-500038, prakash@bankauctions.in or Mr. Jaya Prakash Contact No. 8142000066/62 qu**ery 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/ Secured Creditor, 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 each property [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 25% of the purchase amount (after adjusting the EMD already paid) immediately 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.
- 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 Authorized Officer/ Secured Creditor, after required verification.
- **The balance payment of 75% shall be paid by the auction purchaser within 15 days of auction, if not paid within 15 days; the amount paid alredy would be forfeited (without any further notice) for which the bidder has given unconditional consent however, the extension beyond 15 days shall only be given on sole discretion of BHFL (without setting any precedent) and should not be considered as the right of the bidder to seek extension. The said extension shall only be granted if the bidder agrees in writing to pay for a delayed payment charges of 2% per month on the unpaid amount. Also, any extension (under no circumstances) shall not exceed the statutory time period as mentioned in SARFAESI Act, 2002 and rules laid thereunder.** In case of failure to deposit the balance amount within prescribed/approved period, the amount deposited by the defaulting bidder shall be forfeited and the defaulting bidder shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold. Further, the property will be put to re-auction and the defaulting bidder shall have no claim/right in respect of the property/amount and will not be eligible to participate in the re-auction, if any.
- No interest is applicable to EMD or any amount deposited by the bidders/successful bidder in respect of sale of secured asset.
- The Purchaser/successful bidder shall bear the (a) applicable stamp duty/registration/transfer charges; (b) all the statutory, non-statutory, conversion, electricity, sewage charges, any dues, cess, fees, taxes, rates, assessment charges etc. owing to any person, association or authority shall be borne by the successful Bidder only.
- Sale certificate shall be issued in the prescribed format in favor of successful bidder only.
- The successful bidder shall have to arrange for registration etc., at his/her/its cost of the sale certificate as per the provisions of prevailing Stamp and Registration Act. The successful bidder shall bear the charges for conveyance, registration fee, stamp duty, taxes, fee etc. as applicable.
- In case of sale of property subject to any encumbrances, the successful bidder/purchaser shall deposit money required to discharge the encumbrance including interest, cost, expenses etc. if any to the Authorized officer.
- 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-notices** 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.