



વડોદરા 14-12-2025



AUCTION NOTICE FOR GOLD ORNAMENTS

The borrowers, in particular, and the public, in general, are hereby notified that public auction of gold ornaments / security pledged in the below accounts is proposed to be conducted. The auction is of the gold ornaments / security of borrowers who have defaulted to pay, as per the terms of Loan Agreement signed & accepted by them, despite notices by HDFC Bank Limited (the "Bank") to clear the loan dues. The Bank had also issued a notice to the borrowers whereby, 7 days' time was given to repay the entire outstanding dues in the below accounts, failing which Bank would be at liberty to auction the entire pledged gold security without issuing further notice. The borrowers have neglected and failed to make payment, therefore, Bank in exercise of its rights under the loan agreement as a pledgee has decided to enforce the pledge over gold security by selling the entire gold ornaments / security by way of auction and recover the dues owed by the borrowers to the Bank.

The auction will be conducted at the below mentioned branch/s on **Date: 22.12.2025 from 03.30 Pm onwards**. In the event the auction of any pledged security cannot be conducted or concluded on the date mentioned below, Bank reserves the right to conduct or proceed with the said auction on any subsequent date and time.

SR.NO	Loan No.	Borrower's Name	Loan Amount	Place of Auction
1	74504182	NAKUL SARATH	43400	HDFC BANK LTD, Hdfc Bank Ltd., Shanti Kunj, Nr. Amit Nagar Circle, Vip Road, Karelbaug, Vadodara-390018
2	75275995	VERMA SAROJ	136500	HDFC BANK LTD, Commercial Plot No. C/4/5/B, Old Nh No.8, Next To Hotel Lords Plaza, Ankleshwar, Gujarat, 393002
3	73724291	CHINTANKUMAR VASANTLAL PATANVADIYA	77548.97	HDFC BANK LTD, Midway Heights, RS No 49, Vibhag 1, Tikka 24/1, Lokmanya Tilak Road, Opp Ssg Hospital, Near Panchmukhi, Vadodara, Gujarat, 390001
4	74398224	BIPINCHANDRA PRAFULBHAI PATEL	209000	HDFC BANK LTD, Ground Floor, Productivity House, Productivity Road, Alkapuri, Vadodara, Gujarat, 390005
5	75407423	SHAIKH SAEED	122000	
6	75959299	VALLABHBHAI M BHARWAD	155000	HDFC BANK LTD, Sotta Square, Nr. Sakdham Haveli Char Rasta, Waghodiya Rd, Vadodara, Gujarat, 390019
7	75968355	JOGABHAI S. BHARVAD	261000	HDFC BANK LTD, 1st Floor Bagwan Complex, Opp Rani Bungalow, Station Road, Chhota Udaipur., Chhota Udaipur, Gujarat, 391165
8	75610471	SUBRUTHI VELUCHAMY	169000	HDFC BANK LTD, Hdfc Bank Ltd., Ground Floor, Ground Shop No:1 To 4, Jade Square, Urmi Coop Housing Society, Akota, Vadodara, Gujarat - 390020

The auction shall be conducted on an "AS IS WHERE IS" and the "AS IS WHAT IS" basis and the Bank is not making and shall not make any representations or warranties as regards the quality, purity, caratage, weight or valuation of the said gold ornaments. It shall be the sole and absolute responsibility of the potential purchasers to verify, examine and satisfy themselves about the quality, purity, caratage, weight or valuation of the said gold ornaments prior to placing their bids and for such purpose it shall be open to potential purchasers to examine, at their sole cost and expense, and at the address set out hereinabove, the gold ornaments whether with or without expert advice 45 minutes prior to the time stipulated for the conduct of the auction. All bids shall be subject to such minimum reserve price as the Bank may deem fit to fix in this regard. The auction value will be based on the closing price of gold as per IBJA (India Bullion and Jewellers Association Ltd.) on the previous day. The auction process and the sale (if any) pursuant to such auction shall be subject to such further terms and conditions as the Bank may at its sole discretion deem fit to impose. If the borrower(s) mentioned above pays the amount due to the bank in terms of the Loan agreement in his individual loan account in full before the auction as mentioned above, the pledged ornaments securing the said loan may be withdrawn by the bank from the said auction without any further notice. Please note that it is the absolute discretionary power of the undersigned authorized officer of the Bank, either to postpone or to cancel the auction proceedings without prior notice and without assigning any reason therefore and to reject any or all the bids or offers without assigning any reason for the same.

Date : 14.12.2025, Place : Baroda

Sd/- Authorised Officer, HDFC Bank Ltd.