



અમદાવાદ 14-09-2025

HDFC BANK AUCION 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: 22.09.2025 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	75600463	HARSHKUMAR S PATEL	328000	HDFC BANK LTD.Sanket li, Lambhvel Road, Near Grid, Anand, Gujarat,388001
2	75598720	HARSHKUMAR S PATEL	315000	
3	4000074970	RANJITBHAI REVABHAI BHARVAD	82000	
4	75571883	SANSKRUTI SUNILKUMAR PATEL	48000	
5	73556631	RONAKKUMAR HASMUKHBHAI MAKVANA	16000	
6	75457613	PRAKASHCHAND M AGRAWAL	190000	HDFC BANK LTD.Nakshtra Building, Maninagar, Maninagar, Ahmedabad, Gujarat,380008
7	75530125	LAGDIRBHAI JERAMBHAI RABARI	80000	HDFC BANK LTD.Grd Floor, Ashwamegh Arcade, Nr Essar Petrol Pump, Opp Getco, Kadi - Chhatral Road, Kadi, Gujarat,382715
8	75380101	NOMAN MUKHTYARAHEMAD KASBATI	261000	HDFC BANK LTD.Ground Floor, Opp. Civil Hospital, Civil Hospital Road, Himatnagar, Dist-Sabarkantha, Himatnagar, Gujarat,383001
9	75765602	GANPATBHAI PATIL	105000	
10	4000109946	ASHOKKUMAR TRIKAMA,JI MALI	298000	HDFC BANK LTD.Ground Fir , Prerna Complex, Opp Gayatri Temple, Highway, Deesa, Gujarat,385535
11	4000036545	PANCHABHAI MALABHAI PADHIYAR	54000	
12	75738692	RAMZANBHAI MALEK	61800	HDFC BANK LTD.Ground Floor, Navjivan Bazar, Navjivan Mill Compound, Kalol, Gujarat,382721
13	73583325	JAVEED MUSTAFA JAMADAR	272000	HDFC BANK LTD. Shop No.5 To 8, Shukhsagar Complex, Near Fortune Landmark Hotel, Ahmedabad, Gujarat,380013
14	75209448	BHARVAD NAILESHKUMAR RANABHAI	41000	HDFC BANK LTD.Hdfc Bank Ltd, Krishna Complex, Opp. Railway Station, Khambhat, Dist. Anand, Gujarat, 388620
15	75918212	SURESHBHAI KARSHANBHAI PARMAR	123000	HDFC BANK LTD. Opp.Sarpratap High School, Tower Road, Idar, Gujarat,383430
16	4000230962	GOVARIYA CHANDUBHAI DUNGRABHAI	143900	HDFC BANK LTD.Balaji Plaza, Ganj Market Road, Opp Apmc, Dhamera, Gujarat,385310
17	75383034	BHFRABHAI JAYNTIBHAI PARMAR	51800	
18	4000149147	RATHOD VIKRAMSINH GHANSHYAMSINH	141000	HDFC BANK LTD. Dharmidhar Park, Beside Sbi Bank, Nr. Kalkund Circle, Motipur, Dholka, Gujarat,382225
19	75760859	JAGDEEPSINGH SATNAMSINGH AULAKH	92525	HDFC BANK LTD. Karmvir Icon, Near Railway Underbridge, Pij Road,Nadiad, Kheda, Gujarat,387002
20	4000048597	SUKHADEVBHAI PARMABHAI DESAI	139000	HDFC BANK LTD. First Floor, Vedant Arcade, Main Bazzar, Dist - Patan, Harij, Gujarat,384240
21	75608866	AJAYKUMAR BABUBHAI MAKWANA	134000	HDFC BANK LTD.Khudbrahma Co Op P And S Union Ltd, Opp Navjivan Hospital, Sardar Patel Road, Dist-Sabarkantha, Khudbrahma, Gujarat,383255
22	75676200	JIGARKUMAR HARIBHAI DABHI	50000	
23	75524156	ANILBHAI VAGHAJIBHAI KATARA	33000	
24	75695122	VIKRAMBHAI BHARVAD	40000	HDFC BANK LTD.Ground Floor, Ranchodray Complex, Nani Chowkdi, Near Police Chowki, Dist -Anand, Tarapur, Gujarat,388180
25	75630202	LAKHMANJI HARCHANDJI THAKARADA	38000	HDFC BANK LTD.Ground Floor, Guru Plaza, Opp Government Technical School, Banasdairy Road., Palanpur, Gujarat,385001
26	75563269	REKHABA MAHENDRASINH SOLANKI	95000	HDFC BANK LTD.Shop No: 3/4/5/6/7, First Floor, K D Plaza, Near Balaji Complex, Viramgam Road, Mehsana, Gujarat,384210
27	75267759	MAKWANA BHARATSINH AMRUTSINH	160000	HDFC BANK LTD. . Shop No 8 To 10, . Maple Crystal, Sahakari Jin Road, Motipura Himatnagar, Himatnagar, Gujarat,383001
28	75856027	RAKESHBHAI VALABHAI CHAUDHARI	181000	HDFC BANK LTD.Ground Floor, Shop No. 4-5-6, Riye House, Nagalpur Bus Top, Ahmedabad-Mehsana Highway, Nagalpur, Mehsana, Gujarat,384002
29	74035547	HARIJAN MAHESH KANJIBHAI	41000	HDFC BANK LTD. Ground floor Shop no. 7 & 8, Zion Z1, Avalon Hotel Road, Sindhubhavan Ahmedabad-380054,380054
30	74017039	HARIJAN GOVINDBHAI RANCHODBHAI	32000	

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 IBSA (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 : 14.09.2025, Place : Ahmedabad Sd/- Authorised Officer, HDFC Bank Ltd.