

THROUGH COURIER/E-MAIL

Ref. No.: 18503/ HHLVAI00454085

Date: February 02, 2026

To,

1. **DHARAMRAJ PAL**
HUBER GROUP INDIA PVT LTD,
SURVEY NO 11 & 13, VILLAGE MORKHAL,
SILVASSA, DADRA AND NAGAR HAVELI - 396230

ALSO AT:**DHARAMRAJ PAL**
E-109, ASHIRWAD CO-OP SOCIETY,
CHANOD, VAPI, PARDI, VALSAD
GUJARAT - 396191

2. **SAVITRI DEVI**
E-109, ASHIRWAD CO-OP SOCIETY,
CHANOD, VAPI, PARDI, VALSAD,
GUJARAT - 396191

**SUB.: SALE NOTICE UNDER RULE 8(6) READ WITH RULE 9(1) AND PROVISIO
THERE TO OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002
IN RELATION TO THE PROPERTY BEARING FLAT NO. 401, 4TH FLOOR,
BUILDING-B, SAI GARDEN, NR. SHIV TEMPLE, S.NO. 337, PLOT NO. 28
TO 31, MOUJE KARVAD, SUB DISTRICT VAPI, DISTRICT VALSAD,
GUJARAT - 396191 ("Mortgaged Property more particularly described
in Schedule 'A' attached herewith").**

Re.: Loan Account No. HHLVAI00454085

Dear Ma'am/ Sir,

The Authorised Officer of **Sammaan Capital Limited (formerly known as Indiabulls Housing Finance Ltd.) ("Secured Creditor")** hereby informs you that the proceedings under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 have already been initiated in relation to the Mortgaged Property (more particularly described in '**Schedule A**' attached herewith), the **physical possession** of which has been taken by the Authorised Officer of the Secured Creditor.

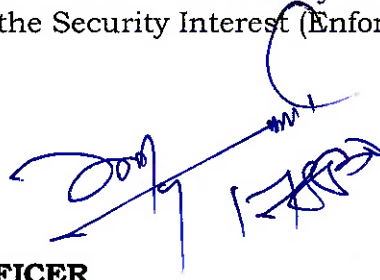
The Authorised Officer of the Secured Creditor hereby serves on you this Notice of Sale regarding the Mortgaged Property being sold by way of Private Treaty on **23.02.2026 from 12:30 p.m. to 5:30 p.m.** at our branch office at **SB/01, 2nd Floor, Solitaire Business Centre, Opp DCB Bank, Near GIDC Char Rasta, Vapi, Gujarat- 396191**, strictly on "**as is where is**", "**as is what is**" and "**whatever there is**" basis, for recovery of **Rs.21,95,852/- (Rupees Twenty One Lakh Ninety**

48870

Five Thousand Eight Hundred Fifty Two only pending towards the captioned Loan Account, by way of outstanding principal, arrears (including accrued late charges) and interest till **02.02.2026** along with applicable future interest in terms of the Loan Agreement and other related loan document(s) w.e.f. **03.02.2026** along with legal expenses and other charges. The Minimum Sale Price for the Mortgaged Property will be **Rs.6,50,000/- (Rupees Six Lakh Fifty Thousand only)**.

In view of the aforesaid, the Authorised Officer of the Secured Creditor is issuing this Notice of Sale in conformity with Rule 8(6) read with Rule 9(1) and Proviso Thereto of the Security Interest (Enforcement) Rules, 2002.

Yours truly,

A handwritten signature in blue ink, appearing to be 'S. S. S.', is written over a horizontal line.

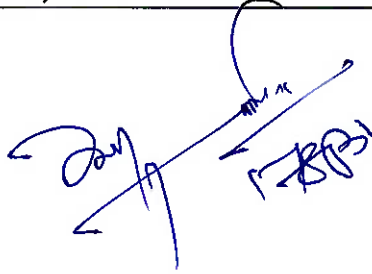
**AUTHORISED OFFICER
SAMMAAN CAPITAL LIMITED**

(Formerly known as INDIABULLS HOUSING FINANCE LTD.)

SCHEDULE A
(Description of the Immovable Property)

**FLAT NO. 401, 4TH FLOOR, BUILDING-B, SAI GARDEN, NR. SHIV TEMPLE,
S.NO. 337, PLOT NO. 28 TO 31, MOUJE KARVAD, SUB DISTRICT VAPI,
DISTRICT VALSAD, GUJARAT - 396191.**

Yours truly,

A handwritten signature in blue ink, consisting of a large, stylized 'S' followed by a vertical line and a horizontal line, with some additional scribbles.

**AUTHORISED OFFICER
SAMMAAN CAPITAL LIMITED**

(Formerly known as INDIABULLS HOUSING FINANCE LTD.)