

Detailed Terms and Conditions of sale of Immovable property more particularly described in the Schedule herein below under SARFAESI Act 2002 A/c- M/s. Gayetri Tea Trading Co.

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.

1. The Bank under SARFAESI Act has taken possession of the property described in the schedule herein below.
2. The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS”.
3. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/rights/dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
4. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against property description.
5. The interested bidders shall submit their EMD through Web Portal: <https://www.bankeauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankeauctions.com>) through Login ID & Password. The EMD shall be payable through Pay Order/ Demand Draft of Nationalized / Scheduled Bank drawn in favor of “HDFC BANK Limited” payable at par, should reach the office of the HDFC BANK Ltd, 1st Floor, Jardine House, 4 Clive Row, Kolkata-700001
6. 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 Demand Draft or Pay Order; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport/ Ration Card/Aadhar Card, etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: <https://www.bankeauctions.com>) AFTER DULY FILLING UP & SIGNATURE IS ALSO REQUIRED.
7. 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. C1 India Pvt. Ltd., Plot No. 301, Udyog Vihar Phase-2, Gurgaon-122015, Haryana , Contact Person Mr. Kingshuk Ghosh, Mobile No.9836311889,, e-mail ID:support@bankeauctions.com, kingshuk.ghosh@c1india.com, Support Landline no +91 1244302020/2021/2022/2023/2024, Support Mobile Nos.: +917291981124/25/26 and for any property related query may contact:Debojit Mukherjee, Manager - Dept. For Special Operations, HDFC Bank Ltd., Mobile No:9674713082, e-mail ID: debojit.mukherjee@hdfcbank.com during office hours on the working days.
8. Only buyers holding valid User ID/ Password and confirmed payment of EMD through Demand Draft or Pay Order shall be eligible for participating in the e-Auction process.
9. The interested bidder has to submit their Bid Documents [EMD of Rs.2,25,000/-] and required documents (mentioned in Point No.6)] on/ before on/ before **26/12/2019 up to 5:00 PM**, after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating the e-Auction Process, subject to due verification (of the documents) and/ or approval of the Authorised Officer.

10. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Incremental Amount' as mentioned in the sale notice 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 on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
11. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be forthwith refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, immediately i.e. on the same day or not later than the next working day, as the case may be, after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.
12. The prospective qualified bidders may avail online training on e-Auction from M/s. C1 India Pvt. Ltd. prior to the date of e-Auction. Neither the Authorised Officer/ Bank nor M/s. C1 India Pvt. Ltd. shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.
13. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ registration fees and expenses/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
14. The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
15. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of M/s. C1 India Pvt. Ltd., <https://www.bankeauctions.com> and www.hdfcbank.com before submitting their bids and taking part in the e-Auction.
16. The intending bidders should register their name at <https://www.bankeauctions.com> and get user-id and password free of cost. Bidders who are holding valid ID & Password provided by C1 India Pvt. Ltd. for this auction after due verification of PAN are allowed to participate in online e-auction on the above portal
17. Bidding in the last moment should be avoided in the bidder's own interest as neither the HDFC BANK LTD. 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.

Property Details:- All that piece and parcel of one flat measuring 750 Sq.ft at 3rd Floor along with undivided proportionate share of land measuring 0.33 Acre, in Plot No-791, recorded under Khatian No-1700, situated within Mouza-Siliguri, J.L. No-110(88), Pargana-Baikunthapur, on Udham Singh Sarani and under Siliguri Municipal Corporation Ward No-XIII, Touzi No-3(Ja) within the jurisdiction of Police Station-Siliguri, in the District of Darjeeling, Pin-734001. West Bengal standing in the name of Mr. Ram Bilas Agarwal and Mrs. Kiran Agarwal.

Place: Kolkata
Date: 24/11/2019

Sd/-

Authorised Officer
HDFC Bank Ltd.

was "absolutely baseless".

"There was an anti-sabotage checking at the hostel during which 11 mobile phones were seized," he added.

A few days ago, some jailed politicians were allegedly manhandled while they were being shifted from the Centaur Hotel, which had been turned into a jail, to the MLA Hostel. The police had denied the reports.

the detainees would depend on their "willingness to join a new political front in J&K".

"As if detention of their loved ones for the past 3 months wasn't enough, these families (are) being blackmailed & are told that detainees will be released only if they 'co-operate' & join this motley crew heading an undemocratic third front in J&K," Iltija added.

they later decided to visit Budgam district in central Kashmir.

"But when we tried to move out of the hotel, they did not open the hotel gates and the cars were not allowed to proceed by security people. We had no choice but to return to the hotel," he said.

The group met delegations at the hotel and visited some places in the city.

exploded at the Central Legislative Assembly in 1929 — quoted Bhagat Singh's reply when questioned about the motive for the attack.

"If the deaf are to hear, the sound has to be very loud," Bhagat Singh had said.

"Today you are close to Parliament, but your voice must reach there and Parliament must also make this deaf Modi government listen, and

Chapter 17 - The Threefold Path

Bhagavad Gita

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ENTRY BY INVITATION ONLY

HDFC BANK HDFC Bank Ltd. Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013
Branch Office: HDFC Bank Ltd., Dept. Of Special Operations, 1st Floor, Jardine House, 4 Clive Row, Kolkata-700001.

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

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 (6) of the Security Interest (Enforcement) Rules, 2002 Notice is hereby given to the public in general and in particular to the Borrower **M/s. Gayatri Tea Trading Co, Mr. Vikash Agarwal [Proprietor & Guarantor], Mr. Ram Bilas Agarwal and Mrs. Kiran Agarwal [Guarantor]** that the below described immovable property mortgaged/charged to the HDFC Bank Limited as Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of HDFC Bank Ltd., will be sold on "As is where is", "As is what is", and "Whatever there is" on 27th December 2019, for recovery of Rs.30,89,392.43p/- as on 30.11.2017 as per Demand Notice dated 06.01.2018 due to the HDFC Bank Ltd. as Secured Creditor for realization of Bank's dues plus interest till realization, from Borrower.

DESCRIPTION OF IMMOVABLE PROPERTIES

Description of immovable property	Inspection Date and Time	Reserve Price	Date / Time of e-Auction	Encumbrances
		EMD Bid Increase Amount		
All that piece and parcel of one flat measuring 750 Sq.ft at 3rd Floor along with undivided proportionate share of land measuring 0.33 Acre, in Plot No-791, recorded under Khatian No-1700, situated within Mouza-Siliguri, J.L. No-110(28), Pargana-Baikunthapur, on Udhm Singh Sarani and under Siliguri Municipal Corporation Ward No-XIII, Touzi No-3(Ja) within the jurisdiction of Police Station-Siliguri, in the District of Darjeeling, Pin-734001, West Bengal standing in the name of Mr. Ram Bilas Agarwal and Mrs Kiran Agarwal.	05/12/2019 11 AM - 1 PM.	Rs.22,50,000/-	27/12/2019 11 AM to 12 Noon	Not Known
		Rs.2,25,000/-		
		Rs.20,000/-		

TERMS & CONDITIONS:

1. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties put on auction and claims/rights/dues affecting the property, prior to submitting their bid. The E-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property statutory dues like property taxes, society dues etc. The Bank however shall not be responsible for any outstanding statutory dues/encumbrances/tax arrears, if any. The intending bidders should make their own independent inquiries regarding the encumbrances, title of properties & to inspect & satisfy themselves. Properties can be inspected strictly on the above mentioned dates and time. 2. The interested bidders shall submit their EMD details and documents through Web Portal: <https://www.bankeauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankeauctions.com>) through Login ID & Password. The EMD shall be payable through Pay Order/ Demand Draft of Nationalized / Scheduled Bank drawn in favor of HDFC Bank Limited payable at par. It should reach the office of the **HDFC BANK LTD. At 1st Floor, Jardine House, 4 Clive Row, Kolkata-700001 latest by 5.00 p.m. on or before 26.12.2019.** Offers below the Reserve Price / without EMD / qualified / conditional shall be disqualified. 3. The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact M/s. C1 India Pvt. Ltd., Plot No 301, Gulf Petro Chem Building, Udyog Vihar, Phase 2, Gurgaon. Helpline Nos : 0124-4302020/2122/23/24, Mr.Kingshuk Ghosh, Mobile : 09836311889. Help Line e-mail ID: support@bankeauctions.com kolkata@c1india.com and for any property related query may contact the concerned Authorised Officer Mr. Debojit Mukherjee (Mobile-9674713082), E Mail- debojit.mukherjee@hdfcbank.com or at address as mentioned above in office hours during the working days. (10 AM to 5 PM). 4. The highest bid shall be subject to approval of HDFC Bank Limited. Authorised Officer reserves the right to accept/ reject all or any of the offers/ bids so received without assigning any reasons whatsoever. His decision shall be final & binding. For detailed terms and conditions of the sale, please refer to the link provided in www.hdfcbank.com and www.bankeauctions.com

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

The borrower/ guarantors in the account **M/s. Gayatri Tea Trading Co** is hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

Date: 24.11.2019
Place: Kolkata

Sd/- Authorised Officer,
HDFC Bank Ltd.

