



HDFC Bank Limited

Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013
 Regional Office: HDFC Bank Ltd ; Dept For Special Operations, Peninsula Business Park, B-Wing, 4th Floor, Dawn Mills Compound, Ganpat Rao Kadam Marg, Lowerparel, Mumbai : 400 013.

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

LAST DATE OF SUBMISSION OF EMD AND DOCUMENTS: AS MENTIONED IN THE TABLE BELOW

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/Mortgagors/Guarantors that the Authorized Officer of HDFC BANK LTD. HAD TAKEN PHYSICAL POSSESSION OF THE FOLLOWING PROPERTY/IES pursuant to the notice issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the following loan accounts with right to sell the same on "as is where is, as is what is, whatever is there is and without recourse basis" for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act read with Rule 8 of the said Rules proposes to realize the Bank's-dues by sale of the said property/ies. The sale will be done by the undersigned through e-auction platform provided at the website.

DESCRIPTION OF IMMOVABLE PROPERTIES

S. No.	Name of the Branch & Account	Name of the Mortgagor & Guarantors of the property	Details of common mortgaged property	Amount as per Demand Notice Demand Notice Date	Inspection Date and Time	Reserve Price		Date/Time of e-Auction	Last Date for Receipt of Bids	Name of Authorised Officer/Phone No./Email Id
						EMD	Bid Increase Amount			
1	HDFC Bank Ltd , Mumbai. A/c- M/s. Gold Dust Jewellers, Through its proprietor Mr. Aatif Khan. Flat No. 1001, 10th Floor, Bhagat Building, 14th Road, Bandra (West), Mumbai - 400 050.	Mortgagors: Mr. Aatif Khan. Guarantors: Mr. Aatif Khan & Mr. Abdul Khan.	1. Residential property 2 BHK situated at Flat No. 3, Ground Floor, Bldg No. 14, Carpet Area 608 sq.ft., Mahavir Nagar CHSL, Ideal Enclave Complex, Mira Bhayander Road, Mira Road (E), Dist. Thane - 401 107.	Rs. 2,01,63,486.78 22/06/2016. Dues as on 31/05/2016 with further interest along with the costs and expenses till the date of full and final payment under the cash credit loan account.	10/12/2019 11.00 AM to 05.00 PM	Rs. 40,50,000/- Rs. 4,05,000/- Rs. 50,000/-		27/12/2019 11.00 AM to 1.00 PM With Unlimited extension of 5 Minutes each.	23/12/2019 up to 4.00 PM.	Mr. Damodar Shenoy Mobile : 9322157592 damodar.shenoy@hdfcbank.com
			2. Residential property 2 BHK situated at Flat 202, 2nd Floor, Bldg No. 14, Carpet Area 639 sq.ft., Mahavir Nagar CHSL, Ideal Enclave Complex, Mira Bhayander Road, Mira Road (E), Dist. Thane - 401 107.		10/12/2019 11.00 AM to 05.00 PM	Rs. 45,00,000/- Rs. 4,50,000/- Rs. 50,000/-	27/12/2019 2.00 PM to 4.00 PM With Unlimited extension of 5 Minutes each.	23/12/2019 up to 4.00 PM.	Mr. Damodar Shenoy Mobile : 9322157592 damodar.shenoy@hdfcbank.com	

TERMS & CONDITIONS

- 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 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. 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 property/ies & to inspect & satisfy themselves. Properties can be inspected strictly on the above mentioned dates and time
- 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 EITHER through NEFT / RTGS in the following Account: 02400930000063, Name of the Account : FUNDS TO BE CLEARED : DOC SEN, Name of the Beneficiary : HDFC BANK LTD., IFSC Code : HDFC0000240. Please note that the Cheques / Demand Drafts shall not be accepted as EMD amount.
- 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 : 0124-4302020/21/22/23/24, Mr. Hareesh Gowda Mobile : 09594597555. Help Line e-mail ID: support@bankeauctions.com and for any property related query may contact the concerned Authorised Officer Damodar Shenoy (Mobile-09322157592), E Mail- damodar.shenoy@hdfcbank.com or Mr. Anantharam Ramanathan (Mobile-09323138635) at address as mentioned above in office hours during the working days. (10 AM to 5 PM)
- 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 15 DAYS SALE NOTICE UNDER RULE 9(1) OF THE SARFAESI ACT, 2002

The borrowers/guarantors are 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: 18 November, 2019.
Place: Mumbai

Authorized Officer
HDFC BANK LIMITED

Terms and Conditions of sale of Immoveable property more particularly described in the Schedule herein below under SARFAESI Act 2002, Auction Notice for which were published in the newspaper namely "Free Press Journal" and "Navshakti," dated 19.11.2019.

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 properties 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 concerned Authorised Officer, there is no encumbrance on any properties. 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 properties are being sold with all the existing and future encumbrances whether known or unknown to the bank. The concerned 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 each 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 NEFT / RTGS in the following Account: 02400930000063, Name of the Account : FUNDS TO BE CLEARED - DOC SERV, Name of the Beneficiary : HDFC BANK LTD., IFSC Code : HDFC0000240 latest by 4.00 p.m. on or before the dates mentioned in the table above. Please note that the Cheques / Demand Drafts shall not be accepted as EMD amount.
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 NEFT / RTGS Challan ; 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 etc.; without which the Bid is liable to be rejected. UPLOADED SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: <https://www.bankeauctions.com>) AFTER DULY FILLING UP & SIGNING 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, Gulf Petro Chem Building, Udyog Vihar, Phase 2, Gurgaon . Helpline Nos : 0124-4302020/21/22/23/24 , Mr. Hareesh Gowda Mobile : 09594597555, Help Line e-mail ID: support@bankeauctions.com and for any property related query may contact Mr Damodar Shenoy (Authorised Officer); MOBILE No: 9322157592; e-mail ID: Damodar.Shenoy@hdfcbank.com or Mr. Anantharaman Ramanathan (Mobile-09323138635); In office hours during the working days. (10 AM to 5 PM).

8. Only buyers holding valid User ID/ Password and confirmed payment of NEFT/RTGS shall be eligible for participating in the e-Auction process.
9. The interested bidder has to submit their Bid Documents [EMD (not below the 10% of Reserve Price) and required documents (mentioned in Point No.6)] on/ before on/ before the dates mentioned in the table **up to 4:00 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 concerned Authorised Officer.
10. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned in 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 (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the concerned Authorised 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 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 after the acceptance of bid price by the concerned 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 concerned Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer 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 concerned 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 concerned Authorised Officer is not bound to accept the highest offer and the concerned 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. Any issue with regard to connectivity during the course of bidding online shall be the sole responsibility of the bidder and no claim in this regard shall be entertained. 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 bidders 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.

Schedule of the Properties:

1. Residential property 2 BHK situated at Flat No. 3, Ground Floor, Bldg No. 14, Carpet Area 608 Sq. Ft., Mahavir Nagar CHSL, Ideal Enclave Complex, Mira Bhayander Road, Mira Road (E), Dist. Thane – 401 107, owned by Mr. Aatif Khan.
2. Residential property 2 BHK situated at Flat No. 202, 2nd Floor, Bldg No. 14, Carpet Area 639 Sq. Ft., Mahavir Nagar CHSL, Ideal Enclave Complex, Mira Bhayander Road, Mira Road (E), Dist. Thane – 401 107, owned by Mr. Aatif Khan.

Date: 19th November 2019

Sd/-

Authorised Officer

Place: Mumbai.

HDFC BANK LIMITED