



Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013

townhall 03

HDFC BANK 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 Securitization 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

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 EMD 6% Increase Amount	Date/Time of e-Auction	Last Date for Receipt of Bids	Name of Authorized Officer/Phone No./Email id
HDFC Bank Ltd, Chhatarpur, M.P. A/c- Jai Shih Enterprises, Through its proprietor Mr. Shankar Lal Agrawal, Ward No. 11, House No. 295, Vill - Gulgunj, Tehsil Bijawer, Dist. Chhatarpur, Madhya Pradesh - 471001	Mortgagors: Mr. Azad Kumar Agrawal Guarantors: Mr. Shankar Lal Agrawal & Mr. Azad Kumar Agrawal.	Residential property situated at Ward No. 08, House No. 295, . Constructed on Ground & First Floor, Plot Area admeasuring 4100 sq.ft., Constructed Area 2000 sq.ft., Vill Gulgunj, Tehsil Bijawer, Dist. Chhatarpur, Madhya Pradesh 471001, owned by Mr. Azad Kumar Agrawal.	Rs. 12,86,160.00 13.05.2018 Dues as on 30/04/2018 with further interest along with the costs and expenses till the date of full and final payment under the overdraft against property loan account	18/10/2019 11.00 AM to 05.00 PM	₹ 25,65,000/- ₹ 2,56,500/- ₹ 25,000/-	30.10.2019 11.00 AM to 1.00 PM With Unlimited extension of 5 Minutes each.	25.10.2019 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 Authorized 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/ effecting 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 Authorized 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 Authorized 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.banksauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.banksauctions.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 SERV. 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 intending 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, Gali Petro Chem Building, Udyog Vihar, Phase 2, Gurgaon . Helpline Nos : 0124-4302020/21/22/23/24, Mr. Haresh Gowda Mobile : 99584597555. Help Line e-mail ID: support@banksauctions.com and for any property related query may contact the concerned Authorized Officer Damodar Shenoy (Mobile-09322157592), E Mail- damodar.shenoy@hdfcbank.com or Mr. Anantharaman Ramanathan (Mobile-09323138635) E Mail- anantharaman.ramanathan@hdfcbank.com 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. Authorized 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.banksauctions.com

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) 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 : 20, September -2019, Place : Chhatarpur, Madhya Pradesh Authorized Officer - HDFC Bank Limited

अचल संपत्तियों की ई-नीलामी बिक्री हेतु सार्वजनिक सूचना ईएमडी एवं दस्तावेज जमा करने की अंतिम तिथि - नीचे वर्णित तालिका अनुसार
प्रतिभूति हित (प्रवर्तन) नियमावली 2002 के नियम 8(6) के प्रावधान के साथ पठित वितीय आस्तियों के प्रतिभूतिकरण एवं पुनर्गठन और प्रतिभूति हित प्रवर्तन अधिनियम, 2002 के तहत अचल परिसंपत्तियों की बिक्री के लिए ई-नीलामी की बिक्री सूचना।

जैसा कि, वितीय परिसंपत्तियों के प्रतिभूतिकरण एवं पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम 2002 की धारा 13(2) के अंतर्गत जारी सूचना के अनुपालन में बैंक के बकाए नीचे वर्णित ब्याज की वसूली के लिए उसकी बिक्री करने के अधिकार के साथ एचडीएफसी बैंक के प्राधिकृत अधिकारी के रूप में अधोहस्ताक्षरी ने निम्नलिखित ऋण खाताओं में निम्नलिखित संपत्तियों का भौतिक अधिग्रहण कर लिया है तथा ऋणधारक द्वारा उसके भुगतान में विफलता के बाद उक्त नियमावली के नियम 8 के साथ पठित उक्त अधिनियम की धारा 13(4) के अंतर्गत प्रदत्त शक्तियों का प्रयोग करते हुए बैंक के बकाया की वसूली के लिए अधोहस्ताक्षरी "जहाँ है, जैसा है और जो कुछ भी है" एवं "बिना सहाय" के आचार पर उसकी बिक्री का प्रस्ताव करते हैं। अधोहस्ताक्षरी द्वारा यह बिक्री वेबसाइट पर उपलब्ध ई-नीलामी प्लेटफॉर्म के माध्यम से की जाएगी।

अचल संपत्तियों का विवरण

क्रं.	शाखा एवं खाता का नाम	संपत्ति के बंधककर्ता एवं जमानतदारों के नाम	बंधक संपत्ति का विवरण	भंग सूचना के अनुसार राशि/ भंग सूचना दिनांक	निरीक्षण की तिथि एवं समय	आंशिक मूल्य ईएमडी बोली बजाने की राशि	ई-नीलामी की तिथि/समय	बोली प्राप्ति हेतु अंतिम तिथि	प्राधिकृत अधिकारी का नाम/ फोन नं./ ई-मेल आईडी
1.	एचडीएफसी बैंक लि., छतरपुर, म.प्र. खाता - जय शिव इंटरप्राइजेस वास्ते प्रोप्राइटर श्री शंकर लाल अग्रवाल, वार्ड नं. 11, मकान नं. 295, ग्राम गुलगांव, तहसील बीजावर, जिला छतरपुर, म.प्र.-471001	बंधककर्ता : श्री आजाद कुमार अग्रवाल जमानतदार : श्री शंकर लाल अग्रवाल एवं श्री आजाद कुमार अग्रवाल	रहवासी संपत्ति, वार्ड नं. 08, मकान नं. 295, तल एवं प्रथम मजिल, प्लॉट क्षेत्रफल 4100 वर्गफीट, निर्मित क्षेत्रफल 2000 वर्गफीट, ग्राम गुलगांव, तहसील बीजावर, जिला छतरपुर, म.प्र.-471001 स्थित। स्वामित्व श्री आजाद कुमार अग्रवाल	₹ 12,85,199.90 13.05.2016 30.04.2016 को बकाया संपत्ति ऋण खाते के विरुद्ध और बंधक के आर्गन-रामपूर्ण एवं अंतिम भुगतान की तिथि तक आगे लागत, खर्च और ब्याज के साथ	10/10/2019 सात: 11.00 बजे से सात: 5.00 बजे	₹ 25,65,000/- ₹ 2,58,000/- ₹ 25,000/-	30.10.2019 सात: 11.00 बजे से दोपहर 1.00 बजे प्रत्येक 5 मिनट के असिमित विस्तार के साथ	25.10.2019 सात: 4.00 बजे तक	श्री दामोदर शिर्नीय मोबाईल : 9322157592 Damodar.shenoy@hdfcbank.com

नियम एवं शर्तें

- अधिकृत अधिकारी के पूर्ण ज्ञान व और जानकारी में किसी भी संपत्ति पर कोई भार नहीं है। इच्छुक निविदाकारों को सलाह दी जाती है। कि वे अपनी निविदाएं जमा करने से पूर्व नीलामी के लिए रक्खी संपत्ति / ओ पर किसी भार हक और संपत्ति को प्रभावित करने वाले दावों / अधिकारों / देयों के संबंध में अपनी स्वयं की स्वतंत्र जांच कर लें। ई-नीलामी विज्ञापन बैंक की ओर से कोई पावदा अथवा मोई अयावेदन नहीं है और न ही ऐसा समझा जाए। संपत्ति बैंक को हस्त या अग्रता सभी मौजूदा और भावी भारों के साथ बेची जा रही है। प्राधिकृत अधिकारी / प्रचारात ऋणदाता किसी प्रकार से किसी तीसरी पार्टी दावों / अधिकारों / देयों के लिये जिम्मेदार नहीं होगा। प्राधिकृत अधिकारी के पूर्ण ज्ञान व जानकारी में किसी संपत्ति पर कोई भार, सांख्यिक देय जैसी सम्यक्त कर, सोसाइटी देय आदि नहीं है। हालांकि बैंक किसी बकाया सांख्यिक देय/भार/ हक/कर अधिशेष यदि कोई हो, के लिए जिम्मेदार नहीं होगा। इच्छुक निविदाकारों को सलाह दी जाती है कि वे अपनी निविदाएं जमा करने से पूर्व नीलामी के लिए रक्खी संपत्ति / ओ पर किसी भार, हक और संपत्ति को प्रभावित करने वाले दावों / अधिकारों / देयों के संबंध में अपनी स्वयं की स्वतंत्र जांच कर लें।
- इच्छुक निविदाकार ऑनलाइन आईडी व पासवर्ड के माध्यम से वेब पोर्टल: <https://www.banksauctions.com> (ऑनलाइन आईडी व पासवर्ड अपना नाम <https://www.banksauctions.com> पर पंजीकृत कर नि सुवल प्राप्त किए जा सकते हैं) के माध्यम से अपना ईएमडी विवरण और दस्तावेज जमा कर सकते हैं। ईएमडी खाता : 02400930000063 खाते का नाम फंड दू बी वलीयर्स लोक सर्व, लगार्थी का नाम - एचडीएफसी बैंक लि., आईएफएससी कोड **HDFC0000240** में एनईएफटी / आरटीजीएस द्वारा भुगतान करनी होगी। कृपया नोट करें कि बैंक / डिमांड ड्राफ्ट द्वारा संपत्ति / ओ के रूप में ईएमडी रवीकर नहीं होगी।
- इच्छुक निविदाकार जिन्होंने ईएमडी जमा की होगी और जिन्हें ऑनलाइन आईडी व पासवर्ड बनाने, डाटा अपलोड करने, निविदा जमा करने में किसी सहायता, ई निविदाकरण प्रक्रिया पर प्रशिक्षण की आवश्यकता हो तो वे मेसर्स सी। इडिका प्रा. लि., प्लॉट नं. 361, गल्फ प्रेटोर्कम बिल्डिंग, उद्योग विहार, फेज-2, गुडगांव, हेल्पलाईन नं. 0124-4302020 / 21 / 22 / 23 / 24, श्री हरिण गोबाडा. (मोबाईल. : 09594597555), हेल्पलाईन ई-मेल आईडी : support@banksauctions.com, प्राधिकृत अधिकारी श्री दामोदर शिर्नीय, (मोबाईल नं. : 09322157592), हेल्पलाईन ई-मेल-आईडी : damodar.shenoy@hdfcbank.com अथवा श्री अनंथारमन रामनाथन (मोबाईल नं. : 09323138635) हेल्पलाईन ई-मेल आईडी : anantharaman.ramanathan@hdfcbank.com से उपरोक्त पते पर कार्य दिवसों में कार्यालयी अवधि (पूर्व 10 से अप. 5 तक) संपर्क कर सकते हैं।
- उक्त नाम बोली एचडीएफसी बैंक लिमिटेड के अनुमोदन के तहत होगी। प्राधिकृत अधिकारी को बिना कोई कारण दिए प्रा किस्ती/समी/प्रस्तावों/ निविदाओं को रवीकार / अरवीकार / करने का अधिकार होगा। उसका निर्णय अंतिम व बाध्यकारी होगा। बिक्री के विस्तृत नियम व शर्तों के लिए कृपया www.hdfcbank.com और www.banksauctions.com पर दिए लिंक देखें।

सर्वेसती अधिनियम, 2002 के नियम 8(6) के तहत सांख्यिक 30 दिनी बिक्री सूचना

कर्जदार / जमानती को एतद्वारा ई-नीलामी से पूर्व उपरोक्त अनुसार अद्यतन ब्याज और सहायक व्ययों सहित भुगतान करने के लिए अधिसूचित किया जाता है। अन्यथा संपत्ति की नीलामी/बिक्री की जायेगी और बकाया देय राशि यदि कोई हो, की वसूली ब्याज और लागत सहित की जायेगी।

दिनांक : 20 सितंबर, 2019, स्थान : छतरपुर, मध्यप्रदेश

प्राधिकृत अधिकारी
एचडीएफसी बैंक लिमिटेड

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 "The Pioneer" and "Deshbandhu" dated 20.09.2019.

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) E Mail- anantharaman.ramanathan@hdfcbank.com);
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. CI India Pvt. Ltd. prior to the date of e-Auction. Neither the concerned Authorised Officer/ Bank nor M/s. CI 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/ 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 situated at Ward No. 08, House No. 295, Constructed on Ground & First Floor, Plot Area admeasuring 4100 sq.ft., constructed area 2000 sq.ft., Vill – Gulgunj, Tehsil Bijawer, Dist. Chhatarpur, Madhya Pradesh – 471001 , owned by Mr. Azad Kumar Agrawal.

Date: 20 September, 2019

Sd/-

Authorised Officer

Place: Chhatarpur, Madhya Pradesh.

HDFC BANK LIMITED