Detailed Terms and Conditions of sale of Immovable property more particularly described in the Schedule herein below under SARFAESI Act 2002 A/e M/s. Jai Balaji Corporation.

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 Authorised 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/effecting the property/ies, 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 A/e. M/s Jai Balaji Corporation” payable at Par, should reach the office of the HDFC BANK Ltd at " Jardine House", 1st Floor, 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 DURY 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@ciindia.com, Support Landline no +91 1244302020/2021/2022/2023/2024, Support Mobile Nos. +91729198124/25/26 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.5,50,000/-] and required documents (mentioned in Point No.6)] on/ before on/ before 04/02/2020 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 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. CI India Pvt. Ltd. prior to the date of e-Auction. Neither the 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/ 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.


16. The intending bidders should register their name at https://www.bankcauctions.com and get userid and password free of cost. Bidders who are holding valid ID & Password provided by CI 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: - Flat Nos. A1 and A2, 1st floor, admeasuring 1300 Sq.ft in the building named and styled as “LIPIKA”, situated at premises no. 20/1/1-N Ballygunj Station Road, P.S. Gariahat, Kolkata-700019, under Municipality Ward No.68, District-South 24 Parganas and standing in the name of Shri Subhabrata Basu.

Place: Kolkata
Date: 16/01/2020

Sd/-
Authorised Officer
**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY**

**HDIFC BANK Ltd., Head Office: HDIFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013**  
**Branch Office: HDIFC Bank Ltd., Dept. of Special Operations, 1st Floor, Jardine House, 4 Clive Row, Kolkata-700004.**

**E-Auction Date Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002**  
**Notice is hereby given to the public in general and in particular to the aforementioned Debtor(s), Embody Corporation, Mr. Venkataraman, Mr. Ramesh Bhathe, Mrs. Pramod Bhathe and Mr. Subramania Bhathe (Debtor/Assignee(s)) that the below-named immovable properties are going to be auctioned on **27-12-2020** at HDIFC Bank Ltd., 411 B, 1st Floor, 14, Jardine House, 4 Clive Row, Kolkata-700004 at 1:00 p.m.**

**DESCRIPTION OF IMMOVABLE PROPERTIES**

<table>
<thead>
<tr>
<th>Property Details</th>
<th>Auction Date and Time</th>
<th>Reserve Price</th>
<th>Bid Increase Amount</th>
<th>Date / Time of e-Auction</th>
<th>Enforcement</th>
</tr>
</thead>
<tbody>
<tr>
<td>Property 1</td>
<td>27-12-2020 1:00 p.m.</td>
<td>Rs. 5,00,000/-</td>
<td>Rs. 1,00,000/-</td>
<td>01/01/2021 11:00 a.m.</td>
<td>Liquidation</td>
</tr>
<tr>
<td>Property 2</td>
<td>27-12-2020 1:00 p.m.</td>
<td>Rs. 3,50,000/-</td>
<td>Rs. 7,00,000/-</td>
<td>01/01/2021 11:00 a.m.</td>
<td>Liquidation</td>
</tr>
</tbody>
</table>

**TERMS & CONDITIONS:**

1. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the interested bidders should make their own independent inquiries regarding the encumbrances. Site of property is put on e-auction and not to erect a building on the property, prior to submitting their bid. The E-Auction should not interfere with the decision of the bank. The Authorised Officer shall not be responsible in any way for any dispute that may arise in the auction. The bank reserve the right to refuse a bid at any time without assigning any reasons.


4. There shall be no refund of any amount paid by the interested bidders, if their bid is not successful. However, the bank reserves the right to withdraw any property from the auction at any time without assigning any reasons.

For detailed terms and conditions of the sale, please refer to the website of HDIFC Bank Ltd., www.hdificomp.com.

**STANDBY SALES INSTRUCTIONS IN CASE OF THE BARRIER ACT, 2002**

**The interested bidders in the auction of the above properties shall be considered to be the successful bidders and shall be required to pay the sum so mentioned above along with 12% stated interest and all statutory expenses before the date of e-Auction, failing which the property will be auctioned again and balance dues, if any, will be recovered with interest and cost.**

**Sd/- Authorised Officer, HDIFC Bank Ltd.**

**Date: 16.01.2020**

[Signature]

**The Telegraph:** 16.01.2020
<table>
<thead>
<tr>
<th>Account Number</th>
<th>Account Type</th>
<th>Balance</th>
<th>Minimum Balance</th>
<th>Interest Rate</th>
</tr>
</thead>
<tbody>
<tr>
<td>1234567890</td>
<td>Savings</td>
<td>$1234</td>
<td>$500</td>
<td>2%</td>
</tr>
<tr>
<td>0987654321</td>
<td>Current</td>
<td>$4567</td>
<td>$1000</td>
<td>1.5%</td>
</tr>
<tr>
<td>9876543210</td>
<td>Fixed</td>
<td>$7890</td>
<td>$2000</td>
<td>3%</td>
</tr>
</tbody>
</table>

**Account Information**

- **Account Number**: 1234567890
- **Account Type**: Savings
- **Balance**: $1234
- **Minimum Balance**: $500
- **Interest Rate**: 2%

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**Notes**

- Ensure to maintain the minimum balance to earn interest.
- Interest is credited on a quarterly basis.
- Any queries can be directed to the bank's customer service.