



Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013
Regional Office: HDFC Bank Ltd; Deptt. For Special Operations, 5th floor, Ansal Classique Tower Rajouri Garden, New Delhi
Authorised Office at: HDFC Bank Ltd., Deptt. For Special Operations, First Floor, Adjoining Manju Cinema, Millerganj, G. T. Road, Ludhiana

E-AUCTION SALE NOTICE PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES E-AUCTION SALE NOTICE

E-Auction Sale Notice for Sale of immovable properties mortgaged to Bank under 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) Rule, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s)/Mortgagor(s)/Guarantor(s) that, the Authorized Officer(s) of **HDFC BANK LTD.** had taken physical possession of the following property/ies mentioned, pursuant to demand raised vide notice(s) 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 of the below-mentioned Properties shall be conducted by way of E-Auction through Web Portal: <https://www.bankeauctions.com>

DESCRIPTION OF IMMOVABLE PROPERTIES

| Sr. No. | Name of the Branch & Account | Name of the Borrower & Guarantors of the property | Amount as per Demand Notice | Details of property/ies | Date of Inspection & Time | Date/ Time of E-Auction | Last Date for Receipt of Bid Form and EMD | Reserve Price | | Name of Authorised Officer/Phone No. / Email Id |
|---------|------------------------------|--|-----------------------------|---|---|--|---|--|--|---|
| | | | | | | | | EMD | Bid Increase Amt | |
| 1. | HDFC BANK LTD., BHATTU MANDI | Mortgagors and Guarantors: M/s Saraswati Ginning Pressing and Oil Mills -(Borrower and Mortgagor)- M/s Saraswati Ginning Pressing and Oil Mills - (Borrower and Mortgagor) - A Partnership Firm of Mr Amit Kumar Bansal S/o Mr Radhey Shyam Bansal W/o Mr Radhey Shyam Bansal, Mrs Sudesh Rani Bansal W/o Mr Naresh Kumar, Mrs Munni Devi W/o Mr Radhey Shyam Bansal and Mrs Saroj W/o Mr Rajender Parshad, having its place of business at Bhattu Mandi Fatehabad Haryana. | INR 15,34,48,119.50 | 1. All that Part and Parcel of Industrial Property, lying in and Built on Land measuring 32 Kanal 06 Marla comprising in Khasra No. 75/11(4-9), 12(02-4), 17(3-2), 18(7-19), 19(7-9), 20(6-13), 23(6-3), 24(10-7), Situated at Bhattu Kalan, Distt. Fatehabad-Haryana. Owned by M/s Saraswati Cotton Ginning Pressing and Oil Mills through its partners and is bounded as under: North: Water Works; South- Land of Om Parkash, East- Fatehabad Road, West- Open Land. | 27.08.2020 FROM 11.00 AM TO 12.00 NOON | 31.08.2020 11.00 AM ONWARDS | 29.08.2020 UPTO 4.00 PM | Rs. 4,60,00,000/- Rs. 46,00,000/- Rs. 1,00,000/- | Mr. Madhur Sharma 9356070006 Email ID- Madhur.sharma@hdfcbank.com | |
| | | | 05.11.2018 | 2. All that Part and Parcel of Built Up Commercial Shop No 39, measuring 20' X 85' (188.88 Sq. Yds) Situated at New Anaj Mandi, Bhattu Mandi, Distt Fatehabad- Haryana- 125053 owned by Mrs Sudesh Rani W/o Mr Naresh and is bounded as under: North: Road, South- Road, East- Shop No. 40, West- Shop Number 38. | 27.08.2020 FROM 11.00 AM TO 12.00 NOON | 31.08.2020 11.00 AM ONWARDS | 29.08.2020 UPTO 4.00 PM | Rs. 1,90,00,000/- Rs. 19,00,000/- Rs. 1,00,000/- | Mr. Madhur Sharma 9356070006 Email ID- Madhur.sharma@hdfcbank.com | |
| 2. | HDFC BANK LTD., RAIKOT | Mortgagors and Guarantors : 1. M/s Tajpur Rice and General Mills (Borrower/Mortgagor) Through its Partners Nitish Goyal, Raman Kumar, Ranjeet Kaur Litt and Jaswinder Singh Litt having its office at Sarabha Road, Village Tajpur, Raikot, Ludhiana, Pb.-141109; 2. Mr. Jaswinder Singh Litt S/o Mr Arjan Singh Litt (Partner/Mortgagor/ Guarantor), Tehsil Raikot, Burj Litan, Ludhiana, Kaley, Pb. -141107 Also at Sarabha Road, Vill. Tajpur, Raikot, Ludhiana, Pb.- 141109; 3. Ms. Ranjeet Kaur W/o Mr. Jaswinder Singh Litt (Partner/Guarantor) Tehsil Raikot, Burj Litan, Ludhiana, Kaley, Pb. -141107 Also at Sarabha Road, Village Tajpur, Raikot, Ludhiana, Pb. - 141109; 4. Mr. Raman Kumar S/o Mr Satpal (Guarantor) Having address at: House No. 1651, Ward No. 12, Tehsil Raikot, Ludhiana -141109. Also at C/o M/s Tajpur Rice and General Mills, Sarabha Road, Village Tajpur, Raikot, Ludhiana, Pb.- 141109 Also at B-35, H. No.255A, Rajguru Nagar, Ludhiana, Punjab- 141012; 5. Mr. Nitin Goyal s/o Mr Raman Kumar (Guarantor) Having address at: House No. 1651, Ward No. 12, Tehsil Raikot, Ludhiana - 141109 Also at C/o M/s Tajpur Rice and General Mills Sarabha Road, Vill. Tajpur, Raikot, Ludhiana, Pb.- 141109 Also at B-35, House No. 255A, Rajguru Nagar, Ludhiana, Pb. -141012. | INR 14,37,01,548.14 | HIG Flat Number 4, Second Floor, Block -A, BRS Nagar, Ludhiana owned by Mr Jaswinder Singh Litt. | 26.08.2020 FROM 11.00 AM TO 12.00 NOON | 31.08.2020 12.00 NOON ONWARDS | 29.08.2020 UPTO 4.00 PM | Rs. 60,00,000/- Rs. 6,00,000/- Rs. 1,00,000/- | Mr. Madhur Sharma 9356070006 Email ID- Madhur.sharma@hdfcbank.com | |
| | | | 24.08.2018 | | | | | | | |

TERMS & CONDITIONS: 1. The e-Auction is being held on "AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS". 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 NEFT / RTGS in the following Account: 59200006492171, Name of the Account : ONLINE AUCTION ACCOUNT-RPM LEGAL, Name of the Beneficiary : HDFC BANK LTD., IFSC Code : HDFC0000240 or through Demand Draft drawn in favour of HDFC Bank Ltd Account No. 50200006492171 latest by 4.00 p.m on or before the dates mentioned in the table above. Please note that the Cheques shall not be accepted an EMD amount. 3. To the best of knowledge and information of the Authorized Officer, there is no encumbrance i.e. statutory dues like property taxes, society dues etc as per Bank's record on the property. The Bank however shall not be responsible for any present/past/future outstanding non-statutory dues /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. Property can be inspected strictly on the above mentioned date and time. 4. 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 our service provider M/s. C1 India Pvt. Ltd., Plot No 301, Gulf Petro Chem Building, Udyog Vihar, Phase 2, Gurgaon. Helpline No's: 0124-4302020/21/22/23/24, Mr Pandeep Singh Mobile: 09646796075, Help Line e-mail ID: support@bankeauctions.com and for any property related query may contact the Authorized officer as mentioned above in office hours during the working days. (10 AM to 5 PM). 5. 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, or cancel the auction/sale without assigning any reasons whatsoever. His decision shall be final & binding. 6. (FOR DETAILED TERM AND CONDITIONS PLEASE REFER TO OUR WEBSITE www.hdfcbank.com and www.bankeauctions.com).

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

This may also be treated as notice u/r 8(6) Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to borrowers/ and Guarantors of the above said loan about the holding of E-Auction Sale on the above mentioned date. The borrower/ guarantors/mortgagors are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before 15 days of this notice/the date of Auction, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

DATE : 13.08.2020

PLACE : LUDHIANA

FOR HDFC BANK LTD., AUTHORISED OFFICER

Terms and Conditions of Auction for sale of Immoveable property more particularly described in the Schedule herein below under SARFAESI Act 2002.

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 Auction is being held on “AS IS WHERE IS”, “AS IS WHAT IS BASIS” and “whatever is there is and without recourse”.
3. To the best of knowledge and information of the concerned 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/ 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 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 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 concerned Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
6. The bidders are not permitted to withdraw their bids once the EMD is deposited by them. In case of non-participation of bidders in the auction, the EMD shall be deemed to be forfeited
7. The interested bidders shall submit their 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 NEFT / RTGS in the following Account: 50200006492171, Name of the Account : ONLINE AUCTION ACCOUNT-RPM LEGAL, Name of the Beneficiary : HDFC BANK LTD., IFSC Code : HDFC0000240 or through Demand Draft drawn in favour of HDFC Bank Ltd Account No. 50200006492171 latest by 1600 hrs on or before date mentioned in the Auction Notice. The NEFT/RTGS shall only be done from the account of the intending bidders and the details of which shall be mentioned in the web portal.DD/Pay order drawn in favour of HDFC Bank Ltd to be payable at Ludhiana drawn on any scheduled commercial Bank along with letter of participation in the bid, shall reach to the Authorized Officer Mr Madhur Sharma on /or before 16:00 hrs on dates mentioned in the Auction Notice at HDFC Bank Ltd, Deptt For Special Operations , 1st Floor, Plot and Shed number B—XV-168/1, Adjoining Manju Cinema, G T Road, Ludhiana, Punjab
8. 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 or Copy of Demand Draft along with letter of participation ; 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. UPLOADING 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
9. 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 Pandeep Singh Mobile: 09646796075**, Help Line e-mail ID: support@bankeauctions.com and for any property related query may contact **Mr. Madhur Sharma (Authorised Officer); MOBILE No: 9356070006 ;e-mail ID: madhur.sharma@hdfcbank.com** during office hours on the working days. (10 AM to 5 PM)
10. Only buyers holding valid User ID/ Password and confirmed payment of NEFT/RTGS shall be eligible for participating in the e-Auction process.
11. The interested bidder has to submit their Bid Documents [EMD (not below the 10% of Reserve Price) and required documents (mentioned in Point No.5)] on/ before dates mentioned in the Auction Notice till 4 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.
12. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the ‘Bid Increase Amount’ (mentioned above) 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.
13. 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.
14. 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.
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.
18. On confirmation of sale by the Bank and if the terms of payment have been complied with, the concerned Authorised Officer exercising the power of sale shall issue Sale Certificates for the immovable property in favour of the purchaser(s) in the form given in Appendix V of the Security Interest (Enforcement) Rules, 2002. The sale certificate will be issued in the name of the purchaser(s) / Applicant(s) only and will not be issued in any other name(s).
19. If the Sale Price is more than Rs.50,00,000/- (Rupees Fifty Lakh Only) then the auction purchaser/successful bidder has to deduct 1% (or rate applicable at the time) of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and balance Sale Price has to be remitted to the Bank. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS.
20. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and, any past, present or future encumbrances, all the statutory/ non-statutory dues whatsoever in nature by any authority or agency including Sales Tax, Municipality Tax, Property Tax, Electricity dues, Water dues, taxes, rates, assessment charges, fees etc. owing to any authority, Corporation, department or anybody.
21. The Bank shall not be responsible for any loss or damage pursuant to any litigation whatsoever in nature either at the instance of the Mortgagor(s) or the Borrower(s) in respect of the said property.
22. Bank has discretion to revoke this sale at any point of time before Execution of Sale Certificate and in that event Bank shall reimburse amount paid to the Bank without interest.
23. The stamp duty with respect to this sale certificate shall be borne by the purchaser only
24. On issuance of Sale Certificate by the Bank, sale shall be complete and no claims shall be entertained by the Bank.
25. Nothing in this notice constitutes or will be deemed to constitute any commitment or representation on the part of Bank to sell the property. Bank reserves the right to cancel the sale for any reason it may deem fit or even without assigning any reason and such cancellation shall not be called in question by the bidders

Schedule of Landed Property:

1. All that Part and Parcel of Industrial Property, lying in and Built on Land measuring 32 Kanal 06 Marla comprising in Khasra number 75//11(4-9), 12(02-4), 17(3-2),18(7-19), 19(7-9), 20(6-13), 23(0-3), 24/1(0-7), Situated at Bhattu Kalan, Distt Fatehabad- Haryana. Owned by M/s Saraswati Cotton Ginning Pressing and Oil Mills through its partners and is Bounded as under:
North: Water Works South- Land of Om Parkash
East- Fatehabad Road West- Open Land
2. All that Part and Parcel of Built Up Commercial Shop No 39, measuring 20' X 85' (188.88 Sq Yds), Situated at New Anaj Mandi, Bhattu Mandi, Distt Fatehabad- Haryana- 125053 owned by Mrs Sudesh Rani w/o Mr Naresh and is bounded as under:
North: Road South- Road
East- Shop no 40 West- Shop number 38
3. HIG Flat number 4, Second Floor, Block –A, BRS Nagar, Ludhiana owned by Mr Jaswinder singh Litt.

Date: 13-08-2020
Place: Ludhiana

For HDFC Bank Ltd
Sd/-
Authorised Officer