

**PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES
LAST DATE OF SUBMISSION OF EMD AND DOCUMENTS 27/01/2017 UPTO 05:00 PM**

Sale of immovable properties mortgaged to Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI ACT) and Rules framed thereunder.

Whereas, the Authorized Officer of HDFC BANK in exercise of power conferred under Section 13(4) read with Section 14 of the SARFAESI Act had taken possession of the following property pursuant to the failure of demands made in notice issued under Sec 13(2) of the SARFAESI Act, in the following loan accounts with right to sell the same on "AS IS WHERE IS BASIS, AS IS WHAT IS 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 proposes to realize the Bank's dues by sale of the said property. The sale will be done by the undersigned through e-auction platform provided at the website.

DESCRIPTION OF IMMOVABLE PROPERTY

Name of the Branch & Account	Name of the owner of the property & Guarantors	Details of property	Amount as per Demand Notice	Reserve Price (Rs.) EMD/Bid Incremental amount	Date/ Time of e-Auction
			Demand Notice Date		
HDFC Bank Ltd., Ground Floor, Plot No.344, Unit-9, Near Chandi Chhak, Cuttack, Odisha- 753001.	Mr. Khirod Pattnaik (Owner) Name of Guarantors: 1. Mr. Khirod Pattnaik 2. Mrs. Minakshi Pattnaik	Equitable mortgage of all that part and parcel of land & building there on Ac. 0.073 dec at Mouza- Bhubaneswar-Sadar, Unit-25, Badagada, Khata No. 1003, Plot No- 57, Tahsil-Bhubaneswar standing in the name of Mr. Khirod Pattnaik	Rs.65,63,314.08p as on 31.01.2010 03.02.2010 Along with further interest with effect from 01/02/2010 and other costs and expenses	Rs.31,33,100/- — Rs.3,13,310/- Rs.15000/-	30.01.2017 12.00 Noon To 1.00 p.m.
M/s. Blue Tooth					

TERMS & CONDITIONS:

1. The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS"
2. The EMD shall be payable through Pay Order/ Demand Draft of Nationalized / Scheduled Bank drawn in favor of HDFC BANK Limited A/c M/s. Blue Tooth Payable at Cuttack. It should reach the office of the HDFC BANK LTD. at Chandi Chhak Cuttack latest by 5.00 p.m. on or before 27.01.2017. Offers below the Reserve Price / without EMD / qualified / conditional shall be disqualified.
3. 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. Property can be inspected on 11.01.2017 from 11.00 AM TO 4:00 PM.
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 M/s. C1 INDIA Pvt. Ltd., Contact person Mr. Dev Ghosh, Mobile No.08981043443, e-mail ID: support@bankeauctions.com, dev.ghosh@c1india.com and for any property related query may contact Mr. Ashutosh Pattanaik (Recovery Manager), Mobile No: 9337093813, e-mail ID: ashutosh.pattanaik4@hdfcbank.com, in office hours during the working days.
5. 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 on all the bidders.

(FOR DETAILED TERM AND CONDITIONS PLEASE REFER TO OUR WEBSITE www.bankeauctions.com)

Date: 26.12.2016
Place: Kolkata

Authorized Officer
HDFC BANK LTD.

Detailed Terms and Conditions of sale of Immovable property more particularly described in the Schedule herein below under SARFAESI Act 2002 A/C- Blue Tooth.

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. 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 A/c Blue Tooth Payable at Cuttack should reach the office of the HDFC BANK Ltd at the address mentioned in the auction notice.
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 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., C-104, Sector – 2, Noida – 201301 (UP), Contact Person Mr. Dev Ghosh, Mobile No-08981043443, e-mail ID: support@bankeauctions.com, dev.ghosh@c1india.com and for any property related query may contact: Ashutosh Pattanaik, Manager-Dept. For Special Operations, Mobile No: 9337093813, e-mail ID: ashutosh.pattanaik4@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.3,13,310/-] and required documents (mentioned in Point No.6)] on/ before on/ before 27.01.2017 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.

Schedule of the Property:

Equitable mortgage of all that part and parcel of land & building there on Ac.0.073 dec at Mouza-Bhubaneswar-Sadar, Unit-25, Badagada, Khata No.1003, Plot No.57, Tahasil-Bhubaneswar standing in the name of Mr.Khirod Pattnaik,

Place: Kolkata
Date: 26 /12/2016

Sd/-

Authorised Officer
HDFC Bank Ltd.