



Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013
Regional Office: Department for Special Operations, 2nd Floor, Spenta Building, Senapati Bapat Marg, Lower Parel West, Mumbai, Maharashtra 400013

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 (“SARFAESI Act”) read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rule, 2002 (“Rules”).

Notice is hereby given to the public in general and in particular to the Borrower(s)/Mortgagor(s)/Guarantor(s) that, the Authorized Officer of HDFC BANK LTD. had taken physical possession of the following Secured Asset, pursuant to demand raised vide notice dated 4th September 2020 (“Demand Notice”), issued under Section 13(2) of the SARFAESI Act, 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 further contractual interest and penal charges, incidental charges, cost, expenses payable 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 SARFAESI Act read with Rule 8 of the Rules, proposes to realize the Bank’s dues, by sale of the said Secured Asset. The sale of the below-mentioned Secured Asset shall be conducted by way of E-Auction through Web Portal: www.bankeauctions.com

DESCRIPTION OF IMMOVABLE PROPERTIES/DETAILS OF ACCOUNT/AMOUNT/EMD/ETC

| Name of the Branch & Account | Details of the Secured Asset | Outstanding dues | Inspection Date and Time | Reserve Price | Last Date for Receipt of Bids | Date/ Time of E-Auction |
|---|------------------------------|---|------------------------------------|--|-------------------------------|---|
| | | | | Earnest Money Deposit (EMD) | | |
| | | | | Bid Increase Amount | | |
| M/s Vora Enterprises, sole Proprietor Mr. Pradeep Gordhandas Vora | As per Schedule-I hereunder | Rs.39,73,87,184 (Rupees Thirty Nine Crore Seventy Three Lakhs Eighty Seven Thousand One Hundred Eighty Four only) due as on 31st October 2024, together with further contractual interest, penal charges, incidental charges, cost, expenses from 1st November 2024 till payment and/or realisation thereof (“Outstanding Dues”). | 18th December 2024 10 am to 2pm | Reserve Price: Rs. 3,50,00,000/- (Rupees Three Crores Fifty Lakhs only) EMD: Rs.3,50,000/- (Rupee Three Lakhs Fifty Thousand only) Bid Increase Amount: Rs.2,00,000 (Rupees Two Lakhs only) | 10th January 2024 by 4 pm | 13th January 2024 Between 11 AM to 01 PM |

Schedule- I Description of Property(ies): Flat No. A/901/2 (belonging to Mr. Pradeep Vora) having carpet area admeasuring 202.10 Sq. Meters (2175.40 Sq. Feet) on the 9th Floor and Terrace having area admeasuring 13.54 Sq. Meters (145.75 Sq. Feet say 146 Sq. Feet) in the building named “LE MIRAGE” constructed on a piece of land bearing Plot No. 202, S. No. 349/A, Boat Club Road, Pune 411 001 and the said building A is bounded as follows: **North:** Society Road and Swimming Pool/Club House, **South:** Society Road and Building B, **West:** Society Road, **East:** Society Road together with undivided share in the underlying land and common areas, all rights, title, interest, benefits, claims, income, incidents and entitlements arising there from, both present and future and together with 5 fully paid up shares of the Face Value of Rs. 50/- (Rupees Fifty Each) each aggregating to Rs. 250/- (Rupees Two Hundred Fifty Only) and bearing Certificate No. 056 of Shiv Ki Jai Co-operative Society Limited (“Secured Asset”).

For any assistance or queries, please get in touch with Mr. Hemant Shankar Mokashi (Contact Nos. 9833773131) and Mr. Anjil Jain (Contact No. 7709580680)

TERMS & CONDITIONS:

- The e-Auction is being held on “AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS”.
- The interested bidders shall submit/upload 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:
Name of the Account: DFSO Transitory Account, Name of the Beneficiary: HDFC BANK LTD., Bank Account No.: 57500000904261, IFSC Code: HDFC0000240, Bank: HDFC Bank Ltd., Branch: 240 - Worli Sandoz House.
Please note that the Cheques / Demand Drafts shall not be accepted as EMD amount.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance. However, the Bank shall not be responsible for any present/past/future outstanding non-statutory dues /statutory dues/encumbrances/tax arrears/litigations, if any in respect of the said Secured Asset. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies & inspect & satisfy themselves. The Secured Asset can be inspected strictly on the above-mentioned date and time.
- 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 68, 3rd floor sector 44 Gurgaon 122003. Helpline Nos: 72919811,24,25,26 Mr. Bhavik Pandya Mobile: 8866682937 and 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. (10:00 AM to 5:00 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 or cancel the auction/sale without assigning any reasons whatsoever. His decision shall be final & binding.
(FOR DETAILED TERM AND CONDITIONS PLEASE REFER TO OUR WEBSITE www.hdfcbank.com and www.bankeauctions.com)

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF THE RULES.

This shall also be treated as notice u/r 8(6) read with Rule 9(1) of the Rules, to borrowers/ mortgagor/ guarantors of the above said loan, about the holding of E-Auction Sale on the above-mentioned date.

Date: 01st December 2024
Place : Mumbai

For HDFC Bank Ltd.
Sd/- Authorised Officer
Anjil Jain



HDFC BANK LIMITED
Registered Office: HDFC Bank House, Senapati Bapat Marg,
Lower Parel, Mumbai

CORRIGENDUM

Corrigendum in published E-Auction Sale Notice dated 1st December 2024 (“E-Auction Notice”), for Sale of immovable properties mortgaged to Bank under Securitization and Reconstruction of Financial assets and Enforcement of Security Interest Act, 2002 (“SARFAESI Act”) read with Rule 8(6) of the Security Interest (Enforcement) Rule, 2002 (“Rules”).

This is in reference to E-Auction Notice published in Newspaper viz. Loksatta on 1st December 2024, having circulation in Pune, Maharashtra, wherein the last date for receipt of bids and date of e-auction is inadvertently written as 10th January 2024 and 13th January 2024 respectively instead of ‘10th January 2025 and 13th January 2025’ respectively, in the said E-Auction Notice.

The borrower / mortgagor / guarantor / public in general are hereby requested to note that the last date for receipt of bids and Date of e-auction should be read as “10th January 2025 and 13th January 2025 respectively”. Inconvenience caused please be regretted.

The other contents of the E-Auction Notice remain the same.

Date: 3rd December 2024
Place: Pune

For HDFC Bank Ltd,
Sd- Anjil Jain
Authorized Officer

Terms and Conditions of E-Auction for sale of Immoveable property more particularly described in the Schedule herein below under SARFAESI Act 2002, the E-Auction Notice of which was published in “Indian Express” (English) & “Loksatta” (Marathi) in Pune on 1st December 2024 read with Corrigendum published in “Indian Express” (English) & “Loksatta” (Marathi) in Pune on 3rd December 2024.

The sale shall be subject to the conditions prescribed in the Security Interest Enforcement Rules, 2002 and to the following further conditions.

1. The Authorised Office of HDFC Bank Ltd. (“Bank”) under SARFAESI Act has taken possession of the property described in the Schedule-I herein below.
2. The e-Auction is being held on “AS IS WHERE IS”, “AS IS WHAT IS”, “WHATEVER IS THERE IS” AND “WITHOUT RECOURSE” basis.
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 of whatsoever nature.
4. The particulars in respect of the property (as more mentioned in Schedule – I hereunder) specified in public notice have been stated to the best of the information and knowledge of the Authorised Officer /Bank. However, the Authorised Officer / Bank shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the said property, the area measurements thereof, before submitting the bids.
5. It shall be the responsibility of the bidders to inspect and satisfy themselves about the property and specification before submitting the bid. The inspection of property put on auction will be permitted to interested bidders at sites as mentioned against each property description.
6. 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 Earnest Money Deposit (“EMD”) shall be payable through NEFT / RTGS in the following Account, latest by 4.00 P.M. on or before the respective dates mentioned in the auction notice.:

Name of the Account: DFSO Transitory Account,

Name of the Beneficiary : HDFC BANK LTD.,

Bank Account No. : 57500000904261,
IFSC Code : HDFC0000240,
Bank : HDFC Bank Ltd.,
Branch : 240 - Worli Sandoz House, Mumbai.

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 Mumbai drawn on any scheduled commercial Bank along with letter of participation in the bid, shall reach to the concerned Authorised Officer on /or before 4.00 P.M. on the respective dates mentioned in the auction notice at HDFC Bank Ltd Dept For Special Operations, 2nd Floor, HDFC Spenta, Mathuradas Mills Compound, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400013.

7. 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 & SEAL IS ALSO REQUIRED
8. The interested bidders who 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 68, 3rd floor, sector 44, Gurgaon 122003. Helpline Nos: 72919811, 24, 25, 26 Mr. Bhavik Pandya Mobile: 8866682937 and Help Line e-mail ID: support@bankeauctions.com and for any property related query may contact Mr. Anjil Jain (Contact Nos. 7709580680) and Ms. Prachi Tamgadge (Contact No. 9860205427) (10:00 AM to 5:00 PM).
9. Only buyers holding valid User ID/ Password and confirmed payment of NEFT/RTGS shall be eligible for participating in the e-Auction process.
10. The interested bidder has to submit their Bid Documents and EMD and required documents (mentioned in Point No. 7)] on/ before the respective dates mentioned in the auction notice till 4 P.M., 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.
11. 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 forfeited, and the bidder shall have no grievance of whatsoever nature for such forfeiture of EMD.
12. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (as mentioned in auction 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.

13. 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 bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower/bidder shall have no claim/ right in respect of property/ amount, of whatsoever nature. The bidder shall also have no grievance of whatsoever nature for such forfeiture of money deposited.
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 concerned Authorised Officer/Bank is not bound to accept the highest offer and the concerned Authorised Officer/Bank 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 concerned Authorised Officer may cancel the auction process/bidding at any time without assigning any reason thereof.
17. 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.
18. 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 M/s. C1 India Pvt. Ltd., for this auction after due verification of the documents are allowed to participate in online e-auction on the above portal.
19. Bidding in the last moment should be avoided in the bidders own interest as neither the Authorised Officer/ Bank 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.

20. 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 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).
21. 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% 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 only 99% of the 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.
22. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, registration fees, any other fees, cost, charges, levies etc. in respect of sale of the property. The purchaser shall also bear, 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, Other Tax liabilities, Electricity dues, Water dues, Maintenance charges, Utility charges, Transfer fees with respect to the property etc. taxes, rates, assessment charges, fees etc. owing to anybody.
23. 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), the Borrower(s) or any third parties in respect of the said property.
24. 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.
25. The stamp duty with respect to this sale certificate shall be borne by the purchaser only.
26. On issuance of Sale Certificate by the Bank, sale shall be complete and no claims shall be entertained by the Bank.
27. 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

SCHEDUEL – I

| Description of Property(ies) | |
|--|--|
| <p>Flat No. A/901/2 (belonging to Mr. Pradeep Vora) having carpet area admeasuring 202.10 Sq. Meters (2175.40 Sq. Feet) on the 9th Floor and Terrace having area admeasuring 13.54 Sq. Meters (145.75 Sq. Feet say 146 Sq. Feet) in the building named “LE MIRAGE” constructed on a piece of land bearing Plot No. 202, S. No. 349/A, Boat Club Road, Pune 411 001 and the said building A is bounded as follows:</p> <p>North : Society Road and Swimming Pool/Club House</p> <p>South : Society Road and Building B</p> <p>West : Society Road</p> <p>East : Society Road</p> <p>together with undivided share in the underlying land and common areas, all rights, title, interest, benefits, claims, income, incidents and entitlements arising there from, both present and future and together with 5 fully paid up shares of the Face Value of Rs. 50/- (Rupees Fifty Each) each aggregating to Rs. 250/- (Rupees Two Hundred Fifty Only) and bearing Certificate No. 056 of Shiv Ki Jai Co-operative Society Limited (“Secured Asset”).</p> | |

Date: 4th December 2024

Place: Mumbai

For HDFC BANK LIMITED

Sd/-

Anjil Jain

Authorised Officer