

HDFC Bank Ltd

Authorized Officer of HDFC Bank Ltd. HDFC Bank Ltd. Plot No. 45, First Floor, SP Tower, Near SP office, City Centre, Gwalior, MP, PIN 474011 Phone : 0751-4000239

E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002

Immovable Properties Taken over, under Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, for sale on **"AS IS WHERE IS & WHAT IS THERE IS BASIS"**.

Names of the Borrowers and Loan Account No.	Outstanding Dues to be recovered (Secured Debt)	Location & Details of Immovable Properties	Reserve Price	EMD	Date of Inspection	Date of EMD Submission	Date(s) of E-Auction & Timing
M/S KRISHNA MAWA BHANDAR, Through Proprietor Mr. Sanjeev Sharma s/o Mr. Ram Padam Sharma. Mr. Sanjeev Sharma s/o Mr. Ram Padam Sharma Mrs. Anjali Sharma D/o Mr. Mahesh Parashar LAN# 82116134	1375956 as on 09/08/2018	Shop No. B-4 Jagdamba Complex, Bairagpura, Lashkar, Gwalior, Which is a Part of Municipal House No. 420 after that 26/2, After that 43/429, Admeasuring 129.3 Sq. Ft. Boundaries:- East - Shop of Other West - 6 Ft. Wide Common Passage North - Common Passage and Shop No. B-3, South - Common Passage and Shop No. B-5	Property Reserved Price Rs. 258763/-.	Property EMD Rs. 25876/-	06.10.2025 Onwards BETWEEN 12.00 AM & 03.00 PM As per the availability of Officers.	Last Date EMD Submission: 29.10.2025	30.10.2025 at 11.00 AM to 12.00 Noon with unlimited extension of 5 Mins. for every Successful Bid

* That the Public Notice for sale was published (on 24/04/2025) but the sale of the subjected property in reference to the said public Notice Failed, However the Bank intend to conduct the sale of the said secured asset again and as such notice is deemed to be under proviso to Rule 9, Sub Rule (1) of the Security Interest (Enforcement)(Amendment) Rules 2002. With further interest as applicable, incidental expenses costs, charges etc. incurred till the date of payment and/or realization.

NB: to the best of knowledge and information of the Authorized Officer (A.O.) of HDFC Bank Ltd, there are no encumbrances.

The particulars in respect of the secured assets specified herein above have been stated to the best of the information of the undersigned, who, however shall not be responsible for any error, misstatement or omission in the said particulars. The tenderer(s)/prospective purchaser(s) are, therefore requested in their own interests, to satisfy himself/themselves with regard to the above and the other relevant details pertaining to the above mentioned property/properties, before submitting the tenders. Auction will be canceled if borrower pays dues to the Bank before auction date.

TERMS & CONDITIONS OF SALE:

1. Sale is strictly subject to the terms & conditions stipulated in the prescribed Tender Document/ E-Bidding catalogue and in this notice. Further details of the immovable properties/secured assets and Tender Documents/Online Auction Catalogue can be collected/obtained from the **Authorized Officer of HDFC Bank Ltd. HDFC Bank Ltd. Plot No. 45, First Floor, SP Tower, Near SP office, City Centre, Gwalior, MP, PIN 474011 Phone : 0751-4000239**, on any working day. Properties are available for inspection on the date(s) and time mentioned above.
2. Sealed tenders (in the prescribed tender documents/ e-bidding catalogue only) along with 10% of the Reserve Price amount towards earnest money deposit (EMD) should be deposited in the office HDFC Bank Ltd at **Authorized Officer of HDFC Bank Ltd. HDFC Bank Ltd. Plot No. 45, First Floor, SP Tower, Near SP office, City Centre, Gwalior, MP, PIN 474011 Phone : 0751-4000239**, on or before date mentioned above. Payments should be made only by demand drafts/pay orders drawn on a scheduled bank in favour of "HDFC BANK LTD." payable at par at **Gwalior** Tenders that are not duly filled up or tenders not accompanied by the EMD or tenders received after the above date prescribed herein will not be considered/ treated as valid tenders, and shall accordingly be rejected. The date of e-auction and time mentioned herein above in last column.

2.(1) The bid incremental values for said properties will be **Rs. 10000/-**

2(2). EMD deposited by the unsuccessful bidders shall be refunded to them within 15 days of finalization of sale. The EMD shall not carry any interest.

3. Documents: along with tender documents/e-bidding catalogue the tenderer/s should also attach Passport Size Photo and copy of his/her photo identity proof such as copy of the Passport, Election Commission Card, Driving License, copy of the Pan Card issued by the Income Tax Department, Aadhar Card. Please note that proof of residence countersigned by the tenderer/ offerer herself/himself also needs to be provided.
4. The Borrower(S)/Mortgagor(S), Guarantor(S) of the Immovable Properties/Secured Assets may, if they so desire, give/sponsor their Best Possible Valid Offer(s) for the immovable properties/secured assets offered for sale provided that the terms and conditions of sale are duly complied with.
5. The tenderers/prospective purchasers will be given an opportunity to increase/improve their offer/s during online auction. The additional terms and conditions for tenderers/prospective purchasers participating in online auction are:

A) Shriram Automall India Limited is assisting The Authorized Officer in conducting the Online Auction.

B) Detailed Terms and Condition for Participating in the Online Auction, Format, Application, Declaration, etc, can be Downloaded From Website <https://eauctions.samilin>

C) Upon Receipt of The Necessary Documents as mentioned above within the stipulated Date and Time, password/user id will be provided by M/s. e-Procurement Technologies Limited to Eligible Tenderers / Prospective Purchasers to participate in the Online Auction at <https://eauctions.samilin> Necessary trainings will be provided by **Shriram Automall India Limited** for this purpose.

6. The property will be sold on "as in where is, what is there is and without any recourse basis" including encumbrances, if any. Statutory dues like property taxes/cess and/or builder/society dues, contribution to building repair funds, transfer charges, any other taxes etc. should be ascertained by the tenderer(s)/offerer(s)/prospective purchaser(s) and the same shall be borne and paid by the purchaser only. The stamp duty, legal charges, registration charges and GST if any as applicable in respect of the sale certificate to be executed shall be paid by the purchaser alone. The Bank shall not be responsible for any charge, lien, encumbrance, taxes, property tax, or any other dues to the statutory bodies/government or anybody in respect of the property under sale.
7. The Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale or add/ delete/change any of the terms and conditions of this sale at any time without prior notice to the borrower, owner, bidder, public etc. and without assigning any reason. The E-Auction sale is subject to the confirmation by the Secured Creditor / Bank. If the borrower/guarantor pays the amount due to Bank in full before date of sale, no sale will be conducted. The successful bidder shall not have claim in this regard and cancellation of the sale/auction is at the discretion of the Bank/Authorised Officer.
8. The sale will attract provision of TDS as applicable under section 194 (1A) of Income-tax Act on culmination of sale, depending on sale price.
9. The person who has participated in Online Auction and submitted highest bid in online auction will be declared to be the purchaser and shall immediately after such declaration, deposit 25% of the amount of purchase money to the 'Authorized Officer' immediately and remaining 75% to be deposited within 15 days from the date of auction date, in default of such deposit, amount deposited initially will be forfeited and the property shall forthwith be put up for auction again and resold.

In case of any difficulty in obtaining Tender Documents/ e-bidding catalogue or Inspection of the Immovable Properties / Secured Assets and for Queries, Please Contact Concerned Officials of HDFC BANK LTD., 1.Mr. Saumitra Tiwari on 9329012050 or Email : saumitra.tiwari@hdfcbank.com 2. Chinmay Pathak on 9958278395 Email : Chinmay.Pathak1@hdfcbank.com and Officials of . Shriram Automall India Limited Lucknow, Bidder Support Numbers : 1. Mr. Asad K. 7428695102 Email : asad.jk@cartradeexchange.com 2. Ms. Akanksha S. 7428993237 Email: akanksha.s@cartradeexchange.com, Web:<https://eauctions.samilin>

HDFC Bank reserves its right to accept or to reject highest and/or all offer/s and to cancel entire auction proceedings without assigning any reasons.

This Notice should also be considered as 15 Days Notice to the Borrowers under Rule 9(1) of the Security Interest (Enforcement) Rule, 2002

Authorized Officer,
HDFC Bank Ltd

Date : .09.2025

Place : Gwalior