



Head Office : HDFC BANK HOUSE, SENAPATI BAPAT MARG, LOWER PAREL WEST, MUMBAI 400 013
Branch Office: HDFC BANK LTD., JARDINE HOUSE, 1ST FLOOR, 4, CLIVE ROW, KOLKATA – 700 001

E- AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES LAST DATE OF SUBMISSION OF EMD AND DOCUMENTS 20/02/2016 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 powers conferred under Section 13(4) of the SARFAESI Act had taken possession of the following properties 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, 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 proposes to realize the Bank's dues by sale of the said properties. The sale will be done by the undersigned through e-auction platform provided at the website.

DESCRIPTION OF IMMOVABLE PROPERTIES

Name of the Branch & Account	Name of the owner of the properties & Guarantors	Details of properties	Reserve Price EMD Bid Incremental Amount	Amount as per Demand Notice Demand Notice Date	Date / Time of e-Auction
HDFC Bank Ltd., Jardine House, 1st Floor, 4, Clive Row, Kolkata – 700 001 Borrowers: M/s. B B AGENCY Cash Credit Loan Account No.: 08842790000052 M/s. S K BANIK AND SONS Cash Credit Loan Account No.: 08842790000035	Owners of Respective Properties: Late Mr. Prabir Kumar Banik; Smt. Bibha Banik; Mr. Sanjit Basu Guarantors: Late Mr. Prabir Kumar Banik; Smt. Bibha Banik; Mr. Sanjit Basu	ITEM NO.1 All that peice of vacant land in C.S. Plot No. 2940 (Hal), Khatian No. 395, Mouja – Barjala, Tahasil – Barjala, in Ward – Barjala, District – Tripura West, admeasuring 11 Ganda i.e. 9504 sq. ft. Within Agartala Municipal Council, standing in the name of Mr. Prabir Kumar Banik, and bounded as under: On the East by Govt. Road, On the West by Rebatl Roy, On the North by Suklal Debnath and on the South by Anima Banik.	Rs. 82,50,000/- Rs. 8,25,000/- Rs. 1,00,000/-	M/s. B B AGENCY Rs. 3,89,84,153.67p M/s. S K BANIK AND SONS Rs. 4,14,40,754.43p	22.02.2016 11.00 a.m. To 12.00 Noon
		ITEM NO.2 All that piece of vacant land in C.S. Plot No. 1032, 1032/13795, 1073, 1072, 1069, 1070, 1071 Khatian No. 2063, 2063/1-2, Mouja & Tahsil – Pratapgarh, within Agartala Municipal Council admeasuring 1 Kani 14 Ganda in the name of Smt. Bibha Banik, and bounded as under: On the East by drain & Sudhir Ch. Basu, Mohitosh Paul & others, On the West by own land & Nanda Lal Das & others, On the North by Road & Sudhir Ch. Basu & own land & others, On the South by Ratan Dalta & Sanjit Paul & others.	Rs. 1,02,00,000/- Rs. 10,20,000/- Rs. 1,00,000/-	Total : Rs. 8,04,24,908.10p as on 31.05.2015 along with further interest with effect from 01.06.2015 and other costs and expenses	
		ITEM NO.3 All that piece of land admeasuring 0.28 acres under Khatian No. 3317, pertaining to Old C.S. Plot No. 4028, 4031/5990 and present C.S. Plot No. 10671/14435, within Mouja – Town Pratapgarh, Tahsil – Dukli within the sub-registry office of Sadar, standing in the name of Smt. Bibha Banik.	Rs. 42,00,000/- Rs. 4,20,000/- Rs. 1,00,000/-	Notice u/s. 13(2) on 08.06.2015	
		ITEM NO.4 All that piece and parcel of land admeasuring approx 17 Gondas i.e. 14,688 sq.ft. Under Khatian No. 2258 pertaining to Old C. S. Plot No. 4110/8555, 4109(P), and Present C.S. Plot No. 10802, 10801 and under Khatian No. 3568, pertaining to Old C.S. Plot No. 4108(P), 4113, 4114, 4115 and present C.S. Plot No. 10800, 10808, 10806 and 10807, covered under Deed of Sale No. 1-6001 dated 18.12.2009, situated at Shilila, Pratapgarh, standing in the name of Mr. Sanjit Basu.	Rs. 38,81,250/- Rs. 4,00,000/- Rs. 1,00,000/-		

TERMS & CONDITIONS: 1. The e-Auction is being held on "AS IS WHERE IS, AS IS WHAT IS BASIS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS". 2. The EMD shall be payable through Pay Order/ Demand Draft of Nationalized / Scheduled Bank drawn in favor of "HDFC BANK Limited" payable at Kolkata. It should reach the office of the HDFC BANK LTD. at Jardine House, Kolkata latest by 5.00 p.m. on or before 20.02.2016. Offers below the Reserve Price / without EMD / qualified / conditional shall be outrightly disqualified. 3. To the best of knowledge and information of the Authorized 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/ias & to inspect & satisfy themselves. Properties can be inspected on 09.02.2016 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. Debjyoti Roy, Mobile No. 09874702021, e-mail ID: support@bankeauctions.com, debjyoti.roy@c1india.com and for any property related query may contact Mr. Saikat Mukherjee, Manager-Dept. For Special Operations, Mobile No: 09830290628, e-mail ID: saikat.mukherjee@hdfcbank.com or Mr. Dibyajyoti Palit, Legal Manager-Dept. For Special Operations, Mobile No.: 08100604545, email ID: dibyajyoti.palit@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. (FOR DETAILED TERM AND CONDITIONS PLEASE REFER TO OUR WEBSITE www.hdfcbank.com and www.bankeauctions.com)

Date: 16.01.2016
 Place: Mumbai

Sd/-
 Anantharaman Ramanathan
 Authorised Officer
 HDFC Bank Ltd.

Terms and Conditions of sale of Immovable property more particularly described in the Schedule herein below under SARFAESI Act 2002 in the Loan Accounts of M/s. B. B. AGENCY & M/s. S. K. BANIK and SONS

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, AS IS WHAT IS BASIS, WHATEVER IS THERE IA AND WITHOUT RECOURSE BASIS".
3. To the best of knowledge and information of the Authorized 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 the respective 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**" Payable at Kolkata 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 on or 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. Debjyoti Roy, Mobile No-09874702021, e-mail ID: support@bankeauctions.com, debjyoti.roy@c1india.com and for any property related query may contact: Mr. Saikat Mukherjee, Manager-Dept. For Special Operations, Mobile No: 09830290628, e-mail ID: saikat.mukherjee@hdfcbank.com or Mr. Dibyajyoti Palit, Legal Manager-Dept. For Special Operations, Mobile No. 08100604545, email ID: dibyaivoti.palit@hdfcbank.com during office hours during 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 (not below 10% of Reserve Price) and required documents (mentioned in Point No.6)] on/ before on/ before 20.02.2016 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 (not below the 10% of the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorised 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 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 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/ 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 Properties:

1. All that peice of vacant land in C.S. Plot No. 2940 (Hal), Khatian No. 395, Mouja – Barjala, Tahasil – Barjala, in Ward – Barjala, District – Tripura West, admeasuring 11 Ganda i.e. 9504 sq. ft. Within Agartala Municipal Council, standing in the name of Mr. Prabir Kumar Banik, and bounded as under:
On the East by Govt. Road,
On the West by Rebati Roy,
On the North by Suklal Debnath; and
On the South by Anima Banik.

2. All that piece of vacant land in C.S. Plot No.1032, 1032/13795, 1073, 1072, 1069, 1070, 1071 Khatian No. 2063, 2063/1-2, Mouja & Tahsil – Pratapgarh, within Agartala Municipal Council admeasuring 1 Kani 14 Ganda, standing in the name of Smt. Bibha Banik, and bounded as under:
On the East by drain & Sudhir Ch. Basu, Mohitosh Paul & others,
On the West by own land & Nanda Lal Das & others,
On the North by Road & Sudhir Ch. Basu & own land & others,
On the South by Ratan Datta & Sanjib Paul & others.
3. All that piece of land admeasuring 0.28 acres under Khatian No. 3317, pertaining to Old C.S. Plot No. 4028, 4031/5990 and present C.S. Plot No. 10671/14435, within Mouja – Town Pratapgarh, Tahsil – Dukli within the sub-registry office of Sadar, standing in the name of Smt. Bibha Banik.
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Place: Mumbai
Date : 16.01.2016

Sd/-
(Anantharaman Ramanathan)
Authorised Officer
HDFC Bank Ltd.