



Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Panel (West), Mumbai - 400 013

Regional Office: HDFC Bank Ltd, Dept. For Special Operations, 2nd floor, Indian Express Building, Bahadur Shah Zafar Marg, New Delhi-110002

E-AUCTION SALE NOTICE
PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES
LAST DATE OF SUBMISSION OF EMD AND DOCUMENTS: AS MENTIONED IN THE TABLE BELOW

Sale of immovable properties mortgaged to Bank under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No.54 of 2002) Whereas, the Authorized Officer of HDFC BANK HAD TAKEN PHYSICAL POSSESSION OF THE FOLLOWING PROPERTY/IES pursuant to the notice 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 will be done by the undersigned through e-auction platform provided at the website.

DESCRIPTION OF IMMOVABLE PROPERTIES

S. No.	Name of the Borrower	Name of the Mortgagor & Guarantors of the property	Details of property	Amount as per Demand Notice	Inspection Date and Time	Reserve Price	Date/ Time of e-Auction	Last Date for Receipt of Bids	Name of Authorized Officer/Phone No./Email Id
				Demand Notice Date		EMD Bid Increase Amount			
1.	M/s Punit And Company through its proprietor Anil Kumar Jain Shop No 71, New Dhan Mandi, Surinagar, Rajasthan Cash Credit Loan Account No:50200002410141	Mortgagor: Anil Kumar Jain Guarantors: Anil Kumar Jain Shital Jain	Item No. 1 Shop No.22/Half Northern Part, Teh Bazar, New Dhan Mandi, Surinagar, Rajasthan-335804 measuring 300 sqft bounded as follows :- North - Shop No.23 South - Remaining part of Shop no.22 East - PIR and Road West - Road	Rs 25,45,760.84 Date of Demand Notice - 18th December 2015 Date of Possession - 12th May 2016 Dues as on 30.11.2016 with further interest along with the costs and expenses till the date of full and final payment under the Cash Credit Loan account	24/07/2018 11.00 AM to 01.00 PM.	Rs 18,00,000/- Rs. 1,80,000/- Rs. 50,000/-	02/08/2018 10.30 AM to 11.30 AM	27/07/2018 up to 4.00 PM	Mr Sanjay Sharma Mobile : 9811022575 sanjay.sharma@hdfcbank.com

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 their EMD details and documents through Web-Portal: <https://www.banksauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.banksauctions.com>) through Login ID & Password. The EMD shall be payable EITHER through NEFT / RTGS in the following Account: 024006300000063, Name of the Account: FUNDS TO BE CLEARED : DOC SERV, Name of the Beneficiary: HDFC BANK LTD., IFSC Code: HDFC0000246 OR through Demand Draft drawn in favour of HDFC Bank Ltd Account No 024006300000063 latest by 4.00 p.m. on or before the dates mentioned in the table above for each property.
- 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 properties & to inspect & satisfy themselves. Properties can be inspected strictly on the above mentioned dates 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 M/s. C1 India Pvt. Ltd., Plot No 301, Gulf Petro Chem Building, Udyog Vihar, Phase 2, Gurgaon, Helpline No: 9124-4302229/122/22/24, Mr. Vinod Chaudhary Mobile: 9813687931, Help Line e-mail ID: support@banksauctions.com and for any property related query may contact the concerned Authorized officer as mentioned above in office hours during the working days. (10 AM to 6 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 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.banksauctions.com)

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

The borrower/guarantors are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

Place: Delhi. Date: 10-July-2018.

Authorized Officer HDFC Bank Ltd

INDIAN EXPRESS

88-10/8/18

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) & Jansatta (Hindi) on 10.07.2018.

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" 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/ 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 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 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: 02400930000063, Name of the Account : FUNDS TO BE CLEARED - DOC SERV, Name of the Beneficiary : HDFC BANK LTD., IFSC Code : HDFC0000240 or through Demand Draft drawn in favour of HDFC Bank Ltd Account No. 02400930000063 latest by 4.00 p.m. on or before the respective dates 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 New Delhi drawn on any scheduled commercial Bank along with letter of participation in the bid, shall reach to the concerned Authorised Officer on /or before 16.00 hrs on the respective dates mentioned in the auction notice at HDFC Bank Ltd Dept For Special Operations , 2 nd floor , Indian Express Building, Bahadur Shah Zafar Marg, New Delhi-110002.

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 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**
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., Plot No 301, Gulf Petro Chem Building, Udyog Vihar, Phase 2, Gurgaon . Helpline Nos : 0124-4302020/21/22/23/24 , Mr. Vinod Chauhan Mobile : 9813887931, Help Line e-mail ID: support@bankeauctions.com** and for any property related query may contact **Mr. Sanjay Sharma (Authorised Officer); MOBILE No: 9811022575 ;e-mail ID: sanjay.sharma@hdfcbank.com; for property mentioned at S.no 1, during office hours on the working days. (10 AM to 5 PM)**
8. Only buyers holding valid User ID/ Password and confirmed payment of NEFT/RTGS shall be eligible for participating in the e-Auction process.
9. The interested bidder has to submit their Bid Documents [EMD (not below the 10% of Reserve Price) and required documents (mentioned in Point No.6)] on/ before the respective 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.
10. 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
11. 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.
12. 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 concerned Authorised Officer and the balance 75% of

- th
- 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 offer 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.
13. 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.
 14. 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.
 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% 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.
 20. 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.

21. On issuance of Sale Certificate by the Bank, sale shall be complete and no claims shall be entertained by the Bank.
22. 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 the Properties:

1. Shop No:22, Half Northern Part, Teh Bazar, New Dhan Mandi, Suratgarh, Rajasthan-335804 measuring 300 sqft.

Date: 10th July, 2018

Sd/-

Authorised Officers

Sanjay Sharma

Place: Delhi.

HDFC BANK LIMITED