

**Terms and Conditions of sale of Immoveable property more particularly described in the Schedule herein below under SARFAESI Act 2002 A/C- M/s. Anilkumar & Co.**

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. The secured debt is for Borrower viz. M/s Anilkumar & Co. is Rs. 26,45,756.06/- as per Demand Notice dated 06/06/2018 alongwith further interest till realization.
4. To the best of knowledge and information of the 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 Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
5. 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 in advertisement.
6. 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 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 latest by 4.00 p.m. on or before 22.09.2020. Please note that the Cheques / Demand Drafts shall not be accepted as EMD amount.
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; 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**
8. 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), Help Line No. 0120-4888888,+91-8447533720 / +91-9810029923/33**, Mr. Hareesh Gowda : 91-9594597555 Help Line e-mail ID: [support@bankeauctions.com](mailto:support@bankeauctions.com) and for any property related query may contact **Anil Sankhla (Mobile-09512999191), E Mail-[anil.sankhla@hdfcbank.com](mailto:anil.sankhla@hdfcbank.com))** In office hours during the working days. (10 AM to 5 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 Reserve Price for property is Rs. 25,80,000/- (Rupees Twenty Five Lakh Eighty Thousand Only).

11. The Earnest Money Deposit for property is Rs.2,58,000/- (Two Lakh Fifty Eight Thousand Only)
12. 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 on/ before 22.09.2020 up to 4.00 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.
13. The E-auction, would take place on 29<sup>th</sup> September 2020 for property of schedule herein, at 3.00 PM to 4.00 PM
14. 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 Authorised Officer/ Secured Creditor, after required verification.
15. 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 15<sup>th</sup> 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 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.
16. 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.
17. 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.
18. 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.
19. 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](http://www.hdfcbank.com) before submitting their bids and taking part in the e-Auction.
20. Intended bidder(s) shall hold a valid digital signature certificate issued by the competent authority. It is the sole responsibility of the bidder to obtain the said digital certificate and ensure access to a computer terminal/ system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature certificate and connectivity during the course of bidding online shall be the sole responsibility of the bidder and no claim shall be entertained 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

21. 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.

**Schedule of the Property:**

All that property known as Shop No. 3 & 6, admeasuring about 7.52 and 6.832 totaling to 16-00 Sq. Mtrs. total, Antim Khand No. 146, Bhuj Nagar Yojna No. 2, City Survey No. 2204, City Survey Ward No. 2, Situated at Bhuj, District Kachchh in Sub-Registration District Bhuj. Registration District Kachchh. Owned by Anil Virchand Vora. Encumbrance- Not known

Built Up Area 16.00 Sq. Mts

North : Shop No. 2 & 5

South : F. P. No. 147

East : Sachora Street

West : Kayastha Street

**Date: 25 August, 2020**

**Sd/-  
Authorised Officer  
Anil Sankhla**

**Place: Ahmedabad.**

**HDFC BANK LIMITED**



**HDFC BANK** **E-AUCTION SALE NOTICE**

**HDFC BANK LTD. : DEPARTMENT FOR SPECIAL OPERATIONS-**  
 3rd Floor, Prerna Arcade, Opp. Doctor House, Near Parimal Garden, Ambawadi, Ahmedabad - 380009, Gujarat.

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY**

**E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISION TO RULE 8 (6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.**  
 Notice is hereby given to the public in general and in particular to the Borrower: M/s. Anilkumar & Co. and Guarantors: Mr. Anilkumar V. Vora and Mr. Nitin V. Vora that the below described immovable property mortgaged/charged to the Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of HDFC Bank Ltd., will be sold on "As is where is", "As is what is", and "Whatever there is" on 29th September 2020, for recovery of Rs. 26,45,756.06 as per Demand Notice dated 06th June 2018 due to the HDFC Bank Ltd. as Secured Creditor for realization of Bank's dues plus interest till realization, from Borrower due to the HDFC Bank Ltd. as Secured Creditor for realization of Bank's dues plus interest till realization for Borrower.

DESCRIPTION OF IMMOVABLE PROPERTY	INSPECTION DATE AND TIME	RESERVE PRICE	DATE / TIME OF E-AUCTION	ENCUMBRANCES
		EMD		
All that property known as Shop No. 3 & 6, admeasuring about 7.52 and 6.832 totalling to 16.00 Sq. Mtrs. total, Antim Khand No. 146, Bhuj Nagar Yojna No. 2, City Survey No. 2204, City Survey Ward No. 2, situated at Bhuj, District Kachchh in Sub Registration District Bhuj, Registration District Kachchh. Owned by Anil Virchand Vora, Built Up Area 16.00 Sq. Mts. North : Shop No. 2 & 5, South : F. P. No. 147, East : Sachora Street, West : Kayastha Street.	11.09.2020	Rs. 25,80,000/-	29.09.2020	Not known
	11.00 AM TO 12.00 NOON	EMD Rs. 2,58,000 /-	3.00 PM TO 4.00 PM	
		BID INCREASE AMOUNT Rs. 10,000/-	with unlimited extension of 5 Minutes each.	

**TERMS & CONDITIONS:**

- The last date for payment of EMD and submission of Bid form & Documents to Authorised Officer at above address of Ahmedabad is 22.09.2020 up to 4.00 PM.
- To the best of knowledge and information of the 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 Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. 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. Properties can be inspected strictly on the above mentioned dates and time.
- The interested bidders shall submit their EMD details and documents through Web Portal : <https://www.bankauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankauctions.com>) through Login ID & Password. The EMD shall be payable EITHER 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. Please note that the Cheques/ Demand Drafts shall not be accepted as EMD amount.
- 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 Nos. : 0124 - 4302020 / 21/22/23/24, Mr. Harceash Gowda, Mobile : 09594597555, Help Line E-mail ID : support@bankauctions.com and for any property related query may contact the concerned Authorised Officer Mr. Anil Sankhla (Mobile - 09512999191), E-mail : anil.sankhla@hdfcbank.com at address as mentioned above in office hours during the working days. (10 AM to 5 PM)
- 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 terms and conditions of the sale, please refer to the link provided in [www.hdfcbank.com](http://www.hdfcbank.com) and [www.bankauctions.com](http://www.bankauctions.com)  
**STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002**  
 The borrower / guarantors in account of M/s. Anilkumar & Co. are hereby notified to pay the sum amount of Rs. 26,45,756.06 along with upto dated interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/ sold and hence notice, if any, shall be deemed to be served with interest and cost.  
 Date : 29.09.2020, Place : Ahmedabad  
 Authorized Officer, HDFC Bank Ltd.