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Read with care and of the sale/lease on this and day of November of the year 2025

The owners/occupiers of the property are directed to hand over the vacant possession within 30 days of this notice to avoid use of force or other measures with the assistance of District Magistrate under section 14 of the Act. The owners/occupiers may please note that after 30 days from the date of this notice, property will be auctioned.

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property(ies) will be subject to the charge of State Bank of India, Pillukhara Branch, Distt Jind, Haryana, for an amount of Rs. 8,89,229/- (Rs Eight Lakh Eighty Nine thousand two hundred twenty nine only) as on 03/09/2025 in C/c Limit and Rs. 10,14,719/- (Ten Lakh fourteen Thousand four Hundred Nineteen only) including interest applied up to 03/09/2025 together with future interest and all incidental expenses, costs, charges etc.

Schedule of Property:	
(Mortgaged with State Bank of India, Pillukhara-51391)	
(Equitable mortgage of residential plot measuring 211 Sq. yds i.e 7 maria Maria	in the name of Smt. Rani W/o Sh. Bhagat Singh S/o Sh. Maha Singh, Village Jamni, Tehsil Pillukhara Distt. Jind, vide sale deed no. 908 dated 23.06.2022).

Chief Manager State Bank of India Agri & MSME Credit Centre (AMCC)-63458 1st Floor Rohtak Road, Jind-126102

Date: 03-11-2022

Place: Jind

1. Senior Medical Officer (25 - 31 Dec 2022)	2. Senior Resident of different departments	12	PGI Satellite Centre Sangrur, Punjab
3. Senior Medical Officer		01	

The important timelines are as under:-

ITEM(S)	TIMELINE(S) REMARKS
DETAILS OF VACANCIES & OTHER RULES/INSTRUCTIONS TO BE COMPLIED WITH	AS PER DETAILED GUIDELINES WITH THIS ADV. NOTICE At <a href="http://www.pgimr.edu.in">www.pgimr.edu.in</a>
OPENING DATE FOR ONLINE REGISTRATION FOR FILING UP OF ONLINE APPLICATION ON PGIMR'S WEBSITE <a href="http://www.pgimr.edu.in">www.pgimr.edu.in</a> (Recruitment link at Home Page)	11.11.2025
CLOSING DATE FOR ONLINE REGISTRATION & SUBMISSION OF ONLINE APPLICATIONS	25.11.2025
DATE FOR COMPUTER BASED TEST (CBT) FOR 75 MARKS	06.12.2025
EXAMINATION CITY	4 CITIES IN INDIA (CHANDIGARH (Tertiary), DELHI/NCR, HYDERABAD & KOLKATA)

Admit cards of eligible candidates will only be uploaded on the website.


**APPLICATION FEE**

- Person with Bench-mark Disabilities (PwBD): Exempted from payment of fee.
- SC/ST category: Rs. 800/- plus Transaction Charges as applicable.
- For all others including General/OBC/EWS: Rs.1500/- plus Transaction Charges as applicable.

The candidates can deposit the above application fee through online payment gateway available at the ONLINE APPLICATION portal [www.f.11.11.2025](http://www.f.11.11.2025) using Debit/ Credit Card/ Net Banking.

**IMPORTANT:** The candidates willing to apply may visit the Institute's website i.e. [www.pgimr.edu.in](http://www.pgimr.edu.in) (Recruitment link at Home page) for detailed guidelines/ information; number of posts, eligibility criteria, etc. All applicants are required to visit the website regularly since all subsequent Corrigendum/ Addendum/ updates will be uploaded on the Institute's website only.

DIRECTOR



**HDFC BANK**

BRANCH: SCO 153-155, SECTOR 8-C, MADHYA MARG, CHANDIGARH-160008  
Tel: 0172-6761000 CIN L65920MH1994PL C080618 Website: [www.hdfcbank.com](http://www.hdfcbank.com)

**E-AUCTION SALE NOTICE (Sale through e-bidding only)**

The Authorised Officer of HDFC Bank Limited (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) ("HDFC") issues 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 proviso 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(s) and Guarantor(s) indicated in Column (A) that the below described immovable property(ies) described in Column (C) mortgaged/charged to the Secured Creditor, the constructive / physical possession of which has been taken as described in column (D) by the Authorised Officer of HDFC Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" as per the details mentioned below:

Notice is hereby given to Borrower(s) / Mortgagor(s) / Guarantor(s) / legal heirs, legal representatives (whether known or unknown), executor(s), administrator(s), successor(s) and assign(s) of the respective Borrower(s) / Mortgagor(s) / Guarantor(s) (since deceased), as the case may be, indicated in Column (A) under Rule 8(6) of the Security Interest (Enforcement) Rules 2002.

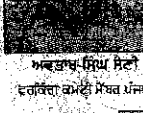
For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditor's website i.e. [www.hdfcbank.com](http://www.hdfcbank.com)

Sr. No.	Name/s of Borrower(s) / Mortgagor(s) / Guarantor(s) / Legal Heirs and Legal Representatives (whether known or unknown) Executor(s), Administrator(s), Successor(s) and Assign(s) of the respective Borrower(s) / Mortgagor(s) / Guarantor(s) (since deceased), as the case may be.	Outstanding dues to be recovered (Secured Debt) (Rs.)	Description of the Immovable Property / Secured Asset	Type of Possession	Reserve Price (Rs.)	Earnest money deposit	Bid Incremental Rate	Date of Auction and time
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	
<b>PROPERTY LOCATION: DISTT. SAS NAGAR</b>								
1.	MRS. SUSAN JOSEPH W/O. MR. ASHWANI KUMAR VASHISHT (BORROWER) AND MR. ASHWANI KUMAR VASHISHT (CO-BORROWER) BOTH R/O HOUSE NO. 660, GILLCO VALLEY, GATE NO-3, KHARAR, PUNJAB-140301	Rs.25,12,579/- (Rupees Twenty Five Lacs Twelve Thousand Nine Hundred And Seventy Nine Only) outstanding as on 31-AUG-2022	Flat No. 413, 4th Floor, Tower - 03, having a super area of 1800 Sq. Ft., SBP North Valley, Village : Santemajra, Tehsil: Kharar, Distt : Mohali, Punjab-160062 allotted in favour of Mrs. Susan Joseph W/o. Sh. Ashwani Kumar Vashisht and Mr. Ashwani Kumar Vashisht S/o. Sh. Som Parkash Vashisht vide Buyer's Agreement dt. 30.01.2012	PHYSICAL POSSESSION	Rs.35,00,000/- 10% OF THE BID AMOUNT (Rupees Thirty Five Lacs Only)	Rs.10,000/- (Rupees Ten Thousand)		12-DEC-2025, FRIDAY, From 10.30AM to 11.00AM
<p>*together with further interest @ 18% p.a. as applicable, incidental expenses, costs, charges etc. incurred up to the date of payment and / or realisation thereof.</p> <p>To the best of knowledge and information of the Authorized Officer of HDFC, there are no other encumbrances in respect of the above immovable properties / Secured Assets except that is being disclosed herein below. Any other charges like transfer charges, etc. has/have to be cleared/ paid by the successful purchasers/bidders in addition to the sale consideration payable to HDFC. In the case listed at Sr. No. 1 above, the general public is hereby informed that there are maintenance charges and electricity bill dues amounting to Rs. 3,70,000/- (approx.) as on date along with applicable transfer charges which shall be paid by the prospective buyer.</p> <p>The prospective purchaser/bidder are requested to independently ascertain statutory dues like property taxes/cess, outstanding dues/charges/taxes payable to the Builder/RWA/Society or any other nature of arrears/dues towards electricity/water/transfer, sundry creditors, vendors, suppliers and other charges known and unknown, etc prior to submitting the bid and the said dues/charges/taxes, in any, has to be cleared/ paid by the successful purchasers/bidders in addition to the sale consideration payable to HDFC and HDFC will not be liable to make any payment whatsoever. The secured asset listed above is being sold on "As is where is", "As is what is", and "Whatever there is" basis.</p> <p>Last date for submission of Sealed Tenders is 11-DEC-2025 (THURSDAY) before 05:15PM.</p> <p>The immovable properties/secured assets shall be available for inspection on 24-11-2025 (MONDAY) between 11:00 AM to 4:00 PM.</p> <p>M/s. ValueTrust Capital Services Private Limited would be assisting the Authorized Officer in conducting the auction through an e-bidding process. For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with the Client Service Delivery (CSD) Department of M/s. ValueTrust Capital Services Private Limited through Mobile No. +91 92668 04643, e-mail ID: Auction.Manager@BidDeal.in OR Mr. Arun Kumar - Mob No. 9478664239 or Mr. Sachin Sharma - Mob No. 94267-94542 or Board Line Number 0172-6761000.</p> <p>The Bid Document can be collected / obtained from the Authorized Officer of HDFC having his office at SCO 143-144, 2 nd Floor, SECTOR 8-C, MADHYA MARG, CHANDIGARH-160008 or directly or directly from M/s. ValueTrust Capital Services Private Limited. The interested bidders shall be required to submit the duly filled bid form along with Demand Draft of the Earnest Money Deposit at SCO 143-144, 2 nd Floor, SECTOR 8-C, MADHYA MARG, CHANDIGARH-160008 as per the last date/time mentioned herein above.</p> <p>The secured asset is being sold on "As is where is", "As is what is", and "Whatever there is" basis.</p> <p>Date: 11-NOV-2025 Place: Chandigarh</p> <p style="text-align: right;">For HDFC BANK Ltd. Sd/- Authorised Officer</p>								
Regd. Office: HDFC Bank House, Senapati Bapat Marg, Lower Panel (West), Mumbai - 400013								

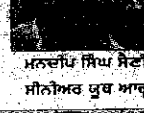
CHANDIGARH




ਮਿਰਨਦੀਪ ਸਿੰਘ ਮਾਨ




ਅਮਰਿੰਦਰ ਸਿੰਘ ਮੈਟੋ



ਮਨਦੀਪ ਸਿੰਘ ਮੈਟੋ




ਪੰਥ ਦਰਦੀਆ ਨੂੰ ਅਪਣਾ ਕੇ ਤੇ ਪੰਥ ਵਿਰੋਧੀਆਂ ਨੂੰ ਨਾਕਾਰ ਕੇ 11 ਨਵੰਬਰ ਨੂੰ ਬਾਲਟੀ ਚੈਣ ਨਿਸ਼ਾਨ 'ਤੇ ਬਟਨ ਦਬਾ ਕੇ ਭਾਈ ਮਨਦੀਪ ਸਿੰਘ ਖਾਲਸਾ ਨੂੰ ਤਰਨ ਤਾਰਨ ਜ਼ਿਮਨੀ ਚੋਣ 'ਚੋਂ ਕਾਮਯਾਬ ਕਰੇ।



ਸ਼੍ਰੋਮਣੀ ਅਕਾਲੀ ਦਲ ਐਮਿਟਸਰ

ਪੰਥ ਦਰਦੀਆ ਨੂੰ ਅਪਣਾ ਕੇ ਤੇ ਪੰਥ ਵਿਰੋਧੀਆਂ ਨੂੰ ਨਾਕਾਰ ਕੇ 11 ਨਵੰਬਰ ਨੂੰ ਬਾਲਟੀ ਚੈਣ ਨਿਸ਼ਾਨ 'ਤੇ ਬਟਨ ਦਬਾ ਕੇ ਭਾਈ ਮਨਦੀਪ ਸਿੰਘ ਖਾਲਸਾ ਨੂੰ ਤਰਨ ਤਾਰਨ ਜ਼ਿਮਨੀ ਚੋਣ 'ਚੋਂ ਕਾਮਯਾਬ ਕਰੇ।

ਨ ਸਮੇਂ ਵਾਰ ਨੂੰ ਕਿਸੇ ਕਿਸੇ ਦੂਰ ਸਮੇਂ ਮਾਫ਼ੀਆ ਭੂਤ ਵਾਦਲ ਹੋ ਰਿਹਾ ਇਕ ਫ਼ਰਜ਼ੀ ਵੀਡੀਓ 'ਤੇ ਜਾਣੂ ਹਨ ਜਿਸ 'ਚ ਉਨ੍ਹਾਂ ਦੀ ਅਦਾਲਤ ਦੇ ਕਮਰੇ 'ਚ ਜੁੱਝੀਆਂ ਸੁੱਟਣ ਦੀ ਘਟਨਾ ਨੂੰ ਝੂਠਾ ਵਿਖਾਇਆ ਗਿਆ ਹੈ। ਇਹ ਵੀਡੀਓ ਉਸ ਸਮੇਂ ਕੀਤੀਆਂ ਗਈਆਂ ਜਦੋਂ ਚੀਫ਼ ਜਸਟਿਸ ਆਫ਼ ਇੰਡੀਆ ਅਤੇ ਜਸਟਿਸ ਕੇ. ਵਿਨੋਦ ਚੰਦਰਨ ਦੀ ਬੈਂਚ ਨੇ ਉਸ ਪਟੀਸ਼ਨ ਨੂੰ ਦੋ ਹਫ਼ਤਿਆਂ ਬਾਅਦ ਸੁਣਵਾਈ ਲਈ ਸੂਚੀਬੱਧ ਕਰਨ ਲਈ ਸਹਿਮਤੀ ਦਿਤੀ, ਜਿਸ ਵਿਚ ਨਿਆਂਪਾਲਿਕਾ ਦੇ ਅੰਦਰ ਬਨਾਉਣੀ ਖ਼ੁੱਭੀ (ਦੋਆਈ.) ਸਾਪਨਾਂ ਦੀ ਵਰਤੋਂ ਨੂੰ ਨਿਯਮਤ ਕਰਨ ਲਈ ਹਦਾਇਤਾਂ ਤਿਆਰ ਕਰਨ ਦੀ ਮੰਗ ਕੀਤੀ ਗਈ ਸੀ। ਕਾਰਵਾਈ ਦੌਰਾਨ, ਪਟੀਸ਼ਨਕਰਤਾ ਦੇ ਸ਼ਿਕਾਵਤੀ ਨੇ ਅਦਾਲਤੀ ਪ੍ਰਕਿਰਿਆਵਾਂ ਵਿਚ ਦੋਆਈ ਸਾਬਤਾਨਾਂ ਨੂੰ ਬਿਨਾਂ ਜਾਂਚ ਕੀਤੇ ਅਪਣਾਉਣ ਦੇ ਵਿਰੁਧ ਚੇਤਾਵਨੀ ਦਿੰਦੇ ਹੋਏ ਕਿਹਾ, "ਇੱਥੋਂ ਤਕ ਕਿ ਇਹ ਅਦਾਲਤ ਵੀ ਦੋਆਈ ਦੀ ਵਰਤੋਂ ਕਰ ਰਹੀ ਹੈ, ਪਰ ਬੁਰਾਈਆਂ ਇਸ ਤਰ੍ਹਾਂ ਦੀਆਂ ਹਨ।" ਚੀਫ਼ ਜਸਟਿਸ ਨੇ ਆਨਲਾਈਨ ਪ੍ਰਸਾਰਿਤ ਫ਼ਰਜ਼ੀ ਵੀਡੀਓ ਦਾ ਹਵਾਲਾ ਦਿੰਦੇ ਹੋਏ ਕਿਹਾ, "ਅਸੀਂ ਇਸ ਬਾਰੇ ਜਾਣਦੇ ਹਾਂ। ਅਸੀਂ ਅਪਣੀ ਫ਼ਰਜ਼ੀ ਵੀਡੀਓ ਵੀ ਵੇਖੀ ਹੈ।" ਵਕੀਲ ਅਭਿਨਵ ਸ਼੍ਰੀਵਾਸਤਵ ਵਲੋਂ ਦਾਇਰ ਪਟੀਸ਼ਨ ਵਿਚ ਨਿਆਂਇਕ ਕਾਰਜਾਂ ਵਿਚ ਦੋਆਈ ਦੀ ਵਰਤੋਂ ਨੂੰ ਨਿਯੰਤਰਿਤ ਕਰਨ ਲਈ ਇਕ ਨੀਤੀ ਦੀ ਮੰਗ ਕੀਤੀ ਗਈ ਹੈ, ਚੇਤਾਵਨੀ ਦਿਤੀ ਗਈ ਹੈ। "ਅਸੀਂ ਇਸ ਬਾਰੇ ਜਾਣਦੇ ਹਾਂ। ਅਸੀਂ ਅਪਣੀ ਪ੍ਰਣਾਲੀਗਤ ਪੱਖਪਾਤ ਨੂੰ ਸ਼ਾਮਲ ਕਰ ਸਕਦੀਆਂ ਹਨ ਅਤੇ 'ਬਲੈਕ ਬਾਕਸ' ਵਜੋਂ ਕੰਮ ਕਰ ਸਕਦੀਆਂ ਹਨ, ਜਿਨ੍ਹਾਂ ਦਾ ਅੰਦਰੂਨੀ ਤਰਕ ਉਨ੍ਹਾਂ ਦੇ ਸਿਰਜਣਹਾਰ ਲਈ ਵੀ ਅਪਾਰਦਰਸ਼ੀ ਰਹਿੰਦਾ ਹੈ। (ਏਜੰਸੀ)



**HDFC BANK**

**ਐਚਡੀਐਫਸੀ ਬੈਂਕ ਲਿਮ.**

ਬੁਆ : ਐਸ.ਜੀ.ਓ. 153-155, ਸੁਕਰਤ-੨, ਮਧਿਆ ਮਾਰਗ, ਚੰਡੀਗੜ੍ਹ-160008  
 ਟੈਲੀਫੋਨ : 2617777-2617778, 2617779, 2617780, 2617781, 2617782, 2617783, 2617784, 2617785, 2617786, 2617787, 2617788, 2617789, 2617790, 2617791, 2617792, 2617793, 2617794, 2617795, 2617796, 2617797, 2617798, 2617799, 2617800, 2617801, 2617802, 2617803, 2617804, 2617805, 2617806, 2617807, 2617808, 2617809, 2617810, 2617811, 2617812, 2617813, 2617814, 2617815, 2617816, 2617817, 2617818, 2617819, 2617820, 2617821, 2617822, 2617823, 2617824, 2617825, 2617826, 2617827, 2617828, 2617829, 2617830, 2617831, 2617832, 2617833, 2617834, 2617835, 2617836, 2617837, 2617838, 2617839, 2617840, 2617841, 2617842, 2617843, 2617844, 2617845, 2617846, 2617847, 2617848, 2617849, 2617850, 2617851, 2617852, 2617853, 2617854, 2617855, 2617856, 2617857, 2617858, 2617859, 2617860, 2617861, 2617862, 2617863, 2617864, 2617865, 2617866, 2617867, 2617868, 2617869, 2617870, 2617871, 2617872, 2617873, 2617874, 2617875, 2617876, 2617877, 2617878, 2617879, 2617880, 2617881, 2617882, 2617883, 2617884, 2617885, 2617886, 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### **Terms & Conditions of Sale:**

1. The particulars in respect of the Immovable Property(ies) / Secured Asset(s) specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / HDFC Bank Limited. However, the Authorised Officer / HDFC Bank Limited 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 abovementioned Immovable Property(ies) / Secured Asset(s), before submitting the bids.
2. Statutory dues like property taxes/cess, outstanding dues/charges/taxes payable to the Builder/RWA/Society and/or any other nature of arrears/dues towards electricity/water, transfer charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets. The secured asset listed above is being sold on "As is where is", "As is what is", and "Whatever there is" basis.
3. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sale consideration on behalf of the resident owner (seller) on the transfer of immovable property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 I/A of Income Tax Act.
4. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
5. Secured Asset is available for inspection on **24-November-2025 (MONDAY)** between **11:00 AM to 4:00 PM** as mentioned in the E-Auction Sale Notice.
6. E-Auction Bid Document can be collected / obtained from the Authorized Officer of HDFC Bank Limited having his office at SCO 143-144, 2nd Floor, SECTOR 8-C, MADHYA MARG, CHANDIGARH-160008 or directly get in touch with the Client

Service Delivery (CSD) Department of M/s Value Trust Capital Services Private Limited through Mobile No. +91 92 666 0 4643, e-mail ID: [Auction.Manager@BidDeal.in](mailto:Auction.Manager@BidDeal.in).

7. For any assistance related to inspection of the property, or for obtaining the E-Auction Bid Document and for any other queries, please get in touch with either of the officials of HDFC Bank Limited namely Mr. Arun Kumar – 9478664299 or Mr. Sachin Sharma – 9426794542 or Board Line Number 0172-6761000.
8. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the bidders through Demand Draft / Pay Order in Favour of "**HDFC Bank Limited**" payable at par in sealed envelope and shall be submitted at **HDFC Bank LIMITED, SCO 143-144, 2nd Floor, SECTOR 8-C, MADHYA MARG, CHANDIGARH-160008**.
9. Minimum bid increment amount is as indicated in Column (G) of the E-Auction Sale Notice for respective properties / Secured Assets as detailed in the Auction Sale Notice.
10. The offer amount (to be mentioned in e-auction Bid document) shall be above Reserve Price and bidders shall improve their offers in multiples of Bid incremental amount indicated above.
11. E-Auction Bid Document duly filled in alongwith the details of payment of EMD shall be submitted at **HDFC BANK LIMITED, SCO 143-144, 2nd Floor, SECTOR 8-C, MADHYA MARG, CHANDIGARH-160008**.
12. The last date of submission of bids in prescribed e-auction Bid Documents with all necessary documents and EMD in stipulated manner is **11-December-2025 (THURSDAY) before 05:15 PM**.
13. Incomplete E-Auction Bid Document or bids with inadequate EMD amount or bids received after the date indicated at sr. no 12 hereinabove shall be treated as invalid.
14. Conditional offers shall be treated as invalid.
15. **M/s Value Trust Capital Services Private Limited** would be assisting the Authorized Officer in conducting the auction through an e-bidding process.

16. Upon receipt of Bid with the necessary documents as mentioned therein and in the sale notice within the stipulated date and time mentioned above, a password/ user ID will be provided by **M/s Value Trust Capital Services Private Limited** to eligible bidders / prospective purchasers to participate in the online auction at <https://biddeal.in>.
17. Necessary trainings will be provided by **M/s Value Trust Capital Services Private Limited** for the purpose.
18. The auction by way of e-bidding will be conducted on **12-DECEMBER-2025, FRIDAY** at the time indicated in **Column (H)** of the *E-auction Sale Notice dated 11-NOVEMBER-2025, Tuesday*.
19. The Immovable Property(ies) / Secured Asset(s) shall not be sold below the **Reserve Price as Indicated In Column (E)** of the Auction Sale Notice.
20. On sale of the property the purchaser shall not have any claim of whatsoever nature against HDFC Bank Limited or its Authorised Officer.
21. The e-bidding would commence and end at the time indicated in **Column (H)** above. However, if a bid is received 5 minutes prior to the closing time indicated therein, it would get extended by five minutes every time a bid is offered. The auction would end if there is no bid for a period exceeding five minutes.
22. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and HDFC Bank Limited will not entertain any claim or representation in that regard from the bidders.
23. The Authorized officer has the absolute right to accept or reject the highest and / or all Bid(s) or postpone or cancel the sale, as the case may be without assigning any reasons thereof and also to modify any of the terms and condition of this sale without prior notice.
24. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. HDFC Bank Limited.

25. EMD of successful bidder shall be adjusted and for all other unsuccessful bidders, the same shall be refunded within 10 days from the date of Auction. The Earnest money deposit will not carry any interest.

26. Along with Bid Documents the Bidder(s) should also attach his/her photo identity proof such as copy of the passport, election commission card, ration card, driving license, copy of the PAN card issued by the Income Tax department etc. and the proof of residence countersigned by the bidder herself/himself.

27. The successful bidder shall be required to pay 25% of the offer amount (including the amount of EMD) immediately i.e. on the same day or not later than next working day, as the case may be (as per the amended provisions of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002) on confirmation of offer acceptance by HDFC, failing which the EMD amount remitted will stand forfeited. The balance 75% of offer amount shall be paid within 15 days of confirmation of sale by the Authorised officer. If the balance amount is not remitted within stipulated time the amount of 25% will stand forfeited as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002.

**Note:**

Bidding in the last minute and second should be avoided in bidders own interest. Neither HDFC Bank Limited. nor the service provider shall be responsible for any lapses / failure (Internet failure, Power failure etc.) on the part of the vendor. In order to ward-off such contingent situation bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply or whatever required so that they are able to participate in the auction successfully.

**CAUTION NOTE:**

Prospective Purchasers at large are hereby informed that HDFC Bank Ltd and its Authorized Officer does not deal in cash transaction with respect to Immovable Property mentioned in the Auction sale notice.

The name and contact details of the agency / broker, if any, authorized by HDFC Bank Ltd to deal with sale of Immovable property can be obtained only from the office of HDFC Bank Ltd. at the address mentioned above.

Date: 11-November-2025

Place: Chandigarh

For HDFC Bank Limited

