



TERMS & CONDITIONS OF SALE

1. The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorized Officer / HDFC
2. However, the Authorized Officer / HDFC 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 / Secured Asset, before submitting the bids.
3. Statutory dues like property taxes/cess and transfer charges, arrears of electricity dues, arrears of water 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.
4. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell 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.
5. 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.
6. Secured Asset is available for inspection on **12-OCT-2026** between **10:00 AM to 05:00 PM**.
7. E-Auction Bid Document can be obtained on-line from the website <https://eauctions.samil.in> or can be obtained at **HDFC BANK House, Unit No. 101-105, 1st Floor, The Spire Building, Nr. Ayodhya Chowk, 150 Ft. Ring Road, Rajkot – 360007**.
8. 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 our authorized partner M/s. Shriram Automall India Limited, through its Concern Person Mr Mehul @7383529405 or Mr. Gaurav Nagrecha, official of HDFC Bank Ltd through Tel : - 9879600789.
9. 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

HDFC Bank Ltd., **Retail Portfolio Management**, Unit Nos. 101 to 105, First Floor, The Spire Building
150ft Ring Road, Nr. Ayodhya Chowk, Rajkot, Gujarat - 360007

Regd. Office: HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013

www.hdfc.bank.in CIL-165920M1994PLC080618

Classification - Internal





envelope and shall be submitted at HDFC BANK House, Unit No. 101-105, 1st Floor, The Spire Building, Nr. Ayodhya Chowk, 150 Ft. Ring Road, Rajkot – 360007.

10. Minimum bid increment amount is **Rs. 15,000/- (Rupees Fifteen Thousand Only)** for properties mentioned.
11. 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.
12. E-Auction Bid Document duly filled in along with the details of payment of EMD shall be submitted at HDFC BANK House, Unit No. 101-105, 1st Floor, The Spire Building, Nr. Ayodhya Chowk, 150 Ft. Ring Road, Rajkot – 360007.
13. The last date of submission of bids in prescribed e-auction Bid Documents with all necessary documents and EMD in stipulated manner is **16-OCT-2026 & 04-NOV-2026**
14. Incomplete E-Auction Bid Document or bids with inadequate EMD amount or bids received after the date indicated at hereinabove shall be treated as invalid.
15. Conditional offers shall be treated as invalid.
16. M/s. Shriram Automall India Limited would be assisting the Authorized Officer in conducting the auction through an e-bidding process.
17. 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. Shriram Automall India Limited to eligible bidders / prospective purchasers to participate in the online auction.
18. Necessary trainings will be provided by M/s. Shriram Automall India Limited - for the purpose.
19. The auction by way of e-bidding will be conducted on the date and time indicated in Column (G).
20. The Immovable Property / Secured Asset shall not be sold below the Reserve Price.
21. On sale of the property the purchaser shall not have any claim of whatsoever nature against HDFC or its Authorized Officer.
22. The e-bidding would commence and end at the time indicated in Column (G) 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.

23. It shall be at the discretion of the Authorized officer to cancel the auction proceeding for any reason and return the EMD submitted and HDFC will not entertain any claim or representation in that regard from the bidders.
24. 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.
25. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. HDFC
26. 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.
27. 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.
28. 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 Authorized 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 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:

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www.hdfc.bank.in CIN: L65920MH1994PLC080618



Bidders at large are hereby informed that HDFC 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 to deal with sale of Immovable property can be obtained only from the office of HDFC at the address mentioned above.

Date: 30-SEPT-2026

Place: RAJKOT

For HDFC Bank Ltd.



Authorized Officer