Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013
Regional Office: HDFC Bank Ltd, Plot # 31, Najafgarh Industrial Area, Tower-A, 1st Floor, Shivaji Marg, Moti Nagar, New Delhi - 110015

E-AUCTION SALE NOTICE

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

Sale of immovable property mortgaged with the 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 mentioned property 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 here under 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 below given property. The sale will be done by the undersigned through e-auction platform provided at the website **https://hdfcbank.auctiontiger.net**.

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)
Name/s of Borrower(s) / Guarantor(s)	**Loan Amount / Loan A/c No. & Product**	**Outstanding as per Sec 13(2) Notice dated 19/09/2024**	**Description of the Immovable Property / Secured Asset**	**Reserve Price (Rs.)**	**Earnest Money Deposit**	**Bid Incremental Rate**	**Date & Time of Inspection**	**Last date of Submission of Bids**	**Date of Auction and Time**
1. M/s FNM Property Services Pvt. Ltd. 2. Mr. Davinder Kumar Gupta 3. Mr. Manish Kochhar	**Loan Amount** Rs. 5,05,00,000/- & Rs. 6,00,00,000/- **Loan A/c Nos.** 83837408 & 83904829 **Product Name** Term Loan – Rent Receivables	**Rs. 7,00,90,270/-** (Rupees Seven Crore Ninety Thousand Two Hundred And Seventy Only) as on **19.09.2024***	MULTIPLEX SPACE ON THE GROUND FLOOR AND FIRST FLOOR IN BLOCK-A, MEASURING 22263 SQ. FT., AT UNIWORLD CITY-COMPLEX KNOWN AS “DOWNTOWN RETAIL MALL” LYING AND SITUATED AT MOUZA-PATHARGHATA, BEING PLOT NO. AA III/BLK-2/3 (PART), AA III/BLK-2/4 (PART), & AA-III BLK – 2/6 (PART) IN ACTION AREA III, NEW TOWN, RAJARHAT, KOLKATA	20,05,00,000/-	2,00,50,000/-	1,00,000/-	04/08/2026 from 02.00 PM to 03.00 PM	11/08/2026 Bidding Closed at 6.00 PM	12/08/2026 from 12.00 PM to 2.00 PM**

***** Together with further interest, cost, expenses and charges as applicable till payment and/or realisation.
****** The E-auction time may be extended at the discretion of the Authorized Officer during the auction day between (12.00 PM to 6.00 PM) to allow participation of other eligible bidders or for inter se bidding among other eligible bidder for maximization value of the property. The E-auction may also be allowed to continue next day in case there is possibility of maximization of value of property.

TERMS & CONDITIONS: -

1. The e-Auction is being held on “as is where is , as is what is, whatever is there is and without recourse basis ”

2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property, however, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property 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.

3. 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 put on auction will be permitted to interested bidders at sites as mentioned against property description.

4. The EMD amount shall be payable either through **NEFT/ RTGS in the following Account: 50200006492171, Name of the Account: ONLINE AUCTION ACCOUNT-RPM LEGAL Name of the Beneficiary: HDFC BANK LTD., IFSC Code: HDFC0000240** or the interested bidders can also submit the EMD in the form of Demand Draft made in favor of **"HDFC Bank Ltd"** at HDFC Bank Ltd, Plot # 31, Najafgarh Industrial Area, Tower-A, 1st Floor, Shivaji Marg, Moti Nagar, New Delhi – 110015. Please note the Bank will not accept cheques against EMD amount in any condition. The highest bid shall be subject to approval of HDFC Bank Limited. The Authorised Officer reserves its right to accept/ reject all or any of the offers/ bids so received without assigning any reasons whatsoever. His decision shall be final & binding. After submitting the EMD amount with the Bank the interested bidders need to login through Web Portal: https://hdfcbank.auctiontiger.net (the user ID & Password can be obtained free of cost by registering name with **https://hdfcbank.auctiontiger.net through Login ID & Password.**

5. 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 Demand Draft; 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://hdfcbank.auctiontiger.net) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED.

6. 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 e-Procurement Technologies Limited (Auction Tiger), Ahmedabad [Contact Nos. : 079-6813 6842/68136837, Mo.: +91- 9265562821/18; Contact Persons Mr. Ramprasad Sharma, Contact No. 8000023297, E-mail: ramprasad@auctiontiger.net & support@auctiontiger.net, Web Portal Address: https://hdfcbank.auctiontiger.net and for any property related query may contact **Ms. Ria Jaiswal, Mr. Bhuwan Singh** (Authorised Officers), & **Mr. Navdeep Nigam** (Area Collection-Manager), MOB No: 9426795370, 9212504642 & 9312552116, e-mail ID: ria.jaiswal@hdfc.bank.in, bhuwan.singh1@hdfc.bank.in & navdeep.nigam@hdfc.bank.in in office hours during the banking working days.

7. Only buyers holding valid User ID/ Password and confirmed payment of EMD through NEFT/ RTGS shall be eligible for participating in the e-Auction process.

8. The interested bidder has to submit their Bid Documents [EMD (not below the 10% of Reserve Price) and required documents (mentioned in Point No.5)] on/ before on/ before **11.08.2026** up to **06:00 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 Authorized Officer.

9. 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 subject to extension allowed by the Authorized Officer for maximization of value of property. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process may be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.

10. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration of the sale prize. The EMD of unsuccessful bidders shall be refunded without any interest. The Earnest Money Deposit shall not bear any interest. The successful bidder shall deposit 25% of the sale price (inclusive of EMD) immediately on the same day or not later than the next working day from the date of auction. The balance 75% of the sale consideration shall be paid on or before the 15th day from the date of auction, or within such extended period as may be permitted in writing by the Authorized Officer in consultation with the Secured Creditor, but in no case shall such extension exceed three (3) months. Any extension of time beyond 15 days shall be at the sole discretion of the Authorized Officer. In case of default in payment by the successful bidder within the prescribed or extended period, the amount already deposited shall be liable to forfeiture, and the property shall be put to resale, and the defaulting bidder shall have no claim, right, or interest whatsoever in respect of the property or the forfeited amount.

11. The prospective qualified bidders may avail online training on e-Auction from M/s E-Procurement Technologies Ltd. (Auction Tiger) prior to the date of e-Auction. Neither the

Authorized Officer/ Bank nor M/s E-Procurement Technologies Ltd. (Auction Tiger). 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.

12. 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 w.r.t. said secured asset

13. The Authorized Officer is not bound to accept the highest offer and the Authorized 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.

14. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web-site of secured creditor (https://www.hdfc.bank.in/auction-notices) as well as on the portal of M/s E-Procurement Technologies Ltd. (Auction Tiger), https://hdfcbank.auctiontiger.net before submitting their bids and taking part in the e-Auction.

15. 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. The intending bidders should register their name at https://hdfcbank.auctiontiger.net and get user-id and password free of cost. Bidders who are holding valid ID & Password provided by M/s E-Procurement Technologies Ltd. for this auction after due verification of PAN are allowed to participate in online e-auction on the above portal

16. Bidding in the last moment should be avoided in the bidders own interest as neither the HDFC BANK 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.

17. The Authorized Officer shall have complete discretion and power to cancel the auction at any time, even after confirmation of the Bidder being successful in the auction in the interest of maximization of the value of the property and no bidder shall raise any objection for cancelation of the auction by the Authorized Officer in this regard.

18. No interest shall be payable to the bidder(s) nor shall any claim be entertained for grant of interest on the amount deposited by the bidders with the secured creditor during participation of auction or after being declared as successful bidder for any reason whatsoever including for any dispute filed in any Court or Tribunal.

19. The Successful Bidder shall pay all kind of statutory levies and taxes as may be applicable over and above the final amount of sale.

20. The intended bidder(s) shall, prior to submission of the bid, independently carry out due diligence with respect to the title, nature of the property, encumbrances (if any), statutory liabilities, pending litigation, claims, demands, and all other related matters in respect of the secured asset.

21. To the best knowledge of the secured creditor, there is no litigation filed before DRT or any other Court having any legal consequences of the sale of the secured asset, however, the bidder shall be required to satisfy or conduct due diligence before participating in the auction. The Authorized Officer / Secured Creditor shall not be responsible or liable for any omission, discrepancy, or deficiency in title of the secured asset, or for any claims, demands, encumbrances, statutory dues, or litigation, whether disclosed or otherwise

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) READ WITH RULE 9(1) 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.

For HDFC BANK LIMITED

(Authorized Officer)