



Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013
Regional Office/Branch Office: HDFC Bank Ltd; Dept For Special Operations, 1st Floor, Pranay Tower, Near
Vidhan Sabha, 38 Darbari Lal Sharma Marg, Lucknow-226001

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of immovable property mortgaged to Bank under Securitization and Reconstruction of Financial assets and Enforcement of Security Interest Act, 2002 (“Act”) read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rule, 2002 (Rules”).

Notice is hereby given to the public in general and to the Borrower/Mortgagors/Guarantor in particular that, the Authorized Officer of HDFC BANK had taken possession of the following property, being a secured asset, (“Property”) pursuant to demand raised vide notice dated 24.11.2023 issued under Sec 13(2) of the Act in the following loan account 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 etc. 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 Property

The sale of the leasehold rights in the below-mentioned Property shall be conducted by way of E-Auction through Web Portal: <https://www.bankeauctions.com>

DESCRIPTION OF IMMOVABLE PROPERTIES/DETAILS OF ACCOUNT/AMOUNT/EMD/ETC

S. No.	Name of the Branch & Account	Name of the Mortgagor & Guarantors of the property	Details of property	Amount as per Demand Notice	Inspection Date	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			
					and Time	Bid Increase Amount			
1	HDFC Bank Ltd, Lucknow	Mortgagor- Smt Sunita Jain & Smt Swati		Rs. 38,95,766 /-	11-04-2025	Rs.50,00,000/-	15-04-2025	14/04/2025 up to 4.00 PM	Mr. Ramesh Jaiswal
	M/s. Nitya Traders.		Property at Plot Residential Plot No 68 & 69 in khasra No 490 at Village Kukra (Bahar Haddod) Pargana & Tehsil & Dist - Muzaaffarnagar, Uttar Pradesh Admeasuring Area-232.22 Sq. Mtr. Bounded as-(Sale Deed no 4587) East-Plot of Shri Yashpal Singh West-Rasta 25 Wide North-Plot of Yashpal Singh South-Plot of Smt. Sunita Jain Boundaries as-(Sale Deed no 4585) (Admeasuring Area-116.11 Sq. Mtr.) East-Plot of Shri Yashpal Singh West-Rasta 25 Wide North-Plot of Smt. Swati South-Plot of Yashpal		02.00 PM		10.30 AM to 11.30 AM		Mobile : 9044743976

Account No.:	Proprietor/Guarantors:	together with all the buildings and structures thereon and all the plant, machinery, equipment and accessories attached to the earth or permanently fastened to anything attached to the earth.	23 rd Nov 2023	to	Rs. 5,00,000/-			ramesh.jaiswal@hdfcbank.com
50200059036588	Mrs. Ruchi Jain, Mr. Nipun Jain			04.00 PM.				
					Rs. 50,000/-			

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. The interested bidders shall submit their EMD details and 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: 57500000904261, Name of the Account: DFSO TRANSITORY ACCOUNT, Name of the Beneficiary: HDFC BANK LTD., IFSC Code: HDFC0000240 or through Demand Draft drawn in favour of HDFC Bank Ltd Account No. 57500000904261 latest by 4.00 p.m. on or before the dates mentioned in the table above. Please note that the Cheques shall not be accepted as EMD amount.
3. **The interested bidders are also requested to submit KYC documents i.e Copy of PAN Card; Proof of identification/Address Proof (KYC) viz self-attested copy of Voter ID card/Driving License/Passport/Ration Card etc. and should carry their original for verification.**
4. To the best of knowledge and information of the Authorized Officer, there is no encumbrance /statutory dues like property taxes, society dues etc. on the Property. The Bank however shall not be responsible for any outstanding statutory dues/encumbrances/Municipal Corporation Dues/electricity dues/Lease rent, water dues, Property tax, charges/tax arrears including any third party claim etc, if any and it will be the liability of the buyer and buyer may inquire it independently.
5. The intending bidders should make their own independent inquiries regarding the encumbrances, title of Property/ies & to inspect & satisfy themselves. **Property can be inspected strictly on the above-mentioned date and time.**
6. 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 our service provider **M/s. C1 India Pvt. Ltd., Plot No 301, Gulf Petro Chem Building, Udyog Vihar, Phase 2, Gurgaon. Helpline No's: 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 the **Authorized officer as mentioned above in office hours during the working days. (10 AM to 5 PM).**
7. The Authorized officer reserve its right to cancel this auction/bid any time without assigning any reason. 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. If highest bidder fails to make payment as per terms & conditions of sale/auction, including provisions of the SARFAESI Act, 2002 then Authorized Officer may accept the bid of second highest bidder at his sole discretion, but it cannot be claimed as right by the second highest bidder.

8. **(FOR DETAILED TERM AND CONDITIONS PLEASE REFER TO OUR WEBSITE www.hdfcbank.com and www.bankeauctions.com)**

**STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8 (6)
Rule 9(1) OF THE SARFAESI ACT, 2002**

This may also be treated as notice u/r 8(6) Rule 9(1) of Security Interest (Enforcement) Rules, 2002 and proviso made thereunder, to borrowers/ and Guarantors/mortgagors of the above said loan about the holding of E-Auction Sale on the above mentioned date.

Date: 08.03.2025

Place: Lucknow

Authorised Officer

HDFC BANK LIMITED

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 Business Standard (English) & (Hindi) on 08.03.2025.

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 the 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: 57500000904261, Name of the Account: DFSO TRANSITORY ACCOUNT, Name of the Beneficiary: HDFC BANK LTD., IFSC Code: HDFC0000240 or through Demand Draft drawn in favour of HDFC Bank Ltd Account No.57500000904261 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 Lucknow 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, 1st Floor, Pranay Tower, Near Vidhan Sabha, 38 Darbari Lal Sharma Marg, Lucknow-226001.
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 Ramesh Jaiswal (**Authorised Officer**); **MOBILE No: 9044743976 ;e-mail ID: ramesh.jaiswal@hdfcbank.com** 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, not later than the next working day after the acceptance of bid price by the concerned Authorised Officer and the balance 75% of the sale price on or before
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15 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 favor 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/postpone the sale for any reason it may deem fit or even without

assigning any reason and such cancellation/postponement shall not be called in question by the bidders

Schedule of the Properties:

Residential Plot No 68 &69 in khasra No 490 at Village Kukra(Bahar Haddod)Pargana & Tehsil & Dist - Muzaffarnagar, Uttar Pradesh

**Admeasuring Area-232.22 Sq. Mtr.
Bounded as-(Sale Deed no 4587)**

**East –Plot of Shri Yashpal Singh
West-Rasta 25 Wide
North-Plot of Yashpal Singh
South-Plot of Smt. Sunita Jain**

**Boundaries as- (Sale Deed no 4585)
(Admeasuring Area-116.11 Sq. Mtr.)**

**East-Plot of Shri Yashpal Singh
West-Rasta 25 Wide
North-Plot of Smt. Swati
South-Plot of Yashpal**

Date: 08th Mar 2025

Sd/-

Authorised Officer

Place: Lucknow.

HDFC BANK LIMITED