

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

Regional Office: HDFC Bank Ltd; Dept For Special Operations, 5th floor, Ansal Classique Tower Rajouri Garden, New Delhi
Authorised Office at:- HDFC Bank Ltd., Deptt For Special Operations, 5 th floor B 21 14570 G T Road Dholewal Chowk Adjoining Gulzar Motors, Ludhiana. 141008

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

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

Notice is hereby given to the public in general and in particular to the Borrower(s)/Mortgagor(s)/Guarantor(s) that, the Authorized Officer(s) of HDFC BANK LTD. had taken physical possession of the following property/ies mentioned, pursuant to demand raised vide notice(s) 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 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 said property/ies. The sale of the below-mentioned Properties shall be conducted by way of E-Auction through Web Portal: https://www.bankeauctions.com

DESCRIPTION OF IMMOVABLE PROPERTIES

Si N o.	Name of the Branch & Account	Name of the Borrower & Guarantors of the property	Details of property	Amount as per Demand Notice – Demand Notice Date	Inspection Date and Time	Reserve Price Earnest Money Deposit(EMD) Bid Increase Amount	of Auction & Place of Auction	Last Date for Receipt of Bid Form and EMD	Name of Authorized Officer/Phone No./Email Id
1	HDFC Bank Ltd., Ludhiana Punjab Containers Pvt Ltd	Borrower-Punjab Containers Put Itd Mortgagers and Guarantors: Mr Sumil Kumar Singla s/o Mr Dharam Pal Singla- Class 1 Legal hier/ LR of Mrs Sarla Singla since deceased Guarantor and Mortgager; Director cum Guarantor Mr Karan Partap Singla s/o Mr Sumil Kumar Singla- Director and Guarantor Mr Dharam Pal Singla s/o Mr Nahar Chand Singla- Director, Mortgager and Guarantor	All that part and parcel of industrial property bearing no 61, comprising in Khata no 271/321, 275/325, Khasra no 230/1, 230/2, measuring 2000 Sq Yds, Tin Factory, Situated At Daba Road, Village Daba, Near Nirmal Cinema, Ludhiana (Pb)	8,74,83,543.81 as on 31 07 2017 as per demand notice dated	20 01 2023 From 11 am o 12 noon	Reserve Price-Rs 2,70,00,000/- EMD -Rs. 27,00,000/- Bid Increase Amount- Rs.1,00,000/-	25/01/2023 From 11.00 AM to 12.00 noon	24.01.2023 up to 08.00 PM	Mr. Madhur Sharma 9356070006 Email ID- Madhur sharma@hdf cbank.com

	HDFC Bank Ltd., Bhattu	Mortgager and	All that Part and Parcel of Built Up	Rs.	19 01 2023	Reserve Price-Rs	25/01/2023		Mr. Madhur Sharma
	Mandi	Guarantors:	Commercial Shop No 39, measuring 20'	15,34,48,119.5	From 11:00 am	1,50,00,000/-	From 11.00	24.01.2023 up	9356070006
	VS		X 85' (188.88 Sq Yds), Situated at New	0 (Rupees	to 12:00 noon		AM to	to 08.00 PM	Email ID-
	M/s Saraswati Ginning	M/s Saraswati Ginning		Fifteen Crore		EMD -Rs.	12.00 noon		Madhur.sharma@hdf
	Pressing and Oil Mills -	Pressing and Oil Mills -	Anaj Mandi, Bhattu Mandi, Distt	Thirty Four		15.00.000/-			cbank.com
	(Borrower and	(Borrower and Mortgagor)-	Fatehabad- Haryana- 125053 owned by	Lakh Forty		15,00,000/-			
	Mortgagor)- a Partnership	through its partners	Mrs Sudesh Rani w/o Mr Naresh and is	Eight					
	Firm of Mr Amit Kumar	Mr Amit Kumar Bansal	bounded as under:	Thousand One		Bid Increase			
	Bansal S/o Mr Radhev	S/o Mr Radhey Shyam	North: Road South-	Hundred		Amount-			
	Shyam Bansal, Mrs Sudesh	Bansal- (Partner and	Road	Nineteen and		Rs.1.00.000/-			
	Rani Bansal W/o Mr Naresh	guarantor) Business		Paise Fifty					
	Kumar, Mrs Munni Devi	address: C/o M/s Saraswati	East- Shop no 40 West- Shop	Only) together					
	W/o Mr Radhey Shyam	Ginning Pressing and Oil	number 38	with future					
	Bansal and Mrs Saroj W/o	Mills, Bhattu Mandi,		interest					
	Mr Rajender Parshad.	Fatehabad, Haryana		thereon from					
	having its place of business	Residence Address: 15, Model Town, Bhattu		the date of the					
	at Bhattu Mandi Fatehabad	Kalan, Fatehabad.		said notice					
	Harvana	Harvana.		vide notice					
		Thu your.		dated 05 11					
		Mrs Sudesh Rani Bansal		2018					
		s/o Mr Naresh Kumar		2010					
		(Partner, Mortgager and							
		Guarantor)- Business							
2		Address: c/o M/s Saraswati							
		Ginning Pressing and Oil							
		Mills, Bhattu Mandi, Fatehabad, Harvana							
		Residence Address: House							
		No 46. Block 2 .Mandi							
		Adampur, Harvana							
		71124712, 7112, 7112							
		Mrs Munni Devi w/o							
		MrRadhey Shyam Bansal							
		(Partner and Guarantor)-							
		Residence Address: House							
		no 60, Bhattu Kalan,							
		Fatehabad, Haryana. Business address: c/o M/s							
		Saraswati Ginning Pressing							
		and Oil Mills. Bhattu							
		Mandi, Fatehabad, Haryana							
		, , , , , , , , , , , , , , , , , , , ,							
		Mrs Saroj Devi Bansal							
		w/o Mr Rajender Parshad							
		(Partner and Guarantor)-							
		Residence Address: H No							
		60, Block 2, Village Bhattu Kalan, Tehsil Fatehabad.							
		Distt Hisar.							

		Mr Rajendra Prasad Bansal S/o Mr Nand Ram Bansal (Guarantor) Residence Address: 81/2 Model Town, Fatehabad, Haryana							
3	HDFC Bank Ltd. ,Ludhiana Sarb Steels	Proprietor Sh. Amrik Singh s'o Partap Singh & Guarantor Sunt. Gagan Deep Kaur w'o Mr Amrik Singh	All that part and parcel of Residential property bearing MC no B-28-186/223, comprised in Khasra no 32//18, 23/1, Khatta no 421/486 as per Jamaandi for the year 2008-09 admeasuring 110 Sq Yards situated at Village Jawadi, Abadi Urban Vihar, Tehsil & Distt Ludhiana held in the name of Sh. Amrik Singh s/o Mr Partap Singh as per sale deed bearing Wasika no 13986 dated 09.12.2011 and is bounded as under: East:Road West: Neighbours North:Neighbours South: Neighbours	77,77,201.60 (Rupees Seventy Seven Lakhs and Seventy Seven Thousand Two Hundred Two and Paisa Sixty Only) together with future interest thereon from the date of the said notice as per notice dated 14 08 2015	20 01 2023 From 12 am to 1:00 pm	Reserve Price- Rs.32,00,000/- EMD -Rs. 3,20,000/- Bid Increase Amount-Rs.50,000/-	25/01/2023 From 11.00 AM to 12.00 noon	24.01.2023 up to 08.00 PM	Mr. Madhur Sharma 9356070006 Email ID- Madhur sharma@hdf cbank.com
4	HDFC Bank Ltd Vs M/S Duggal Steel Traders (Borrower), 30-28, H/1-A, Guru Gobind Singh Nagar, Sherpur Chowk, Ludhiana through its proprietor Mr Arun Duggal	Sh. Arun Duggal (prop/Guarantor) C/o M/S Duggal Steel Traders, 30- 28, H/1-A, Guru Gobind Singh Nagar, Sherpur Chowk, Ludhiana, 3. Sh. Ankush Duggal (Guarantor) C/o M/S Duggal Steel Traders, 30- 28, H/1-A, Guru Gobind Singh Nagar, Sherpur Chowk, Ludhiana and also at House no 204, 1st Floor, Atam Nagar, Backside Saini Public School, Ludhiana, 4. Smt Ravi Kanta Duggal (Guarantor) C/o M/S Duggal Steel Traders, 30- 28, H/1-A, Guru Gobind Singh Nagar, Sherpur Chowk, Ludhiana and Also at House no 12, Street No 3, Gautam Nagar, Hoshiarpur	All that part and parcel of Commercial property admeasuring 833.33 square Yards consisting Two sale deeds of 500 square Yards and 333.33 Square comprising in Khasra no 1054, 1058/1, 1055, 1059 situated at Village Lohara, locality known as Aam Colony" Tehsil and District Ludhiana held in the name of Sh Arun Duggal and Sh. Ankush Duggal and is bounded as: East: Road West: Neighbour North: Neighbour South: Neighbour	As per Notice dated 25-03-2015, Rs. 2,69,94,573.28 (Rs Two Crore Sixty Nine Lakh Ninety Four thousand Five Hundred Seventy Three & paisa Twenty Eight Only) as on 28.02.2015	20 01 2023 From 11 am to 12 noon	Reserve Price- Rs.75,00,000/- EMD -Rs. 7,50,000/- Bid Increase Amount- Rs.1,00,000/-	25/01/2023 From 11.00 AM to 12.00 noon	24.01.2023 up to 08.00 PM	Mr. Madhur Sharma 9356070006 Email ID- Madhur sharma@hdf cbank.com

		5. Sint Sapna Duggal (Guarantor) Clo M/S Duggal Steel Traders, 30- 28, H/1-A, Guru Gobind Singh Nagar, Sherpur Chowk, Ludhiana also at House no 204, Ist Floor, Atam Nagar, Backside Saini Public School, Ludhiana 6. M/S Shree Krishna Impex (Guarantor) Backside M/S Duggal Steel Traders, Aam Colony, Lohara Road, Near Eastman Chowk, Ludhiana							
5	HDFC Bank Ltd., Ludhiana Kulbir Singh and Sons HUF HDFC Bank Ltd., Ludhiana	Proprietor and Karta and Mortgager: Sh Kulbir Singh s/o Mr Ujagar Singh; Mortgager and Guarantor: Smt	Commercial Shop no 5-6, First Floor, Jagjit Market, Mochpura Bazar, Ludhiana measuring 20 sq yds - Commercial Shop no 8-9, First Floor,	Demand Notice dated	20 01 2023 From 2:00 pm to 2:30 pm	Reserve Price- Rs.21,00,000/- EMD -Rs. 2,10,000/- Bid Increase Amount-Rs.50,000/- Reserve Price-	25/01/2023 From 11.00 AM to 12.00 noon	24.01.2023 up to 08.00 PM	Mr. Madhur Sharma 9356070006 Email ID- Madhur sharma@hdf cbank.com
б	Kulbir Singh and Sons HUF	Damanpreet Kaur w/o Tejinder Singh; Sh Tejinder sIngh S/o Ujagar Singh	Jagjit Market, Mochpura Bazar, Ludhiana measuring 15.25 Sq yds	07/01/2016 of a Sum of Rs 5428625.11 plus Intt and charges from date of notice till date of payment		Rs.18,00,000/- EMD -Rs. 1,80,000/- Bid Increase Amount-Rs.50,000/-			
7	HDFC Bank Ltd vs Himanshu Enterprises	Mr Dinesh Soni & Mrs Rekha Rami		Demand Notice dated 26/11/2018 of a Sum of Rs 91,13,613.20 plus Intt and charges from date of notice till date of payment	21 01 2023 From 12:00 pm to 1:00 pm	Reserve Price- Rs. 63,00,000/- EMD -Rs. 6,30,000/- Bid Increase Amount- Rs. 1,00,000/-	10/02/2023 From 11.00 AM to 12.00 noon	09.02.2023 up to 08.00 PM	Mr. Madhur Sharma 9356070006 Email ID- <u>Madhur sharma@hdf</u> cbank.com

8	HDFC Bank Ltd vs Suresh Trading Co	Mr Amit Bansal (Proprietor and Guarantor) and Mrs Kamlesh Devi w/o Mr Parkash Chander (Mortgager and Guarantor)	All that Part and Parcel of Free Hold Built Up Shop Bearing No 37-B, New Grain Market, Mandi Adampur- Haryana, measuring 10' X 85' or 94.44. Sq Yds Bounded as under: East-Shop no 38 West: Shop no 37-A North Street South: Farh and Road	Demand Notice dated 20/12/2017 of a Sum of Rs 1,03,78,259.49 plus Intt and charges from date of notice till date of payment	19 01 2023 From 1:00 pm to 2:00 pm	Reserve Price- Rs.1,00,00,000/- EMD -Rs. 10,00,000/- Bid Increase Amount- Rs.1,00,000/-	10/02/2023 From 11.00 AM to 12.00 noon	09.02.2023 up to 08.00 PM	Mr. Madhur Sharma 9356070006 Email ID- Madhur sharma@hdf cbank.com
9	HDFC Bank Ltd Vs Seerat Infrastructure India	Sh. Ravinder kumar sood s/o Shri Jagdesh chand (Proprietor, Mortgager, Guarantor) and Smr. Amuradha sood urf sonu sood w/o Ravinder kumar sood (Mortgager and Guarantor)	All that part and parcel of the Residential Property situated at: B-20-381/3,Krishana Nagar, Ludhiana, Ghumar Mandi Road, Ludhiana, measuring 248 sq., yards out of land bearing khata No.: 573/590, Khasra No.: 677/107, 674/107 situated in revenue estate of village Mauza Hasan Rora, Had Bast No.: 162, Teshil & Distt: Ludhiana —Punjab in locality of Krishna Nagar Ludhiana with in M.C area Ludhiana owned by Mr Ravinder Kumar Sood and Mrs Anuradha Sood and is Bounded as under:- East: Road North: Road West: Build Up South: Road	Demand Notice dated 05/10/2016 of a Sum of Rs 76,15,171.41 plus Intt and charges from date of notice till date of payment	21 01 2023 From 1:00 pm to 2:00 pm	Reserve Price- Rs.1,93,00,000/- EMD -Rs. 19,30,000/- Bid Increase Amount- Rs.1,00,000/-	10/02/2023 From 11.00 AM to 12.00 noon	09.02.2023 up to 08.00 PM	Mr. Madhur Sharma 9356070006 Email ID- Madhur sharma@hdf cbank.com
10	HDFC Bank Ltd vs Surinder Singh Vijay Kumar	Mr Vijay Kumar s/o Mr Madan Lal proprietor, Guarantor and Mortgager- (since deceased and is being represented by Class 1 Legal Heirs Mrs Poonam Rami (wife), Mr Pumeet Garg (Son), Mrs Shailja d/o Mr Vijay Kumar and w/o Mr Love Kishore Gupta and Mrs Java Aggarwal d/o Mr Vijay Kumar and w/o Rishm Aggarwal) & Mrs Poonam Rani w/o Mr Vijay Kumar - Guarantor and Class 1 Legal Heir of Mr Vijay Kumar s/o Mr Madan Lal	All that part and parcel of Commercial property no 77, New Grain Market, Zira owned by Mr Vijay Kumar s/o Mr Madan Lal	Demand Notice dated 12/08/2016 of a Sum of Rs 40,75,434 plus Intt and charges from date of notice till date of payment	18 01 2023 From 11:00 pm to 12:00 noon	Reserve Price-Rs. 33,00,000/- EMD -Rs. 3,30,000/- Bid Increase Amount- Rs.1,00,000/-	10/02/2023 From 11.00 AM to 12.00 noon	09.02.2023 up to 08.00 PM	Mr. Madhur Sharma 9356070006 Email ID- Madhur sharma@hdf cbank.com

TERMS & CONDITIONS:

- The e-Auction is being held on "AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS"
- 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: DFS0 TRANSITORY ACCOUNT, Name of the Beneficiary: HDFC BANK LTD., IFSC Code: HDFC0000240 or through Demand Draft drawn in favour of DFS0 TRANSITORY ACCOUNT 57500000904261 latest by the date and time mentioned in the table above. Please note that the Cheques shall not be accepted as EMD amount.
- 3. To the best of knowledge and information of the Authorized Officer, there is no encumbrance i.e. statutory dues like property taxes, society dues etc as per Banks's record on the property. The Bank however shall not be responsible for any present/past/future outstanding non-statutory dues/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. Property can be inspected strictly on the above mentioned date and time.
- 4. 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 Pandeep Singh Mobile: 09646796075, 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)
- 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, or cancel the auction/sale without assigning any reasons whatsoever. His decision shall be final & binding.
- (FOR DETAILED TERM AND CONDITIONS PLEASE REFER TO OUR WEBSITE www.hdfcbank.com and www.bankeauctions.com)

STATUTORY 15 /30 DAYS SALE NOTICE UNDER RULE 8(6) 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 to borrowers/ and Guarantors of the above said loan about the holding of E-Auction Sale on the above mentioned date. The borrower/ guarantors/mortgagors are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before 15/30 days of this notice/the date of Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

Date: 08-01-2023 For HDFC Bank

Place: Ludhiana Authorised Officer

Terms and Conditions of Auction for sale of Immoveable property more particularly described in the Schedule herein below under SARFAESI Act 2002,

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 Auction is being held on "AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS".
- 3. To the best of knowledge and information of the concerned 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 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 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.
- 6. 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 deemed to be forfeited
- 7. 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 Beneficiary: HDFC BANK LTD., IFSC Code: HDFC0000240 or through Demand Draft drawn in favour of DFSO TRANSITORY ACCOUNT 57500000904261 latest on or before time and date 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 above mentioned beneficiary to be payable at Ludhiana drawn on any scheduled commercial Bank along with letter of participation in the bid, shall reach to the Authorized Officer on /or before time and dates mentioned in the Auction Notice at HDFC Bank Ltd.,Deptt For Special Operations,5 th floor B 21 14570 G T Road Dholewal Chownk Adjoining Guljar Motors, Ludhiana. 141008
- 8. 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
- 9. 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 Pandeep Singh Mobile: 09646796075, Help Line e-mail ID: support@bankeauctions.com and for any property related query may contact Authorised Officer during office hours on the working days.
- 10. Only buyers holding valid User ID/ Password and confirmed payment of NEFT/RTGS shall be eligible for participating in the e-Auction process.
- 11. 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 dates and time mentioned in the Auction Notice, 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.
- 12. 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.

- 13. 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.
- 14. 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.
- 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 favour 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% (or rate applicable at the time) 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 balance 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, any past, present or future encumbrances, all the statutory/ non-statutory dues whatsoever in nature by any authority or agency including Sales Tax, Municipality Tax, Property Tax, Electricity dues, Water dues, taxes, rates, assessment charges, fees etc. owing to any authority, Corporation, department or anybody.
- 21. The Bank shall not be responsible for any loss or damage pursuant to any litigation whatsoever in nature either at the instance of the Mortgagor(s) or the Borrower(s) in respect of the said property.
- 22. Bank has discretion to revoke this sale at any point of time before Execution of Sale Certificate and in that event Bank shall reimburse amount paid to the Bank without interest.
- 23. The stamp duty with respect to this sale certificate shall be borne by the purchaser only
- 24. On issuance of Sale Certificate by the Bank, sale shall be complete and no claims shall be entertained by the Bank.
- 25. 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 the sale for any reason it may deem fit or even without assigning any reason and such cancellation shall not be called in question by the bidders

Schedule of Landed Property:

As given in Auction notice

Date: 08-01-2023 Place: Ludhiana For HDFC Bank Ltd Sd/-Authorised Officer