

HDFC BANK
We Understand your world

Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013, Regional Office: HDFC Bank Ltd; Dept For Special Operations, Ground Floor, Gulab Bhawan, 6 Bahadur Shah Zafar Marg, New Delhi-110002

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 has taken possession of the following property, being a secured asset, ("Property") pursuant to demand raised vide notice dated 05.11.2021 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.banksauctions.com>

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

Name of the Branch & Account	Name of the Mortgagor & Guarantors of the property	Details of property	Amount as per Demand Notice	Reserve Price
HDFC Bank Ltd, Delhi M/s Blue Ocean Overseas Private Ltd Account No.: 50200028524176	Mortgagors : Khyati Kakkar Guarantors: Ms. Pooja Prabudh Kakkar, Mr. Prabudh Suresh Kakkar Ms. Khyati Kakkar	Commercial Shop bearing No 4 on Ground Floor in Block-B, Sushant Lok, Phase-1, Orchid Square, Gurgaon, Haryana.	Rs. 5,33,39,570.06 5th November 2021 Dues as on 31.10.2021 with further interest along with the costs and expenses till the date of full and final payment under the Loan accounts.	EMD Bid Increase Amount Rs. 4,50,00,000/- Rs. 45,00,000/- Rs. 1,00,000/-

Name of Authorised Officer/Phone No./Email Id : Mr Ankush Seini Mobile : 9310096599, ankush.seini@hdfcbank.com	Inspection Date and Time: 18/11/2025 11:30 AM to 12:30 PM	Last Date for Receipt of Bids: 20/01/2025 up to 4.00 PM	Date/Time of e-Auction : 23/01/2025 10.30 AM to 11.30 AM
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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.banksauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.banksauctions.com>) through Login ID & Password. The EMD shall be payable through NEFT / RTGS in the following Account: 57500000904261, Name of the Account: DFO 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. That physical possession the secured asset/property has been obtained on dated 24.09.2024 from Court Receiver Ms. Priya Tomar appointed by Hon'ble Sh. Vikramjit Singh, CJM, Gurgaon, in UID No HR0338.
6. The intending bidders should make their own independent inquiries regarding the encumbrances, title of Property & to inspect & satisfy themselves. Property can be inspected strictly on the above-mentioned date and time.
7. 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, Haryana. Helpline No's: 0124-4302020/21/22/23/24, Mr. Mithalesh Kumar Mobile: 769804466, Help Line e-mail ID: support@banksauctions.com and for any property related query may contact the Authorized officer as mentioned above in office hours during the working days. (10AM to 5PM).
8. The Authorized officer reserves 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.
9. (FOR DETAILED TERM AND CONDITIONS PLEASE REFER TO OUR WEBSITE www.hdfcbank.com and www.banksauctions.com)
Date: 14.12.2024

Authorised Officer, HDFC Bank Ltd.
"BUSINESS STANDARD" DT: 14.12.2024

नई दिल्ली | शनिवार, 14 दिसंबर 2024 | बिज़नेस स्टैंडर्ड

HDFC BANK
We understand your world

मुख्यालय: एचडीएफसी बैंक हाउस, सेनापति बापत मार्ग, लॉअर परेल (वेस्ट), मुंबई-400013 क्षेत्रीय कार्यालय: एचडीएफसी बैंक लि., विशेष प्रचालन विभाग, गार्डन प्लोअर, गुलाब भवन, 6, बहादुर शाह जफर मार्ग आईटीओ, नई दिल्ली 110002

ई-नीलामी बिक्री सूचना - अचल संपत्तियों की बिक्री के लिए ई-नीलामी हेतु सार्वजनिक सूचना
प्रतिभूति हित (प्रवर्तन) नियमावली, 2002 ("नियमावली") के नियम 8(6) के प्रावधानों के साथ पठित वित्तीय परिसंपत्तियों के प्रतिभूतिकरण एवं पुनर्गठन तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 ("अधिनियम") के अंतर्गत बैंक को गिरवी अचल संपत्ति की बिक्री के लिए ई-नीलामी बिक्री सूचना एतद्वारा सर्वसाधारण को और विशेष रूप से ऋणी/ गिरवीकर्ता/ गारंटर को सूचित किया जाता है कि एचडीएफसी बैंक लि. के प्राधिकृत अधिकारी ने यहाँ नीचे वर्णित अनुसार ब्याज सहित बैंक के देयों के वसूली के लिए "जहाँ है जैसी है" और "जहाँ कहीं भी है और बिना रिकॉर्स" के आधार पर उसकी बिक्री के अधिकार के साथ निम्नलिखित ऋण खाते में अधिनियम की धारा 13(2) के जारी सूचना दिनांक 05.11.2021 के तहत उठाई गई मांग के अनुपालन में निम्नलिखित संपत्ति, मौजूदा प्रतिभूति परिसंपत्ति ("संपत्ति") का कब्जा से लिया है और ब्रीक देयों के भुगतान में असफल होने पर, उक्त नियमावली के नियम 8 के सहित उक्त अधिनियम की धारा 13(4) के तहत प्रदत्त शक्तियों के अनुपालन में अधोहस्ताक्षरी ने संपत्ति की बिक्री द्वारा बैंक के देयों की वसूली का प्रस्ताव किया है। नीचे वर्णित संपत्ति में लीजहोल्ड अधिकारों की बिक्री वेब पोर्टल <https://www.banksauctions.com> के माध्यम से ई-नीलामी के द्वारा आयोजित की जाएगी।
अचल संपत्तियों का विवरण/ खाते/ राशि/ ईएमडी/ ईटीसी का विवरण

शाखा का नाम व खाता	संपत्ति के गिरवीकर्ता व गारंटर के नाम	संपत्ति का विवरण	नाम सूचना अनुसार राशि नाम सूचना तिथि	आवृत्त मूल्य ईएमडी बोली बुद्धि राशि
एचडीएफसी बैंक लि., दिल्ली मैसर्स ब्लू ऑशियन ओवरसीज प्राइवेट लि. खाता सं.: 50200028524176	गिरवीकर्ता: ख्याति कक्कर गारंटर: सुश्री पूजा प्रबुद्ध कक्कर, श्री प्रबुद्ध सुरेश कक्कर सुश्री ख्याति कक्कर	कमर्शियल दुकान, बियरिंग नं. 4 गार्डन प्लोअर पर, ब्लॉक बी में, सुरासत लोक, फेज-1, ऑर्चिड स्क्वायर, गुरुग्राम, हरियाणा	रु. 5,33,39,570.06 31.10.2021 तक देय ऋण खाता के तहत पूर्ण व अंतिम भुगतान की तिथि तक लागत व व्यय के सहित आगे के ब्याज के साथ	Rs. 4,50,00,000/- Rs. 45,00,000/- Rs. 1,00,000/-

प्राधिकृत अधिकारी का नाम/ फोन नं./ ई-मेल आईडी: श्री अंकुश सेनी मोबाइल: 9310096599 ankush.seini@hdfcbank.com	जांच की तिथि व समय: 18.01.2025 सुबह 11:30 से दोपहर 12:30	बोली प्राप्ति की अंतिम तिथि: 20.01.2025 को शाम 4.00 तक	ई-नीलामी तिथि/ समय: 23.01.2025 सुबह 10.30 से सुबह 11.30 तक
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नियम व शर्तें: 1. ई-नीलामी "जहाँ है जैसी है", जो है जैसी है, और "जहाँ कहीं भी है और बिना रिकॉर्स" के आधार पर आयोजित की जा रही है। 2. इच्छुक बोलीदाता को लॉगिन आईडी व पासवर्ड के माध्यम से वेब पोर्टल: <https://www.banksauctions.com> (यूजर आईडी व पासवर्ड <https://www.banksauctions.com> के साथ नाम रजिस्ट्रार कर निचुल्क प्राप्त किए जा सकते हैं।) में अपने ईएमडी विवरण और आवश्यक दस्तावेज जमा व अपलोड करने होंगे। ईएमडी उक्त तालिका में वर्णित तिथियों तक या पहले निम्नलिखित खाता: 57500000904261, खाता का नाम: डीएफएसओ ट्रांसजिस्टरी खाता लाभाधार का नाम: एचडीएफसी बैंक लि., आईएफएससी कोड: HDFC0000240 में एनईएफटी/ आरटीजीएस या एचडीएफसी बैंक लि. खाता सं. 57500000904261 के पक्ष में डिमांड ड्राफ्ट द्वारा उक्त तालिका में वर्णित तिथियों तक या पहले शाम 4.00 बजे तक देय योग्य होंगे। कृपया ध्यान दें कि ईएमडी राशि के रूप में बैंक स्वीकार नहीं किए जाएंगे। 3. इच्छुक बोलीदाताओं से कर्वाईसी प्रस्ताव जमा करने की तिथि, पड़वाना/ पता प्रमाण (कैवाईसी) का प्रमाण अर्थात् वोटर आईडी कार्ड/ ब्राह्मिंग लाइसेंस/ पासपोर्ट/ राशन कार्ड आदि जमा कराने और सत्यापन के लिए उनके मूल साधन लाने का अनुरोध है। 4. प्राधिकृत अधिकारी के बेहतर ज्ञान व जानकारी से, संपत्ति पर कोई ऋणभार/ वैधानिक देय जैसे संपत्ति कर, सोसायटी देय आदि नहीं हैं। हालांकि बैंक किसी बकाया वैधानिक देयों/ ऋणभार/ म्युनिसिपल कॉर्पोरेशन देय/ बिजली देय, शालूक/ सीज किराया, पानी देय, संपत्ति कर, शुल्क/ कर के सहित किसी तीसरी पार्टी के दावे, यदि कोई है के लिए उत्तरदायी नहीं होगा और खरीदार की देयता होगी। खरीदार को स्वयं स्वतंत्र जांच करनी चाहिए। 5. चूंकि भौतिक कब्जा से प्रतिभूति प्राप्त करने के लिए कार्य दिवस पर कार्य घंटों के दौरान उक्त वर्णित अनुसार प्राधिकृत अधिकारी से संपर्क कर सकते हैं। 6. प्राधिकृत अधिकारी को बिना कोई कारण बताए इस नीलामी/ बोली को रद्द करने का पूर्ण अधिकार है। उच्चतम बोली एचडीएफसी बैंक लिमिटेड के अनमोदन का विषय होगी। प्राधिकृत अधिकारी को बिना कोई कारण बताए चाहे कुछ भी हो प्राप्त सभी या किसी प्रस्ताव को स्वीकार/ अस्वीकार करने, नीलामी रद्द करने का पूर्ण अधिकार है। उसका निर्णय अंतिम व बाध्य होगा। यदि उच्चतम बोलीदाता सफेसी अधिनियम, 2002 के प्रावधानों के सहित बिक्री/ नीलामी की शर्तों व नियमों के अनुसार भुगतान करने में असफल रहता है तब प्राधिकृत अधिकारी स्वयं अपने निर्णय पर दूसरे उच्चतम बोलीदाता को स्वीकार कर सकता है, लेकिन यह दावा नहीं किया जा सकता है कि यह दूसरे उच्चतम बोलीदाता का अधिकार है। 9. विस्तृत नियम व शर्तों के लिए कृपया हमारी वेबसाइट www.hdfcbank.com और www.banksauctions.com का संदर्भ लें।

दिनांक: 14.12.2024
"BUSINESS STANDARD" HINDI 14.12.2024
प्राधिकृत अधिकारी, एचडीएफसी बैंक लि.

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) & Business Standard (Hindi) on 14.12.2024.

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/ 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 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: DFSS 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 New Delhi 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, Ground Floor, Gulab Bhawan, 6 Bahadur Shah Zafar Marg, New Delhi-110002.
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 Mithalesh Kumar Mobile: 7080804466,, Help Line e-mail ID: support@bankeauctions.com** and for any Property related query may contact **Mr Ankush Saini (Authorised Officer); MOBILE No: 9310998589 ;e-mail ID: ankush.saini@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
th
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 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% 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.
23. 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.

Schedule of the Properties:

1. Commercial Shop bearing No 4 on Ground Floor in Block-B, Sushant Lok, Phase-1, Orchid Square, Gurugram, Haryana.

Date: 14th December 2024

Sd/-

Authorised Officer

Place: Delhi

HDFC BANK LIMITED