


Demand Notice

Circle Office, 1-2, Raghunath Nagar, M.G Raod, Agra

NOTICE U/S 13(2) of the Securitization and Reconstruction of**Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI)**

All below mentioned parties are hereby informed that the bank has initiated proceedings against all of you under the SARFAESI Act and the notice u/s 13(2) of the Act sent to all of you separately by speed post on the date mentioned below but the notice was returned un-served. Hence all of you are hereby called upon to take notice to pay jointly and severely the outstanding amount, as detailed below, within 60 days from the date of publication of this Notice failing which bank will proceed against the below mentioned property u/s 13(4) of the said Act. Needless to mention that this notice is addressed to you without prejudice to any other remedy available to the bank. The borrower & guarantor in particular and the public in general is hereby cautioned not to deal with the property mentioned below and any dealing with these properties will be subject to the charge of Punjab National Bank for the amounts and interest thereon.

Your attention is hereby drawn invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to you redeem the secured assets.

Name of the Account Borrower/Guarantor and Address/ Branch Name **Notice of Date/Date of NPA and outstanding** **Detail of Secured Security**

1. Shri Manish Kumar S/o Shri Bijendra Kumar (Borrower and Mortgagor) Add.: H. no. 13/257 Gujari Para, Nai Ki Mandi, Agra U.P.-282003.	Demand notice Date 14.10.2024 NPA Date: 20.08.2024 Term Loan Rs. 18,49,440.23/- Case Credit Rs. 5,19,653.33/- Total Rs. 23,69,093.56/- (Rupees Twenty Three Lakh Sixty Nine Thousand Ninety Three and Fifty Six Paise only) as on 30.09.2024 + Interest & Other admissible Charges	Eqm of Residential Property H. No. 3/413 Part of Rui Ki Mandi, Loha Mandi Ward Near Dr. Kapoor Clinic, Tehsil & Distt. Agra, U.P.-282001, Area:-172.23 Sqm., Owners: Shri Manish Kumar, Boundaries: East-House of Ram Babu and Laxmi Devi, West- House of Bihari Lal, North-Other House Presently, South- Raod 6 Feet Wide.
2. Shri Manish Kumar S/o Shri Bijendra Kumar (Borrower and Mortgagor) Add.: H. no. 14/20 Choti Athai Nai ki Mandi, Agra U.P.-282003.		
3. Shri Manish Kumar S/o Shri Bijendra Kumar (Borrower and Mortgagor) Add.: H. no. 3/413 (Part) Rui ki mandi, Loha Mandi Ward Near Dr. Kapoor Clinic, Agra U.P.-282001.		
4. Shri Sanjeev Kumar S/o Shri Bijendra Kumar Add.: H. no. 14/20 Choti Athai Nai ki Mandi, Agra U.P.-282003.		
Branch Office:-Bhagya Nagar, Agra Place: Agra, Date: 07.11.2024		

Authorized Officer



Noida Zonal Office: B-192/A, Block B Sector 52, Noida Gautam Buddha Nagar, Uttar Pradesh - 201301
Head Office: Lokmanjali, 1501, Shivajinagar, Pune-5
POSSESSION NOTICE (Rule - 8 (1))
(For Immovable Property)

Whereas, The undersigned being the Authorized Officer of the Bank of Maharashtra under the securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and in exercise of the powers conferred under Sub-Section (12) of Section 13 read with Rule 8 of the security interest (Enforcement) Rule, 2002 issued a Demand Notice dated mentioned below calling upon the borrower and guarantor to repay outstanding amount (mentioned below) within 60 days from the date of receipt of said Notice. The Notice was sent by Registered Post and Speed Post.

The undersigned being the Authorized Officer of the Bank of Maharashtra under the securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and in exercise of the powers conferred on him under section 13(4) of the said Act read with Rule 8 of the said rules on dates mentioned below. The borrower in particular and the public in general is hereby cautioned not to deal with the property mentioned below and any dealing with these properties will be subject to the charge of Bank of Maharashtra, Branch for an amount hereinafter mentioned.

The borrower's attention is invited to the provisions of sub-section 8 of Sec. 13 of the Act, in respect of time available, to redeem the secured assets.

S. No. **Name & Address of Borrowers & Guarantor (S)** **Details of Property** **Date of Demand Notice / Date of Possession Notice** **Amount Due**

S. No.	Name & Address of Borrowers & Guarantor (S)	Details of Property	Date of Demand Notice / Date of Possession Notice	Amount Due
NOIDA SECTOR 27, A-4, P.S. ARCADE, BHOJA MARKET, ATTA, NOIDA				
1.	1. Mr. Sanjay Singh S/O Shri Neelam Singh R/o H. No 409, Second floor, Block G, Gulmohar Estate, Sector-Pi, District Gautam Buddha Nagar, Greater Noida UP-201308. 2. Mrs The Computer Point (Proprietor Sanjay Singh) Shop No 18, Prem Palace, Hukum Singh Market, Sec 27, Noida, UP-201301 Guarantors: 1. Mr Kiran Pal Singh S/o Durga Pal Singh R/o H. No 409, Second floor, Block G, Gulmohar Estate, Sector-Pi, District Gautam Buddha Nagar, Greater Noida UP-201308. 2. Mr Kiran Pal Singh S/o Durga Pal Singh R/o H. No 409, Second floor, Block G, Gulmohar Estate, Sector-Pi, District Gautam Buddha Nagar, Greater Noida UP-201308.	1. Name of Owner: Mr. Sanjay Singh S/O Shri Neelam Singh Details of Property: Equitable Mortgage of Flat No. - 409, Second Floor, Block G, Gulmohar Estate, Sector-Pi, Area: 40 Sq. M. District Gautam Buddha Nagar, Greater Noida, UP-201308. bounded as following North-Open, South - Open, East-Entry, West-Open 1. Mrs Manju Singh W/o Sanjay Singh. R/o H. No 409, Second floor, Block G, Gulmohar Estate, Sector-Pi, District Gautam Buddha Nagar, Greater Noida UP-201308. 2. Mr Kiran Pal Singh S/o Durga Pal Singh R/o H. No 409, Second floor, Block G, Gulmohar Estate, Sector-Pi, District Gautam Buddha Nagar, Greater Noida UP-201308.	20.06.2024 Date of Possession Notice 06.11.2024 BRANCH SECTOR 19	Rs. 28,32,421.00 + interest and other charges / expenses w.e.f. 20.06.2024
2.				
3.				

Date - 07.11.2024

Authorized Officer

The Borrower are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost.

Place: Agra, Date: 08-11-2024 Sd/- Authorised Officer, IIFL Home Finance Limited.

TERMS AND CONDITIONS:

1. For participating in e-auction, Intending bidders required to register their details with the Service Provider <https://www.lifonehome.com> well in advance and has to create the login account, login ID and password. Intending bidders have to submit / send their "Tender FORM" along with the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office.

2. The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes.

3. The successful bidder should deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid price by the AO and the balance 75% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be made through bank account.

4. The purchaser has to bear all the costs, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, electricity charges, land and all other incidental costs, charges including all taxes and rates outgoing relating to the property.

5. The purchaser has to pay TDS application to the transaction/payment of sale amount and submit the TDS certificate with IIFL-HFL.

6. Bidders are advised to go through the website <https://www.lifonehome.com> and <https://www.iifl.com/home-loans/procedures-for-auction> for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.

7. For details, help procedure and online training on e-auction prospective bidders may contact the service provider E mail ID: care@lifonehome.com, Support Helpline Numbers @1800 2672 499.

8. For any query related to Property details, Inspection of Property and Online bid etc. call IIFL-HFL toll free no. 1800 2672 499 from 09:30 hrs to 18:00 hrs between Monday to Friday or write to email: care@lifonehome.com

9. Notice is hereby given to above said borrowers to collect the household articles, which were lying in the secured asset at the time of taking physical possession within 7 days, otherwise IIFL-HFL shall not be responsible for any loss of property under the circumstances.

10. Further the notice is hereby given to the Borrowers, that in case they fail to collect the above said articles same shall be sold in accordance with Law.

11. In case of default in payment at any stage by the successful bidder / auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will again be put up for sale.

12. AO reserves the rights to postpone/cancel or change the date and time of tender/auction without assigning any reason thereof. In case of any dispute in tender/Auction, the decision of AO of IIFL-HFL will be final.

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

The Borrower are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost.

Place: Agra, Date: 08-11-2024 Sd/- Authorised Officer, IIFL Home Finance Limited.

E-AUCTION SALE NOTICE (Sale through e-bidding only)

E Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) indicated in Column (A) that the below described immovable property(ies) described in Column (C) mortgaged/charged to the Secured Creditor, the constructive / physical possession of which has been taken as described in column (D) by the Authorised Officer of **HDFC Bank Limited** (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (**HDFC**) Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" as per the details mentioned below:

Notice is hereby given to Borrower / Mortgagor(s) / legal heirs, legal representatives (whether known or unknown), executor(s), administrator(s), successor(s) and assign(s) of the respective Borrower(s) / Mortgagor(s) (since deceased), as the case may be, indicated in Column (A) under Rule 8(6) of the Security Interest (Enforcement) Rules 2002.

For detailed terms and conditions of the sale, please refer to the link provided in HDFC Secured Creditor's website i.e. www.HDFCBANK.COM

(A) **(B)** **(C)** **(D)** **(E)** **(F)** **(G)** **(H)** **(I)** **(J)**

(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(I)	(J)
Name/s of Borrower(s)/Guarantor(s)	Outstanding dues to be recovered (Secured Debt) (Rs.)*	Description of the Immovable Property / Secured Asset	Type of Possession	Date & Time of Inspection	Reserve Price (Rs.)	Last date of submission of bids	Earliest money deposit	Bid Incremental Rate	Date of Auction and time

(1) MR. ASHOK	Rs.20,26,507/- (Rupees Twenty Lakhs Twenty Six Thousand Five Hundred and Seven Only) Due as on 31-DEC-2020*	PLOT NO. 105 SITUATED AT SIDARATH ENCLAVE, SONIPAT, HARYANA ADMEASURING 146.32 SQ. MTRS. (APPROX) (209.03 SQ. MTRS. AS PER SALE DEED) AND CONSTRUCTION THEREON PRESENT AND FUTURE	PHYSICAL POSSESSION	13-NOV-2024 FROM 11:00 AM to 3:00 PM	Rs.50,00,000/- (Rupees Fifty Lakhs Only)	09-DEC-2024 BEFORE 4:00 PM	10% OF THE BID AMOUNT	Rs.10,000/- (Rupees Ten Thousand Only)	11-DEC-2024 FROM 11:00 AM to 11:30 AM
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*together with further interest, cost, expenses and charges as applicable till payment and/or realisation.

Prospective purchasers/bidders will have to independently ascertain amounts that might be due to the Builder/Society or any other statutory/electricity/water/utility tax/other dues etc. prior to submitting the bid and the said dues, if any, has to be cleared/paid by the successful purchasers/bidders and HDFC Bank will not be liable to make any payment whatsoever.

HDFC / the Authorised Officer of HDFC does not accept any responsibility or liability whatsoever for any loss that may be incurred by the successful bidders / purchasers at a later date whether on account of non-availability of information or otherwise. Successful bidders / purchasers shall not have any recourse against HDFC on any ground whatsoever. Hence, it will be in the interest of the prospective purchasers / bidders to apprise themselves of all material facts which may influence their decision before submitting tenders and/or making offers.

Matex Net Pvt Ltd would be assisting the Authorised Officer in conducting the auction through an e-bidding process. For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with Matex Net Pvt Ltd, Mr. Vikas Kumar-9650387768, Mr. Vijay -7200538774, Email : solutions@matexnet.com, Mr. S Raju - 9150757333, Email : raju.s@matexnet.com or visit their website at <https://assets.matexactions.com/> or Mr. Prasun Parasar Authorised Officer, HDFC Bank Ltd. (Mobile No. 9560444634) and Mr. Saksham Wadhwa (Mobile No. 9654317219) during office hours from 9:30 AM to 5:30 PM from Monday to Friday (except holidays).

The Bid Document can be collected / obtained from the Authorised Officer of HDFC Bank Ltd having his office at 2ND FLOOR, THE CAPITAL COURT, MUNIRKA, OLOF PALME MARG, OUTER RING ROAD, NEW DELHI-110067 or directly from M/s Matex Net Pvt Ltd, No: 37/22, Chamiers Towers, 6th floor, Chamiers Road, Teynampet, Chennai - 600018.

The secured asset is being sold on "AS IS WHERE IS" and "AS IS WHAT IS" basis

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 Authorised Officer / HDFC.
2. However, the Authorised 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. It is being brought to the knowledge of the public in general as well as the prospective purchasers /bidders that they will have to independently ascertain amounts that might be due to the Builder/Society or any other statutory/electricity/water/property tax/other dues etc. prior to submitting the bid and the said dues, if any, has to be cleared/ paid by the successful purchasers/bidders and HDFC Bank will not be liable to make any payment whatsoever.
4. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ applicable rate 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 & 195A 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 herein below and any other related documents.
6. Property / Secured Asset is available for inspection as detailed in the **Column E** of the E- Auction sale notice.
7. Prospective purchasers / bidders will have to independently ascertain amounts that might be due to the Builder/Society or any other statutory/electricity/water/property tax/other dues etc. prior to submitting the bid and the said dues, if any, has to be cleared/ paid by the successful purchasers/bidders and HDFC Bank will not be liable to make any payment whatsoever.
8. Matex Net Pvt Ltd would be assisting the Authorized Officer in conducting the auction through an e-bidding process
9. E-Auction Bid Document can be collected / obtained from E-Auction agency Matex Net Pvt Ltd on their website at <https://assets.matexauctions.com/> or can be obtained directly on any working day during office hours from the Authorized Officer of HDFC Bank Ltd having his office at Second Floor, The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi-110056.
10. For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with Matex Net Pvt Ltd, Mr. Vikas Kumar - 9650387768, Mr. Vijay -7200538774, Email :solutions@matexnet.com, Mr. S Raju - 9150757333, Email : raju.s@matexnet.com or visit their website at <https://assets.matexauctions.com/> or Mr. Prasun Parasar Authorised Officer, HDFC Bank Ltd. (Mobile No. 9560444634) and Mr. Saksham Wadhwa (Mobile No. 9654317219) during office hours from 9:30 AM to 5:30 PM from Monday to Friday (except holidays).
11. 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 envelope and shall be submitted at Second Floor, The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi-56.
12. Minimum bid increment amount is as indicated in **Column (I)** of the E Auction Sale Notice for respective properties / Secured Assets as detailed in the Auction Sale Notice.
13. 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.



HDFC Bank Ltd., **Retail Portfolio Management**, Ground Floor, The Capital Court, Munirka,
Outer Ring Road, Olof Palme Marg, New Delhi - 110067

Regd. Office: HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013
www.hdfcbank.com CIN.: L65920MH1994PLC080618

14. E-Auction Bid Document duly filled in alongwith the details of payment of EMD shall be submitted at Second Floor, The Capital Court, Munirka, Outer Ring Road, Olof Palme Marg, New Delhi-56.
15. The last date of submission of bids in prescribed e-auction Bid Documents with all necessary documents and EMD in stipulated manner is as indicated in Column (G) of the E Auction Sale Notice
16. Incomplete E-Auction Bid Document or bids with inadequate EMD amount or bids received after the date indicated in Column (G) of the E Auction Sale Notice hereinabove shall be treated as invalid.
17. Conditional offers shall be treated as invalid.
18. 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 - Matex Net Pvt Ltd to eligible bidders / prospective purchasers to participate in the online auction at <https://assets.matexauctions.com/>.
19. Necessary trainings will be provided by Matex Net Pvt Ltd for the purpose.
20. The auction by way of e-bidding will be conducted on the date and time indicated in Column (J).
21. The Immovable Property / Secured Asset shall not be sold below the Reserve Price.
22. On sale of the property the purchaser shall not have any claim of whatsoever nature against HDFC or its Authorised Officer.
23. The e-bidding would commence and end at the time indicated in Column (J) 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.
24. It shall be at the discretion of the Authorised 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.
25. 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.
26. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. HDFC
27. 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.
28. 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.
29. 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 Authorised 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.



HDFC Bank Ltd., **Retail Portfolio Management**, Ground Floor, The Capital Court, Munirka,
Outer Ring Road, Olof Palme Marg, New Delhi - 110067

Regd. Office: HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013
www.hdfcbank.com CIN.: L65920MH1994PLC080618

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:

Bidders at large are hereby informed that HDFC bank Ltd 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.

For **HDFC Bank Ltd.**



Authorised Officer

Date: 07-NOV-2024

Place: New Delhi