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) and Divya Bhaskar (Gujarati) on 09.01.2024.

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 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 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, Name: DFSO TRANSITORY ACCOUNT, 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 Ahmedabad drawn on any scheduled commercial Bank along with letter of participation in the bid, shall reach to the concerned Authorised Officer on /or before 4.00 P.M. on the respective dates mentioned in the auction notice at HDFC Bank Ltd Dept For Special Operations, Ahmedabad.
- 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

Web Portal: https://www.bankeauctions.com) AFTER DULY FILLING UP & SIGNING & SEAL 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., 3rd Floor, Plot No 68, Sector-44, Gurgaon, Haryana-122003, Support Mobile Number:-7291981124/1125/1126,Mr. Bhavik Pandya-08866682937. Help Line e-mail ID: support@bankeauctions.com/ gujarat@c1india.com and for any property related query may contact Anil Sankhla (Mobile-09512999191), E Mail- anil.sankhla@hdfcbank.com) In office hours during 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 P.M., 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, immediately after the acceptance of bid price by the concerned Authorised Officer and the balance 75% of the sale price on or before 15th 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. M/s. C1 India Pvt. Ltd. prior to the date of e-Auction. Neither the concerned Authorised Officer/Bank nor M/s. 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/concel the convertion without assigning any reason thereof

without assigning any reason thereof.

16. 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.

- 17. 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 M/s C1 India Pvt. Ltd. for this auction after due verification of PAN are allowed to participate in online e-auction on the above portal
- 18. 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.
- 19. 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).
- 20. 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.
- 21. 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, Transfer fees with respect to the property etc; taxes, rates, assessment charges, fees etc. owing to anybody.
- 22. 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.
- 23. 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.
- 24. The stamp duty with respect to this sale certificate shall be borne by the purchaser only
- 25. On issuance of Sale Certificate by the Bank, sale shall be complete and no claims shall be entertained by the Bank.
- 26. 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

Sr	Description of Property
No.	
1	Shop no 12 admeasuring 70 sq yards in a scheme known as Hirabhai Market of the Gujarat Cloth Dealers Co Op Shops and Warehouses Soc Ltd constructed in the Land of Final Plot no. 29 of Town Planning Scheme No.18 (Old Revenue Survey No.53) situate, lying and being at
	Moujeu: RajprHirpur, Taluka City, in the registration district of Ahmedabad and sub district of Ahmedabad-7 (Odhav). Owned by Dulichand Agarwal.
	North: Unit No 13
	South: Unit No 11
	East: T.P.Road
	West: Open Space

Date: 10.01.2024

Sd/-

Place: Ahmedabad Authorised Officer
HDFC BANK LIMITED

Ea. 4481418 09-01-2024



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is specified in the Schooldre her way of a Demand Draft favor rised Officer, 5. The highest bit mmediately after such declar nount to the Authorised Officer private treaty. 9. In case th /the purchaser to the Authorise mit be answerable for any erro or as to the bridder, the finance The Immovable Property sha and Only) 4. All the Bids subm will be returned to the unsuc ided further that the bid amour lance of the highest bid when corded, if shall be in the discrican be done on 24-01-2024 by ich day, or if the 15th day be a

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Property Plot No. 346 (K. J. P. Block no 59/A/346) reasuming 31161 Sq. Mrs., & Akar Rs. 41,99 Paisa, re Road & COP, in "Shree Nilkanth Residency" Not No. 345, North - Road, Scuth - Prot No. 375.

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Rs.79,900/-	Rupees Seventy	Nine Hundred Only)
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Date: 08.01.2024, Place: Rajkot

oporty Plot No. 45, As Per Revenue Heavird Block tally administrating 62.41 Sq. Min., incheding 19.52 fall mennil and external rights than 6 of the unilland beams Townian Survey No. 85, Olesk Paina Palit 14136 89 Sq. Mrs. Stunted at Mojo Auli Secrety Internal Houst, North : Adj. Prox Borrower(s)/Co-Borrower (s) are hereby given last as aloresaid with interest and costs (including the oing any dirk to perform in commension with this safe in the inmovable Property and The safe shall be ctions.(n/ on 29-01-2024 betwien 2.00 PM to 3.00 bitcation of this notice, failing which the Immovable ction that the arreunt of such secured debt, Interest 32 and to the following further carefulens.

we been stated to the bast of the information of the ent or omission in this proclamation. In the event of rshall at once again be put up to auchon subject to plirchase of the property shall be accompanied by CAPITAL HOUSING FINANCE LTD. Payable at lers after auction. For payment of EMD through declared as successful bidder provided always that han the reserve price, it shall be in the discretion of M to 5.00 PM with prior appointment, 8. The person it twenty five per cent of the amount of purchase her holiday, then on the first office day after the 15th the property shall be put to fresh auction/Sale by TATA CAPITAL HOUSING FINANCE LTD, to which 8 through its coordinators for Ariji Kumar Das, mail: Info@bankauchens.in or Manish Bansel, 1983696. Please send your query on WhatsApp below the Reserve Price 3, Bid Incrument Amount med appears so dearly inadequate as to make it Authorised Officer to adjourn/discontinue the sale. s and in default of such deposit, the property shall self is made as above, the balance amount of the or before the 15th day from the date of confirmation JSING FINANCE LTD and the detauling purchaser and to the property and any other known particulars to make their own independent inquines regarding electricity etc. 12, For any other details or for Service Provider, Ms. 4Closure, Block No.605 bidder over the highest declared bid amount. The s) and the copy of the challen shall be submitted to vebsite http://surt.li/gukgi for the above details.

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Terms and conditions of the E-Auction as under

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(in The Event Of Any Discrepancy Between The English Version And Any Other Language Version Of This Auction Notice, The English

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PUBLICANOTICS FOR EXUCTION FOR SALEOFIMMOVABLE PROPERTIES anal Officer, HDFC Dank Ltd., Department For Special Operations, at 3rd Floor Ink 3. Mr. Drive in Direcha. Drive in Read. Bodokidev, Abringapad, 480054

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process etc., may contact sed officer as mentioned Blayer Pandya Mobile our service provider MS. Ct hadia Pro. Ltd., 3rd Fab; Piot No. 68, Sector 44, Gurgson, Haryane 122003, Support Mobile Nos : 7291981124/1125/1126, 18 0866662937, Email III, Apport @baikew.choix.com/gularat@ctando.com. for any property or Plant & machinery related query may contact the Audio-aboyo in office hieus doing the wineking days. (10:00 AM to 5.00 PA). 4. The intended hidders while have deposited the EAAD and require assistance in creating Login ID & Possward, uploading data, submitting bid, training on a-hidden

If the Sale Price is more than 18, **50.04.000**, (Bupeas Filly Lakin Only) then the auction proclasser/successful bidder has no abduct 1% of the Sale Price as 10S in; we name of the owners of properry the remaint in binaries of the University of the University of the Sale Price has to be remained to the Bank. The Sale Creatisate with the season of the receipt of Form 2018 to Cale Its and only the season of the receipt of Form 2018 to Cale Its and or with the season of the receipt of Form 2018 to Cale Its and or with the season of the receipt of Form 2018 to Cale Its and or with the season of the receipt of Form 2018 to Cale Its and Its and

or cancel the auction/sale

The highest bid shalf be spill oct to approval of HDFC Bank Limitod. Authorized Officer reserves the right to accept (reject all or any of the offers) bids so receive

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STATUTORY 30 DAYS SALE NOTICE UNDER RULE ULI OF THE SARFAESI ACT 2002

ng of E. Auction Sale on the nses before 30 days of this This may also be treated as entire under halo 90.10 in Security Interest (Entircement) theirs, 2002 to betravers and clicarantees of the above said floris about the Inchestrate in Conference and their their behalver greated that the Inchestrate is an entire of their stans as unationed deove along with opto dated interest and ancibary exemples for their property will be authority and and balance dues, it any, with a recovered velith interest and costs.

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Officer, HOFC Bank Ltd.

Sd/- Authoriz

Gor Immovable Pr Describe Canara Bank, A Cenara Bank (erswhile syndrate bank)

The construction of the Control of

the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in Where as, The undersigned being the Authorised Officer of Canara Earl (ErstWhile Syndicate Bank), under exercise of powers conferred under Section 13 (12) read with rule 3 in Security Interest (Enforcement) Rules (Appendix Wanter the Act - Rule Shirt Vadodara 390007. Ph 0265-2358115/2310

Centre, Nr. Income Tax Char Rasta, Ashram Road, Ahmedabad-6. RACPC Ashram Road Branch (61/82), Ajanta Commercial Phone: 079-27542007/8/9, Email: ski 61132@sbi.co.in State Bank of India

POSSISSION NOTIGE (For Inmovable Property)

2002, issued Demand notice calling upon the borrower to repay the «nount mentioned in the notice within 60 I