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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., Dept For Special Operations, 5th Floor B 21 14570, G. T. Road, Dholewadi Chowk, Adjoining Gulzar Motors, Ludhiana-141 008.

## PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

**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 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)/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.bankauctions.com>

DESCRIPTION OF IMMOVABLE PROPERTIES									
Sr. No.	Name of the Branch & Account	Name of the Borrower & Guarantors of the property	Amount as per Demand Notice & Demand Notice Date	Details of property/ies	Date of Inspection & Time	Date/Time of E-Auction	Last Date for Receipt of Bid Form and EMD	Reserve Price EMD Bid Increase Amt	Name of Authorized Officer/Phone No. / Email id
1.	HDFC BANK LTD., KANLANWALI	Borrowers- M/s Shree Sham Guwar Gum Mills, A partnership firm of Mrs. Shalu Singla W/o Mr. Rajesh Kumar and Mr. Dharminder Kumar Singla S/o Mr. Ved Parkash, Dabwali Road Kalanwali Tehsil and Distt. Sirsa and M/s Rulia Ram Rajesh Kumar, A Proprietorship Firm of Mr. Rajesh Kumar S/o Mr. Ved Parkash having address at Booth No. 22, Nai Anaj Mandi, Kalanwali, Distt. Sirsa-125201. Also at : House No. 160, Dr. Somnath Wali Gali, Near Khatu Shyam Mandir, Kalanwali, Distt. Sirsa-125201.	Rs. 418.79 Lakh as per Notice dt. 21-03-2022 in Shree Sham Guwar Gum Mills and Rs. 125.39 Lakh as per Notice dt. 28-03-2022 in Rulia Ram Rajesh Kumar	1) All that part and parcel of Industrial property measuring 38 Kanal 11.1 Marla, situated at 6th Mile Stone, Kalanwali- Dabwali Road, Village Jagmalwadi, Tehsil Dabwali, Distt. Sirsa -125201 comprised as follows: a) Measuring 17 Kanal 19 Marla being 1/2 share of area measuring 35 Kanal 18 Marla comprised in Square No. 43, Killa No. 11/2(2-0), 12/2(4-4), 19/1(5-2), 20 min (6-0), Square no 66 Killa No. 11 min (3-12), 20 min (4-0), Square no 67 Killa no 15(7-0), 16(4-0), situated in Village Jagmalwadi, Tehsil Dabwali, Distt. Sirsa, Khewat No. 619, Kahtoni No. 877 and 878 vide Jamabandi of year 2016-17. b) Measuring 10 Kanal 1-7/9 Marla being 53766/243581 share of area measuring 45 Kanal 14 Marla comprised in Square No. 66, Killa No. 11 min (3-12), 12/2(7-11), 18(8-0), 19(8-0), 20 min (4-5), 22/1(4-18), 23(7-18), Square No. 92 Killa No. 3/1 (2-1) in Khatu No. 595, Khatuni No. 872 vide Jamabandi for the year 2011-12 (45-14), situated in Village Jagmalwadi, Tehsil Dabwali, Distt. Sirsa, Khewat No. 620 vide mutation No. 7559 Jamabandi of year 2016-17. c) Measuring 10 Kanal 10-1/3 Marla being 64/533 share of area measuring 67 Kanal 12 Marla comprised in Khewat No. 594, Khatuni No. 870 & 871 vide Jamabandi of the year 2011-12 (87-12), situated in Village Jagmalwadi, Tehsil Dabwali, Distt. Sirsa, Khewat No. 619 vide Jamabandi of year 2016-17, Owned by M/s Shree Sham Guwar Gum Mills And is bounded as under as per site: East : Land of Sarjeev Kumar etc., West: Government Khali, North : Land of Lekha Singh etc., South: Road.	11.02.2025 FROM 11.00 AM TO 12.00 NOON	13.02.2025 FROM 11.00 AM TO 1.00 NOON	11.02.2025 UPTO 08.00 PM	Rs. 2,60,00,000/- Rs. 26,00,000/- Rs. 1,00,000/-	Mr. Madhur Sharma 9356070006 Email ID- Madhur.sharma@hdfcbank.com
2.	HDFC BANK LTD., BHATTU MANDI	Mortgagor and Guarantors: M/s Saraswati Ginning Pressing and Oil Mills - (Borrower and Mortgagor) through its partners Mr. Amit Kumar Bansal S/o Mr. Radhey Shyam Bansal- (Partner and Guarantor) Business Address: C/o M/s Saraswati Ginning Pressing and Oil Mills, Bhattu Mandi, Fatehabad, Haryana, Residence Address: 15, Model Town, Bhattu Kalan, Fatehabad, Haryana. Mrs. Sudesh Rani Bansal S/o Mr. Nareish Kumar (Partner, Mortgagor and Guarantor) Business Address: C/o M/s Saraswati Ginning Pressing and Oil Mills, Bhattu Mandi, Fatehabad, Haryana. Mrs. Saroj Devi Bansal W/o Mr. Radhey Shyam Bansal (Partner and Guarantor) Residence Address: H No 60, Block 2, Village Bhattu Kalan, Tehsil Fatehabad, Distt. Sirsa. Mr. Rajendra Prasad Bansal S/o Mr. Nand Ram Bansal (Guarantor) Residence Address: 8/12 Model Town, Fatehabad, Haryana.	Rs. 15,34,48,119.50 together with future interest thereon within 60 days from the date of the said notice vide notice on 05.11.2018	All that Part and Parcel of Built Up Commercial Shop No. 39, measuring 20' X 85' (188.88 Sq. Yds.), Situated at New Anaj Mandi, Bhattu Mandi, Distt. Fatehabad, Haryana- 125053 owned by Mrs. Sudesh Rani W/o Mr. Nareish and is bounded as under: North: Road. South: Road, East: Shop No.40, West: Shop No. 38.	11.02.2025 FROM 2.00 PM TO 3.00 PM	13.02.2025 FROM 11.00 AM TO 1.00 NOON	11.02.2025 UPTO 08.00 PM	Rs. 1,40,00,000/- Rs. 14,00,000/- Rs. 1,00,000/-	Mr. Madhur Sharma 9356070006 Email ID- Madhur.sharma@hdfcbank.com
3.	HDFC BANK LTD., RAIKOT	Mortgagor and Guarantors: 1. M/s Tajpur Rice and General Mills (Borrower/Mortgagor) Through its Partners Nitish Goyal, Raman Kumar, Ranjeet Kaur Litt and Jaswinder Singh Litt having its office at Sarabha Road, Village Tajpur, Raikot, Ludhiana, Punjab-141109. 2. Mr. Jaswinder Singh Litt S/o Mr. Arjan Singh Litt (Partner/Mortgagor/Guarantor) Tehsil Raikot, Burj Littan, Ludhiana, Kailay, Punjab - 141107. Also at : Sarabha Road, Village Tajpur, Raikot, Ludhiana, Punjab-141109.	Rs. 14,37,01,548.10 together with future interest thereon within 60 days from the date of the said notice vide notice dated 24-08-2018	All that part and parcel of Industrial property totalling 74 Kanal 15 Marla owned by M/s Tajpur Rice and General Mills as per description given below: a) Property measuring 33 K-19N, comprised in Kharsa Number 31/11/82, 22/2, 23, 24/1, 36/1/2, 3, 4/1, 8, 9/1, Khata Number 165/174 Village Tajpur, Tehsil Raikot, District Ludhiana and b) Land Measuring 40K-16M, comprised in Kharsa number 37/11/12, 20/21, 21, 46/1/1, 22/3, 10, 48/7/1, 15/2, 36/13, 18, 48, 163/3/1, 47/12, 346, 47/10, 36/14/1, 14/1/2, 14/2, 17/1, 17/2, 36/13 Khata Number 400/429, 259/273, 263/274, 93/103, 254/26, 266/286, 446/178, 259/272, 326/354, 260/274 situated in Village Tajpur, Tehsil Raikot, Distt. Ludhiana.	10.02.2025 FROM 12.00 NOON TO 1.00 PM	13.02.2025 FROM 11.00 AM TO 12.00 NOON	11.02.2025 UPTO 08.00 PM	Rs. 6,10,00,000/- Rs. 61,00,000/- Rs. 1,00,000/-	Mr. Madhur Sharma 9356070006 Email ID- Madhur.sharma@hdfcbank.com
4.	HDFC BANK LTD., V/ Brij Mohan Vijay Kumar, Dana Mandi, Sidhwan Bet, Jagraon.	1. Mr. Vijay Kumar (Guarantor & Property Owner) S/o Ved Prakash 1310, Mohalla, Ram Nagar, Jagraon-142026 Punjab. 2. Mrs. Mukesh Lata (Guarantor) 1310, Mohalla, Ram Nagar, Jagraon-142026 Punjab.	Rs. 41,89,102/- together with future interest thereon within 60 days from the date of the said notice vide notice dated 08.09.2015	All that part and parcel of Commercial property an extent situated at Plot No. 54, New Grain Market Jagraon Punjab, owned by Mr. Vijay Kumar S/o Mr. Ved Parkash and is bounded as under: North: Shop No. 55, South: Shop No. 53, East- Vacant Plot, West : Road.	25.02.2025 FROM 12.00 NOON TO 1.00 PM	28.02.2025 FROM 11.00 AM TO 12.00 NOON	26.02.2025 UPTO 08.00 PM	Rs. 44,00,000/- Rs. 4,40,000/- Rs. 1,00,000/-	Mr. Madhur Sharma 9356070006 Email ID- Madhur.sharma@hdfcbank.com
5.	HDFC BANK LTD., V/ M/s Balaji Enterprises (Borrower) - A Sole Proprietorship Firm of Mr. Gurpreet Singh S/o Mr. Mohinder Singh having its place of business at Village Seera, Near Bhagat Hardware and Sanitary Store, Rahon Road, Ludhiana-141007.	1. Mr. Gurpreet Singh S/o Mr. Mohinder Singh (Proprietor and Guarantor) having business address at C/o M/s Balaji Enterprises Village Seera, Near Bhagat Hardware and sanitary Store, Rahon Road, Ludhiana-141007. Also at : H. No. 6632/12, Street Number 2 1/2, Ward 41, Near Pappu Karyana Store, Hargobind Nagar, Ludhiana-141007. 2. Mrs. Gagandeep Kaur W/o Mr. Gurpreet Singh (Mortgagor and Guarantor)- Resident of H. No. 6632/12, Street Number 2 1/2, Ward 41, Near Pappu Karyana Store, Hargobind Nagar, Ludhiana-141007.	Rs. 1,27,79,979.74 together with future interest thereon within 60 days from the date of the said notice vide notice dated 24.09.2019	All that part and parcel of Industrial Property measuring 282.33 Sq. Yds. and measuring 513.5 Sq. Yds. totalling 795.83 Sq. Yds. comprised in Kharsa Number 321/22/1 Khatta Number 378/396 as per Jamabandi for the year 2006-07, situated in Village Seera, HB No. 72, Tehsil and Distt. Ludhiana, owned by Mrs. Gagandeep Kaur W/o Mr. Gurpreet Singh and is bounded as under: East: Road, West: Water Board Land, North: Prop of Surjit Singh, South: Property of Surjit Singh.	25.02.2025 FROM 2.00 PM TO 3.00 PM	28.02.2025 FROM 11.00 AM TO 12.00 NOON	26.02.2025 UPTO 08.00 PM	Rs. 1,16,00,000/- Rs. 11,60,000/- Rs. 1,00,000/-	Mr. Madhur Sharma 9356070006 Email ID- Madhur.sharma@hdfcbank.com
6.	HDFC BANK LTD., V/ M/s Chander Mohan & Co (Borrower), A Proprietorship Firm, Through its Proprietor M/s Vijay Kumar HUF (Through Kartia Vijay Kumar) Having its Place of Business at Shop No. 15, Grain Market, Ajitwal, Moga	1. Vijay Kumar HUF Through its Kartia Mr. Vijay Kumar (Proprietor and Guarantor) Shop No. 9, Old Grain Market, Gausihala Road, Jagraon- Distt. Ludhiana. Second Address: H. No. 319/1 St. No. 5/1 Ward No. 12, Agwar Gujran, Jeewan Nagar (Gurdeep Nagar), Jagraon, Tehsil Jagraon, District Ludhiana (Pb.). 2. Mr. Vijay Kumar S/o Sh Lal Chand (Karta, Mortgagor and Guarantor) M/s Vijay Kumar HUF Proprietor M/s Chander Mohan & Co., Shop No. 9, Gausihala Road, Old Grain Market, Jagraon- Distt. Ludhiana. Also at : H. No. 319/2 St. No. 5/1 Ward No. 12, Agwar Gujran, Jeewan Nagar (Gurdeep Nagar), Jagraon, Tehsil Jagraon, District Ludhiana (Pb.). Also at: Shop No. 15, New Grain Market, Ajitwal, Moga. 3. Mrs. Rajni Chawla W/o Mr. Vijay Kumar (Mortgagor and Guarantor), Shop No. 9, Old Grain Market, Gausihala Road, Jagraon- Distt. Ludhiana (Pb.). 4. M/s Vijay Kumar Chander Mohan (Guarantor in Group firm and Borrower), A Proprietorship Firm through its Proprietor Mr. Vijay Kumar, Having its Address at Gausihala Road, Old Grain Market, Jagraon- Distt. Ludhiana. Also at: Shop No. 9, New Grain Market, Jagraon. Also at: H. No. 319/2, Agwar Gujran, Jeewan Nagar (Gurdeep Nagar), Street No. 5/1, Ward No. 12, Jagraon, Tehsil Jagraon, Distt. Ludhiana (Pb.).	Rs. 18,76,198.56 together with future intt. thereon within 60 days from the date of the said notice vide notice dated 27.09.2018 in Chander Mohan and Company. Rs. 53,76,283.30 together with future interest thereon within 60 days from the date of the said notice vide notice dated 15.11.2017 in Vijay Kumar	All that Part and parcel of Built Up Commercial Shop Bearing No. 9, Measuring 27/8 Sq. Yds. Situated at New Anaj Mandi, Jagraon, owned by Mr. Vijay Kumar S/o Mr. Lal Chand and is Bounded as Follows: East : Shop No. 10, West : Shop No. 8, North: Road, South : Street.	25.02.2025 FROM 12.00 NOON TO 1.00 PM	28.02.2025 FROM 11.00 AM TO 12.00 NOON	26.02.2025 UPTO 08.00 PM	Rs. 61,00,000/- Rs. 6,10,000/- Rs. 1,00,000/-	Mr. Madhur Sharma 9356070006 Email ID- Madhur.sharma@hdfcbank.com
7.	HDFC BANK LTD., V/ Seerat Infrastructure India	Sh. Ravinder Kumar Sood S/o Shri Jagdish Chand (Proprietor, Mortgagor, Guarantor) and Smt. Anuradha Sood urf Sonu Sood W/o Ravinder Kumar Sood (Mortgagor and Guarantor)	Demand Notice dated 05/10/2016 of a sum of Rs 76,15,171.41 plus int and charges from date of notice till date of payment	All that part and parcel of the Residential Property situated at B-20-381/3, Krishna Nagar, Ludhiana, Ghumar Mandi Road, Ludhiana, measuring 24/8 Sq. Yards out of land bearing Khata No. 573/590, Kharsa No. 677/107, 674/107, situated in revenue estate of Village Mauza Hasan Rora, Hadbast No. 162, Tehsil & 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.	10.02.2025 FROM 1.00 PM TO 2.00 PM	13.02.2025 FROM 11.00 AM TO 1.00 NOON	11.02.2025 UPTO 08.00 PM	Rs. 1,54,00,000/- Rs. 15,40,000/- Rs. 1,00,000/-	Mr. Madhur Sharma 9356070006 Email ID- Madhur.sharma@hdfcbank.com

**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.bankauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankauctions.com>) through Login ID & Password. The EMD shall be payable through NEFT / RTGS in the following Account: 5750000904261, 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 DFSS TRANSITORY ACCOUNT - 5750000904261 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 Bank'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. The Bank shall not undertake any responsibility to procure any permission/licence, NOC etc in respect of property(ies) offered for sale.  
4. The prospective bidder/auction purchaser should take cognizance of all the litigation with respect to the property in auction including Securitization Application, if any filed before Debt Recovery Tribunal or any other court. He should inquire all the case with respect to the property in auction, independently and take cognizance of it prior to submission of bid.  
5. If due to any order/direction passed by Court/Tribunal, statutory authority, government agencies, auction or sale need to be canceled and Authorized Officer have to refund/return the sale proceeds or EMD, in such case no interest or compensation shall be given. If any loss is caused, due to any legal case/action by the auction purchaser or successful bidder against the Authorized Officer or the Bank with respect to this auction/sale in such case they will indemnify the Authorized Officer or the Bank to the extent of loss incurred to it.  
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.: 0124-4302020/21/22/23/24, Mr. Mithalesh Kumar Mobile: 07080804466, Help Line e-mail ID: [support@bankauctions.com](mailto:support@bankauctions.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 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](http://www.hdfcbank.com) and [www.bankauctions.com](http://www.bankauctions.com))

### STATUTORY 15/30 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SIAEISA 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 : 28.01.2025  
PLACE : LUDHIANA

FOR HDFC BANK LTD.,  
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/ 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 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 Account : DFSO TRANSITORY ACCOUNT, 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, 5th floor B 21 14570 G T Road Dholewal Chowk 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 Mithalesh Kumar Mobile: 07080804466,** Help Line e-mail ID: [support@bankeauctions.com](mailto: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](http://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. The Bank shall not undertake any responsibility to procure any permission/licence, NOC etc in respect of property(ies) offered for sale
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. The prospective bidder/auction purchaser should take cognizance of all the litigation with respect to the property in auction including Securitization Application, if any filed before Debt Recovery Tribunal or any other court. He should inquire all the case with respect to the property in auction, independently and take cognizance of it prior to submission of bid.
23. If due to any order/direction passed by Court/Tribunal, statutory authority, government agencies, auction or sale need to be canceled and Authorized Officer have to refund/return the sale proceeds or EMD, in such case no interest or compensation shall be given. If any loss is caused, due to any legal case/action by the auction purchaser or successful bidder against the Authorized Officer or the Bank with respect to this auction/sale in such case they will indemnify the Authorized Officer or the Bank to the extent of loss incurred to it.
24. 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.
25. The stamp duty with respect to this sale certificate shall be borne by the purchaser only
26. On issuance of Sale Certificate by the Bank, sale shall be complete and no claims shall be entertained by the Bank.
27. 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: 28-01-2025**  
**Place: Ludhiana**

**For HDFC Bank Ltd**  
**Sd/-**  
**Authorised Officer**