

 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, Bhadur Shah Zafar Marg ITO, New Delhi 110002			
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 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/DETAILS OF ACCOUNT/AMOUNT/EMD/ETC					
Name of the Branch & Account	Name of the Mortgagor & Guarantors of the property	Details of property	Date/ Time of e-Auction	Amount as per Demand Notice	Reserve Price
				Demand Notice Date	EMD Bid Increase Amount
HDFC Bank Ltd., Delhi M/s De Rigueur Apparels Pvt. Ltd	Mortgagor/Director Guarantor: Mr. Vijay Kumar, Mr. Rameshwar Kumar Joshi, Rakesh Kumar Munjal	Item No. 1: Property No. RESIDENTIAL DDA MIG FLAT NO. D-24, THIRD FLOOR, PLOT NO. 11/1, BABA BANDA BAHADUR CO-OP (CGHS LTD.), SECTOR- 14, ROHINI, Delhi-110085	20.03.2025 12.30 PM to 01.30 PM	Rs.4,29,11,423.75/- Date of Demand Notice: 14-09.2023 Dues as on 14.09.2023 with further interest along with the costs and expenses till the date of full and final payment under the Loan account	Rs. 86,00,000/- Rs.8,60,000/- Rs. 50,000/-
Name of Authorised Officer/Phone No./ Email Id : Mr. Somnath Pandey, Mobile: 9310110525, somnath.pandey1@hdfcbank.com			Last Date for Receipt of Bids: 19.03.2025 Up to 4.00 PM		Inspection Date and Time: 17.03.2025, 11.30 AM to 12.30 AM
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://hdfcbank.auctiontiger.net (the user ID & Password can be obtained free of cost by registering name with https://hdfcbank.auctiontiger.net) 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 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. To the best of knowledge and information of the Authorized Officer(s), there is no encumbrance or claims except as disclosed as per Bank's record with respect to the Properties including statutory dues like property taxes, society dues etc. The Bank however shall not be responsible for any outstanding statutory dues / encumbrances / Municipal Corporation Dues / electricity dues, charges/tax arrears etc, if any and it will be liability of the buyer. The intending bidders should make their own independent inquiries regarding the encumbrances, title of Properties & to inspect & satisfy themselves. Properties 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 Mithlesh Kumar Mobile: 7080804466, Help Line e-mail ID: support@bankauctions.com and for any property related query may contact the Authorized officer as mentioned above in office hours during the working days. (10:00 AM to 5:00 PM).					
5. 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.					
6. The prospective bidder should take cognizance of all the litigation with respect to the property in auction including Securitization Application, if any filed before Debt Recovery Tribunal. He should inquire all the case with respect to the property in auction, independently and take cognizance of it prior to submission of bid.					
7. (FOR DETAILED TERM AND CONDITIONS PLEASE REFER TO OUR WEBSITE www.hdfcbank.com and www.bankauctions.com)					
Date: 06-03-2025, Place: Delhi.				Authorised Officer, HDFC Bank Ltd.	

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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 which was Published in Business Standard (Hindi & English) on 06.03.2025.

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 Bank under SARFAESI act has taken possession of the property described in the schedule herein below.
3. The e-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS BASIS" and "whatever is there is and without recourse".
4. 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.

5. 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.
6. 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 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 4.00 p.m on the respective dates mentioned in the auction notice at HDFC Bank Ltd Dept For Special Operations, Ground floor, Gulab Bhawan, MBD House, 6 BhadurShah Zaffar Marg , New Delhi-110002.
7. 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.
8. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact C1 India Pvt. Ltd., Plot No.68,3rd,Floor,Sector-44,Gurugram Haryana-122003. 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. Somanth Pandey (Authorised Officer); MOBILE No: 9310110525 ;e-mail ID: somnath.pandey1@hdfcbank.com during office hours on the working days. (10 AM to 5 PM)**

9. Only buyers holding valid User ID/ Password and confirmed payment of NEFT/RTGS shall be eligible for participating in the e-Auction process.
10. The interested bidder has to submit their Bid Documents [EMD (not below the 10% of Reserve Price) and required documents 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.
11. 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 .
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.
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 15 days 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 bidder should take cognizance of all the litigation with respect to the property in auction including Securitization Application, if any filed before Debt Recovery Tribunal. He should inquire all the case with respect to the property in auction, independently and take cognizance of it prior to submission of bid.
14. 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.

15. 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.
16. 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.
17. The concerned Authorised Officer may cancel the auction process/bidding at any time without assigning any reason thereof.
18. 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.
19. 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.
20. 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.
21. 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).
22. 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.

23. 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 dues etc. owing to anybody.
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 the bank to sell the property . Bank reserve the right to cancel /postpone the sale for any further reason it may deem fit, nor even without assigning any reason and such cancellation /postponement shall not be called in question by the bidders.
26. The Authorised Officer reserve its right to cancel this auction /bid any time without assigning any reason .The highest bid shall be subject to approval of the HDFC bank Limited .Authorised officer reserve the right to accept /reject all or any of the offers /bid so received with out assigning any reasons whatsoever . His decision shall be final & binding.

If highest bidder fails to make payment as per terms & Condition of sale/auction .including provisions of the SARFAESI act 2002 then Authorised officer may accept the bid of second highest bidder at his sole discretion, but it can not be claimed as right by the second highest bidder .

Schedule of the Properties:

**RESIDENTIAL DDA MIG FLAT NO. D-24, THIRD FLOOR, PLOT NO. 11/1,
BABA BANDA BAHADUR CO-OP (CGHS LTD.), SECTOR- 14,ROHINI, Delhi-
110085**

Date: 06-March -2025

**Sd/-
Authorised Officer**

Place: Delhi.

HDFC BANK LIMITED