

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 "Economic Times" (English) on 05/11/2020 & "Gujarat Samachar" (Gujarati) on 05/11/2020.

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 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: 02400930000063, Name of the Account : FUNDS TO BE CLARED : DOC SERV, Name of the Beneficiary : HDFC BANK LTD., IFSC Code : HDFC0000240 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.
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 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 & 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., C-104, Sector - 2, Noida - 201301 (UP), Help Line No. 0120-4888888,+91-8447533720/+91-9810029923/33, Mr. Jai Singh : 91-7738866326. Help Line e-mail ID: support@bankeauctions.com and for any property related query may contact Kishan Buddhadev (Mobile-9409009374), E Mail- Kishan.Buddhadev@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. 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 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 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
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, 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, Society Charges, Electricity dues, Water dues, Transfer fees with respect to the leasehold land etc; taxes, rates, assessment charges, fees etc. owing to anybody.
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. 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.
23. The stamp duty with respect to this sale certificate shall be borne by the purchaser only
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 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.

Sr. No.	<u>Schedule of the Properties:</u>
Item No.1	The Property consist of commercial shop situated at "Arihant Complex" Shop No. 6 Building on block 5, Sheet No. 32, City Survey No. 3012/6, Jay Mataji Chowk, S. T. Road, Bhachau owned by Anil Jayntilal Vora.
Item No.2	The Property consist of commercial shop situated at "Arihant Complex" Ground Floor, Godown No. 3 , Building on block 5, Sheet No. 32, City Survey No. 3012/6, Jay Mataji Chowk, S. T. Road, Bhachau owned by Anil Jayntilal Vora.

Date: 05/11/2020

Place: Rajkot

**Sd/- Kishan Buddhadev
Authorised Officer
HDFC BANK LIMITED**

૫૮૫ સરનામ કાટમા અરજી કરા હતા. જે અરજી ૨૬ થતાં હાઈકોર્ટમાં અપીલ કરવામાં આવી છે.

१०- विजय चौक डोवर, ऑडल रोड, रायकोट-३६० ००२

સિક્કોરિટાઇમશન એન્ડ રીકન્સ્ટ્રક્શન ઓફ કાયનાનિયમલ એસેટ્સ એન્ડ એનકોર્ડિંગેન્ડ ઓફ સિક્કોરોસી ઇન્ટરેસ્ટ, કાયદો, ૧૯૦૨ને ઇ સિક્કોરોસી ઇન્ટરેસ્ટ (એનકોર્ડિંગેન્ડ)નિયમો, ૧૯૦૨ના નિયમ ૮૬(૧) ની ઓગવાઈઓ એ હેઠળ વંચાણે લેવા હેઠળ બેંક ખાસે વિરોધ સ્થાપર મિલકતનાં વેચાણની ઇ-રજીસ્ટ્રેશન વેચાણ નોટિસ.

આજી ખંદેર જતાનાં સામાન્યે તેને યને દેશદાર(રો) / ષિરવેદાર (રો) / જામોનાદાર(રો) નો નોટિસ આપવામાં આવે છે કે એચકીએકસી ઓફ લિ.ના અધિકૃત અધિકારી(ઓ)એ બેંકનું લેણું નીચેનાં વિગતે વ્યાજ સાથે વસૂલ કરવા માટે રીકન્સ્ટ્રક્શન એન્ડ રીકન્સ્ટ્રક્શન ઓફ કાયનાનિયમલ એસેટ્સ એન્ડ એનકોર્ડિંગેન્ડ ઓફ સિક્કોરોસી ઇન્ટરેસ્ટ, કાયદો, ૧૯૦૨ના રજીસ્ટ્રેશન ૧૩(૨) હેઠળની નોટિસ મુજબ નીચેનાં વિગતો ખાતાઓમાં 'એમ કે જાએ', 'એ કે તે કે', 'કે બી કે તે કે' એ સુને કોનાં સામ્રથ વિગતો આપવાં વેચાણ કરવાના અધિકાર સાથે નીચેની મિલકતનાં લીટીક કળતે લીધી છે. એમાં બાકી લેવા ભરવામાં દેવાદારે સુ કેટલે લેખોને નીચે સદી કરનારે નીચે દર્શાવેલ મિલકતનાં કળો સદર રજીસ્ટ્રેશન ૧૩(૨) સાથે સદર નિયમોના નિયમ ૮ સાથે વંચાણે તરી મળેલ સત્તાની રજો સદર મિલકત/તોના વેચાણનો બેંકનું લેણું વસૂલ કરવા ચાહે છે. નીચે જણાવેલ મિલકતનું વેચાણ ઇ-રજીસ્ટ્રેશન વેબ પોર્ટલ <https://www.bankauctions.com> પરથી થશે.

ક્રમ	જાપાનું યાજ્ઞ ખાતાનું નામ	મિલકતના વિવરણ અથવા જમીનદારનાં	મિલકતની વિગતો	કિંમતે બોરિંગ મુજબની રકમ કિંમતે બોરિસની તારીખ	કિંમતના નાં તારીખ અને સમય	રિપોર્ટ કિંમત પંચાયતી રકમ બીડમાં વધારો કરવાનો રકમ	ચંદ્રશેખરનાં તારીખ અને સમય	બીડ નોંધ કેળેલી	અધિવૃત્ત અધિકારીનું નામ / પંચાયત અધિકારી
1	ચોપડીએકસી બેંકધારી રાજકોટ (ગુજરાત) મે. બારસ રેડિંગ ક્લુ	૧. શ્રી અનિલ જયંતીલાલ ઘોસા ૨. શ્રીમતી મહાબેન અનિલભાઈ ઘોસા	i) અનિલ જયંતીલાલ ઘોસાની માલિકીની મિલકતમાં સમાવિષ્ટ "અરિહંત કોમ્પ્લેક્સ" માં દુકાન નં. ૬, બ્લોક પ, શીટ નં. ૩૨, સીટી સર્વે નં. ૩૦૧૨/૬, જમખતાણુ ચોક, એસ.ટી. રોડ, ભચાઈની બિલ્ડિંગમાં આવેલ કોમર્સિયલ દુકાન અને ii) અનિલ જયંતીલાલ ઘોસાની માલિકીની મિલકતમાં સમાવિષ્ટ "અરિહંત કોમ્પ્લેક્સ" માં ગ્રાઉન્ડ ફ્લોર, ગોડાઉન નં. ૩, બ્લોક પ, શીટ નં. ૩૨, સીટી સર્વે નં. ૩૦૧૨/૬, જમખતાણુ ચોક, એસ.ટી. રોડ, ભચાઈની બિલ્ડિંગમાં આવેલ કોમર્સિયલ દુકાન	રૂ. ૭૫,૩૫,૦૦૪/- ૦૨ ડિસેમ્બર ૨૦૧૫, ૩૦-૧૧-૨૦૧૫, મુજબ બાકી રહેતા લેણા તથા તા. ૧ ડી ડિસેમ્બર ૨૦૧૫ પૂરેપૂરું ચુકવ્યાં ના થયા તથા ચુકી વાર્ષિક ૧૮% ના દરે આગવળના વ્યાજ રકમ	૦૫/૧૨/૨૦૨૦ અને સમય સપાટી ૧૧.૦૦ થી બપોરે ૧.૦૦ ચુકી	રૂ. ૩૮,૦૦,૦૦૦/- પંચાયતી રૂ. ૩,૮૦,૦૦૦/- બીડમાં વધારો કરવાનો રકમ રૂ. ૧,૦૦,૦૦૦/-	૧૦/૧૨/૨૦૨૦ ૧૧ સવારે ૦૧ બપોરે ૦૧ ચુકી	૦૮/૧૨/૨૦૨૦ બપોરેના ૬ મુકી	કિશન બુદ્ધિયેવ e-mail id Kishan.Buddhiyev @dfcbank.com 94090009374

દ. (વિગતવાર નિયમો અને શરતો માટે મહેરબાની કરીને વેબસાઇટ www.hdfcbank.com અને www.bankeauctions.com જુઓ)

સદા/ કિશન બુદ્ધદેવ
અધિકત અધિકારી, એચડીએફસી બેંક લિમિટેડ.



Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013

Branch Office: HDFC Bank Ltd., Dept For Special Operations, 4th Floor, "Aakansha Building" Opp J K Hero, 10-Vijay Plot Corner, Gondal Road, Rajkot-360002.

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 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.bankeauctions.com](https://www.bankeauctions.com)

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

S. No.	Name of the Branch & Account	Name of the Mortgagor & Guarantors of the property	Details of property	Amount as per Demand Notice	Inspection Date and Time	Reserve Price	Date/ Time of e-Auction	Last Date for Receipt of Bids	Name of Authorised Officer / Phone No. / Email Id
				Demand Notice Date		EMD Bid Increase Amount			
1	HDFC Bank Ltd, Rajkot (Gujarat) M/S Paras Trading Co.	1. Mr. Anil Jayantilal Vora 2. Mrs. Pragnaben Anilbhai Vora	i) Property consist of commercial shop situated at "Anihant Complex" Shop No. 6 Building on block 5, Sheet No. 32, City Survey No. 3012/6, Jay Mataji Chowk, S. T. Road, Bhachau owned by Anil Jayantilal Vora. And ii) Property consist of commercial shop situated at "Anihant Complex" Ground Floor, Godown No. 3, Building on block 5, Sheet No. 32, City Survey No. 3012/6, Jay Mataji Chowk, S. T. Road, Bhachau owned by Anil Jayantilal Vora	Rs.75,35,004/- 02nd December 2015 Dues as on 30/ 11 / 2015 inclusive of interest with further interest @18% p.a. with monthly from 1st December 2015 till the date of full and final payment under the Credit facilities availed.	05/12/2020 and Time- 11:00 AM to 1:00 PM	Rs.38,00,000/- EMD-Rs-3,80,000/- Bid Increase Amount Rs- 1,00,000/-	10/12/2020 11 AM to 01 PM	08/12/2020 Up to 4 PM	Kishan Buddhadev e-mail id Kishan.Buddhadev@hdfcbank.com 94090009374

* [Consolidated Reserve Price for property no.(i) and (ii) mentioned in Description of property column]

TERMS & CONDITIONS.

- The e-Auction is being held on "AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS"
- The interested bidders shall submit their EMD details and 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 EITHER through NEFT / RTGS in the following Account: 02400930000063, Name of the Account :FUNDS TO BE CLEARED : DOC SERV, Name of the Beneficiary : HDFC BANK LTD., IFSC Code : HDFC0000240. Please note that the Cheques / Demand Drafts shall not be accepted as EMD amount.
- 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 Banks'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. **Properties can be inspected strictly on the above-mentioned date and time.**
- 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 Nos : 0124-4302020/21/22/23/24 , Mr.Jay Singh, Mobile : 07738866326. Help Line e-mail ID: support@bankeauctions.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).**
- 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 and www.bankeauctions.com)**

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI 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 up to dated interest and ancillary expenses before 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: 05-11-2020
Place: Rajkot

Sd/- Kishan Buddhadev,
Authorised Officer, HDFC Bank Ltd.