

 HDFC BANK We understand your world	E-Auction Bank Ltd. Branch Address: HDFC House, Trident Complex, Race Course Vadodara 390007. CIN L70100MH1977PLC019916 Website: www.hdfc.com	E-AUCTION SALE NOTICE					
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 9 (1) of the Security Interest (Enforcement) Rules, 2002.							
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) issues 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 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 / Mortgageor(s) / legal heirs, legal representatives (whether known or unknown), executor(s), administrator(s), successor(s) and assign(s) of the respective Borrower(s) / Mortgageor(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							
SR NO	Name/s of Borrower(s)/ Mortgagear(s)/ Guarantor(s)/ Legal Heirs and Legal Representatives (whether known or unknown) Executor(s), Administrator(s), Successor(s) and Assign(s) of the respective Borrower(s) / Mortgageor(s) / Guarantor(s) (since deceased), as the case may be.	Outstanding dues to be recovered (Secured Debt) (Rs.)*	Description of the Immovable Property / Secured Asset (1 Sq. mtr. is equivalent to 10.76 Sq.ft)	Type of Possession	Reserve Price (Rs.)	Earnest money deposit (Rs.)	Date of Auction and time
	A	B	C	D	E	F	G
1	BHAGAT MAMTADEVI SURENDRA (BORROWER)	Rs. 2135051/- as on 30-JUN-2020	ALL THAT PIECE AND PARCEL OF IMMOVABLE PROPERTY SITUATED AT Flat-106, Floor-1st, Valencia Courtyard Tower A2, Vadsar Rd, Vadodara 390013 ADMEASURING property AREA APPROX. 90.00 SQ MTR	PHYSICAL	Rs. 10,50,000/-	Rs. 1,05,000/-	18-FEB-2026 11:00 AM TO 12.30 PM
2	MR VEKARIYA AKASHKUMAR NILESHBHAI (BORROWER)	Rs. 20,75,445/- AS ON 30/11/2023	ALL THAT PIECE AND PARCEL OF IMMOVABLE PROPERTY SITUATED AT FLAT-K-804,FLOOR-8,SAFAL IRIS TOWER K_S NO 28,FP-53,TP-28,B/H NARAYAN KATHIYAWADI HOTEL,NR TREE HOUSE HIGH SCHOOL,NR NILKANTH RESIDENCY, ATLADARA, VADODARA – 391410 ADMEASURING SUPER BUILT UPAPPROX 91.97 SQ MTR	PHYSICAL	Rs. 17,00,000/-	Rs. 1,70,000/-	18-FEB-2026 11:00 AM TO 12.30 PM

* together with further interest as applicable, incidental expenses, costs, charges etc. incurred up to the date of payment and/or realisation thereof.
 The Authorized Officer shall not be responsible for any error, misstatement or omission on 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 facts and information pertaining to the above mentioned immovable properties/secured assets before submitting bids. Statutory dues like property taxes/cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the bidder beforehand and the payment of the same be the responsibility of the buyer of Property/Secured Asset. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% 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 of Income Tax Act.

Disclosure of Encumbrances
 The best of the knowledge and information of the Authorised Officer of HDFC Bank Limited, there are no encumbrances in respect of the above immovable properties/secured assets.

Most Important Terms and Conditions

- BID INCREMENT AMOUNT FOR THE PROPERTIES/SECURED ASSETS MENTIONED WOULD BE 10,000/- (RUPEES TEN THOUSAND ONLY).
- SECURED ASSET IS AVAILABLE FOR INSPECTION ON 01-FEB-2026 BETWEEN 10:00 AM TO 4:00 PM.
- E-Auction Bid Document can be obtained on-line from the website <https://eauctions.samlin.in> or can be obtained at HDFC House, Trident Complex, Race course circle Vadodara -390009
- For any assistance related to inspection of the property, or for obtaining the E-Auction Bid Document and for any other queries, please get in touch with our authorized Service Provider M/s. Shree Ram Automall Pvt. Ltd. through its concern person Mr Shishir Zala through their centralized Mobile No. 8238038189 or Mr. Rahul Sadanand Vatturkar, Mob No. 9601795347 or HDFC bank Limited through Hardik Pandya Mobile no. 722871677
- THE LAST DATE OF SUBMISSION OF BIDS IN PRESCRIBED E-AUCTION BID DOCUMENTS WITH ALL NECESSARY DOCUMENTS AND EMB IN STIPULATED MANNER IS 17-FEB-2026.

Detailed Terms And Conditions.
 For detailed terms and conditions of the sale, please refer to the link provided in **HDFC Bank Limited (HDFC) Secured Creditor's website i.e. www.hdfc.com**

Date : 30.01.2026
Place : Vadodara

For HDFC Bank Ltd.
Sd/-
Authorised Officer,

Regd Office: HDFC Bank Ltd. HDFC Bank House, Senapati Bapat Marg, Lower Parel (West). Mumbai-400013.

Form No. 3 [See Regulation-13 (1)(a)]
DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 1)
 2nd Floor, Colaba, Telephone Bhavan, Colaba Market, Mumbai - 400005
 (5th Floor, Scindia House, Ballard, Mumbai - 400001) Exh. No. 8

Case No.: OA/282/2025

Summons under sub-section (4) of section 19 of the Act, read with sub-rule (2A) of rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993.

**INDIAN
VS
SUNIT KUMAR RAMESHBHAI BODRA**

To,

- (1) **Sunit Kumar Rameshbhai Bodra**, D/W/s/o-rameshbhai Bodra
 701, 702 7th Floor Angarakshak Building Sarthana Jaktakna Varachha Road
 Saniya Hemad Surat, Gujarat - 395006. **Also At:** Shop No. 4 Block No. 7 Ruby
 Trade Centre Behind Gitanjali Cinema Mini Bazar Varachha Road Surat 395006
 Surat, Gujarat. **Also At:** 37 Diamond Nagar Opp. Mira Nagar B/h Patel Varachha
 Road Surat, 395006 Surat, Gujarat - 395006.
- (2) **Mrs. Nilam Sunit Kumar Bodra**, 701, 702 7th Floor Angarakshak Building Rajhans
 Swapna Opp Dmart Sarthana Jaktakna Carachha Road Saniya Hemad Surat
 Gujarat - 395006. **Also At:** Shop No. 4, Block No. 7, Ruby Trade Centre, B/h
 Gitanjali Cinema Mini Bazar Varachha Road Surat 395006 Surat, Gujarat. **Also At:**
 37 Diamond Nagar Opp Mira Nagar B/h Patel Varachha Road Surat 395006 Surat.
 Surat, Gujarat - 395006.

SUMMONS

WHEREAS, OA/282/2025 was listed before Hon'ble Presiding Officer/Registrar on 05.01.2026

AND WHEREAS this Hon'ble Tribunal is pleased to issue summons/ notice on the said applicant under section 19(4) of the Act, (OA) filed against you for recovery of debts of **Rs. 40,94,660.67/-** (application along with copies of documents etc. annexed).

In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under:-

- (i) To show up within thirty days of the service of summons as to why relief prayed for should not be granted;
- (ii) To disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the original application;
- (iii) You are restrained from dealing with or disposing of secured assets or such other assets and properties specified under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties;
- (iv) You shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal;
- (v) You shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.

You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before the Registrar on **16.03.2026 at 12:15 PM** failing which the application shall be heard and decided on your absence.

Given under my hand and the seal of this Tribunal on this date. **16.01.2026.**

Signature of the Officer Authorised to issue summons.

 Note Strike whichever is not applicable.



Sd/-
 Registrar
 Mumbai DRT. No. 1

E-AUCTION FOR SALE OF IMMovable PROPERTIES				
Borrower's Name and Total Dues	Description of Movable & Immoveable Property	Reserve Price (Rs.)	EMD (Rs.)	Beneficiary Branch A/c. No. & IFS Code & Contact No.
M/s T.C. TRADELINK (Partnership Firm) , A/c No. 385030110000068 (Cash Credit) Partner: (1) Mr. Praseon Bansal s/o Tarachand Bansal (Partner, Borrower & Mortgagor) , Partner: (2) Mrs. Rinky Bansal w/o Praseon Bansal (Partner & Borrower), Guarantor: Mrs. Sangeeta Bansal W/o. Tarachand Bansal (Guarantor & Mortgagor) , Rs. 11,53,17,269.94 (Bifurcation - Account O/s as on Date of 13(2) notice was Rs. 11,49,39,788.66 + Rs 3,77,481.28 (UCI) Total = Rs. 11,53,17,269.94 with further interest / charge / cost/ / expenses thereaffer, (Possession-Symbolic)	Equitable Mortgage Created over Industrial Land and Building situated at Plot No. 4 & 11, RS No. 27 & 28, Vill: Megharpori, Ta: Anjar, Dist: Kutch, Gujarat - 370 010 Total admeasuring total 12439.70 Sq. Mtrs.	1447.00 Lakhs	147.00 Lakhs	A/c. No. 385090200000033 Intermediary Bank a/c, Bank of India, Ghandhidham Branch, IFSC Code – BKID0003850
Terms and conditions of the E-Auction are as under: 1. E-Auction is being held on "as is where basis", "is as is what is basis"and "whatever there is basis" and will be conducted "On Line". 2. For downloading further details, Process Compliance and Terms & Conditions, Please visit: a. https://www.bankofindia.bank.in, b. Website address of our e-Auctions Service Provider https://www.baanknet.com Bidder may visit, https://www.baanknet.com where "Guidelines" for bidders are available with educational videos. Bidders have to complete following formalities well in Advance: Step 1: Bidder/Purchaser Registration: Bidder to register on e-Auction Platform (link given above) using his mobile number and email-id Step 2: KYC Verification: Bidder to upload requisite KYC documents. KYC documents shall be verified by e-auction service provider (may take 2 working days). Step 3: Transfer of EMD amount to Bidder Global EMD Wallet: Online/off-line transfer of fund using NEFT/Transfer, using challan generated on e-Auction Platform. Step 4: Bidding Process and Auction Results: Interested Registered bidders can bid online on e-Auction Platform after completing Step 1, 2 and 3. Please note that Step 1 to Step 3 should be completed by bidder well in advance, before e-Auction date. 3. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. 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 Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale. 4. Date of Inspection will be on or before 12.03.2026, 11.00 a.m. to 4.00 pm with prior appointment with contact nos.: Gandhidham Branch 6354435626. 5. Bids shall be submitted through online procedure only. 6. Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them. 7. The Bid price to be submitted shall be above the Reserve price & bidders shall improve their further offers in multiples of Rs. 5,00,000/- (Rupees Five Lakhs only). 8. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. 9. 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. 10. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price including EMD already paid, immediately on acceptance of bid price by the Authorised Officer and the balance of the sale price on or before 15th day of sale. The auction sale is subject to confirmation by the Bank. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of property/ amount. 11. Neither the Authorised Officer / Bank nor e-Auction service provider will be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event. 12. The purchaser shall bear the applicable stamp duties/ Registration fee/ other charges, etc. and also all the statutory/non-statutory dues, taxes, assessment charges, etc. owing to anybody. 13. The Authorised Officer/Bank is not bound to accept the highest offer and has the absolute right & discretion to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for. 14. 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). 15. The sale shall be subject to rules/ conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Further details/enquiries if any on the terms and conditions of sale can be obtained from the respective branches on the contact numbers given. 15. TDS WHEREVER APPLICABLE INCLUDING OTHER STATUTORY DUES, REGISTRATION CHARGES, STAMP DUTY ETC. SHALL BEEN BORNE BY BUYER.				
SALE NOTICE TO BORROWERS / GUARANTORS				
The undersigned being the Authorized Officer of the Bank of India is having full powers to issue this notice of sale and exercise all powers of sale under securitization and reconstruction of financial assets and Enforcement of Security Interest Act, 2002 and the rules framed there under. You have committed default in payment of outstanding dues and interest with the monthly rest, cost and charges etc. in respect of the advances granted by the bank mentioned above. Hence, the Bank has issued demand notice to you under section 13(2) to pay the above mentioned amount within 60 days. You have failed to pay the amount even after the expiry of the 60 days. Therefore, the Authorized Officer in exercise of the powers conferred under section 13(4), took possession of the secured assets more particularly described in the schedule mentioned above. Notice is hereby given to you to pay the same as mentioned above. You are at liberty to participate in the auction to be held on the terms and conditions thereof including deposit of earnest money.				
Date: 31.01.2026, Place: Gandhidham		Authorised Officer, Bank of India		

Description of Property			
Lot No.	Description of the property to be sold with the names of the co-owners where the property belongs to defaulter and any other person as co-owners	Reserve Price below which the property will not be sold	EMD 10% of Reserve Price/ Rounded off
1	All that part & parcel of the free hold property (1) Shop No. 3 belonged to City Survey No. 3074/1/01/22/23 adm. 17.12 Sq. Mtrs. (2) Shop No. 3-1 belonged to City Survey No. 3074/1/01/21/22 adm. 17.12 Sq. Mtrs. (3) Shop No. 4 belonged to City Survey No. 3074/1/01/20/21 adm. 17.12 Sq. Mtrs. Total aggregating area of Three Shops 51.36 Sq. Mtrs. in Aditya Complex on First Floor of Revenue Survey No. 264/3 paiki Sheet No. 29 situate, lying and being at mouje Harij, Ta. Harij, Dist. Patan and Sub Dist. Harij, Bounded by: East: Shop No. 4-A, West: Open Passage and Road of Residential Plots, North: 3 Mtr. Open Space and thereafter roads, South: Open Passage.	Rs. 6,47,000.00	Rs. 64,700.00
2	All that part & parcel of the free hold property NA Land of immovable commercial property being (1) Shop No. 4-A belonged to City Survey No. 3074/1/01/19/20 adm. 17.37 Sq. Mtrs. (2) Shop No. 5, City Survey No. 3074/1/01/18/19 adm. 17.37 Sq. Mtrs. (3) Shop No. 5-A, belonged to City Survey No. 3074/1/01/17/18 adm. 18.94 Sq. Mtrs. (4) Shop No. 6, belonged to City Survey No. 3074/1/01/16/17 adm. 18.94 Sq. Mtrs. Total aggregating area of Four Shops 71.05 Sq. Mtrs. in Aditya Complex, on First Floor of Revenue Survey No. 264/3 paiki sheet No. 29 situate, lying and being at mouje Harij, Tal. Harij, Dist. Patan & Sub Dist. Harij. Bounded by: East: Stair case and Open Space and Way for Shop No. 3 to 6, West: Shop No. 4, North: 3.0 Mtr. Open Space and thereafter residential Land, South: Passage.	Rs. 8,95,000.00	Rs. 89,500.00
3	All that part and parcel of the free hold property being Plot No. 47, adm. 109.25 Sq. Mtrs. with construction of 67.06 Sq. Mtrs. in Dev Kutir Society on Land Survey No. 289/1 paiki, Sheet No. 30 and City Survey No. 3192/29 situate, lying and being at mouje-Harij, Taluka Harij, Dist. Patan and Sub-Dist. Harij, Bounded by: East: 6 Mtrs. Society internal Road, West: Plot No. 54 Residential Tenement, North: Plot No. 46 Residential Tenement, South: Plot No. 48 Residential Tenement.	Rs. 8,00,000.00	Rs. 80,000.00

Beneficiary Bank Name	Punjab National Bank
Beneficiary Name	Sundry / NPA / SARFAESI / Auction related
Beneficiary Account No.	451700317118A
IFSC Code	PUNB0451700
Branch	ARM Branch, Ahmedabad.

12. The successful bidder/auction purchaser shall deposit the balance 75% of sale consideration amount on or before 15th day from the date of sale of the property. If the 15th day is Sunday or other Holiday, then on immediate first bank working day through RTGS / NEFT in the account as mentioned above. In addition to the above, the purchaser shall also deposit poundage fee @1% on total sale consideration money (plus Rs.10) through DD in favour of **The Registrar, DRT-I, Ahmedabad. The DD prepared towards poundage's fees shall be submitted directly with the office of Recovery Officer, DRT-I, Ahmedabad.**

13. In case of default of payment within the prescribed period, the deposit, after deduction the expenses of the sale, may, if the undersigned thinks fit, be forfeited to the Government Account and the defaulting purchaser shall forfeit all claims to the property or the amount deposited. The property shall be resold forthwith, after the issue of fresh proclamation of sale. Further the purchaser shall also be liable to make good of any shortfall or difference between his final bid amount and the price for which it is subsequently sold.

14. Schedule of auction is as under:

Date and Time of Inspection	20.02.2026	Between 2.00 pm to 4.00 pm
Date of uploading proof of EMD / Documents	09.03.2026	Upto 4.00 pm
Last date of submissions of hard copies of proof of EMD/documents with office of the Recovery Officer	09.03.2026	Up to 5:00 pm
Date and Time of E-Auction:	11.03.2026	Between 12.00 Noon to 1.00 pm (with auto extension clause of 5 minutes, till auction completes.)

15. The Recovery Officer has the absolute right to accept or reject any bid or bids or to postpone or cancel the e-auction without assigning any reasons.

Issued under my hand and seal of this
Tribunal on this 08th Day of January, 2026.



Sd/- (Love Kumar)
I/C. Recovery Officer - II, DRT-I, Ahmedabad