

E-AUCTION NOTICE FOR SALE OF IMMOVABLE PROPERTY/IES

E-Auction 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 M/s.Nand Kishore Pannalal, Mr. Pawan Kumar Dhandhanhia, Mr. Kamal Kumar Dhandhanhia, Mr. Ritesh Kumar Dhandhanhia, Mr. Govind Ram Dhandhanhia & Mr. Ghanshyam Das Khetan[Guarantors/Partner]** that the below described immovable properties mortgaged/charged to the HDFC Bank Limited as Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of **HDFC Bank Ltd.**, will be sold on **“AS IS WHERE IS”, “AS IS WHAT IS”, and “WHATSOEVER THERE IS”** basis on **5th November 2026**, for recovery of Outstanding dues as per **Demand Notice dated 19.07.2022, due to the HDFC Bank Ltd.** as Secured Creditor for realization of Bank's dues plus interest till realization, from Borrower.

DESCRIPTION OF IMMOVABLE PROPERTIES

Description of Immovable property	Inspection Date and Time	Reserve Price	Date/ Time of E-Auction	Encumbrances
		EMD		
		Bid Increase Amount		
All that part and parcel of Flat No. 102 on the 1st Floor, containing a built up area measuring about 1145 sq.ft more or less and in all super privileges area thereon the rights of the user of the common area facilities in the building, of Block-'A' of the building namely "Mansarovar Apartment" comprised in the residential cum commercial complex, located at Premises nos. 142 and 148/A, Salkia School Road, P.S. Golabari, within Ward no. 13 of Howrah Municipal Corporation, District- Howrah standing standing in the name of Mr. Pawan Kumar Dhandhanhia, and bounded as under: North: 141/1, Salkia School Road; South: Trust Land at Premises No. 148, Salkia School Road; East: Salkia School Road and Trust Land and West: Trust Land at Premises No. 20/2 and 20/3, Bacharam Chowdhury Lane and common passage.	08.10.2026	Rs.6045600/-	05.11.2026 at 11 AM - 12 Noon	Not Known
	11 AM- 1 PM	Rs.604560/-		
		Rs.25,000/-		
All that part and parcel of Flat No. 101 on the 1st Floor, containing a built up area measuring about 1145 sq.ft more or less and in all super privileges area thereon the rights of the user of the common area facilities in the building, of Block-'A' of the building namely "Mansarovar Apartment" comprised in the residential cum commercial complex, located at Premises nos. 142 and 148/A, Salkia School Road, P.S. Golabari, within Ward no. 13 of Howrah Municipal Corporation, District- Howrah standing standing in the name of Mr. Kamal Kumar Dhandhanhia, and bounded as under: North: 141/1, Salkia School Road; South: Trust Land at Premises No. 148, Salkia School Road; East: Salkia School Road and Trust Land and West: Trust Land at Premises No. 20/2 and 20/3, Bacharam Chowdhury Lane and common passage.	08/10/2026	Rs.6045600/-	05.11.2026 at 11 AM - 12 Noon	Not Known
	11 AM- 1 PM	Rs.604560/-		
		Rs.25,000/-		

TERMS & CONDITIONS:

1. To the best of knowledge and information of the 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 Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property statutory dues like property taxes, society dues etc. The Bank however shall not be responsible for any outstanding 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 dates and time.** 2. 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 through Pay Order/ Demand Draft of Nationalized / Scheduled Bank drawn in favor of **HDFC Bank Limited payable at Kolkata**. It should reach the office of the **HDFC BANK LTD. At 1st Floor, Jardine House, 4 Clive Row, Kolkata-700001 latest by 5:00 p.m. on or before 04.11.2026**. Offers below the Reserve Price / without EMD / qualified / conditional shall be disqualified. 3. 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 **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. Mithelesh Kumar Mobile: 708080466. Help Line e-mail ID: support@bankeauctions.com, kolkata@c1india.com and for any property related query may contact the concerned Authorised Officer Ms. Payal Ganguly (Mobile- 9051808307), E Mail- payal.ganguly@hdfc.bank.in or at address as mentioned above in office hours during the working days. (10 AM to 5:00 PM). 4. The highest bid shall be subject to approval of HDFC Bank Limited. Authorised 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. For detailed terms and conditions of the sale, please refer to the link provided in www.hdfcbank.com and www.bankeauctions.com. 5. All the properties mentioned hereinabove shall be sold together as one composite property and unit since they form part of same layout. 6. Sarfaesi Application bearing number 400 of 2026 is pending adjudication before DRT – I, Kolkata.**

STATUTORY FIRST SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

The borrower/guarantors/ mortgagors in the account **M/s.Nand Kishore Pannalal, Mr. Pawan Kumar Dhandhanhia, Mr. Kamal Kumar Dhandhanhia, Mr. Ritesh Kumar Dhandhanhia, Mr. Govind Ram Dhandhanhia & Mr. Ghanshyam Das Khetan** having failed to discharge the entire outstanding dues together with applicable interest, costs and expenses before publication of this Sale Notice, have not availed of their right of redemption under Section 13(8) of the SARFAESI Act, 2002. Consequently, their right of redemption stands extinguished and the secured asset shall be sold by way of e-auction in accordance with law.

Date: 03.10.2026
Place: Kolkata**Sd/- Authorised Officer**
HDFC Bank Ltd.