HDFC BANK

प्रधान कार्यालय: एचडीएफसी बैंक हाउस, सेनापति बापट मार्ग, लोअर परेल (पश्चिम), मुंबई- 400 013
क्षेत्रीय कार्यालय: एचडीएफसी बैंक लिमिटेड, डिपार्ट. फॉर स्पेशल ऑपरेशंस, बैंक हाउस, ब्रिलियंट एवेन्यू, स्कीम नंबर 94, सेक्टर बी, रिंग रोड, बेंगलुरु बायपास, इंदौर, मध्य प्रदेश-452010.

ई-नीलामी बिक्री सूचना

अचल संपत्तियों की बिक्री हेतु ई-नीलामी हेतु सार्वजनिक सूचना

वित्तीय आस्तियों के प्रतिभूतिकरण और पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 के अंतर्गत बैंक को बंधक रखी गई अचल संपत्तियों की बिक्री हेतु ई-नीलामी बिक्री सूचना, प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 8(6) के प्रावधान के साथ पठित।

एतद्द्वारा आम जनता और विशेष रूप से उधारकर्ता/बंधककर्ता/गारंटर को सूचित किया जाता है कि, **एचडीएफसी बैंक लिमिटेड** के प्राधिकृत अधिकारी। वित्तीय आस्तियों के प्रतिभूतिकरण एवं पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 की धारा 13(2) के अंतर्गत जारी नोटिस के माध्यम से उठाई गई मांग के अनुसरण में, नीचे दी गई तालिका में उल्लिखित तारांकित टिप्पणियों के अनुसार संपत्तियों का **भौतिक कब्जा** ले लिया था, निम्नलिखित ऋण खातों में बैंक की बकाया राशि तथा ब्याज की वसूली के लिए **"जैसा है जहां है, जैसा है, जो कुछ भी है तथा बिना किसी सहारे के आधार पर"** बेचने का अधिकार है, जैसा कि नीचे विस्तृत रूप से दर्शाया गया है और चूंकि बकाया राशि चुकाने में विफलता के परिणामस्वरूप, उक्त नियमों के नियम 8 के साथ पठित उक्त अधिनियम की धारा 13(4) के अंतर्गत प्रदत्त शक्ति का प्रयोग करते हुए अधोहस्ताक्षरी उक्त संपत्ति/संपत्तियों की बिक्री द्वारा बैंक की बकाया राशि वसूलने का प्रस्ताव करता है। नीचे उल्लिखित संपत्तियों की बिक्री वेब पोर्टल: **https://www.bankeauctions.com** के माध्यम से ई-नीलामी के माध्यम से की जाएगी।

अचल संपत्तियों का विवरण/खाते/राशि/ईएमडी/आदि का विवरण

सं. क्र.	शाखा एवं खाते का नाम	संपत्ति के बंधककर्ता एवं गारंटर का नाम	संपत्ति का विवरण	मांग सूचना तिथि के अनुसार राशि / मांग सूचना तिथि	निरीक्षण तिथि एवं समय	आरक्षित मूल्य / ईएमडी / बोली वृद्धि राशि	ई-नीलामी की तिथि/समय	बोली प्राप्त करने की अंतिम तिथि	प्राधिकृत अधिकारी का नाम/ फ़ोन नंबर/ ईमेल आईडी
1	**एचडीएफसी बैंक लिमिटेड, इंदौर (म.प्र.), खाता संख्या: पीके एंटरप्राइजेज, प्रोपराइटर श्री प्रदीप कुमार अग्रवाल**	**1. श्री प्रदीप कुमार अग्रवाल, पुत्र श्री किशन अग्रवाल (प्रोपराइटर एवं बंधककर्ता) 2. श्रीमती अलका अग्रवाल, पत्नी श्री नाथ दास गुप्ता (बंधककर्ता एवं गारंटर)**	संपत्ति यहाँ स्थित है - भूतल पर दुकान, गोदाम नंबर 27, म्युनिसिपल नंबर 34/174 जिसके बाद 184, वार्ड नंबर, अलंकार होटल के पास, गाँघाट, लश्कर, ग्वालियर, मध्य प्रदेश, जो प्रदीप कुमार अग्रवाल के स्वामित्व में है, क्षेत्रफल - 169 वर्ग फीट। **सीमाएं: पूर्व:** विक्रेता की संपत्ति **पश्चिम:** गोदाम नंबर 26 **उत्तर:** कॉमन पैसेज **दक्षिण:** कॉमन पैसेज	**रु. 62,51,083.51,** दिनांक 30.04.2023 से ब्याज सहित, 18% वार्षिक ब्याज दर से, मासिक आधार पर, 01.05.2023 से पूर्ण भुगतान तक।	**02.12.2026, सुबह 10:00 बजे से**	**आरक्षित मूल्य रु. 26,00,000/ ईएमडी 2,60,000/- बोली वृद्धि राशि रु. 50,000/-**	**12.12.2026, सुबह 11:00 बजे से दोपहर 1:00 बजे तक**	**10.12.2026, दोपहर 4:00 बजे तक**	**नितिन बेंदवाल, Nitin.bendwal@hdfcbank.in 9893694235 चिन्मय पाठक, chinmay.pathak@hdfcbank.in 9958278395**

नियम और शर्तें:

1. ई-नीलामी **"जैसा है जहाँ है, जैसा है, जो कुछ भी है और बिना किसी सहारे के"** के आधार पर आयोजित की जा रही है।
2. इच्छुक बोलीदाता अपनी ईएमडी का विवरण और दस्तावेज़ वेब पोर्टल: **https://www.bankeauctions.com** (यूजर आईडी और पासवर्ड **https://www.bankeauctions.com** पर नाम पंजीकृत करके निःशुल्क प्राप्त किया जा सकता है) के माध्यम से लॉगिन आईडी और पासवर्ड के माध्यम से जमा करेंगे। ईएमडी निम्नलिखित खाते में एनईएफटी/आरटीजीएस के माध्यम से देय होगी: **57500000904261**, खाते का नाम: **डीएफएसओ ट्रांजिटरी खाता**, लाभार्थी का नाम: **एचडीएफसी बैंक लिमिटेड**, आईएफएससी कोड: **HDFC0000240**। कृपया ध्यान दें कि चेक/डिमांड ड्राफ्ट ईएमडी राशि के रूप में स्वीकार नहीं किए जाएंगे।
3. प्राधिकृत अधिकारी के सर्वोत्तम ज्ञान और जानकारी के अनुसार, संपत्तियों पर बैंकों के रिकॉर्ड के अनुसार विस्तृत नियमों और शर्तों में उल्लिखित को छोड़कर कोई भार **यानी वैधानिक बकाया जैसे संपत्ति कर, सोसायटी बकाया आदि नहीं है।** हालाँकि, बैंक किसी भी वर्तमान/अतीत/भविष्य के बकाया गैर-सांविधिक बकाया/भार/कर बकाया, यदि कोई हो, के लिए जिम्मेदार नहीं होगा। इच्छुक बोलीदाताओं को भार, संपत्ति/संपत्तियों के स्वामित्व के संबंध में अपनी स्वतंत्र जांच करनी चाहिए और स्वयं का निरीक्षण व संतुष्टि करनी चाहिए। **संपत्ति का निरीक्षण उपर्युक्त तिथि व समय पर ही किया जा सकता है।**
4. जिन इच्छुक बोलीदाताओं ने ईएमडी जमा कर दी है और जिन्हें लॉगिन आईडी और पासवर्ड बनाने, डेटा अपलोड करने, बोली जमा करने, ई-बोली प्रक्रिया पर प्रशिक्षण आदि में सहायता की आवश्यकता है, वे हमारे सेवा प्रदाता **मेसर्स सी1 इंडिया प्राइवेट लिमिटेड, प्लॉट नंबर 301, गल्फ पेट्रो केम बिल्डिंग, उद्योग विहार, फेज 2, गुड़गांव हेल्पलाइन नंबर: 0124-4302020/21/22/23/24 , श्री मिथिलेश कुमार मोबाइल: 7080804466 और श्री शिबू बाबू मोबाइल: 9891628914 से संपर्क कर सकते हैं। हेल्पलाइन ई-मेल आईडी: support@bankeauctions.com** है और किसी भी संपत्ति से संबंधित प्रश्न के लिए कामकाजी दिनों में कार्यालय समय (सुबह 10:00 बजे से शाम 5:00 बजे तक) के दौरान ऊपर उल्लिखित प्राधिकृत अधिकारी से संपर्क किया जा सकता है।
5. उच्चतम बोली एचडीएफसी बैंक लिमिटेड के अनुमोदन के अधीन होगी। प्राधिकृत अधिकारी बिना कोई कारण बताए प्राप्त सभी या किसी भी प्रस्ताव/बोली को स्वीकार/अस्वीकार करने या नीलामी/बिक्री को रद्द करने का अधिकार सरक्षित रखता है। उसका निर्णय अंतिम और बाध्यकारी होगा।
6. **(विस्तृत नियम और शर्तों के लिए कृपया हमारी वेबसाइट www.hdfcbank.com और https://www.bankeauctions.com देखें)**

सरफेसी अधिनियम, 2002 के नियम 8(6) के साथ पठित नियम 9(1) के तहत वैधानिक 30 दिन की बिक्री सूचना

डसे सिक्योरिटी डंटरेस्ट (एनफ़ोर्समेंट) रूल्स. 2002 के रूल 9(1) के साथ 8(6) के तहत नोटिस भी माना जा सकता है, जो ऊपर बताए गए लोन के बॉरोअर्स/और गारंटर्स को ऊपर बताई गई तारीख को ई-ऑक्शन सेल के बारे में बताया गया है।

उधारकर्ताओं/गारंटरों/बंधककर्ताओं को इसके माध्यम से सूचित किया जाता है कि वे इस नोटिस के 30 दिनों के भीतर/नीलामी की तिथि से पहले अद्यतन ब्याज और आनुषंगिक खर्चों के साथ उपर्युक्त राशि का भुगतान करें, ऐसा न करने पर संपत्ति की नीलामी/बिक्री की जाएगी और शेष बकाया, यदि कोई हो, ब्याज और लागत के साथ वसूल किया जाएगा।

दिनांक: 27.10.2026
स्थान: इंदौर

अधिकृत अधिकारी,
एचडीएफसी बैंक लिमिटेड

HDFC BANK

Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013
Regional Office: HDFC Bank Ltd.; Dept For Special Operations, Bank House, Brilliant Avenue, Scheme No. 94, Sector B, Ring Road, Behind Bombay Hospital, Indore, Madhya Pradesh- 452010.

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**

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

Sr. No.	Name of the Branch & Account	Name of the Mortgagor & Guarantors of the property	Details of property	Amount as per Demand Notice / Demand Notice Date	Inspection Date and Time	Reserve Price / EMD / Bid Increase Amount	Date/ Time of e-Auction	Last Date for Receipt of Bids	Name of Authorised Officer / Phone No. / Email Id
1.	**HDFC Bank Ltd, Indore (M.P.) P K Enterprises Throuh its Propritor Mr. Pradeep Kumar Agrawal**	**(1) Mr. Pradeep Kumar Agrawal S/o Kishan Agrawal (Propriter & Mortgagor)** **(2) Mrs. Alka Agrawal W/o Shri Nath Das Gupta (Mortgagor & Guarantor)**	Property situated at-Shop at ground Floor, Godown no. 27, Muncipal No. 34/174 after that 184, Ward no. Near Alankar Hotal Gaughat, Laskar, Gwalior, Madhya Pradesh, owned by Pradeep Kumar Agrawal Area-169 Sq.ft **Boundaries-** East-Property of seller , West -Godown no. 26, North Common Passage, south-Common Passage	**Rs. 62,51,083.51/-** as on 30.04.2023 inclusive of interest and further interest @18% p.a. with monthly from 01.05.2023 till the date of full and final payment under the Credit facilities availed will be applicable.	**02.12.2026 and Time-10:00 AM onwards**	**Reserve Price. Rs.26,00,000/-** **EMD- Property Rs.2,60,000/-** **Bid Increase Amount Rs.50,000/-**	**12.12.2026 11 AM to 01 PM**	**10.12.2026 Up to 4 PM**	**Nitin Bendwal Nitin.bendwal @hdfc.bank.in 9893694235** **Chinmay Pathak chinmay.pathak1 @hdfc.bank.in 9958278395**

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.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: 57500000904261, Name of the Account : DFSO TRANSITORY ACCOUNT : 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.
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 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. **Property 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 Nos : 0124-4302020/21/22/23/24, Mr. Mithalesh Kumar Mobile : 7080804466 and Mr. Shibu Babu Mobile-9891628914. 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).
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, or cancel the auction/sale without assigning any reasons whatsoever. His decision shall be final & binding.
6. **(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) READ WITH RULE 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

This may also be treated as notice u/r 8(6) read with 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 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 : 27/10/2026
Place : Indore

Authorised Officer
HDFC Bank Limited

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 "Business Standard" (English) on 27.10.2026 & "Raj Express" (Hindi) on 27.10.2026

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: 57500000904261, Name of the Account : DFSO TRANSITORY ACCOUNT: DOC SERV, 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 Indore 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, Indore.

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 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 & 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. Mithalesh kuma:** 7080804466 **and Mr. Shibu Babu Mobile-9891628914.** Help Line e-mail ID: support@bankeauctions.com and for any property related query may contact **Chinma Pathak (Mobile 09958278395), E Mail- chinmay.pathak@hdfc.bank.in) and Nitin Bendwal (Mobile-9893694235), E Mail- Nitin .bendwal@hdfc.bank.in** 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 /consideration for transfer of property or Stamp duty paid, whichever is higher 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, 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

Schedule of the Properties:
Property situated at-Shop at ground Floor, Godown no. 27, Muncipal No. 34/174 after that 184, Ward no. Near Alankar Hotal Gaughat, Laskar, Gwalior, Madhya Pradesh, owned by Pradeep Kumar Agrawal Area-169 Sq.ft Boundaries- East-Property of seller , West -Godown no. 26, North Common Passage, south-Common Passage

Date: 27.10.2026

Place- Indor

Sd/-
Authorised Officer
HDFC BANK LIMITED