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OFFICE OF THE RECOVERY OFFICER DEBTS RECOVERY TRIBUNAL-I, DELHI.

4th FLOOR, JEEVAN TARA BUILDING, PARLIAMENT STREET, NEW DELHI – 110001

TRC/1848/2022 **HDFC BANK Vs. HAKAM AND ANR.**

As per my order dated **22/10/2026** the under mentioned property will be sold by public e-auction **in** the said Recovery Certificate as per the following schedule: -

The auction sale will be "online e-Auctioning" through website
https://www.bankeauctions.com
Date and Time of Auction: on 18/12/2026 between 12.00 pm and 01.00 pm
(with extensions of 5 minutes' duration after 01.00 PM, if required.

S. No.	Description of Property	Reserve Price	EMD
1.	VEHICLE i.e JCB 3DX-REGD BEARING CHASIS NO. 1833986, ENGINE NO. H00035436	Rs. 2,35,000/-	Rs. 23,500/-

TERMS AND CONDITIONS

1. All conditions of sale shall be governed by the provisions of the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 read with the Second & the Third Schedules to the Income Tax Act, 1961 and the Income Tax (Certificate Proceedings) Rules 1962 and also guided by the Information Technology Act 2000 as amended from time to time.
2. Property is sold on "as is and where is /on what it is basis".
3. Property can be inspected in consultation with the Authcrized Officer of the CH bank.
4. Bids shall be submitted online before the last date and time given in the sale notice/tender document.
5. The bid shall be accompanied by the EMD as specified in the public sale notice/tender document.
6. The e-Auction shall commence strictly at the scheduled time and above the highest quotation received. Auction/Bidding time will initially be for a period of one hour and the closing time of the auction is system controlled; the time will get automatically extended by five minutes if any bid is received during the last five minutes, i.e. while active bid is in process and kept open till the auction-sale concludes.
7. Highest bid will be provisionally accepted on "subject-to-approval" basis and the highest bidder shall not have any right/title over the property until the sale is confirmed in his/her favour.
8. Intimation will be sent to the highest bidder through e-mail. Date of sending e-mail will be considered as date of intimation. If no intimation reaches, bidders are expected to take efforts to find out status from the Tribunal/Bank. Non-receipt of intimation should not be an excuse for default/non-payment.
9. Default of payment of bid amounts or the Poundage fee within the stipulated time shall render automatic cancellation of sale without any notice and the EMD, after defraying the expenses of sale, etc., will be forfeited, at the discretion of the Recovery Officer, either in full or part.
10. The sale held in favour of the successful bidder, in normal circumstances, will be confirmed, on compliance of all terms and conditions of sale, on the expiry of 30 days from the date of auction sale.
11. No request for cancellation of sale or return of deposit either in part or full, will be entertained.
12. The sale attracts Stamp Duty, Registration Charges, etc. as per relevant laws.
13. Sale Certificate will be issued only in the name/names of the bidders whose name/names are mentioned in the bid form.

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OFFICE OF THE RECOVERY OFFICER DEBTS RECOVERY TRIBUNAL-I, DELHI,
4th FLOOR, JEEVAN TARA BUILDING, PARLIAMENT STREET, NEW DELHI – 110001.

SALE PROCLAMATION

TRC/1848/2022 **HDFC BANK Vs. HAKAM AND ANR.**

PROCLAMATION OF SALE UNDER RULE 38, 52(2) OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS DUE TO BANK AND FINANCIAL INSTITUTIONS ACT ,1993.

(CD1) HAKAM, H. NO. D-445, VILLAGE CHHAYASA MATHEPUR, TEHSIL – HATHIN PALWAL, FARIDABAD, HARYANA – 122508

(CD2) HARUN, H. NO. 162, VILLAGE CHHAYASA, BLOCK - 5, TEHSIL – HATHIN PALWAL, FARIDABAD, HARYANA – 122508

1. Whereas Transfer Recovery Certificate No. **1848/2022 in OA No. 227/2014 dated 07/06/2017** drawn by the Presiding Officer, Debts Recovery Tribunal, Delhi for the recovery of a sum of **Rs.1633526.85 together with costs and future interest @ 13% p. a. simple, from the date of filing of OA i.e. 20/03/2014 till its realization along with cost from** the Certificate debtors together with costs and charges as per recovery certificate.

2. And whereas the undersigned has ordered the sale of property mentioned in the Schedule below in satisfaction of the said certificate.

3. And whereas there will be due there under a sum of **Rs.1633526.85 together with costs and future interest @ 13% p. a. simple, from the date of filing of OA i.e. 20/03/2014 till its realization along with cost,** Notice is hereby given that in absence of any order of postponement, the property/properties as under shall be sold by e-auction and bidding shall take place through "On line Electronic Bidding" through the website **https://www.bankeauctions.com on 18/12/2026 between 12.00 pm and 01.00 pm** with extensions of 5 minutes duration after 01.00 pm, if required.

4. The description of the property proposed to be e-auctioned is as follows:

S. No.	Description of property	Reserve Price	EMD
1.	VEHICLE i.e JCB 3DX-REGD BEARING CHASIS NO. 1833986, ENGINE NO. H00035436	Rs. 2,35,000/-	Rs. 23,500/-

5. The EMD shall be paid through **Demand Draft/Pay Order in favour of Recovery Officer, DRT-I, Delhi-A/c T. R. C. No. 1848/2022** along with self-attested copy of Identity (voter I-card/Driving/license/passport) which should contain the address for future communication and self-attested copy of PAN Card must reach to the Office of the Recovery Officer, DRT-I, Delhi **latest by 16/12/2026 before 5.00 PM.** The EMD received thereafter shall not be considered. The said deposit be adjusted in the case of successful bidders. The unsuccessful bidder shall take return of the EMD directly from the Registry, DRT-I, Delhi after receipt of such report from e-auction service provider/bank/financial institution on closure of the e-auction sale proceedings.

6. The envelope containing EMD should be super-scribed **"T. R. C. No. 1848/2022"** along with the details of the sender i.e. address, e-mail ID and Mobile Number etc.
7. Intending bidders shall hold a valid Login Id and Password to participate in the E-Auction email address and PAN Number. For details with regard to Login id & Password, please contact **M/s C – 1 INDIA PVT. LTD., PLOT NO. 68, 3RD FLOOR, SECTOR – 44, GURUGRAM – 122003, HARYANA, INDIA HELPLINE NO. 0124-4302020/21/22/23, 7291981124/25/26, P. DHARANI KRISHNA, MOBILE NO. 9948182222, WEBSITE: http://www.bankeauctions.com and Email IDs: support@bankeauctions.com ; dharani.p@c1india.com**
8. Prospective bidders are required to register themselves with the portal and obtain user ID/password well in advance, which is mandatory for bidding in above e-auction. from **M/s C – 1 INDIA PVT. LTD.**

9. **Details of concerned bank officers/Helpline numbers etc. are as under:-**

Name & Designation	Email & Phone Nos.
Ms. SHUBHANGI DAYAL (LEGAL MANAGER)	9999276730
HDFC BANK LTD. PLOT NO. 31, NAJAFGARH INDUSTRIAL AREA, TOWER A, 1ST FLOOR, SHIVAJI MARG, MOTI NAGAR, NEW DELHI - 110015	

10. What is proposed to be sold are the rights to which the certificate debtors are entitled in respect of the properties. The properties will be sold along with liabilities, if any. The extent of the properties shown in the proclamation is as per the Recovery Certificate schedule. Recovery Officer shall not be responsible for any variation in the extent due to any reason. The properties will be sold on 'as is where is' and 'as is what is' condition.
11. The property can be inspected by prospective bidder(s) before the date of sale for which the above named officer of the bank may be contacted.
12. The undersigned reserves the right to accept or reject any or all bids if found unreasonable or postpone the auction at any time without assigning any reason.

13. EMD of unsuccessful bidders will be received by such bidders from the Registry of DRT- I, on identification/production of Identity proof viz., PAN Card, Passport, Voter's ID, Valid Driving License or Photo Identity Card issued by Govt. and PSUs. Unsuccessful bidders shall ensure return of their EMD and, if not received within a reasonable time, immediately contact the Recovery Officer, DRT-I, Delhi/or the Bank.
14. The sale will be of the property of the above named CDs as mentioned in the schedule below and the liabilities and claims attaching to the said property, so far as they have been ascertained, are those specified in the schedule against each lot.
15. The property will be put up for the sale in the lots specified in the schedule. If the amount to be realized is satisfied by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale also be stopped if, before any lot is knocked down, the arrears mentioned in the said certificate, interest costs (including cost of the sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs have been paid to the undersigned.
16. No officer or other person, having any duty to perform in connection with sale, however, either directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.
17. The sale snall be subject to the conditions prescribed in the Second Schedule to the Income Tax Act, 1961 and the rules made there under and to the further following conditions: The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, mis-statement or omission in this proclamation.
18. The amount by which the biddings are to be increased shall be in multiple of **Rs. 5,000.00 (Rs. Five Thousand only)**. In the event of any dispute arising as to the amount of bid, or as to the bidder, the lot shall at once be again put up to auction.
19. The Successful/Highest bidder shall be declared to be the purchaser of any lot provided that further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the undersigned to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.

20. Successful/ highest bidder shall have to prepare DD/Pay order for 25% of the sale proceeds favouring **Recovery Officer, DRT-I, Delhi, A/c T. R. C. No. 1848/2022** within 24 hours after close of e-auction and after adjusting the earnest money (EMD) and sending/depositing the same in the office of the Recovery Officer so as to reach within 3 days from the close of e-auction failing which the earnest money (EMD) shall be forfeited.
21. The Successful/Highest Bidder shall deposit, through Demand Draft/Pay Order favouring **Recovery Officer, DRT-I, Delhi A/C. T. R. C. No. 1848/2022**, the balance 75% of the sale proceeds before the Recovery Officer, DRT-I on or before 15th day from the date of sale of the property, exclusive of such day, or if the 15th day be Sunday or other holiday, then on the first office day after the 15th day alongwith the poundage fee @ 2% uptoRs 1,000 and @ 1% on the excess of such gross amount over Rs 1000/- in favour of **Registrar, DRT-I Delhi**. (In case of deposit of balance amount of 75% through post the same should reach the Recovery Officer as above.)
22. In case of default of payment within the prescribed period, the property shall be resold, after the issue of fresh proclamation of sale. The deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may subsequently be sold.

SCHEDULE OF PROPERTY

Lot No.	Description of the property to be sold with the names of the co-owners where the property belongs to the defaulter and any other person as co-owners.	Revenue assessed upon the property or any part thereof	Details of any encumbrance to which property is liable	Claims, if any, which have been put forward to the property, and any other known particulars bearing on its nature and value.
1.	**VEHICLE i.e JCB 3DX-REGD BEARING CHASIS NO. 1833986, ENGINE NO. H00035436**	NO INFORMATION RECEIVED.		

Given under my hand and seal on **26/10/2026.**

Ravinder Kumar Tomar
RECOVERY OFFICER-I
Debts Recovery Tribunal – 1, DELHI