HDFC BANK

प्रधान कार्यालय : एचडीएफसी बैंक हाउस, सेनापती बापट मार्ग, लोवर परेल (पश्चिम) मुम्बई - 400 013
क्षेत्रीय कार्यालय : एचडीएफसी बैंक लि.; डिपार्टमेंट फॉर स्पेशल ऑपरेशन, बैंक हाउस, ब्रिलियंट एवेन्यू, स्कीम नं. 94, सेक्टर बी, रिंग रोड, बॉम्बे हॉस्पिटल के पीछे, इंदौर, मध्य प्रदेश - 452010.

ई-नीलामी विक्रय सूचना

अचल संपत्तियों की ई-नीलामी बिक्री हेतु सार्वजनिक सूचना

प्रतिभूति हित (प्रवर्तन) नियमावली 2002 के नियम 8(6) के प्रावधान के साथ पठित वित्तीय आस्तियों के प्रतिभूतिकरण एवं पुनर्गठन और प्रतिभूति हित प्रवर्तन अधिनियम, 2002 के तहत बैंक को बंधक अचल परिसंपत्तियों की बिक्री के लिए ई-नीलामी की बिक्री सूचना।

जैसा कि, वित्तीय परिसंपत्तियों के प्रतिभूतिकरण एवं पुर्ननिर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम 2002 की धारा 13(2) के अंतर्गत जारी मांग सूचना के अनुपालन में बैंक के बकाए नीचे वर्णित ब्याज की वसूली के लिए उसकी बिक्री करने के अधिकार के साथ **एचडीएफसी बैंक लि.** के प्राधिकृत अधिकारी के रुप में अधोहस्ताक्षरी ने निम्नलिखित ऋण खाताओं में निम्नलिखित संपत्तियों का भौतिक कब्जा ले लिया है तथा ऋणी(यों)/बंधककर्ता(ओं)/जमानतदार(रों) द्वारा उसके भुगतान में विफलता के बाद उक्त नियमावली के नियम 8 के साथ पठित उक्त अधिनियम की धारा 13 (4) के अंतर्गत प्रदत्त शक्तियों का प्रयोग करते हुए बैंक के बकाया की वसूली के लिए अधोहस्ताक्षरी **''जैसा है जहां है, जो भी वहां है तथा बिना सहारा के आधार पर''** उसकी बिक्री का प्रस्ताव करते हैं। नीचें दी गई संपत्तियों की बिक्री ई-नीलामी के माध्यम से वेब पोर्टल **https://www.bankeauctions.com** पर आयोजित की जावेगी।

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

शाखा एवं खाता का नाम	संपत्ति के बंधककर्ता एवं जमानतदारों के नाम	बंधक संपत्ति का विवरण	मांग सूचना के अनुसार राशि	निरिक्षण की तिथी एवं समय	आरक्षित मूल्य / ईएमडी / बोली बढ़ाने की राशि	ई-नीलामी की तिथी/समय	बोली प्राप्ती हेतु अंतिम तिथी	प्राधिकृत अधिकारी का नाम/फोन नं./ ई-मेल आईडी
एचडीएफसी बैंक लि. इंदौर (म.प्र.) **मेसर्स जी.बी. अग्रवाल पल्स मिल**	**1. रामेश्वर गुप्ता पिता बिहारी लाल गुप्ता** (प्रोपराइटर एवं बंधककर्ता) **2. श्री सचिन गुप्ता पिता रामेश्वर दयाल गुप्ता** (बंधककर्ता एवं जमानतदार) **3. श्रीमती सुशीला बाई अग्रवाल पिता कन्हैया लाल अग्रवाल** **4. मेसर्स दिव्यांशी इंटरप्राइजेस वास्ते प्रोपराइटर श्री सचिन गुप्ता** (जमानतदार)	व्यवसायिक गोडाउन नं. 17, कृषि उपज मंडी प्रांगण, कुंभराज, गुना, मध्य प्रदेश **स्वामी श्री रामेश्वर दयाल गुप्ता** **क्षेत्रफल** : 1000 वगफीट **चतुर्सीमा** : पूर्व: गोडाउन नं. 18, पश्चिम: गोडाउन नं. 16 त्रिलोक कोठारी, उत्तर: माताबाड़ी रोड, दक्षिण: मंडी प्रांगण रोड	**रु. 95,43,480.81/-** 30.09.2024 को बकाया राशि आगे के ब्याज के साथ ब्याज के समावेश @ 18% प्रतिवर्ष, 01.01.2017 से मासिक के साथ क्रेडिट सुविधाओं के तहत पूर्ण और अंतिम भुगतान की तारीख तक	**20.11.2026 एवं समय प्रात: 10.00 बजे से**	**आरक्षित मूल्य - रु.20,70,000/-** **ईएमडी- रु.2,07,000/-** **बोली वृद्धि राशि - रु.50,000/-**	**30.11.2026 प्रात: 11.00 बजे से दोप. 01.00 बजे तक**	**27.11.2026 सायं 4 बजे तक**	**नितिन बेन्दवाल nitin.bendwal @hdfc.bank.in 9893694235** **केशव नेगी Keshav.negi @hdfc.bank.in 7000815939** **चिन्मय पाठक chinmay.pathak1 @hdfc.bank.in 7974313948**

*** संबंधित गिरवी रखी गई संपत्तियां 'दिव्यांशी एंटरप्राइजेज' के साथ क्रॉस-कोलेटरलाइज़्ड भी हैं।**

नियम एवं शर्ते

1. ई-नीलामी **''जैसा है जहां है, जो भी वहां है तथा बिना सहारा के आधार पर''** आयोजित की जा रही है।
2. इच्छुक बोलीदाता को लागिन आईडी एवं पासवर्ड के माध्यम से वेबपोर्टल **https://www.bankeauctions.com** पर ईएमडी के विवरणों तथा दस्तावेजों को जमा करना होगा (यूजर आईडी तथा पासवर्ड **https://www.bankeauctions.com** पर नाम पंजीकृत कर नि:शुल्क प्राप्त किया जा सकता है) ईएमडी का भुगतान अधोलिखित खाता नं. : **57500000904261** खाता का नाम : **DFSO TRANSITORY ACCOUNT : DOC SERV**, लाभार्थी का नाम : **एचडीएफसी बैंक लि.**, आईएफएससी कोड : **HDFC0000240** में एनईएफटी/आरटीजीएस द्वारा करना होगा। कृपया ध्यान दें कि चेक/डिमांड डाफ्ट ईएमडी राशि के रुप में स्वीकार नहीं किए जायेंगे।
3. प्राधिकृत अधिकारी की सर्वश्रेष्ठ जानकारी में बैंक के रिकॉर्ड अनुसार संपत्ति पर विस्तृत नियमों एवं शर्तों में उल्लिखित एक को छोड़कर कोई अन्य भार अर्थात संविधिक बकाया जैसे संपत्ति कर, सोसायटी बकाया आदि नहीं है। फिर भी बैंक, आदि कोई हो किसी भी वर्तमान/भूतकाल/भविष्य बकाया असंविधिक बकाया/संविधिक बकाया/अधिभारों/बकाया करों/मुकदमेबाजी के लिए उत्तरदायी नहीं होगा। इच्छुक बोलीदाता अधिभारों, संपत्ति/यों के टाइटल के विषय में अपनी स्वतंत्र जांच कर स्वयं को संतुष्ट कर लें। **संपत्ति का निरिक्षण उपर वर्णित तिथी एवं समय में ही किया जा सकता है।**
4. ईएमडी जमा किए जाने वाले इच्छुक बोलीदाताओं जिन्हे लॉगीन आईडी एवं पासवर्ड बनाने, डेटा अपलोड करने, बोली जमा करने, ई-नीलामी प्रक्रिया पर प्रशिक्षण प्राप्त करने के लिए सहयोग अपेक्षित हो, वे हमारे सेवा प्रदाता **मे. सी 1 इंडिया प्रा. लि., प्लाट नं. 301, गल्फ पेट्रोकेम बिल्डिंग, उद्योग विहार, फेज-2, गुड़गांव, हेल्पलाईन नं. 0124-4302020/ 21/22/23/24, श्री मिथिलेश कुमार, मोबाईल** : 7080804466, **श्री शिबू बाबू, मोबाईल** : Mobile-9891628914, हेल्पलाईन ई-मेल आईडी : **support@bankeauctions.com** से संपर्क करें तथा संपत्ति संबंधि पूछताछ के लिए **उपरोक्त संबंधित प्राधिकृत अधिकारी** से कार्यालय अवधि (प्रात: 10.00 बजे से 5.00 बजे) के दौरान कार्यदिवसों में संपर्क कर सकते है।
5. उच्चतम बोली एचडीएफसी बैंक लिमिटेड की स्वीकृती के अधीन होगी। प्राधिकृत अधिकारी को उसका कोई भी कारण बताए बिना प्राप्त किए गए किसी भी प्रस्तावों/बोलियों को स्वीकार/निरस्त करने का अधिकार है। उनका निर्णय अंतिम तथा मान्य होगा।

(विस्तृत नियमों एवं शर्तो के लिए कृपया हमारी वेबसाईट www.hdfcbank.com तथा www.bankeauctions.com देखें)

प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 8(6) के साथ नियम 9(1) के तहत सांविधिक 15 दिवसीय बिक्री सूचना

प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 8(6) सपठित नियम 9(1) के अंतर्गत ऋणियों एवं जमानतदारों को ऊपर लिखी गयी तिथि पर ई-नीलामी करने की सूचना के रुप में भी समझा जाएगा। ऋणी/जमानतदारों/बंधककर्ताओं को एतद्वारा नीलामी से 15 दिन पूर्व उपरोक्त अनुसार अद्यतन ब्याज और सहायक व्ययों सहित भुगतान करने के लिए अधिसूचित किया जाता है, अन्यथा संपत्ति की नीलामी/बिक्री की जायेगी और बकाया देय राशि यदि कोई हो, की वसूली ब्याज और लागत सहित की जायेगी।

दिनांक : 10/11/2026
स्थान : इन्दौर

प्राधिकृत 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 mortgaged properties	Amount as per Demand Notice	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.) **M/S G.B. Agrawal Pulse mill**	**1. Rameshwar gupta S/O Bihari Lal Gupta** (Proprietor & Mortgagor) **2. Mr. Sachin Gupta S/O Rameshwar Dayal Gupta** (Mortgagor & Guarantor) **3. Mr. Sushila Bai Agrawal D/o Kanhaiya Lal Agrawal 4. M/S Divyanshi Enterprises Through its Propriter Mr. Sachin Gupta** (Guarantor)	Commercial Godown No. 17, situated at- Krishi Upaj Mandi, Prangan, Kumbhraj, Guna, Madhya Pradesh, **Owned by - Mr. Rameshwar Dayal Gupta, Area-** 1000 Sq.Ft. **Boundaries:** East- Godown No. 18, West- Godown No. 16 Trilok Kothari, North- Matabadi Road, South- Mandi Prangan Road	**Rs. 95,43,480.81/-** Dues as on 30.09.2024 inclusive of interest and further interest @18% p.a. with monthly from 01.01.2017 till the date of full and final payment under the Credit facilities availed will be applicable.	**20.11.2026 and Time- 10:00 AM onwards**	**Reserve Price. Rs.20,70,000/-** / **EMD- Property Rs. 2,07,000/-** / **Bid Increase Amount Rs.50,000/-**	**30.11.2026 11:00 AM to 01:00 PM**	**27.11.2026 Up to 4:00 PM**	**Nitin Bendwal nitin.bendwal @hdfc.bank.in 9893694235** **Keshav Negi Keshav.negi @hdfc.bank.in 7000815939** **Chinmay Pathak chinmay.pathak1 @hdfc.bank.in 7974313948**

*** The subject mortgaged properties are also cross collatarised with Divyanshi Enterprises**

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 15 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 15 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 : 10/11/2026
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 10.11.2026 & "Raj Express" (Hindi) on 10.11.2026

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:
Commercial Godown No. 17, situated at- Krishi Upaj Mandi, Prangan, Kumbhraj, Guna, Madhya Pradesh,Owned by Mr. Rameshwar DayalGupta, Area- 1000 Sq.Ft. Boundaries: East- Godown No. 18, West- Godown No. 16 Trilok Kothari, North- Matabadi road,South- Mandi Prangan Road

Date: 10.11.2026

Place- Indor

Sd/-
Authorised Officer
HDFC BANK LIMITED