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 News Papers English & Hindi.

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 Authorized 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 must submit EMD details and required documents through https://www.bankeauctions.com using their registered Login ID and Password (registration is free). EMD must be remitted through NEFT/RTGS to Account No. 57500000904261, DFSO Transitory Account, HDFC Bank Ltd., IFSC HDFC0000240, or by Demand Draft in favour of HDFC Bank Ltd. A/c No. 57500000904261, on or before 4:00 PM on the dates specified above. Cheques will not be accepted. No addition, deletion, or substitution of names shall be permitted after bid submission, at any stage. **Bidders must also upload self-attested KYC documents (PAN, ID and address proof) and produce originals for verification, if required. No interest shall be payable on EMD refunds or delays in refund**
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 :i) Adhar card 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/BR/POA etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III AFTER DULY FILLING UP & SIGNING & SEAL IS ALSO REQUIRED
7. Interested bidders who have deposited the EMD and require assistance with registration, login creation, document upload, or e-bidding may contact M/s C1 India Pvt. Ltd., Plot No. 301, Gulf Petro Chem Building, Udyog Vihar, Phase-II, Gurgaon. Helpline: 0124-4302020/21/22/23/24; Mr. Mithalesh Kumar: 7080804466; Email: support@bankeauctions.com. For property-related queries, bidders may contact the Authorized Officer during working days between 10:00 AM and 5:00 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 offeror/successful bidder shall be liable to be forfeited and property may either be offered to the second highest bidder of the said auction or be put to re-auction at the sole discretion of the Authorized Officer and the defaulting successful bidder shall have no claim/ right in respect of property/ amount.

13. The interested bidder/auction purchaser should take cognizance of all the litigation with respect to the property in auction including Securitization Application, if any filed before Debt Recovery Tribunal or any other court. He should inquire all the case with respect to the property in auction, independently and take cognizance of it prior to submission of bid In case any litigation is existing or filed after publication of the auction notice, the auction shall be always subject to the final order of the said litigation.

14. The prospective purchaser(s) shall independently examine and verify the title of the property and ascertain any pending or potential litigation before submitting their bid. Any existing or subsequently filed Securitization Application or litigation, prior to conclusion of the sale, shall be binding upon the purchaser, and the sale shall remain subject to such proceedings.

15. The intended bidder/auction purchaser shall carry out independent due diligence with all concerned authorities—such as Revenue authorities, Municipal bodies, Development Authorities, Industrial Authorities, etc.—with respect to title and compliance requirements prior to submitting the bid. After the auction, no objection or representation on these grounds shall be entertained.

16. The interested bidder/auction purchaser shall take full cognizance of all litigation pertaining to the auctioned property, including any Securitization Application filed before the Debt Recovery Tribunal or any other court. The bidder must independently inquire into all such cases prior to submission of the bid. If any litigation exists or is filed after publication of the auction notice, the auction and resultant sale shall always remain subject to the final orders passed in such proceedings.

17. If due to any order/direction passed by Court/Tribunal, statutory authority, government agencies, auction or sale need to be canceled and Authorized Officer have to refund/return the sale proceeds or EMD, in such case no interest or compensation shall be given. If any loss is caused, due to any legal case/action by the auction purchaser or successful bidder against the Authorized Officer or the Bank with respect to this auction/sale in such case they will indemnify the Authorized Officer or the Bank to the extent of loss incurred to it.

18. 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.

19. 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.

20. The concerned Authorized Officer may cancel the auction process/bidding/bid at any time without assigning any reason thereof. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of M/s. C1 India Pvt. Ltd. i.e. https://www.bankeauctions.com and

www.hdfcbank.com before submitting their bids and taking part in the e-Auction.

21. 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. /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

22. 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.

23. 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).At no stage any request for change of name of the auction purchaser or buyer shall be entertained.

24. 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 remaining amount has to be remitted to the Bank OR as amended from time to time. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS.

25. 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, Other Tax liabilities, Electricity dues, Water dues, Maintenance charges, Utility charges, Transfer fees with respect to the leasehold land etc; taxes, rates, assessment charges, fees etc. owing to anybody.

26. 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.

27. 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 or cancel, postpone or extend the date of auction

28. The stamp duty with respect to this sale certificate shall be borne by the purchaser only

29. On issuance of Sale Certificate by the Bank, sale shall be complete, and no claims shall be entertained by the Bank.

30. 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

Date: 07.11.2026

Place: Delhi

Authorised Of
HDFC BANK L

CFM Asset Reconstruction Private Limited

thoughtful regeneration

Corporate Office: 1st Floor, Wakefield House, Sprott Road, Ballard East, Mumbai - 400038

APPENDIX IV

POSSESSION NOTICE

(For immovable property)

READ WITH RULE 8 (1)

WHEREAS, The undersigned being the Authorized Officer of CFM Asset Reconstruction Private Limited (Acting in its capacity as CFMARC TRUST - 219 under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12), 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice, to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. Further, The Oxyzo Financial Services Ltd., has assigned all its rights, title and interest of the entire outstanding debt of above loan account along with underlying securities in favor of CFM Asset Reconstruction Private Limited vide an Assignment Agreement dated 23-03-2026 entered between The Oxyzo Financial Services Ltd. and CFM Asset Reconstruction Private Limited under the provisions of Section 5 of SARFAESI Act 2002. The Details of the Parties along with Mortgaged Property Possession taken by the CFMARC, is given below :-

Name of Customer (Borrower(s) / Co-Borrower(s) and Guarantor(s) / Partners / Mortgagor(s)	Demand Notice Date and Amount in Rs.	Date of Possession
PUSHWANT (Borrower), **Hirawati** (Co-Borrower), **Rakesh Singh** (Co-Borrower). **Loan A/c No. : OXYTL0193GBJ**	Demand Notice Date : **13-06-2026, Rs. 3,73,556/-** (Rupees Three Lakh Seventy Three Thousand Five Hundred Fifty Six Only) as on 26-05-2026	31-10-2026
Mortgaged Property : Gata No. 293, Village Ebrahimpur URF Bhawanipur Tehsil Amroha, AMROHA, AMROHA, Uttar Pradesh, 244221. BOUNDARIES OF PROPERTY. North : Farm of Sha Singh etc, South : Rasta 3.65 Mtr. Wide, East : House of Prempal, West : Plot of Mewaram		

The Borrowers having failed to repay the amount, notice is hereby given to the Borrowers and the public in general that the undersigned has taken **Symbolic possession** of the property described herein above in exercise of powers conferred on him under Section 13 (4) of the said Act read with Rule 8 of the said rules on the date as mentioned above in "Date of Possession" Column.

The Borrowers mentioned herein above in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to charge of **CFM Asset Reconstruction Private Limited,** for an amount as mention in this notice, along with future interest at contractual rate and substitute interest, incidental expenses, costs and charges, etc. due w.e.f. the very next date of the status of outstanding amount date showing in the above mention details, till the date of full repayment and / or realization. Further the borrower's attention invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured assets.

Please note description of properties is as mentioned above.

Date : 05.11.2026

Place : AMROHA

Authorised Officer, CFM Asset Reconstruction Private Limited
(Acting in its capacity as trustee of CFMARC TRUST - 219)

HDFC BANK

We understand your world

Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013
Regional Office: HDFC Bank Ltd., Dept For Special Operations, Ground Floor, Gulab Bhawan, 6 Bhadur Shah Zafar Marg ITO., New Delhi 110002

E-AUCTION SALE NOTICE- PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE AND MOVABLE MPROPERTIES

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 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

Name of the Branch & Account	Name of the Mortgagor & Guarantors of the property	Details of property	Date & Time of Auction	Amount as per Demand Notice / Demand Notice Date	Reserve Price / EMD / Bid Increase Amount
HDFC Bank Ltd. M/s Sapphire Enterprises, A Proprietorship firm of Mr. Shubham Arora	1. M/s Sapphire Enterprises (Borrower) Proprietor Mr. Shubham Arora 354/4, 30A, Civil Lines, Neelam Talkies Road, Roorkee - 247667, District Haridwar, Uttarakhand 2. Mr. Shubham Arora (Guarantor) S/o Mr. Sunil Arora 354/4, 30A, Civil Lines, Neelam Talkies Road, Roorkee-247667, District Haridwar, Uttarakhand 3. Mrs. Aishwarya Arora (Guarantor) W/o Mr. Shubham Arora 354/4, 30A, Civil Lines, Neelam Talkies Road, Roorkee-247667, District Haridwar, Uttarakhand 4. Mr. Sunil Arora (Mortgagor / Guarantor) S/o Mr. Munshi Ram Arora 354/4, 30A, Civil Lines, Neelam Talkies Road, Roorkee-247667, District Haridwar, Uttarakhand	Residential Property bearing No. 159, Khasra No. 387 Mi, admeasuring 116.472 square meters, Shakumbhari Enclave, Phase -1, Mohanpura Mohammadpur, Near Godawari Hotel, Pargana & Tehsil Roorkee, District Haridwar **Owned By:** Mr. Sunil Arora	27.11.2026 11.00 AM to 12.00 noon	Rs.1,11,94,924.91/- (Rupees One Crore Eleven Lakh Ninety Four Thousand Nine Hundred Twenty Four and Paisa Ninety One Only) as on 11-Nov-2022 Demand Notice Date: 11-Nov-202	**Reserve Price-** Rs. 64 Lacs **EMD -** Rs. 6.4 lacs **Bid Increase Amount-** Rs.100000/-

Inspection Date and Time: 24.11.2026 time 4-5 PM

Last Date for Receipt of Bids : 26.11.2026 up to 04.00 PM

Contact No. of Office of the Authorised Officers: 9672996115 (Vikas Dwivedi)

TERMS & CONDITIONS:

1. The e-Auction is conducted on an **"As is Where is", "As is What is", "Whatever There is" and "Without Recourse" basis.**
2. Interested bidders must submit EMD details and required documents through https://www.bankeauctions.com using their registered Login ID and Password (registration is free). EMD must be remitted through NEFT/RTGS to Account No. 57500000904261, DFSO Transitory Account, HDFC Bank Ltd., IFSC HDFC0000240, or by Demand Draft in favour of HDFC Bank Ltd. A/c No. 57500000904261, on or before 4:00 PM on the dates specified above HDFC Bank, DFSO, 6 Gulab Bhawan, Ground floor, Bahadur Shah Zafar Marg, New Delhi-110002. Cheques will not be accepted. No addition, deletion, or substitution of names shall be permitted after bid submission, at any stage. **Bidders must also upload self-attested KYC documents (PAN, ID and address proof) and produce originals for verification, if required. No interest shall be payable on EMD refunds or delays in refund.**
3. As per the Bank's records and to the best of the Authorized Officer's knowledge, the property is free from encumbrances except those disclosed. However, any outstanding statutory dues, taxes, maintenance charges, electricity dues, society dues, municipal dues, or other liabilities shall be borne solely by the purchaser. Bidders must independently verify the property's title, encumbrances, land use, and other relevant aspects before bidding. Submission of a bid shall be deemed acceptance and satisfaction regarding all aspects of the property.
4. Prospective bidders/purchasers shall independently ascertain and take note of all litigations relating to the property, including any proceedings before the DRT or other courts/authorities. If the auction/sale is cancelled due to any order of a court, tribunal, statutory authority, or government agency, and the sale proceeds/EMD are refunded, no interest or compensation shall be payable. Any loss caused to the Bank or Authorized Officer due to legal proceedings initiated by the bidder/purchaser in relation to the auction/sale shall be indemnified by such bidder/purchaser. The sale shall remain subject to the outcome of any pending or future litigation relating to the property, and the successful bidder shall have no claim or recourse against the Bank in this regard.
5. Properties can be inspected strictly on the above-mentioned date and time.
6. Bidders who have deposited the EMD and require assistance with registration, login creation, document upload, or e-bidding may contact **M/s C1 India Pvt. Ltd., Plot No. 301, Gulf Petro Chem Building, Udyog Vihar, Phase-II, Gurgaon. Helpline: 0124-4302020/21/22/23/24; Mr. Mithalesh Kumar: 7669004466; Email: support@bankeauctions.com. For property-related queries, bidders may contact the Authorized Officer during working days between 10:00 AM and 5:00 PM.**
7. 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, reschedule it/postpone it, with respect to any specific property, no. of Property/ies or all, without assigning any reasons whatsoever, at any point of time. His decision shall be final & binding.
8. The auction shall be governed by the detailed Terms and Conditions available on www.hdfcbank.in and www.bankeauctions.com. Submission of a bid shall be deemed to constitute the bidder's acceptance of and agreement to be bound by such Terms and Conditions.

The right is reserved to rectify any discrepancy in description of the secured asset under sale, whenever it comes in knowledge of the Authorised officer.

Date: 05.11.2026,
Place: Uttarakhand

Authorised Officer,
HDFC Bank Ltd.

		चतुर्सीमाएँ: पूर्वः मोहम्मद रफीक का मकान, पश्चिमः अज्ञात व्यक्ति का प्लॉट, उत्तरः इलियास का प्लॉट, दक्षिणः 10 फीट चौडा रास्ता
1410001113 शाखा) सह-ऋणी)	27-10-2026 & ₹ 6,43,062/-	संपत्ति का संपूर्ण एवं शेष भाग, मकान खसरा नं. 31 स्थित ग्राम सराय, परगना व तहसील बुढ़ाना, जिला मुजफ्फरनगर, क्षेत्रफल 102.25 वर्ग मीटर, चतुर्सीमाएँ: पूर्वः आबाद का मकान, पश्चिमः रास्ता 8 फीट चौडा, उत्तरः गोधू का मकान, दक्षिणः हसरत का प्लॉट

ी उपरोक्त राशि का AHFL को भुगतान करने में असफल रहते है तो AHFL उपरोक्त संपत्ति के ा 13 (4) एवं लागू नियम के अंतर्गत ऋणकर्ता के पूर्ण जोखिम मूल्य एवं परिणाम पर कार्यवाही र्ताओं को कानून के अंतर्गत संपत्ति का विक्रय, किराया या अन्य प्रकार से बिना AHFL के ना हस्तांतरित करने पर प्रतिबंधित किया जाता है कोई व्यक्ति जो कि उपरोक्त कानून या नियम ा उल्लंघन या उल्लंघन करने को बढावा देता है उसे उपरोक्त कानून के अंतर्गत प्रदत जुर्माना या दंड दिये जाने के योग्य होगा।

सही/- प्राधिकृत अधिकारी
वास्तो - आधार हाउसिंग फाइनेंस लिमिटेड

फीट की माप के बाद लियाकत का प्लॉट, उत्तरः 50.4 फीट की माप के बाद नूर बानो का प्लॉट, दक्षिणः 43.25 फीट की माप के बाद 15 फीट चौड़ी सड़क।
स्थानः- अलीगढ़ हस्ता/- (अधिकृत अधिकारी)-
तारीखः- 02-11-26 फेडबैंक फाइनेंशियल सर्विसेस लिमिटेड

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प्रधान कार्यालयः एचडीएफसी बैंक हाउस, सेनापति बापट मार्ग, लोअर परेल (पश्चिम), मुंबई - 400 013
क्षेत्रीय कार्यालयः एचडीएफसी बैंक लिमिटेड; स्पेशल ऑपरेशन्स विभाग,
भूतल, गुलाब भवन, 6, बहादुर शाह जाफर मार्ग, आईटीओ, नई दिल्ली 110002

ई-नीलामी बिक्री सूचना, अचल एवं चल संपत्ति की बिक्री के लिए ई-नीलामी की सार्वजनिक सूचना

वित्तीय परिसंपत्तियों के प्रतिभूतिकरण और पुनर्निर्माण और सुरक्षा हित (प्रवर्तन) नियम, 2002 के नियम 8(6) के परंतुक के साथ पठित सुरक्षा हित प्रवर्तन अधिनियम, 2002 के तहत बैंक के पास गिरवी रखी गई अचल संपत्तियों की बिक्री के लिए ई-नीलामी बिक्री सूचना।

एतद्वारा सूचित किया जाता है कि सामान्य तौर पर जनता को और विशेष रूप से उधारकर्ताओं /बन्धककर्ताओं /गारंटरों को यह सूचना दी जाती है कि एचडीएफसी बैंक लिमिटेड के अधिकृत अधिकारी ने "वित्तीय परिसंपत्तियों का प्रतिभूतिकरण और पुनर्निर्माण तथा प्रतिभूति हित का प्रवर्तन अधिनियम 2002" की धारा 13(2) के तहत जारी नोटिस के जरिए की गई मांग के बाद नीचे बताई गई संपत्ति/यों का भौतिक कब्जा से लिया है। यह कब्जा बैंक का बकाया और ब्याज वसूलने के लिए इन्हें "जैसा है, जहाँ है, जो है" जैसा है, और बिना किसी रिकोर्स के" आधार पर बेचने का अधिकार है। चूंकि बकाया राशि का भुगतान नहीं किया गया है, इसलिए अधोहस्ताक्षरी ने, उक्त एक्ट की धारा 13(4) और नियमो के नियम 8 के तहत मिली शक्तियो का इस्तेमाल करते हुए, उक्त संपत्ति/यो को बेचकर बैंक का बकाया वसूलने का प्रस्ताव करता है। नीचे बताई गई संपत्ति/यो की बिक्री वेब पोर्टल https://www.bankeauctions.com के जरिए ई-ऑक्शन के माध्यम से की जाएगी।

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

शाखा का नाम और खाता	बंधककर्ताओं का नाम व संपत्ति के गारंटरों:	संपत्तियों का विवरण	नीलामी की तिथि और समयः	मांग सूचना तिथि के अनुसार राशि मांग सूचना तिथि /	आरक्षित मूल्य ईएमडी बोली वृद्धि राशि
एचडीएफसी बैंक लिमिटेड, मेसर्स सफायर एंटरप्राइजेज (श्री शुभम अरोड़ा की प्रोप्राइटरशिप फर्म)	1.मैसर्स सफायर एंटरप्राइजेज (उधारकर्ता), प्रोपराइटर: श्री शुभम अरोड़ा, 354/4, 30ए, सिविल लाईंस, नीलम टॉकीज रोड, रुड़की-247667, जिला हरिद्वार, उत्तराखण्ड 2. श्री शुभम अरोड़ा (गारंटर), पिताः श्री सुनील अरोड़ा, 354/4, 30ए, सिविल लाईंस, नीलम टॉकीज रोड, रुड़की-247667, जिला हरिद्वार, उत्तराखण्ड 3. श्रीमती ऐश्वर्या अरोड़ा (गारंटर), पत्नीः श्री शुभम अरोड़ा, 354/4, 30ए, सिविल लाईंस, नीलम टॉकीज रोड, रुड़की-247667, जिला हरिद्वार, उत्तराखण्ड 4. श्री सुनील अरोड़ा (बंधककर्ता/गारंटर), पिताः श्री मुंशी राम अरोड़ा, 354/4, 30ए, सिविल लाईंस, नीलम टॉकीज रोड, रुड़की-247667, जिला हरिद्वार, उत्तराखण्ड	आवासीय संपत्ति संख्या 159, खसरा संख्या 387 एमआई, क्षेत्रफल 116.472 वर्ग मीटर, शकुंधरी एन्क्लेव, फेज 1, मोहनपुरा मोहम्मदपुर, गोदावरी होटल के पास, परगना और तहसील रुड़की, जिला हरिद्वार। मालिकः श्री सुनील अरोड़ा	27.11.2026, को सुबह 11.00 बजे से दोपहर 12.00 बजे तक	11 नवंबर 2022 तक रु. 1,11,94,924.91 (एक करोड़ ग्यारह लाख चौरानवे हजार नौ सौ चौबीस रुपये और इक्यान्वे पैसे) मांग सूचना तिथिः 11 नवंबर 2022	आरक्षित मूल्य- रु. 64 लाख ईएमडी - रु. 6.4 लाख बोली वृद्धि राशि - रु. 1,00,000/-
			निरीक्षण की तिथि और समयः 10-11-2026, दोपहर 2 से 3 बजे तक।		
			बोली प्राप्त करने की अंतिम तिथि:25.11.2026 को 4.00 बजे तक।		
			अधिकृत अधिकारी का कार्यालय का मोबाईल नंबर 9672096115 (ऐकरोग डिवेदी)		

नियम और शर्तें:

1. ई-नीलामी "जैसा है, जहां है, जो है, जो कुछ भी है, उसके आधार पर और 'बिना किसी संसाधन के आधार पर" आयोजित की जा रही है।
2. इच्छुक बोलीदाताओं को https://www.bankeauctions.com पर अपनी रजिस्टर्ड यूजिंग आईडी और पासवर्ड का इस्तेमाल करके ईएमडी की जानकारी और जरूरी दस्तावेज जमा करने होंगे (रजिस्ट्रेशन मुफ्त है)। ईएमडी का भुगतान एनईएफटी/आरटीजीएस के जरिए अकाउंट नंबर 57500000904261, डीएफएसओ ट्रेडिटरी अकाउंट, एचडीएफसी बैंक लिमिटेड, IFSC HDFC0000240 में, या एचडीएफसी बैंक लिमिटेड खाता नंबर 57500000904261 के पक्ष में डिमांड ड्राफ्ट के जरिए किया जाना चाहिए। यह भुगतान ऊपर बताई गई तारीखों पर सुबह 4:00 बजे तक या उससे पहले एचडीएफसी बैंक, डीएफएसओ, 6 गुलाब भवन, ग्राउंड फ्लोर, बहादुर शाह जफर मार्ग, नई दिल्ली-110002 में जमा करना होगा। चेक स्वीकार नहीं किए जाएंगे। बोली जमा करने के बाद किसी भी चरण में नामों को जोड़ने, हटाने या बदलने की अनुमति नहीं होगी। बोलीदाताओं को खुद से अटेस्ट किए गए केवाईसी दस्तावेज (पैन,आईडी और पते का प्रमाण) भी अपलोड करने होंगे और जरूरत पड़ने पर वेरिफिकेशन के लिए ओरिजिनल दस्तावेज दिखाने होंगे। ईएमडी रिफंड या रिफंड में देरी पर कोई ब्याज नहीं दिया जाएगा।
3. बैंक के रिकॉर्ड और अधिकृत अधिकारी की जानकारी के अनुसार, प्रॉपर्टी बताई गई खातों के अलावा किसी भी तरह के कानूनी बोझ से मुक्त है। हालांकि, कोई भी बकाया कानूनी शुल्क, टैक्स, मेंटेनेंस चार्ज, बिजली का बिल, सोसाइटी का बकाया, म्युनिसिपल बकाया या अन्य देनदारियाँ पूरी तरह से खरीदार को ही चुकानी होंगी। बोली लगाने से पहले बोलीदाताओं को प्रॉपर्टी के मालिकाना हक, कानूनी बोझ, डमीन के इनेम्बल और अन्य जरूरी पहलुओं की स्वतंत्र रूप से जांच करनी चाहिए। बोली जमा करने का मतलब संपत्ति के सभी पहलुओं को स्वीकार करना और उनसे संतुष्ट होना माना जाएगा।
4. संभावित बोलीदाताओं/खरीदारों को संपत्ति से जुड़े सभी मुकदमों, जिसमे डीआरटी या अन्य अदालतों/अधिकरियों के सामने चल रही कोई भी कार्यवाही शामिल है के बारे में स्वतंत्र रूप से पता लगाना चाहिए और ध्यान में रखना चाहिए। अगर नीलामी/बिक्री किसी अदालत, ट्रिब्यूनल, कानूनी प्राधिकरण या सरकारी एजेंसी के आदेश के कारण रद्द कर दी जाती है, और बिक्री से मिली रकम/ईएमडी वापस कर दी जाती है, तो कोई क्लेम या मुआवजा नहीं दिया जाएगा। नीलामी/बिक्री के संबंध में बोलीदाता/खरीदार द्वारा शुरू की गई कानूनी कार्यवाही के कारण बैंक या अधिकृत अधिकारी को होने वाले किसी भी नुकसान की भरपाई उसी बोलीदाता/खरीदार को करनी होगी। यह बिक्री संपत्ति से जुड़े किसी भी लंबित या भविष्य के कानूनी मामले के नतीजे पर निर्भर करेगी, और सफल बोली लगाने वाले का इस संबंध में बैंक के खिलाफ कोई दावा या अधिकार नहीं होगा।
5. संपत्ति का निरीक्षण केवल ऊपर बताई गई तारीख और समय पर ही किया जा सकता है।
6. जिन बोली लगाने वालों ने ईएमडी जमा कर दी है और जिन्हें रजिस्ट्रेशन, लॉगिन बनाने, डॉक्यूमेंट अपलोड करने या ई-बिडिंग में मदद चाहिए, वे मेसर्स सी। इंडिया प्राइवेट लिमिटेड, प्लॉट नंबर 301, गल्फ पेट्रो केम बिल्डिंग, उद्योग विहार, फेज-II, गुड़गांव से हेल्पलाइन: 0124-4302020/21/22/23/24; श्री विभिलेश कुमार: 7080804466; ईमेल: support@bankeauctions.com संपर्क कर सकते हैं। संपत्ति से जुड़े सवालों के लिए, बोली लगाने वाले कामकाजी दिनों में सुबह 10:00 बजे से शाम 5:00 बजे के बीच अधिकृत अधिकारी से संपर्क कर सकते हैं।
7. सबसे ऊँची बोली एचडीएफसी बैंक लिमिटेड की मंजूरी पर निर्भर करेगी। अधिकृत अधिकारी के पास किसी भी समय, बिना कोई कारण बताए, किसे खास संपत्ति, संपत्ति/संपत्तियों या सभी के लिए प्राप्त सभी या किसी भी प्रस्ताव /बोली को स्वीकार/अस्वीकार करने या नीलामी को रद्द करने, उसका समय बदलने/उसे टालने का अधिकार सुरक्षित है। उनका निर्णय अंतिम और बाध्यकारी होगा।
8. नीलामी www.hdfcbank.in और www.bankeauctions.com पर उपलब्ध विस्तृत नियमों और शर्तों के अनुसार होगी। बोली जमा करने का मतलब यह माना जाएगा कि बोली लगाने वाले ने उन नियमों और शर्तों को स्वीकार कर लिया है और वह उनसे बंधा हुआ है।

टिप्पणी - अधिकृत अधिकारी के पास यह अधिकार है कि बिक्री के लिए रखी गई संपत्ति के विवरण में कोई भी विसंगति या त्रुटि सामने आने पर, वे उसे ठीक कर सकते हैं।

दिनांकः 05.11.2026
स्थानः उत्तराखण्ड

अधिकृत अधिकारी,
एचडीएफसी बैंक लिमिटेड