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, Bahadur Shah Zafar Marg, Delhi-110002

E-AUCTION SALE NOTICE
PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of immovable Property 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 of HDFC BANK LTD. had taken physical possession of the Property mentioned herein below, 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 & other expenses 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. The undersigned being the Authorized Officer of HDFC Bank Limited has also been authorized by Axis Bank Ltd, ICICI Bank Ltd, J C Flowers Asset Reconstruction Private Limited (assignee of Yes Bank Ltd), Punjab National Bank (United Bank of India amalgamated with it), Assets Care & Reconstruction Enterprise Limited (assignee of Standard Chartered Bank) and IndusInd Bank, all Secured Creditors under section 13 (9) to take the actions and exercise all powers to enforce the security interest on their behalf. The sale of the below-mentioned Property shall be conducted by way of E-Auction through Web Portal: https://www.bankeauctions.com.

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

Name of the Branch & Account/Borrower	Name of the Mortgagor & Guarantors of the property	Details of property	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
			Demand Notice Date							
HDFC Bank Ltd., Delhi M/s Compact Lamps Private Limited – in liquidation	Mortgagor / Guarantor: Mr. Kapil Gupta Guarantor: Mrs. Sonia Kapil, M/s Delta Electronics, M/s Kanik Electronics Private Limited - in Liquidation	Factory land and building at plot no. E, Land Area 62,584 square feet, Industrial Area Pipalsana, Ramnagar, Uttarakhand	**Secured Creditor**	**Date of Notice**	**Amount demanded as per Notice**	30/11/2026 12:30 PM to 02:30 PM	₹4,55,00,000/- ₹45,50,000/- ₹1,00,000/-	10/12/2026 10:30 AM to 11:30 AM	08/12/2026 up to 4:00 PM	Mr Anirudh Bhargav Mobile : 8802112088 anirudh.bhargav@hdfc.bank.in
			HDFC Bank Ltd.	06-Mar-2019	₹41,00,57,449.05					
			ICICI Bank Ltd.	30-Apr-2019	₹14,77,23,290.83					
			Axis Bank Ltd.	27-Feb-2019	₹19,62,74,864.97					
			J C Flowers Asset Reconstruction Private Limited	12-Jun-2019	₹20,99,04,059.71					
			Punjab National Bank	14-Sep-2018	₹19,01,52,888.24					
			Assets Care & Reconstruction Enterprise Limited	06-Jul-2020	₹25,55,94,161.90					
			IndusInd Bank Ltd	20-Jan-2020	₹32,14,68,144.00					
			Total amount as per demand notices		**₹173,11,74,858.70**					

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 through NEFT / RTGS in the following Account: 57500000904261, Name of the Account: DFSO TRANSITORY ACCOUNT, 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 dates mentioned in the table above. Please note that the Cheques shall not be accepted as EMD amount. **The interested bidders are also required to submit KYC documents i.e. Copy of PAN Card; Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport/ Ration Card etc. and should carry their original for verification.**

3. To the best of knowledge and information of the Authorized Officer, there is no encumbrance, or claims except as disclosed as per Banks's record with respect to the Property including statutory dues like property taxes, society dues, electricity dues etc. The Bank however shall not be responsible for any outstanding statutory dues / encumbrances / Municipal Corporation Dues / maintenance charges / electricity dues, charges/tax arrears etc, if any and it will be the sole liability of the buyer. The intending bidders should make their own independent inquiries regarding the encumbrances, maintenance charges, land-use, title of Property etc and should inspect & satisfy themselves, prior to submission of bid. Once bid is submitted, it will be presumed that intended bidder has satisfied himself / herself from all aspects with respect to property.
4. The prospective bidder/auction purchaser should take cognizance of all the litigations with respect to the property in auction including Securitization Application, if any filed before Debt Recovery Tribunal or any other Court. He/She should inquire all the cases with respect to the property in auction, independently and take cognizance of it prior to submission of bid. If due to any order/direction passed by Court/Tribunal, statutory authority, government agencies, auction or sale need to be cancelled 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.
5. Property can be inspected strictly on the above-mentioned date and time.
6. 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 No's: 0124-4302020/21/22/23/24, Mr. Mithalesh Kumar Mobile: 7080804466,** Help Line e-mail ID: support@bankeauctions.com and for any property related query may contact the Authorized officer as mentioned above during office hours during the working days. (10 AM to 5 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 with respect to any specific property, no. of Property/ies or all, without assigning any reasons whatsoever. His decision shall be final & binding.

(FOR DETAILED TERM AND CONDITIONS PLEASE REFER TO OUR WEBSITE www.hdfc.bank.in and www.bankeauctions.com)

Date: 18.11.2026 **Authorised Officer**

Place: Delhi. **HDFC BANK LIMITED**

Terms and Conditions of E-Auction for sale of immoveable mortgaged Property more particularly described in the Schedule herein below (hereinafter referred to as the "Mortgaged Property") under SARFAESI Act 2002, the E-Auction Notice of which was Published in newspapers namely "Business Standard" (English) & "Business Standard" (Hindi) on 18-Nov-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 Mortgaged 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 "WHATE EVER IS THERE IS AND WITHOUT RECORSE".
3. To the best of knowledge and information of the Authorized Officer, there is no encumbrance, or claims except as disclosed as per Banks's record with respect to the Property including statutory dues like property taxes, society dues, electricity dues etc. The Bank however shall not be responsible for any outstanding statutory dues / encumbrances / Municipal Corporation Dues / maintenance charges / utility charges / electricity dues, charges/tax arrears etc, if any and it will be sole liability of the buyer. 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 Mortgaged 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 Mortgaged Property are 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 and dues of any kind.
4. It shall be the responsibility of the interested 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 on date & time 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, 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 New Delhi drawn on any scheduled commercial Bank along with KYC documents i.e. Copy of PAN Card; Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport/ Ration Card etc. and letter of participation in the bid , shall reach to the concerned Authorised Officer on /or before 04.00 PM on the respective dates mentioned in the auction notice at HDFC Bank Ltd Department For Special Operations, Ground Floor, Gulab Bhawan, 6, Bahadur Shah Zafar Marg, Delhi-110002.
6. After Registration (One Time) by the interested 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 IS ALSO REQUIRED.

   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., 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,** Help Line e-mail ID: support@bankeauctions.com and for any Property related query may contact **Mr. Anirudh Bhargav (Authorised Officer); Mobile No: 8802112088; e-mail ID: anirudh.bhargav@hdfc.bank.in** during office hours on the working days. (10 AM to 5 PM). It will be the responsibility of the interested bidder to ensure that valid User ID/ Password has been generated.
8. Only interested bidders 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 his / her Bid Documents [EMD (not below the 10% of Reserve Price) and required documents (mentioned in Point No.7)] 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 interested 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 subject to confirmation 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 by way of Demand Draft only. The Earnest Money Deposit shall not bear any interest. The process to refund the EMD to the unsuccessful bidders shall be initiated immediately after the receipt of auction report but it may take 7-10 working days in refunding the EMD. 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 within the stipulated time period, 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 bidder/auction purchaser should take cognizance of all the litigations with respect to the property in auction including Securitization Application, if any filed before Debt Recovery Tribunal or any other Court. He/She should inquire all the cases with respect to the property in auction, independently and take cognizance of it prior to submission of bid.
14. If due to any order/judgement/direction passed by Court/Tribunal, statutory authority, government agencies, auction or sale need to be cancelled 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.
15. 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.
16. 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. At its discretion the Authorized officer may offer the secured asset to second highest bidder, in case the highest bidder or successful bidder fails to make payment of the auction amount as per terms and conditions of the auction or auction is cancelled in favor the highest bidder or successful bidder, for any reason.
17. The Authorised Officer may cancel the auction process/bidding at any time without assigning any reason thereof.
18. 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., https://www.bankeauctions.com and www.hdfc.bank.in before submitting their bids and taking part in the e-Auction.

19. 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 C1 India Pvt. Ltd. for this auction after due verification of PAN are allowed to participate in online e-auction on the above portal.
20. 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.
21. 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 Certificate 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) and request for change of name will not be entertained at any stage, once the bid is submitted.
22. 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, which ever as 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. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS.
23. The purchaser shall bear the applicable stamp duties / additional stamp duty / transfer charges, fee etc. and also all the statutory/ non-statutory dues, (including misuser charges payable to Municipal Corporation, if any, taxes, rates, assessment charges, electricity dues, water dues, property tax, fees etc. owing to any body/institution/authority.
24. 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.
25. 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.
26. On issuance of Sale Certificate by the Bank, sale shall be complete and no claims shall be entertained by the Bank.
27. The stamp duty with respect to this sale certificate shall be borne by the purchaser only.
28. 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 Property:

Factory land and building at plot no. E, Land Area 62,584 square feet, Industrial Area Pipalsana, Ramnagar, Uttarakhand

Date: 18-Nov-2026

Place: Delhi.

Sd/-
Authorised Officer
HDFC BANK LIMITED