

## NAGPUR MUNICIPAL CORPORATION, NAGPUR Tender Notice

Commissioner NMC invites e-tenders for the following works. These e-tenders can be downloaded by the Registered Contractors of NMC from the Govt. of Maharashtra's portal ([www.mahatenders.gov.in](http://www.mahatenders.gov.in)). The Terms and conditions of e-tenders are available on the e-tendering portal ([www.mahatenders.gov.in](http://www.mahatenders.gov.in)). The sale and purchase of e-tenders can be done through internet.

Name of work	BOQ Cost (Rs.)	EMD
Repairing of Potholes on Tar Road in Nagpur City by Jet Patcher Machine	12498808	125000

Note: 1) Tender sale & submission start date: 20.1.2026. 2) Tender submission and date/sales end date 28.01.2026 up to 5.00 pm. 3) Date of opening of tender (if possible) 29.01.2026 up to 5.00 pm. 4) Right to reject any or all Tenders without assigning any reasons is reserved by the Municipal Commissioner N.M.C. Nagpur. 5) Eligibility criteria and mode of submission shall be as stated in the Tender Form. Advt No. 318 PR  
Date 19.01.2026  
Executive Engineer (HMP)  
Nagpur Municipal Corporation

## OSBI भारतीय स्टेट बैंक State Bank of India

**(Rule 8(1)) PHYSICAL POSSESSION NOTICE (for Immovable Property)**  
Whereas, the undersigned being the Authorized officer of the State Bank of India, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 09/01/2025 calling upon the borrower Mr. Amit Ganesh Kadam A/c No. 4325396772/ 43273386425 to repay the amount mentioned in the notice being Rs. 47,37,562/- (Rupees Forty Seven Lakhs Thirty Seven Thousand Five Hundred & Sixty Two Only) as on 08/01/2025 within 60 days from the date of receipt of the said notice.  
The borrower having failed to repay the amount, notice is hereby given to the borrower and public in general that the undersigned has taken Physical Possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with rule 6 of the said rules on this 17<sup>th</sup> day of the January year 2026.  
The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the State Bank of India for an amount of Rs. 47,37,562/- as on 08/01/2025 with interest, cost and incidental charges thereon.  
Description of the Immovable Property  
Flat No. 706, 7th Floor, Bldg No. 11, Panvel Heights CHS, Belavali, Near Shivam Heights, Badlapur West, Thane-421503.  
Date: 17.01.2026  
Place: Badlapur  
Authorized Officer  
State Bank of India

## बैंक ऑफ बरोडा Bank of Baroda

## SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES "APPENDIX- IV A [See provision to Rule 6 (2) & (3)]

**Sale of secured immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the Act)**  
E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 6 (2) & (3) of the Security Interest (Enforcement) Rules, 2002.  
Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, Symbolic Possession of which has been taken by the Authorized Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" for recovery of below mentioned accounts. The details of Borrowers / Guarantors, Secured Assets, Dues, Reserve Price, E-Auction Date & Time, EMD and Bid Increase Amount are mentioned below:-

Branch	Name & Address of Borrower	Short Description of the Immovable property with known encumbrances, if any	Total Dues	Reserve Price/ EMD/ Bid Increase Amount
Indira Nagar Branch	Borrower: Mr. Rahul Sanjay Belgankar & Mrs. Chandani Joginath Shettagir Address: Flat No. 05, Vishweshwar Park, Ayodhya Colony, Near Hotel River Dwar Sanatkar, Nagar Nashik-422013	Flat No. 05, Built up area admeasuring 1039.33 sq. mtrs. i.e. 95.72 sq. mtrs. on first floor in the building known as Vishweshwar Park E Apartment i.e. building No. 9 as per approved building plan from NMC, constructed on survey No. 7031/22/1/6. Total area admeasuring - 1200.00 sq. mtrs. Out of the same area admeasuring 432.41 sq. mtrs. (Flat Plot No. 431) situated at Nashik, Tal. & Dist. Nashik and same is bounded as follows: Owned By: Mr. Rahul Sanjay Belgankar & Mrs. Chandani Joginath Shettagir alias Chandani Rajul Belgankar Boundaries as per sale deed: East: Flat No. 06, West: Side Margin, South: Flat No. 04, North: Side Margin and 20 meters wide road	Rs. 37,34,716.33 (Rupees Thirty Seven Lakhs Thirty Four Thousand Seven Hundred And One Paise Only) Less: Three Thousand One Hundred Paise (Rs. 31,000/-) Unpaid interest, unpaid margin from 15.09.2024 and charges @ 18% p.a. (Less Recovery if any)	Rs. 31,00,000/- EMD Rs. 3,15,000/- Bid Increase Amount Rs. 3,15,000/-

■ Date & Time of E-Auction: 21.02.2026 & Time - 2 pm to 6 pm ■ Property Inspection Date & Time: 16.02.2026 from 10 am to 4 pm  
For detailed terms and conditions of sale, please refer/visit to the website link: [www.bankofbaroda.in/e-auction](http://www.bankofbaroda.in/e-auction) and online auction portal <https://bankauct.com>. Also, prospective bidders may contact the authorized officer on Mobile No. 9924203030.  
Sd/-  
Authorized Officer,  
Bank of Baroda  
Date: 17.01.2026 | Place: Nashik

## SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES (Sale through e-bidding only)

### HDFC BANK

#### HDFC BANK LIMITED

Branch: HDFC Spenta - RPM Dept, 2nd Floor, Next to HDFC Bank House, Mathuradas Mira Compound, Senapati Bapat Marg, Lower Panel (West), Mumbai - 400 013. Tel: 022-66113020.  
Regd. Office: HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower Panel (West), Mumbai 400013.  
CIN: L65920MH1994PLC080618 Website: [www.hdfc.bank.in](http://www.hdfc.bank.in)

The Authorized Officer of HDFC Bank Limited (hereinafter HDFC Bank Limited) having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (HDFC) issues E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 6 (2) of the Security Interest (Enforcement) Rules, 2002.  
Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) indicated in Column (A) that the below described immovable property(ies) described in Column (C) mortgaged/charged to the Secured Creditor, the constructive / physical possession of which has been taken as described in Column (D) by the Authorized Officer of HDFC Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" as per the details mentioned below:  
Notice is hereby given to Borrower / Mortgagee(s) / legal heirs, legal representatives (whether known or unknown), executor(s), administrator(s), successor(s) and assign(s) of the respective Borrower(s) / Mortgagee(s) (since deceased), as the case may be, indicated in Column (A) under Rule 8(8) of the Security Interest (Enforcement) Rules 2002.  
For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditor's website i.e. [www.hdfc.bank.in](http://www.hdfc.bank.in)

Sr No	(A) Name(s) of Borrower(s) / Mortgagee(s) / Guarantor(s) / Legal Heirs and Legal Representatives (whether known or unknown) / Executor(s), Administrator(s), Successor(s) and Assign(s) of the respective Borrower(s) / Mortgagee(s) / Guarantor(s) (since deceased), as the case may be.	(B) Outstanding dues to be recovered (Secured Debt) (Rs.)	(C) Description of the Immovable Property / Secured Asset (1 Sq. mtr. is equivalent to 10.76 Sq. R)	(D) Type of Possession	(E) Reserve Price (Rs.)	(F) Earnest money deposit (Rs.)	(G) Date of Auction and time
DOMBIVLI [EAST]							
1	MRS RAJE NAMRATA MAYUR & MR RAJE MAYUR SUBHASH	Rs. 33,44,593/- As on 31-MAR-2024*	FLAT NO 2403, 24TH FLOOR, BUILDING A-4, RUNWAL MY CITY, PHASE I, SURVEY NO 36(P) AND 77(P), VILLAGE BETWADE, DOMBIVLI [EAST], DISTRICT THANE - 406612 ADMEASURING 378.95 SQ. FT. CARPET AREA WHICH IS EQUIVALENT TO 35.02 SQ. MTRS. CARPET AREA OR THEREABOUTS. + 1 COVERED CAR PARKING.	PHYSICAL POSSESSION	Rs. 34,60,000/-	Rs. 3,46,000/-	20-FEB-2026 10.00 am to 10.30 am
1. Inspection Date & Time: 30-JAN-2026 between 11.00 am to 4.00 pm 2. Minimum bid increment amount: Rs. 25,000/- 3. EMD Amount Submission on or before: 18-FEB-2026							
AMBERNATH [WEST]							
2	MR MAJUMDER ANIRBAN & MS CHOUDHURY ITISHA	Rs. 16,30,847/- As on 29-FEB-2024*	FLAT NO 704, 7TH FLOOR, Q WING, BUILDING TYPE 26/4, MOHAN NANO ESTATE, VILLAGE KHOJIKUNTAVALI, AMBERNATH [WEST], TALUKA AMBERNATH, DISTRICT THANE - 421505 ADMEASURING 201 SQ. FT. CARPET AREA WHICH IS EQUIVALENT TO 18.71 SQ. MTRS. CARPET AREA OR THEREABOUTS.	PHYSICAL POSSESSION	Rs. 14,65,000/-	Rs. 1,46,500/-	20-FEB-2026 10.30 am to 11.00 am
1. Inspection Date & Time: 31-JAN-2026 between 11.00 am to 4.00 pm 2. Minimum bid increment amount: Rs. 25,000/- 3. EMD Amount Submission on or before: 18-FEB-2026							
BADLAPUR [EAST]							
3	MR MURKAR RAJENDRA SADASHIV & MRS MURKAR SNEHAL RAJENDRA	Rs. 23,23,156/- As on 30-APR-2023*	FLAT NO 305, 3RD FLOOR, A WING, NEW SPRING WOOD PARK, SURVEY NO 143, HISSA NO 2/A, VILLAGE SHIRGOAN, BADLAPUR [EAST], DISTRICT THANE - 421503 ADMEASURING 300 SQ. FT. CARPET AREA WHICH IS EQUIVALENT TO 27.82 SQ. MTRS. CARPET AREA OR THEREABOUTS.	PHYSICAL POSSESSION	Rs. 20,70,000/-	Rs. 2,07,000/-	20-FEB-2026 11.00 am to 11.30 am
1. Inspection Date & Time: 02-FEB-2026 between 11.00 am to 4.00 pm 2. Minimum bid increment amount: Rs. 25,000/- 3. EMD Amount Submission on or before: 18-FEB-2026							
BADLAPUR [WEST]							
4	MR KASAR KIRAN MAHADEV & MRS KASAR TRUPTI KIRAN	Rs. 29,61,718/- As on 30-APR-2023*	FLAT NO 701, 7TH FLOOR, A WING, PHASE I, GOVIND VIHAR A, B & C CO-OPERATIVE HOUSING SOCIETY LTD, SURVEY NO 49, HISSA NO 5, VILLAGE KULGAON, BADLAPUR [WEST], TALUKA AMBERNATH, DISTRICT THANE - 421503 ADMEASURING 980 SQ. FT. BUILT-UP AREA INCLUDING OPEN TERRACE.	PHYSICAL POSSESSION	Rs. 29,80,000/-	Rs. 2,98,000/-	20-FEB-2026 11.30 am to 12.00 noon
1. Inspection Date & Time: 03-FEB-2026 between 11.00 am to 4.00 pm 2. Minimum bid increment amount: Rs. 25,000/- 3. EMD Amount Submission on or before: 18-FEB-2026							
BADLAPUR [WEST]							
5	MR WATHORE DHAMMAL KISAN & MRS WATHORE DURGA DHAMMAL	Rs. 20,41,906/- As on 31-MAY-2023*	FLAT NO 501, 5TH FLOOR, BHAKTI PARADISE, SURVEY NO 87/B, HISSA NO 7 (PART), VILLAGE BELAVALI, BADLAPUR [WEST], TALUKA AMBERNATH, DISTRICT THANE - 421503 ADMEASURING 470 SQ. FT. CARPET AREA WHICH IS EQUIVALENT TO 43.66 SQ. MTRS. CARPET AREA OR THEREABOUTS.	PHYSICAL POSSESSION	Rs. 17,95,000/-	Rs. 1,79,500/-	20-FEB-2026 12.00 noon to 12.30 pm
1. Inspection Date & Time: 04-FEB-2026 between 11.00 am to 4.00 pm 2. Minimum bid increment amount: Rs. 25,000/- 3. EMD Amount Submission on or before: 18-FEB-2026							
VANGANI [WEST]							
6	MR LAWRENCE ANTHONY R	Rs. 14,42,428/- As on 31-MAY-2024*	FLAT NO 202, 2ND FLOOR, BUILDING NO 6, WING NO 27, HIMALAYA COMPLEX, SURVEY NO 148/3A, (OLD SURVEY NO 215) AND SURVEY NO 187 (OLD SURVEY NO 142), VILLAGE PASHANE, VANGANI [WEST], TALUKA KARJAT, DISTRICT RAIGAD - 410101 ADMEASURING 431 SQ. FT. BUILT-UP AREA WHICH IS EQUIVALENT TO 40.07 SQ. MTRS. BUILT-UP AREA OR THEREABOUTS.	PHYSICAL POSSESSION	Rs. 13,50,000/-	Rs. 1,35,000/-	20-FEB-2026 12.30 pm to 01.00 pm
1. Inspection Date & Time: 05-FEB-2026 between 11.00 am to 4.00 pm 2. Minimum bid increment amount: Rs. 25,000/- 3. EMD Amount Submission on or before: 18-FEB-2026							
KARJAT							
7	MR MAHADIK SANDEEP KASHIRAM & MRS MAHADIK ARCHANA SANDEEP	Rs. 14,68,428/- As on 30-JUN-2024*	FLAT NO 403, 4TH FLOOR, BUILDING 42, NANDADEEP RESIDENCY, SURVEY NO 4/1, 42, 4/3, 4/4/2, 4/4/8, 3/1/8, 9/11/8, VILLAGE VADAVALI TARFE, TALUKA KARJAT, DISTRICT RAIGAD - 410201 ADMEASURING 289 SQ. FT. CARPET AREA + 130 SQ. FT. TERRACE IN CARPET.	PHYSICAL POSSESSION	Rs. 12,85,000/-	Rs. 1,28,500/-	20-FEB-2026 01.00 pm to 01.30 pm
1. Inspection Date & Time: 06-FEB-2026 between 11.00 am to 4.00 pm 2. Minimum bid increment amount: Rs. 25,000/- 3. EMD Amount Submission on or before: 18-FEB-2026							
VILLAGE BHILEPADA, SUDHAGAD, RAIGAD							
8	MR KHANDWANI REHAN MOHAMMED IBRAHIM	Rs. 13,22,803/- As on 30-JUN-2024*	FLAT NO 204, 2ND FLOOR, WING A, BUILDING E, METALICA, 'CITY OF MUSIC' PHASE 1, VILLAGE BHILEPADA, TALUKA SUDHAGAD, DISTRICT RAIGAD - 410205 ADMEASURING 273 SQ. FT. CARPET AREA WHICH IS EQUIVALENT TO 25.36 SQ. MTRS. CARPET AREA OR THEREABOUTS.	PHYSICAL POSSESSION	Rs. 12,85,000/-	Rs. 1,28,500/-	20-FEB-2026 01.30 pm to 02.00 pm
1. Inspection Date & Time: 07-FEB-2026 between 11.00 am to 4.00 pm 2. Minimum bid increment amount: Rs. 25,000/- 3. EMD Amount Submission on or before: 18-FEB-2026							
VILLAGE TEMGHAR, BHIWANDI							
9	MR NAGI HAREKPAL SINGH HARBAJAN SINGH & MRS RAJJEET KAUR HAREKPAL SINGH NAGI	Rs. 36,43,141/- As on 31-DEC-2021*	FLAT NO 604, SIXTH FLOOR, "JASMIN" MANGALMURTI COMPLEX, SURVEY NO 114/1, 115/2P, VILLAGE TEMGHAR, TALUKA BHIWANDI, DISTRICT THANE - 421302 ADMEASURING 665 SQ. FT. CARPET AREA WHICH IS EQUIVALENT TO 61.89 SQ. MTRS. CARPET AREA OR THEREABOUTS.	PHYSICAL POSSESSION	Rs. 36,52,000/-	Rs. 3,65,200/-	20-FEB-2026 02.00 pm to 02.30 pm
1. Inspection Date & Time: 09-FEB-2026 between 11.00 am to 4.00 pm 2. Minimum bid increment amount: Rs. 25,000/- 3. EMD Amount Submission on or before: 18-FEB-2026							
BADLAPUR [EAST]							
10	MR SHIVASHARAN SUHAS PANDIT & MRS SHIVASHARAN KOMAL SUHAS MR DINESH KAUTIK BASTE [Guarantor]	Rs. 17,57,172/- As on 30-SEP-2021*	FLAT NO 705, 7TH FLOOR, SAJ MEHGOOTH RESIDENCY, SURVEY NO 13, HISSA NO 6, PLOT NO 5, 12 & 13, VILLAGE SHIRGOAN, TALUKA AMBERNATH, BADLAPUR [EAST], DIST THANE - 421503 ADMEASURING 510 SQ. FT. BUILT UP AREA WHICH IS EQUIVALENT TO 47.39 SQ. MTRS. BUILT UP AREA OR THEREABOUTS.	PHYSICAL POSSESSION	Rs. 14,18,000/-	Rs. 1,41,800/-	20-FEB-2026 02.30 pm to 03.00 pm
1. Inspection Date & Time: 10-FEB-2026 between 11.00 am to 4.00 pm 2. Minimum bid increment amount: Rs. 25,000/- 3. EMD Amount Submission on or before: 18-FEB-2026							

\* together with further interest, cost and charges as applicable from time to time, up to the date of payment and / or realisation thereof.

The highest bid shall be subject to approval of HDFC Bank Ltd. 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 reason whatsoever. His/her decision shall be final and binding.

#### DISCLOSURE OF ENCUMBRANCES / CLAIMS

In the abovementioned cases the prospective purchasers are requested to independently ascertain amounts that might be due towards Society/Builder/Other prior to submitting the Bid Documents / Tender Documents / Offer Documents and the prospective purchaser shall clear the outstanding dues and other related charges.

#### ILLUSTRATION ON DISCLOSURE OF ENCUMBRANCES:

IN PARTLY DISBURSED CASES WHERE THE VENDOR / BUILDER - DEVELOPER CLAIMS TO HAVE RECEIVED PART OF THE SALE CONSIDERATION.

- In the case of MRS RAJE NAMRATA MAYUR & MR RAJE MAYUR SUBHASH mentioned at Sr. No. 1 out of the total sanctioned loan of Rs. 33,14,000/- (Rupees Thirty Three Lakhs Fourteen Thousand Only), HDFC has disbursed an amount of Rs. 31,48,300/- (Rupees Thirty One Lakh Forty Eight Thousand Three Hundred Only).
- In the case of MR MAHADIK SANDEEP KASHIRAM & MRS MAHADIK ARCHANA SANDEEP mentioned at Sr. No. 7 out of the total sanctioned loan of Rs. 15,21,000/- (Rupees Fifteen Lakh Twenty One Thousand Only), HDFC has disbursed an amount of Rs. 14,96,000/- (Rupees Fourteen Lakh Ninety Six Thousand Only).
- In the case of MR KHANDWANI REHAN MOHAMMED IBRAHIM mentioned at Sr. No. 8 out of the total sanctioned loan of Rs. 13,00,000/- (Rupees Thirteen Lakh Only), HDFC has disbursed an amount of Rs. 12,91,605/- (Rupees Twelve Lakh Ninety One Thousand Six Hundred Five Only).

In the circumstances, the prospective purchasers are requested to independently ascertain amounts that might be due to the Vendor / Builder, Society prior to submitting the Bid Documents / Tender Documents / Offer Documents and an outstanding amount if any, due to Builder, Society shall be cleared by prospective purchaser along with the transfer and other related charges.

Date: 20-JAN-2026  
Place: Mumbai

For HDFC Bank Ltd.  
Sd/-  
Authorized Officer



**TERMS & CONDITIONS OF SALE**

1. The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / HDFC.
2. However, the Authorised Officer / HDFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Property / Secured Asset, before submitting the bids.
3. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
4. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 I/A of Income Tax Act.
5. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
6. The Bid Document can be collected / obtained from the Authorized Officer of HDFC having his office at **HDFC BANK LTD, HDFC SPENTA, 2<sup>nd</sup> Floor, Next to HDFC Bank House, Mathuradas Mill Compound, Senapati Bapat Marg, Lower Parel (West), Mumbai 400013** on any working day during office hours or from our marketing agents **Mr. Ramraj Singh mobile no. 9930246301** having their **website address as [www.eauctions.samil.com](http://www.eauctions.samil.com)**.
7. The Bid Document will also be available at site on the respective date fixed for inspection of the Immovable Property / Secured Asset.
8. For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with **Mr Ramraj Singh Mobile Number – mobile 9930246301 or HDFC Bank Ltd – Telephone no. 022-66113020**.
9. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the bidders through Demand Draft / Pay Order in Favour of HDFC Bank Ltd payable at par in sealed envelope and shall be submitted at **HDFC Bank Ltd, 2<sup>nd</sup> floor, HDFC SPENTA, Next to HDFC Bank House, Mathuradas Mill Compound, Lower Parel (West), Mumbai – 400 013**.
10. **The offer amount (to be mentioned in Bid document) shall be above Reserve Price and bidders shall improve their offers in multiples of Bid incremental amount which will be decided and disclosed by the Authorised officer at the time of auction.**
11. The last date of submission of bids in prescribed Bid Documents with all necessary documents and EMD in stipulated manner is 18-FEB-2026.
12. Incomplete Bid Documents or bids with inadequate EMD amount or bids received after the date indicated at Sr. No 11 hereinabove shall be treated as invalid.
13. Conditional offers shall also be treated as invalid.
14. The auction will be conducted on the date and time indicated in **Column (G)**. Bids will be opened on the date and time indicated in **Column (G)** in the presence of the Authorised Officer.



15. The bidders or their duly authorized representatives may choose to remain present on the day and time fixed for opening the bids, inter alia, for negotiations / raising / revising / improving their respective bids / offers.
16. The Immovable Property / Secured Asset shall not be sold below the **Reserve Price**.
17. On sale of the property, the purchaser shall not have any claim of whatsoever nature against HDFC or its Authorised Officer.
18. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and HDFC will not entertain any claim or representation in that regard from the bidders.
19. The Authorized officer has the absolute right to accept or reject the highest and / or all Bid(s) or postpone or cancel the sale, as the case may be without assigning any reasons thereof and also to modify any of the terms and condition of this sale without prior notice.
20. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. HDFC.
21. EMD of successful bidder shall be adjusted and for all other unsuccessful bidders, the same shall be refunded within 10 days from the date of Auction. The Earnest money deposit will not carry any interest.
22. Along with Bid Documents the Bidder(s) should also attach his/her photo identity proof such as copy of the passport, election commission card, ration card, driving license, copy of the PAN card issued by the Income Tax department etc. and the proof of residence countersigned by the bidder herself/himself.
23. The successful bidder shall be required to pay 25% of the offer amount (including the amount of EMD) immediately i.e. **on the same day or not later than next working day, as the case may be (as per the amended provisions of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002)** on confirmation of offer acceptance by HDFC, failing which the EMD amount remitted will stand forfeited. The balance 75% of offer amount shall be paid within 15 days of confirmation of sale by the Authorised officer. If the balance amount is not remitted within stipulated time the amount of 25% will stand forfeited as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002.

**CAUTION NOTE:**

Prospective purchaser at large is hereby informed that HDFC and its Authorized Officer does not deal in cash transaction with respect to Immovable Property mentioned in the Auction sale notice.

The name and contact details of the agency / broker, if any, authorized by HDFC to deal with sale of Immovable property can be obtained only from the office of HDFC at the address mentioned above.

Date: 20-JAN-2026  
Place: MUMBAI



For HDFC Bank Ltd.

**Madhumati Oak**  
Authorised Officer