



Head Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013  
 Regional Office: HDFC Bank Ltd; Dept For Special Operations , 5<sup>th</sup> floor, Ansal Classique Tower Rajouri Garden, New Delhi  
 Authorised Office at:- HDFC Bank Ltd.,Deptt For Special Operations, First Floor, Adjoining Manju Cinema, Millerganj, G T Road, Ludhiana.

**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**

Sr. No	Name of the Branch & Account	Name of the Borrower & Guarantors of the property	Details of property	Amount as per Demand Notice – Demand Notice Date	Inspection Date and Time	Reserve Price	Date/ Time of Auction & Place of Auction	Last Date for Receipt of Bid Form and EMD	Name of Authorized Officer/Phone No./Email Id	
						Earnest Money Deposit(EMD)				
						-----				
						Bid Increase Amount				
1	HDFC Bank Ltd., Jalandhar  M/s MGS Industries, A Proprietorship Firm, Through its Proprietor Mr Gurwinder Singh S/o Mr Mukhtiar Singh, Having its Registered Office Raj Nagar, Madhuban Colony, Kapurthala Road, Jalandhar (Borrower Firm)	Guarantors cum Mortgager: Mr Gurwinder Singh S/o Mr Mukhtiar Singh , Mr Sukhwinder Singh S/o Mr Mukhtiar Singh both residents of House No 6, Village Jabowal Begowal, Distt Kapurthala- Punjab and Mrs Naranjan Kaur W/o Mr Mukhtiar Singh resident of House No 41, Village Jabowal Begowal, Distt Kapurthala- Punjab	All that Part and Parcel of Industrial Land and Building constructed over Land measuring 2 Kanal 12 Marla 57 Sq ft i.e. 14201 Sq fts comprising in Khasra No's 95//9,10, 89//24, 96//5, 88//25, 89//11, 21, 22, 96//1, 89//16/1, 25, 96//4, 7, 90//22, 95//1, 2, 89//23, 96//2, 90//19/2, 96//5, 6, 89//7, 89//6, 8, 89//9, 10, 12, 19/1, 19/2, 20/1, 20/2, 97//5, 90//11, 20/1, 20/2, 21, 89//14, 17/1, 17/2, 89//13, 18/1, 18/2, 89//15, 16/2, 90//18/1, 90//12, 13, 19/1, 90//8/2, 90//8/1, 9 min 90//10, 90//9 min situated in village Varyana, Near Leather Complex, Sanghol – Sohal Road, Opposite Hans Raj Mahajan Sakey International, Tehsil and Distt Jalandhar. (Symbolic possession u/s 13(4) of SARFAESI is with Bank) Owned by Smt Naranjan Kaur, Gurwinder Singh & Sukhwinder Singh and is Bounded as  Towards East: Road then Sakey International Towards West: Plot/Building Towards North: Plot/Building South: Government Road	Rs. 3,05,46,505.14 (Rupees Three Crore Five Lakh Forty Six Thousand Five Hundred and Five and Paise Forteen Only) as per Notice dated 16 06 2017	24 12 2020 03 pm to 04 pm	Reserve Price-Rs. 94,00,000/-  EMD -Rs. 9,40,000/-  Bid Increase Amount- Rs.1,00,000/-	30.12.2020  11.00 am to 12.00 noon	28.12.2020 up to 07.00 pm	Mr. Madhur Sharma 9356070006 Email ID- <a href="mailto:Madhur.sharma@hdfcbank.com">Madhur.sharma@hdfcbank.com</a>	

2	<b>HDFC Bank Ltd Ludhiana</b>  <b>M/s. Shree Balaji Auto Industries</b> through its Proprietor Vikas Arora, Plot no. 261, Street No. 1, Shanti Nagar Sua Road, Ludhiana	<b>Mortgagers and Guarantors</b> <b>1. Sh. Vikas Arora</b> (Prop/Guarantor) C/O M/S Shree Balaji Auto Industries Plot no 261, Street No 1, Shanti Nagar Sua Road, Ludhiana <b>2. Smt Anjana Arora</b> (Guarantor) C/O M/S Shree Balaji Auto Industries Plot no 261, Street No 1, Shanti Nagar Sua Road, Ludhiana	Industrial property admeasuring 242 Sq. Yards comprised in Khasra No. 14//16/2 Khata No. 195/201 H.B no. 261, Shanti Nagar, Abadi Giyaspura, Sua Road, Ludhiana as per Jamabandi for the year 2008-2009 as per Sale Deed bearing wasika no. 707 dated 25.04.2014 and Sale Deed wasika no. 8378 dated 07.10.2011	<b>Rs. 51,35,951.45</b> (Rupees Fifty One Lakhs Thirty Five Thousand Nine Hundred Fifty One and Paise Forty Five) <b>vide notice dated 07 07 2015</b>	<b>24 12 2020</b> <b>From 11.00 am to 12.00 noon</b>	<b>Reserve Price-Rs. 28,00,000/-</b>  <b>EMD -Rs. 2,80,000/-</b>  <b>Bid Increase Amount-Rs.1,00,000/-</b>	30.12.2020  11.00 am to 12.00 noon	28.12.2020 up to 07.00 pm	Mr. Madhur Sharma 9356070006 Email ID- <a href="mailto:Madhur.sharma@hdfcbank.com">Madhur.sharma@hdfcbank.com</a>
3	<b>HDFC Bank Ltd., Ludhiana</b>  <b>M/s Sarb Steels, (Borrower)-</b> A sole proprietorship firm of Mr Amrik Singh s/o Partap Singh having place of business at 92, B-21-165/91, Bansal Complex Industrial Area B, Ludhiana.	<b>Mortgagers and Guarantors</b> <b>Sh. Amrik Singh (Prop)</b> C/O M/s Sarb Steels, 92, B-21-165/91, Bansal Complex Industrial Area B Ludhiana.  <b>Also at</b> House no 2017, Village Jabbadi, Urban Vihar, Urban Vihar Main Road, Ludhiana  <b>Smt Gagan Deep Kaur w/o Mr Amrik Singh</b> C/O M/s Sarb Steels, 92, B-21-165/91, Bansal Complex Industrial Area B, Ludhiana.  <b>Also At</b> House no 2017, Village Jabbadi, Urban Vihar, Urban Vihar Main Road, Ludhiana	All that part and parcel of Residential property bearing MC no B-28-186/223, comprised in Khasra no 32//18, 23/1, Khatta no 421/486 as per Jamaandi for the year 2008-09 admeasuring 110 Sq Yards situated at Village Jawadi, Abadi Urban Vihar, Tehsil & Distt Ludhiana held in the name of Sh. Amrik Singh s/o Mr Partap Singh as per sale deed bearing Wasika no 13986 dated 09.12.2011 and is bounded as under: East:Road West : Neighbours North:Neighbours South: Neighbours	<b>Rs. 77,77,201.60</b> (Rupees Seventy Seven Lakhs and Seventy Seven Thousand Two Hundred Two and Paise Sixty Only) together with future interest thereon within 60 days from the date of the said notice <b>as per notice dated 14 08 2015</b>	<b>24 12 2020</b> <b>From 10.00 am to 11.00 am</b>	<b>Reserve Price-Rs. 39,00,000/-</b>  <b>EMD -Rs. 3,90,000/-</b>  <b>Bid Increase Amount-Rs.1,00,000/-</b>	30.12.2020  11.00 am to 12.00 noon	28.12.2020 up to 07.00 pm	Mr. Madhur Sharma 9356070006 Email ID- <a href="mailto:Madhur.sharma@hdfcbank.com">Madhur.sharma@hdfcbank.com</a>
4	<b>HDFC Bank Ltd. Ludhiana</b>  <b>M/s R Vinay Industries</b> (Borrower), A Proprietorship Firm, Through its Proprietor Mr Vinay Kumar Sood S/o Mr Hari Krishan Sood, Having its Place of Business at 7508/1, Durgapuri, Haibowal Kalan, Haibowal, Ludhiana  <b>Second Address</b> at Plot No 345, Industrial Area-A, Ludhiana	<b>1.Mr Vinay Kumar Sood S/o Mr Hari Krishan Sood</b> (Proprietor Cum Mortgagor Cum Guarantor) Residence: 7508/1, Durgapuri, Haibowal Kalan, Haibowal, Ludhiana  Business Address: #345, Industrial Area-A Ludhiana  <b>2.Mr Nitin Sood s/o Mr Vinay Kumar Sood</b> (Guarantor), Resident of House	All that Part and Parcel of Built Up Residential House Bearing No 7508/1, Street no 11, Durgapuri, Haibowal Kalan, Shaheed Bhagat Singh Nagar, Haibowal, Ludhiana (Pb) 141008 owned by Mr Vinay Kumar Sood S/o Mr Hari Krishan Sood and is Bounded as under:  East : Tulsi Ram                      West : Vinod Kumar North: Poultry Farm                  South: Road	<b>INR 26,42,553.55</b> (Rupees Twenty Six Lakh Forty Two Thousand Five Hundred Fifty Three and Paise Fifty Five Only) <b>as on 31 10 2017</b> along with the future interest @ 18% and incidental expenses, cost <b>as per demand notice dated 16-</b>	<b>24 12 2020</b> <b>From 11.00 am to 12.00 noon</b>	<b>Reserve Price-Rs.40,00,000/-</b>  <b>EMD -Rs. 4,00,000/-</b>  <b>Bid Increase Amount-Rs.1,00,000/-</b>	30.12.2020  11.00 am to 12.00 noon	28.12.2020 up to 07.00 pm	Mr. Madhur Sharma 9356070006 Email ID- <a href="mailto:Madhur.sharma@hdfcbank.com">Madhur.sharma@hdfcbank.com</a>

		7508/1, Durgapuri, Haibowal Kalan, Haibowal, Ludhiana (Pb)		11-2017					
5	<b>HDFC Bank Ltd Vs M/S Duggal Steel Traders (Borrower)</b> , 30-28, H/1-A, Guru Gobind Singh Nagar, Sherpur Chowk, Ludhiana through its proprietor Mr Arun Duggal	<b>Sh. Arun Duggal (prop/Guarantor)</b> C/o M/S Duggal Steel Traders,30-28, H/1-A, Guru Gobind Singh Nagar, Sherpur Chowk, Ludhiana, <b>3.Sh.Ankush Duggal (Guarantor)</b> C/o M/S Duggal Steel Traders, 30-28, H/1-A, Guru Gobind Singh Nagar, Sherpur Chowk, Ludhiana and also at House no 204, 1st Floor, Atam Nagar, Backside Saini Public School, Ludhiana, <b>4. Smt Ravi Kanta Duggal (Guarantor)</b> C/o M/S Duggal Steel Traders, 30-28, H/1-A, Guru Gobind Singh Nagar, Sherpur Chowk, Ludhiana and Also at House no 12, Street No 3, Gautam Nagar, Hoshiarpur <b>5. Smt Sapna Duggal (Guarantor)</b> C/o M/S Duggal Steel Traders, 30-28, H/1-A, Guru Gobind Singh Nagar, Sherpur Chowk, Ludhiana also at House no 204, 1st Floor, Atam Nagar, Backside Saini Public School, Ludhiana <b>6. M/S Shree Krishna Impex (Guarantor)</b> Backside M/S Duggal Steel Traders, Aam Colony, Lohara Road, Near Eastman Chowk, Ludhiana	All that part and parcel of Commercial property admeasuring 833.33 square Yards consisting Two sale deeds of 500 square Yards and 333.33 Square comprising in Khasra no 1054, 1058/1, 1055, 1059 situated at Village Lohara, locality known as Aam Colony” Tehsil and District Ludhiana held in the name of Sh Arun Duggal and Sh. Ankush Duggal and is bounded as:  East: Road West : Neighbour North : Neighbour South: Neighbour	<b>As per Notice dated 25-03-2015, Rs. 2,69,94,573.28</b> (Rs Two Crore Sixty Nine Lakh Ninety Four thousand Five Hundred Seventy Three & paisa Twenty Eight Only) as on 28.02.2015	<b>11 01 2021 From 11.00 am 12.00 noon</b>	<b>Reserve Price- Rs.94,10,000/-</b>  <b>EMD -Rs. 9,41,000/-</b>  <b>Bid Increase Amount- Rs.1,00,000/-</b>	15.01.2021  11.00 am to 12.00 noon	13.01.2021 up to 07.00 pm	Mr. Madhur Sharma 9356070006 Email ID- <a href="mailto:Madhur.sharma@hdfcbank.com">Madhur.sharma@hdfcbank.com</a>

### **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: 50200006492171, Name of the Account : ONLINE AUCTION ACCOUNT-RPM LEGAL, Name of the Beneficiary : HDFC BANK LTD., IFSC Code : HDFC0000240 or through Demand Draft drawn in favour of HDFC Bank Ltd Account No. 50200006492171 latest by 7.00 p.m on or before the dates mentioned in the table above. Please note that the Cheques shall not be accepted as EMD amount.
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 No's: 0124-4302020/21/22/23/24, Mr Pandeep Singh Mobile: 09646796075**, Help Line e-mail ID: [support@bankeauctions.com](mailto: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 AM to 5 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](http://www.hdfcbank.com) and [www.bankeauctions.com](http://www.bankeauctions.com))**

**STATUTORY 15/ 30 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002**

This may also be treated as notice u/r 8(6) 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: 09-12-2020**

**For HDFC Bank**

**Place: Ludhiana**

**Authorised Officer**

**Terms and Conditions of Auction for sale of Immoveable property more particularly described in the Schedule herein below under SARFAESI Act 2002.**

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 Auction is being held on “AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS”.
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/ affecting 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 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.
6. 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 deemed to be forfeited
7. 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: 50200006492171, Name of the Account : ONLINE AUCTION ACCOUNT-RPM LEGAL, Name of the Beneficiary : HDFC BANK LTD., IFSC Code : HDFC0000240 or through Demand Draft drawn in favour of HDFC Bank Ltd Account No. 50200006492171 latest by 1900 hrs on or before date 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 Ludhiana drawn on any scheduled commercial Bank along with letter of participation in the bid, shall reach to the Authorized Officer Mr Madhur Sharma on /or before 16:00 hrs on dates mentioned in the Auction Notice at HDFC Bank Ltd, Deptt For Special Operations , 1<sup>st</sup> Floor, Plot and Shed number B—XV-168/1, Adjoining Manju Cinema, G T Road, Ludhiana, Punjab
8. 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 IS ALSO REQUIRED
9. 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 Pandeep Singh Mobile: 09646796075**, Help Line e-mail ID: [support@bankeauctions.com](mailto:support@bankeauctions.com) and for any property related query may contact **Mr. Madhur Sharma (Authorised Officer); MOBILE No: 9356070006 ;e-mail ID: [madhur.sharma@hdfcbank.com](mailto:madhur.sharma@hdfcbank.com)** during office hours on the working days. (10 AM to 5 PM)
10. Only buyers holding valid User ID/ Password and confirmed payment of NEFT/RTGS shall be eligible for participating in the e-Auction process.
11. The interested bidder has to submit their Bid Documents [EMD (not below the 10% of Reserve Price) and required documents (mentioned in Point No.5)] on/ before dates mentioned in the Auction Notice till 4 PM, 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.
12. 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.
13. 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.

14. 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.
15. 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.hdfcbank.com](http://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 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% (or rate applicable at the time) of the Sale Price 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 balance 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, taxes, rates, assessment charges, fees etc. owing to any authority, Corporation, department or 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 Landed Property:**

As given in Auction notice

**Date: 09-12-2020**  
**Place: Ludhiana**

**For HDFC Bank Ltd**  
**Sd/-**  
**Authorised Officer**