

E-AUCTION NOTICE FOR SALE OF IMMOVABLE PROPERTY/IES

E-Auction Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the **Borrower M/s. Vikram International, Mr. Vikram Kumar Rathi & Mrs. Sunita Rathi [Guarantors / Mortgagors]** that the below described immovable properties mortgaged/charged to the **HDFC Bank Limited** as Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of **HDFC Bank Ltd., will be sold on “AS IS WHERE IS”, “AS IS WHAT IS”, and “WHATEVER THERE IS” basis on 24th July,2026, for recovery of Rs.3,67,94,822.19p as on 28.02.2019 as per Demand Notice dated 04.03.2019, due to the HDFC Bank Ltd. as Secured Creditor for realization of S.A. dues plus interest till realization, from Borrower.**

DESCRIPTION OF IMMOVABLE PROPERTIES

| Description of Immovable property                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | Inspection Date and Time | Reserve Price  | Date / Time of E-Auction               | Encumbrances |
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| <ul style="list-style-type: none"> <li>● All that piece and parcel of flat No.“3C” at the North East side facing on the 3rd floor measuring a super build-up area of 560 Sq.Ft consisting of 2 bedrooms, 1 Corridor space, 1 kitchen, 1 bath-with-privy, of the said new building named as “Dream Apartment” being Municipal Holding No. RGM-AS/40/2110/03, Ward No.18, Premises No.BD-34/D and comprised in C.S. Dag Nos. 3227, 3228, R.S. Dag Nos. 1883, 1879, 383, 379P, C.S. Khatian No.788, R.S. Khatian No.307 Rabintrapally, Krishnapur, P.O.-Prafullakanan, Kolkata-700101, within the Municipality limits of Rajarhat-Gopalpur Municipality, P.S.- Rajarhat, District. 24 Parganas (North), West Bengal standing in the name of Mrs. Sunita Rathi and Mr. Vikram Kumar Rathi, which is <b>bounded as under: On the North: Plot No. E; On the South: Land of Shri Ananta Kumar Pramanic &amp; ors; On the East: Plot No. C; On the West: 12 Feet Wide Road.</b></li> <li>● All that piece and parcel of flat No.“3D” at the South East side facing on the 3rd floor measuring a super build-up area of 940 Sq.Ft consisting of 3 bedrooms, 1 living cum dining, 1 kitchen, 1 bath-with-privy, 1 WC, 1 Balcony of the said new building named as “Dream Apartment” situated at and being Municipal Holding No. RGM-AS/40/2110/03, Ward No.18, Premises No.BD-34/D and comprised in C.S. Dag Nos. 3227, 3228, R.S. Dag Nos. 1883, 1879, 383, 379P, C.S. Khatian No.788, R.S. Khatian No.307 Rabintrapally, Krishnapur, P.O.-Prafullakanan, Kolkata-700101, within the Municipality limits of Rajarhat-Gopalpur Municipality, P.S.- Rajarhat, District. 24 Parganas (North), West Bengal standing in the name of Mrs. Sunita Rathi and Mr. Vikram Kumar Rathi, which is <b>bounded as under: On the North: Plot No. E; On the South: Land of Shri Ananta Kumar Pramanic &amp; ors; On the East: Plot No. C; On the West: 12 Feet Wide Road.</b></li> </ul> | 10.07.2026<br>11 AM-1 PM | Rs.37,50,000/- | 24.07.2026<br>at<br>11 AM -<br>12 Noon | Not Known    |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                          | Rs.3,75,000/-  |                                        |              |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                          | Rs.25,000/-    |                                        |              |
| All that flat being No. 4E on the 4th floor, admeasuring 778.69 Sq.ft at on a G+4 building situated at Mouza- Krishnapur, Premises No. A-49, VIP Park, also known as BB-98, VIP Park, Prafulla Kanan, P.S.- Rajarhat, Kolkata-700101, Dist- North 24 Parganas, R.S. Dag No.131 and 145 (portion) under R.S. Khatian No.404 & 405, known A-49, in West Bengal, standing in the name of Mr.Vikram Kumar Rathi, which is <b>bounded as under- On the North- Road/Passage; On the South- Land and Building of R.S. Dag No.132; On the East- Ditch; On the West- Open Land &amp; R.S. Dag No.144.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | 10.07.2026<br>11 AM-1 PM | Rs.31,14,760/- | 24.07.2026<br>at<br>11 AM -<br>12 Noon | Not Known    |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                          | Rs.3,11,476/-  |                                        |              |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                          | Rs.25,000/-    |                                        |              |
| All that Flat being No.B on the first floor having a super built up area 733 Sq.ft in “ Tirupati Apartment” in the premises No. BD-205 & 206, Krishnapur, Kamal Park, P.S- Rajarhat, Kolkata-700101, District- North 24 Parganas, West Bengal, comprised in R.S. Dag No.377, R.S. Khatian No.320 corresponding to C.S. Dag No.3225, under C.S. Khatian No.479, of Mouza-Krishnapur, J.L. No.17, R.S.No.180, Touzu No.228/229, standing in the names of Mrs. Sunita Rathi and Mr. Vikram Kumar Rathi, which is <b>bounded as under: On the North- House of Poddar’s Family; On the South- Aradhana Apartment; On the East- Jyoti Apartment; On the South- Kamal Park Road.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 10.07.2026<br>11 AM-1 PM | Rs.25,65,500/- | 24.07.2026<br>at<br>11 AM -<br>12 Noon | Not Known    |
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TERMS & CONDITIONS:

1. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ ies put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. The E-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the Bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property statutory dues like property taxes, society dues etc. The Bank however shall not be responsible for any outstanding 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 dates and time.** 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 Pay Order/ Demand Draft of Nationalized / Scheduled Bank drawn in favor of **HDFC Bank Limited payable at Kolkata. It should reach the office of the HDFC BANK LTD. At 1st Floor, Jardine House, 4 Clive Row, Kolkata-700001 latest by 5:00 p.m. on or before 22.07.2026.** Offers below the Reserve Price / without EMD / qualified / conditional shall be disqualified. 3. 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 **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.Mithilesh Kumar Mobile: 7080804466. Help Line e-mail ID: [support@bankeauctions.com](mailto:support@bankeauctions.com), [kolkata@c1india.com](mailto:kolkata@c1india.com) and for any property related query may contact the concerned Authorised Officer Ms. Payal Ganguly (Mobile-9051808307), E Mail- [payal.ganguly@hdfc.bank.in](mailto:payal.ganguly@hdfc.bank.in) or at address as mentioned above in office hours during the working days. (10 AM To 2:00 PM)** 4. The highest bid shall be subject to approval of HDFC Bank Limited. Authorised Officer reserves the right to accept/ reject all or any of the offers/ bids so received without assigning any reasons whatsoever. His decision shall be final & binding.

For detailed terms and conditions of the sale, please refer to the link provided in [www.hdfcbank.com](http://www.hdfcbank.com) and [www.bankeauctions.com](http://www.bankeauctions.com).

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

The borrower/guarantors/mortgagors in the account **M/s.Vikram International, Mr. Vikram Kumar Rathi & Mrs. Sunita Rathi** are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.  
**Note- S.A. being No.470 of 2019** is pending adjudication before Debt Recovery Tribunal, Kolkata the existing or subsequently filed S.A./litigation shall be binding on the purchaser, and the sale shall be subject thereto.

Date: 05.07.2026  
Place: Kolkata

Sd/- Authorised Officer,  
HDFC Bank Ltd.