

Detailed Terms and Conditions of sale of Immovable property more particularly described in the Schedule herein below under SARFAESI Act 2002 A/c- Mahadevi Oil Store, the E-Auction Notice of which was Published in The Telegraph (English) & Ananda Bazar Patrika (Bengali) on 05.07.2026

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 property described in the schedule herein below.
2. The e-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS”.
3. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the 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. S.A. being No. 1054 of 2024 is pending adjudication before Debt Recovery Tribunal-III, Kolkata and CO no. 2367 of 2025 is pending before High Court at Calcutta, the existing or subsequently filed S.A./litigation shall be binding on the purchaser, and the sale shall be subject thereto.
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 property description.
5. The interested bidders shall submit their EMD 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, should reach the office of the HDFC BANK Ltd at " Jardine House", 1st Floor, 4, Clive Row, Kolkata - 700001.
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 Demand Draft or Pay Order; 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/Aadhar 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 & SIGNATURE IS ALSO REQUIRED.
7. 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, Udyog Vihar Phase-2, Gurgaon-122015, Haryana , Contact Person Mr.Mithalesh Kumar Mobile :7080804466 e-mail ID: mithalesh.kumar@c1india.com, Support Landline no +91 1244302020/2021/2022/2023/2024, Support Mobile Nos.: +917291981124/25/26 and for any property related query may contact: Payal Ganguly, Authorised Officer - Dept. For Special Operations, HDFC Bank Ltd., Mobile No: 9051808307, e-mail ID: payal.ganguly@hdfc.bank.in office hours during the working days. (10 AM to 5 PM)

8. Only buyers holding valid User ID/ Password and confirmed payment of EMD through Demand Draft or Pay Order shall be eligible for participating in the e-Auction process.
9. The interested bidder has to submit their Bid Documents [**EMD of Rs.1,59,044/-**] and required documents (mentioned in Point No.6)] on / before on/ before **22.07.2026 up to 5 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 Authorised Officer.
10. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Incremental Amount' as mentioned in the sale notice 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 on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
11. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be forthwith 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 i.e. on the same day or not later than the next working day, as the case may be, after the acceptance of bid price by the 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 Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the bidder 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.
12. 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 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.
13. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ registration fees and expenses/ transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
14. The Authorised Officer is not bound to accept the highest offer and the 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.
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 before submitting their bids and taking part in the e-Auction.
16. 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 bidder's 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. 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 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 only 99% of the 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.

19. 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.
20. 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.
21. 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.
22. The stamp duty with respect to this sale certificate shall be borne by the purchaser only
23. On issuance of Sale Certificate by the Bank, sale shall be complete and no claims shall be entertained by the Bank.
24. 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.

Sr. No.	<u>Schedule of the Properties:</u>
Item No.1	1. All that piece and parcel of Sali landed property measuring an area about more or less 13.66 decimal, lying and situated at Mouza- Amtala, Pargana Azimabad vide JL No. 73, Touzi No. 395, RS No.14, 17, vide RS Khatian No. 551 corresponding to LR Khatian No. 979, vide RS Dag No. 1077 corresponding to LR Dag No.2125 within the limits of ADSR office Bishnupur, District Registry office at Alipore in the District of South 24 Parganas, standing in the name of Mr. Baijnath Agarwal & the same is butted and bounded by : North: J. S. Packaging; South: R S Dag No. 1102; East: Dr. Jagat Das and West: Part of RS Dag No. 1077. 2. All that piece and parcel of land along with structures thereon measuring an area about more or less 13.33 satak or 8 cottahs, lying and situated at Mouza- Amtala, comprised in RS Dag No. 1077 corresponding to LR Dag No. 2125 appertaining to RS Khatian No. 551, LR Khatian No. 979, JL No. 73, Touzi No. 395, RS No. 17, Pargana Ajimabad, under P.S Bishnupur, South 24 Parganas within the limits of Chandi Gram Panchayet, Dist. South 24 Parganas, standing in the name of Mr. Baijnath Agarwal & the same is butted and bounded by : North: Baruipur Road; South: Purchaser Land ; East: Dr. Jagat Kumar Das and West: Part of RS Dag No. 1077.

Place: Kolkata
Date: 05.07.2026

Sd/-
Authorised Officer
HDFC Bank Ltd.