

 बैंक ऑफ बरौदा Bank of Baroda	BRANCH OFFICE- NAMDEV CHOWK, OPPOSITE GPO, G.T. ROAD, JALANDHAR, PUNJAB - 144001 PH.: 0181-2236352, 2224569; E-MAIL: VJJJALA@bankofbaroda.bank.in	DEMAND NOTICE			
NOTICE U/S 13(2) OF THE SECURITIZATION & RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (SARFAESI)					
A notice is hereby given that the following Borrower(s) / Guarantor(s) have defaulted in the repayment of principal and interest of credit facilities obtained by them from the bank and said facilities have turned Non Performing Assets as on 29.07.2026. The notice under section 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 were issued to Borrower(s) / Guarantor(s) at their last known addresses by registered / speed post. However the notices have been returned un-served and the Authorised Officer has reasons to believe that the Borrower(s) / Guarantor(s) are avoiding the service of notice, as such they are hereby informed by way of public notice about the same. We invite your attention to Sub-Section (2) of Section 13 of the said Act in terms of which you are barred from transferring any of the secured assets referred by way of sale, lease or otherwise (other than in the ordinary course of business), without obtaining our prior written consent. We may add that non-compliance with the above provision contained in section 13(2) of the said Act, is an offence punishable under section 29 of the Act. We further invite your attention to Sub-Section (8) of Section 13 of the said Act in terms of which you may redeem the secured assets, if the amount of dues together with all costs, charges and expenses incurred by the Bank is tendered by you, at any time before the date of publication of notice for public auction / inviting quotations / tender / private treaty. Please note that after publication of the notice as above, your right to redeem the secured assets will not be available.					
Name of the Borrower(s) & Guarantor(s)	Security agreement with Brief Description of Securities	Non - Performing Assets Date	Date of Demand Notice	Amount as per demand notice (Rs.)	Nature and type of facility
Borrower(s):- (1) Mrs. Kiran Wo Mr. Shinder Pal, House No. 86-87-c, New Dashedm Nagar, Basti Shekh, Jalandhar (2) Mr. Shinder Pal S/o Shri Krishan Pal, House No. 86-87-c, New Dashedm Nagar, Basti Shekh, Jalandhar.	Equitable mortgage of Residential Property situated at House No. 86-87-c, New Dashedm Nagar, Basti Shekh, Jalandhar as per registered sale deed no. 872 dated 29.04.2016 in favour of Mrs. Kiran Wo Mr. Shinder Pal.	29.07.2026	30.07.2026	Rs.	TERM LOAN
				15,76,115.22 plus interest and other charges w.e.f. 30.06.2026.	


STATE BANK OF INDIA


Branch Office : Bajwara, Hoshiarpur

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTY ON 10.09.2026 11:00 HRS. TO 13:00 HRS.

E-Auction Sale Notice for Sale of Movable/Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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(s) and guarantor(s) that the below described immovable properties mortgaged / charged to the Secured Creditor, Constructive / Physical Possession STATE BANK OF INDIA of which has been taken by the Authorized Officer of, the Secured Creditor, for recovery of dues (mentioned below) to the **"AS IS WHERE IS", "AS IS WHAT IS" "WHATEVER THERE IS BASIS" STATE BANK OF INDIA,** from the Borrower(s) and Guarantor(s) (Mentioned below). The reserve price and the Earnest Money Deposit is mentioned against each property. **The under mentioned property will be sold by "Online E-Auction through website <https://baanknet.com>**

Name of the Borrower(s)/Guarantor(s)	Details of Property/ies	Date of Demand Notice	Reserve Price	Date & Time of Inspection of property	Date/Time of E- auction	Contact Person
		Amount of Demand notice	EMD			
		Date of Possession Type of Possession	Bid Increase Amount			
Borrower : Sh. Davinder Pal Singh S/o Sh. Resham Singh, R/o Mohalla Ambedkar, Village Bajwara Distt. Hoshiarpur.	All part and parcel of Property measuring 3 Marla 221 Sq. feet Out of Khasra No. 44/6 (8-0), 7(8-0), 13/3 (2-5), 14 (8-0), 15(8-0), 18/1 (5-18), 19/2 (2-0), 22/2 (4-0), 23 (4-0), 24/1 (2-0), 25/2 (0-17), 45/1 (5-9), 11/1 (3-12), 11/2 (0-11), 45/12 (1-12), 19/3 (6), 20/1 (3-17), 20/2 (0-10), 21/1 (2-12), 22/1 (0-16), 47/12/3 (0-6), 79/1/2 (0-4), 9/2 (0-6), 9/3 (0-3), 10/2 (4-2), 10/3 (1-4), 13/2 (1-10), 19 (8-0), 20(7-9), 21/1 (1-1), 22/2 (5-15), 29(0-13), 95/12/2 (0-15), 171/1 (0-2) Khewat No. 283/272 Khatoni No. 310 as per Jamabandi for the year 2010-11, Situated at Village Bajwara Tehsil & Distt. Hoshiarpur in the name of Sh. Davinderpal Singh S/o Sh. Resham Singh vide registered Sale Deed No. 2091 Dated 06-07-2015.	14.10.2019	Rs. 6,18,000/-	02.09.2026	10.09.2026	Mukesh Kumar Branch Manager
		Rs. 8,52,078/-	Rs. 65,000/-	01:00 PM to 03:00 PM	11:00 AM TO 13:00 HRS	Mob. No. 98689-70877
		05.02.2020/Physical	Rs. 10,000/-			

For detailed terms and conditions of the sale, please refer to the link provided on Secured Creditor's website: <https://baanknet.com>. In case of problem related to EMD transfer/EMD refund or any issue related to Finance & account, bidders can directly contact the help desk no. **82912 20220** & email ID support.baanknet@psb alliance.com. The contact details are also provided in the help desk menu of the login page of the link: <https://baanknet.com>. For Registration and Login and Bidding Rules visit <https://baanknet.com>.

THIS PUBLICATION IS ALSO 15 DAYS NOTICE UNDER RULE 6(2) & 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002 TO THE ABOVE BORROWERS & GUARANTORS

This may also be treated as notice u/r 6(2), 8(6) & 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s, guarantor/s & Mortgagor/s of the said loan about the holding of E-Auction Sale on the above mentioned date.

DATE: 20.08.2026

PLACE : Hoshiarpur

AUTHORISED OFFICER



HDFC BANK

HDFC BANK LTD.

BRANCH: HDFC Bank, FIRST FLOOR OF M.C. NO. B-35-922-K, SUNDAR NAGAR, NEAR MBD MALL, FEROZEPUR ROAD, LUDHIANA-141012. TEL.: 0161-5144444, CIN L65920MH1994PLC080618 WEBSITE: www.hdfcbank.com

E-AUCTION SALE NOTICE (Sale through e-bidding only)

The Authorised Officer of **HDFC Bank Limited** (erstwhile HDFC 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 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 (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 Authorised 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(s) / Mortgagor(s) / Guarantor(s)/ legal heirs, legal representatives (whether known or unknown), executor(s), administrator(s), successor(s) and assign(s) of the respective Borrower(s) / Mortgagor(s) / Guarantor(s) (since deceased), as the case may be, indicated in Column (A) under Rule 8(6) 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.hdfcbank.com

Sr. No.	Name/s of Borrower(s)/Mortgager(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) / Mortgagor(s) / Guarantor(s) (since deceased), as the case may be.	Outstanding dues to be recovered (Secured Debt) (Rs.)*	Description of the Immovable Property / Secured Asset	Type of Possession	Reserve Price (Rs.)	Earnest money deposit	Bid Incremental Rate	Date of Auction and time
	(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)
PROPERTY LOCATION: DISTT. :AMRITSAR								
1.	SH. RAMESH KUMAR CHOCHAN S/O SH. SUBHASH CHANDER CHOCHAN (BORROWER) AND SMT. RAJNI W/O SH. RAMESH KUMAR CHOCHAN (CO-BORROWER) BOTH R/O WARD NO. 4, RAJMAHINDER WALI GALI, MAJITHA, AMRITSAR – 143601 Also at: M/S GANESH TRAVELS (THROUGH ITS PROPRIETOR), KATHUNANGAL ROAD, AMRITSAR, AMRITSAR -143601 *South: Passage and door of property"	Rs.18,13,680/- (Rupees Eighteen lakh Thirteen Thousand Six Hundred Eighty Only) due as on 31-08-2023*	" Plot of land admeasuring 0-4.5 marla or say 1224 sqft or say 113.70 sq mtrs and construction thereon both present and future, situated within limits, Backside of Mission High School, Majitha, Sub-tehsil Majitha, District Amritsar, registered in the name of Smt. Rajni w/o Sh. Ramesh Kumar vide Sale Deed dated 21-12-2015 bearing vasika no. 871. The said property is bounded as follows: East: Property of Kulwant Singh S/o Sh. Mehar Singh; West: House of Sh. Rajmahinder Singh; North: House of Smt. Jeet kaur w/o Sh. Amar Singh;	PHYSICAL POSSESSION (Rupees Twenty-One Lacs Only)	Rs. 21,00,000/- (Rupees Twenty-One Lacs Only)	10% OF THE BID AMOUNT (Rupees Ten Thousand)	Rs10,000/- (Rupees Ten Thousand)	22-Sep-2026, Tuesday, from 10.30AM to 11.00 AM

*together with further interest @ 18% p.a. as applicable, incidental expenses, costs, charges etc. incurred up to the date of payment and / or realisation thereof.

To the best of knowledge and information of the Authorized Officer of HDFC, there are no other encumbrances in respect of the above immovable properties / Secured Assets. Any other charges like transfer charges, etc has/have to be cleared/ paid by the successful purchasers/bidders in addition to the sale consideration payable to HDFC.

The prospective purchaser/bidder are requested to independently ascertain statutory dues like property taxes/cess, outstanding dues/charges/taxes payable to the Builder/RWA/Society or any other nature of arrears/dues towards electricity/water/transfer, sundry creditors, vendors, suppliers and other charges known and unknown, etc prior to submitting the bid and the said dues/charges/taxes, in any, has to be cleared/ paid by the successful purchasers/bidders in addition to the sale consideration payable to HDFC and HDFC will not be liable to make any payment whatsoever. The secured asset listed above is being sold on "**As is where is**", "**As is what is**", and "**Whatever there is**" basis.

Last date for submission of Bid Form is 21-Sep-2026 (Monday) before 05:15 PM.

The immovable properties/ secured assets shall be available for inspection on 24-Aug-2026 (Monday) between 11:00 AM to 4:00 PM.

M/s. ValueTrust Capital Services Private Limited would be assisting the Authorized Officer in conducting the auction through an e-bidding process. 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 the Client Service Delivery (CSD) Department of website<https://BidDeal.in> M/s. ValueTrust Capital Services Private Limited Mobile No. +91 6200226200, e-mail ID: Auction.Manager@BidDeal.in in Pankaj Sharma-Mob-9426711255 or Board Line Number 0161-5144444.

The Bid Document can be collected / obtained from the Authorized Officer of HDFC having his office at **FIRST FLOOR OF M.C. NO. B-35-922-K, SUNDAR NAGAR, NEAR MBD MALL, FEROZEPUR ROAD, LUDHIANA-141012** or directly or directly from **M/s. ValueTrust Capital Services Private Limited**. The interested bidders shall be required to submit the fully filled bid form alongwith Demand Draft of the Earnest Money Deposit at **FIRST FLOOR OF M.C. NO. B-35-922-K, SUNDAR NAGAR, NEAR MBD MALL, FEROZEPUR ROAD, LUDHIANA-141012** as per the last date/timeline mentioned herein above.

The secured asset is being sold on "**As is where is**", "**As is what is**", and "**Whatever there is**" basis.

For HDFC BANK Ltd.
Sd/-
Authorised Officer

Date: 21-Aug-2026
Place: Ludhiana

Regd. Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400013

