

Terms and conditions of the Sale
Sale notice for sale of immovable properties



HDFC BANK LTD.

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

Branch: HDFC Bank House, No.51, Kasturba Road, Bengaluru-560001

Tel:-080-41183000 CIN L65920MH1994PLC080618 Website: www.hdfcbank.com

Whereas the undersigned being 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 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) 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 / Mortgagor(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) (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 HDFC, Secured Creditor's website i.e. www.hdfcbank.com

*together with further interest, cost, expenses, and charges as applicable, 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 encumbrances in respect of the above immovable properties / Secured Assets.

Date:31.05.2024

Place:Hosur



Authorized Officer

Note: The sale notice is published on 23.05.2024 in **The New Indian Express** and **Dinamani** (names of the newspaper)

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 herein below and any other related documents.
6. Secured Asset is available for inspection on **14.06.2024** and **21.06.2024** between **11.00 AM to 4.00 PM**
7. E-Auction Bid Document can be obtained on-line from the website <https://www.disposalhub.com> or can be obtained at HDFC Bank House, No.51, Kasturba Road, Bangaluru-560001.
8. For any assistance related to inspection of the property, or for obtaining the E-Auction Bid Document and for any other queries, please get in touch with **Client Service Delivery Department (CSD)** of our Authorised Sales Partner: **M/s. NexXen Solutions Private Limited**, through **Helpline Mobile No.: +91-98100 29926, +91-98100 29933, Tel. No.: +91-124-4 233 933, E-mail ID: csd@disposalhub.com**. or from Authorised Officer of HDFC Ltd, through Telephone No.080-41182283, Mobile No.09449080072 and 080-41182126, Mobile No.07795853045.
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 Limited" payable at par in sealed envelope and shall be submitted at HDFC House, No.51, Kasturba Road, Bangaluru-560001.
10. Minimum bid increment amount is **Rs.25,000/-**
11. **The offer amount (to be mentioned in e-auction Bid document) shall be above Reserve Price and bidders shall improve their offers in multiples of Bid incremental amount indicated above.**
12. E-Auction Bid Document duly filled in along with the details of payment of EMD shall be submitted at HDFC House, No.51, Kasturba Road, Bangaluru-560001.
13. The last date of submission of bids in prescribed e-auction Bid Documents with all necessary documents and EMD in stipulated manner is **26.06.2024**.
14. Incomplete E-Auction Bid Document or bids with inadequate EMD amount or bids received after the date indicated at Sr. No 9 hereinabove shall be treated as invalid.
15. Conditional offers shall be treated as invalid.
16. **M/s. NexXen Solutions Private Limited** would be assisting the Authorized Officer in conducting the auction through an e-bidding process.



17. Upon receipt of Bid with the necessary documents as mentioned therein and in the sale notice within the stipulated date and time mentioned above, a password/ user ID will be provided by **M/s. NexXen Solutions Private Limited** to eligible bidders / prospective purchasers to participate in the online auction at <https://www.disposalhub.com>
18. Necessary trainings will be provided by **M/s. NexXen Solutions Private Limited** for the purpose.
19. The auction by way of e-bidding will be conducted on the date and time indicated in Column (G).
20. The Immovable Property / Secured Asset shall not be sold below the Reserve Price.
21. On sale of the property the purchaser shall not have any claim of whatsoever nature against HDFC or its Authorised Officer.
22. The e-bidding would commence and end at the time indicated in Column (G) above. However, if a bid is received 5 minutes prior to the closing time indicated therein, it would get extended by five minutes every time a bid is offered. The auction would end if there is no bid for a period exceeding five minutes.
23. 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.
24. 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.
25. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. HDFC
26. 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.
27. 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.
28. 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.

Note:

Bidding in the last minute and second should be avoided in bidders' own interest. Neither HDFC nor the service provider shall be responsible for any lapses / failure (Internet failure, Power failure etc.) on the part of the vendor. In order to ward-off such contingent situation bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply or whatever required so that they are able to participate in the auction successfully.

CAUTION NOTE:

Bidders at large are 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: 31.05.2024

Place: Hosur



For HDFC Bank Ltd.

(Yogesh N)
Authorized Officer

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

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 proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

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 Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with 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 / Mortgagor(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) (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

(A)	(B)	(C)	(D)	(E&F)	(G)
SI No	Name/s of Borrower(s)/ Mortgager(s)/ Guarantor(s)/	Outstanding dues to be recovered (Secured Debt) (Rs.)*	Description of the Immovable Property / Secured Asset (1 Sq. mtr. is equivalent to 10.76 Sq.ft)	Type of Possession	Reserve Price (Rs.) Earnest Money Deposit (Rs.) Date of Auction and Time
1	Mrs. Deepika Wife of Mr. Senthil Kumar Subramaniyan (Borrower) [since deceased] Legal Heir(s), Legal Representative(s), Successors and Assigns of Mr. Senthil Kumar Subramaniyan Master Mithran Son of Mr. Senthil Kumar Subramaniyan (Borrower) [since deceased] Represented by Guardian Mrs. Deepika Legal Heir(s), Legal Representative(s), Successors and Assigns of Mr. Senthil Kumar Subramaniyan Mrs. Seetha Lakshmi Mother of Mr. Senthil Kumar Subramaniyan (Borrower) [since deceased] Legal Heir(s), Legal Representative(s), Successors and Assigns of Mr. Senthil Kumar Subramaniyan And other known and unknown Legal Heir(s) of Mr. Senthil Kumar Subramaniyan (Borrower) [since deceased] Legal Heir(s), Legal Representative(s), Successors and Assigns of Mr. Senthil Kumar Subramaniyan	Loan Account No. (1) 632982959 Rs.8,00,037/- (2) 634044568 Rs.89,719/- Total Amount Rs.8,89,756/- (Rupees Eight Lakhs Eighty Nine Thousand Seven Hundred and Fifty Six Only) outstanding as on 30.09.2022.	MORNAPALLI VILLAGE of Hosur Taluk, Krishnagiri District, Krishnagiri Registration District, Hosur Sub Registration District and also attached to the Village Panchayat limits of Mornapalli and Union Council of Shoolagiri. 1. Survey No.510/1A2A1 , Dry extent Hect 1.18.27, Asst Rs.4.00 and 2. Survey No.510/1A3B , Dry extent Hect 0.40.5, Asst Rs. 1.37 this Land has been converted into house site, in the name and Style of "THIYAGARAJA NAGAR" which is regularized by ROC No.469/2018/E2, BDO (VP) and also Approved by L.P/H.N.T.D.A (Regularization) No.26/2018, File No.933/ 2017/ HNTDA, in which Plot No.89 bounded by East: Survey Number 510/1A1 West: Plot No.88, North: 3.0 feet wide common Road South: Plot No.87 Within these boundaries measuring East to West on North side :34.00 feet East to West on North side:30.00 feet, North to South on East side :42.25 feet, North to South on West Side : 4.2.00 feet, Total : 1348 Sq ft Vacant Land.	Physical Possession	Rs.16,00,000/- [Rupees Sixteen Lakhs Only] Rs.1,60,000/- (Rupees One Lakhs Sixty Thousand Only)
2	Mrs. Raziya Begum (Borrower)	Loan Account No. 662944569 Rs.30,84,584/- (Rupees Thirty Lakh Eighty Four Thousand Five Hundred Eighty Four Only) as on 30.11.2023	In Kempatti Village of Denkanikottai Taluk, attached to Kelamangalam Sub Registration District and Krishnagiri Registration District of Krishnagiri District and also attached to the Village Panchayat Limits of Kempatti and Union Council of Thally. 1. Survey Number: 802/1, Dry Extent Hec.1.21.5, Asst.Rs.0.75np, in Ac.3.00 Cents Full Extent, 2. Survey Number: 802/2, Dry Extent Hec.0.41.0, Asst.Rs.0.25np, in Ac.1.01 Cents Full Extent, The said lands have been converted into house sites in the name and style "N.B.R. Garden R.V." and the same has been approved by the Deputy Director of Town and Country Planning, Vellore vide approval No.2/2009, in this Plot No.35, measuring an extent of 2,700 Square feet, situated within the following boundaries: East: Plot No.36, West: Layout Excess Area, North: 30 feet Layout Road, South: Plot No.34. Within these boundaries measuring: East to West on the North Side: 40 Feet, East to West on the South Side: 49.6 Feet, North to South on the East Side: 60 Feet, North to South on the West Side: 60.6 Feet. Within these boundaries land making a total Area of 2,700 Square Feet (or) 250.83 Square Meter (Two Thousand and Seven Hundred and Square Feet) of Vacant site with common rights in Layout roads is covered under this absolute sale deed. The above said plot comes under New Survey Number: 802/1A1A1A, Dry Extent Hec.1.10.57, Asst. Rs.0.69np and New Survey Number: 802/2A1A1A, Dry Extent Hec.0.38.65, Asst. Rs.0.24np.	Physical Possession	Rs.31,00,000/- [Rupees Thirty Lakhs Only] Rs.3,10,000 /- (Rupees Three Lakhs Ten Thousand Only)
3	Mr. Ravi Kumar Bhatt (Borrower)	Loan Account No. 656926753 Rs.31,88,511/- (Rupees Thirty One Lakhs Eighty Eight Thousand Five Hundred and Eleven Only) outstanding as on 31.07.2022	In Kempatti Village of Denkanikottai Taluk, attached to Kelamangalam Sub Registration District and Krishnagiri Registration District of Krishnagiri District and also attached to the Village Panchayat Limits of Kempatti and Union Council of Thally. 1. Survey Number: 802/1, Dry Extent Hec.1.21.5, Asst.Rs.0.75np, in Ac.3.00 Cents Full Extent, 2. Survey Number: 802/2, Dry Extent Hec.0.41.0, Asst.Rs.0.25np, in Ac. 1.01 Cents Full Extent The said lands have been converted into house sites in the name and style "N.B.R. GARDEN R.V." and the same has been approved by the deputy director of town and country planning, Vellore vide approval No.2/2009 in this Plot No. 1, measuring an extent of 2,800 square feet, situated within the following boundaries: - East: Private Property, West: 30 Feet Layout Road, North: Plot No.02, South: 40 Feet Layout Road. Within These boundaries measuring: - East to West on the North Side: 49.75 Feet, East to West on the South Side: 49.75 Feet, North to South on the East Side: 56.63 Feet, North to South on the West Side: 56.03 Feet. Within these boundaries land making a Total Area of 2,800 Square Feet (One Thousand and Eight Hundred Square Feet) of Vacant site with common rights in Layout roads and the above said plot comes under Survey Number: 802/ 1A1A1A, Dry Extent Hec.1.10.57, Asst.Rs.0.59np and Survey Number: 802/2A1A1A, Dry Extent Hec.0.38.65, Asst.Rs.0.24np.	Physical Possession	Rs.32,50,000/- [Rupees Thirty Two Lakhs Fifty Thousand Only] Rs.3,25,000 /- (Rupees Three Lakhs Twenty Five Thousand Only)
4	Mrs. Karpagam Wife of Mr. Rajendiran Radhakrishnan (Borrower) [since deceased] Legal Heir(s), Legal Representative(s), Successors and Assigns of Mr. Rajendiran Radhakrishnan (Borrower) [since deceased] Mrs. Kasthuri Mother of Mr. Rajendiran Radhakrishnan (Borrower) [since deceased] Legal Heir(s), Legal Representative(s), Successors and Assigns of Mr. Rajendiran Radhakrishnan (Borrower) [since deceased] Mr. Rajendiran Father of Mr. Rajendiran Radhakrishnan (Borrower) [since deceased] Legal Heir(s), Legal Representative(s), Successors and Assigns of Mr. Rajendiran Radhakrishnan (Borrower) [since deceased] And other known and unknown Legal Heir(s) of Mr. Rajendiran Radhakrishnan (Borrower) [since deceased] Legal Heir(s), Legal Representative(s), Successors and Assigns of Mr. Rajendiran Radhakrishnan	Loan Account No (1) 645287355 Rs.8,33,717/- (2) 645287506 Rs.3,80,047/- (3) 645599951 Rs.30,972/- (4) 646049732 Rs.17,314/- Total Amount Rs.12,62,050/- (Rupees Twelve Lakhs Sixty Two Thousand Fifty Only) outstanding as on 31.07.2023	All that piece and parcel of Vacant Site No.148, formed in "UPKAR ROYAL GARDEN SECTOR-2" comprising of Survey Numbers. 266/1A and 289/2 of Begepalli Village, of Hosur Taluk Krishnagiri District, attached to the Registration District of Krishnagiri and Sub- Registration District of Hosur and also attached to the Village Panchayath limits of Begepalli and Union Council of Hosur. East by: Road, West by: Site No.147, North by: Site No.147, South by: Road. Within these boundaries measuring: East to West on the Northern Side: 30 Feet, East to West on the Southern Side: 30 Feet, North to South on the Eastern Side: 50 Feet, North to South on the Western Side: 50 Feet, Total Extent: 1500 (One Thousand Five Hundred) Square feet of Vacant Site. And any construction thereon present and future.	Physical Possession	Rs.26,00,000/- [Rupees Twenty Six Lakhs Only] Rs.2,60,000/- (Rupees Two Lakhs Sixty Thousand Only)

Inspection Date & Time: 14.06.2024 & 21.06.2024 between 11.00 AM to 4.00 PM.
Minimum bid increment amount: Rs. 25,000/-

EMD Amount Submission on or before : 26.6.2024 (Before 5.00 PM)

With further interest as applicable, incidental expenses, costs, charges etc incurred till the date of payment and / or realization.

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.Yogesh.N / Shridhar Chinni official of HDFC Bank Limited through Tel No.080-41182283, 080-41182126 / 9449080072 / 7795853045

the best of knowledge and information of the Authorized Officer of HDFC Bank Ltd, there are no encumbrances in respect of the above immovable properties / Secured Assets.

Date : 23.05.2024
Place: Hosur

[illegible]

1. ஆய்வு தேதி & நேரம் - 14.06.2024 & 21.06.2024 காலை 11.00 மணி முதல் மாலை 04.00 மணி வரை	
2. குறைந்தபட்ச ஏல அதிகரிப்பு தொகை ரூ. 25,000/-	
3. மேலாண்தொகை செலுத்துதல் - 26.06.2024 மாலை 05.00 மணிக்கு முன்பு	
<p>திருப்பிச்செலுத்தும் வரை மற்றும் / அல்லது பணமாகப்படும் தேதி வரை கொடுத்ததற்கு வட்டி, ஏற்படும் நிகழ் செலவுகள், செலவுகள், கட்டணங்கள் ஆகியவற்றின் சொத்து ஆய்வு தொடர்பான எந்த உதவிக்கும் அல்லது விலைபுள்ளி ஆவணம் பெறாததற்கும் மற்றும் இதர விசாரணைகளுக்கும் தயவு காட்டு. HDFC லிமிட்டெட் - ன் அலுவலர்கள் திரு. யோகேஷ் N / திரு. ஸ்ரீதர் சின்னி ஆகியோரை தொலைபேசி எண். 080-41182283, 080-41182126 / 9449080072, 7795853045 மூலம் தொடர்பு கொள்ளவும்.</p> <p>HDFC - ன் அபிவிருத்தியுள்ள அலுவலரின் சிறந்த அறிவுக்கும், தகவலுக்கும் எட்டிய வரையின் மேற்குறிப்பிட்ட அமைப்பாட்சொத்துக்கள் / ஐயுடன் சொத்துக்களை பெறுவதற்கு வரை எந்த விலைப்படும் இல்லை.</p> <p>தேதி - 23.05.2024</p> <p>இடம் - ஒசூர்</p>	