



HDFC BANK LTD

Branch : No.56/3, 1st Floor, MSRK Tower, Bharathi Park 2nd Cross, Saibaba Colony, Coimbatore - 641 011.

Tel : (0422) - 4301152, 4301153, 4301154. CIN L65920MH1994PLC080618, Website: www.hdfcbank.com

E-AUCTION SALE NOTICE - (Sale Through E-Bidding Only) (For immovable property / secured asset (s))

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 Bank Ltd Secured Creditor, will be sold on “As is where is”, “As is what is”, and “Whatever there is” Condition and with encumbrances if any basis as per the details mentioned below :

Notice is hereby given to Borrower / Mortgagor(s) as the case may be, indicated in Column (A) under Rule 8(6) of the Security Interest (Enforcement) Rules 2002

Earnest Money Deposit (EMD) amount shall be deposited by the bidders through Demand Draft in Favour of “HDFC Bank Limited” payable at par and shall be submitted at No.56/3, 1st Floor, MSRK Tower, Bharathi Park, 2nd Cross, Saibaba Colony, Coimbatore - 641 011

For detailed terms and conditions of the sale, please refer to the link provided in HDFC Bank Ltd Secured Creditor's website i.e. www.hdfcbank.com or visit at Branch : No.56/3, 1<sup>st</sup> Floor, MSRK Tower, Bharathi Park 2<sup>nd</sup> Cross, Saibaba Colony, Coimbatore - 641 011.

| S. No                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | Name/s of Borrower(s) and Address                                                                                                                                                                                                                                                                                                    | Outstanding dues to be recovered (Secured Debt) (Rs.)* | Description of the Immovable Property                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Type of Possession                                         | Reserve Price (Rs.)   | Earnest money deposit (Rs.) | Date(s) & Time Opening Tender(s)                      |
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|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | (A)                                                                                                                                                                                                                                                                                                                                  | (B)                                                    | (C)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | (D)                                                        | (E)                   | (F)                         | (G)                                                   |
| 1.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Mr Sasikumar<br/>Mrs Davapriya S</b><br>No.20, Amaraavathi Nagar, Suriyampalayam, Ramanathapuram Pudur, Erode-638005 (address common for both)                                                                                                                                                                                    | <b>Rs.71,53,647/- as on 28.02.2025*</b>                | All the part and parcel of land with building situated at Gopi Registration District, Punaichaipuliampatti Sub-Registration District, Sathyamangalam Taluk, Mathampalayam Village, Patta No.956, S.F. No.200/1A1P, “Muthu Nagar”, Door No.2/304, with following boundaries and measurements. <b>Boundaries:</b> North of - 12 ft wide East-West Road, South of - Rakkimuthu property, West of - Balance portion of Seller (P. Arunachallam), East of - S.F. No.200/1A, and No.10 property belongs to Selvam. <b>Measurements:</b> East-West on the Northern side - 37 ft; East-West on the Southern side - 37 ft; North-South on the Western side - 59 ft; North-South on the Eastern side - 59 ft. Total measurements of land 2183 Sq. ft, or 202.88 Sq. mtr, along with 1800 Sq.ft of building thereon.                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Symbolic Possession                                        | <b>Rs.35,00,000/-</b> | <b>Rs.3,50,000/-</b>        | <b>21.04.2025 (Monday) at 11:00 A.M. to 11:30 A.M</b> |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                      |                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Bid Increment amount : Rs.25,000/-</b>                  |                       |                             |                                                       |
| <b>Location : GPS No.11.358045, 77.160744</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                      |                                                        | <b>Land : 2183 Sq.ft. ; Building : 1800 Sq.ft.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | <b>Contact : Nagaraj, Mobile No.7358945777</b>             |                       |                             |                                                       |
| 2.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Mr P Sermaraj, (Borrower)</b><br>S/o. Ponnulingam M, <b>Mrs Latha S, (Co-Borrower)</b><br>W/o. P. Sermaraj<br>90 B, Samundi Nagar, Thindal, Erode - 638012 (address common for both)                                                                                                                                              | <b>Rs.23,58,017/- as on 28.02.2025*</b>                | All the part and parcel of land situated at Erode Registration District, Erode District Avalpoondurai Sub Registration District, Perundurai Taluk, VadamugamVellode Village, Re. Survey No. 367/2 lands to an extent of PunjaiHec 0.92.50 as per present subdivision Re.Survey No.367/2A to an extent of PunjaiHec 0.66.80 (Patta No. 2470) for this Punjai Acre 1.65 lands divided as layout (by providing south-north and east-west road, common use etc.) in the name of “Sathiyam Garden Extension” as per approval of Town Planning Authority, District Town Planning Director (Po) Erode District vide Order No. 1623/2022/E.Ma-2, dated 18.05.2022 Layout approval No. Ma.Va/E.Ma.No.245/2022 (dated 28.07.2022) and Chennimalai Panchayat Union's limit VadamugamVellode Panchayat President approval vide Na.Ka.60/2022-2023 dated 13.10.2022                                                                                                                                                                                                                                                                                                                                                                                                     | Physical Possession                                        | <b>Rs.15,00,000/-</b> | <b>Rs.1,50,000/-</b>        | <b>21.04.2025 (Monday) at 12:00 P.M. to 12:30 P.M</b> |
| <b>TNRERA/16120/2022 TN/10/Layout/9599/2022 dated 20.12.2022, with following boundaries and measurements: <b>Plot No.24 Boundaries:</b> South of - Lands in Re.Survey No.367/1, West of - Plot No. 23, North of - 10.0 meter wide East-West layout road, East of - Plot Nos. 25 &amp; 27. <b>In this at Centre:</b> East to West on the Northern sides - 30'3" East to West on the Southern side - 30'0" South to North on the Eastern sides - 64'3" South to North on the Western sides - 69'0" Total measurement of 2007.08 Sq.ft. or 186.47 Sq.mtr., along with building thereon present and future, including common pathway rights as mentioned in the doc No.5320/2023 etc. Property is in Re.Survey No.367/2A3 as per present subdivision. Property comes under VadamugamVellode Panchayat limits.</b> |                                                                                                                                                                                                                                                                                                                                      |                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Bid Increment amount : Rs.25,000/-</b>                  |                       |                             |                                                       |
| <b>Location : GPS No.11.277957, 77.627390</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                      |                                                        | <b>Land : 2007.08 Sq.ft.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | <b>Contact : Nagaraj, Mobile No.7358945777</b>             |                       |                             |                                                       |
| 3.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Mr Raja Rajagopal (Borrower)</b><br>S/o. Rajagopal, 99 O, Anna Nagar, 5th Street, Kumarasampettai, Dharmapuri - 636701 <b>And</b><br>Government High School, Bedarahalli, Indur, Dharmapuri -636803                                                                                                                               | <b>Rs.26,69,628/- as on 28.02.2025*</b>                | All the part and parcel of land with building situated at Dharmapuri Registration District, Dharmapuri District, Dharmapuri Joint-1 Sub-Registration District, Vellegoundan Palayam Village, S.F.No.548 comprised P.A.4.23 in this Re-Survey No.548/2 comprised P.Hec.0.02.0, now Natham S.F.No.548/2L comprised of 222 sq.meter (Patta.No.2805) (Old S.F. No.548/2), in this Door.No.2/1052, 2/1052/1, 2/1054, 2/1054/1, RCC Tharsu building within the following boundaries and measurements. <b>Boundaries:</b> North- 16 feet wide common road, South- Krishnan Arumugam property, East- Periyasamy's property, West- R.Sathyavani's property. In this at Centre: East-West on the North & South - 25 ft, North-South on the East & West- 40 ft. Admeasuring 1000 sq.feet (92.90 sq.meter) of land with semi finished Ground Floor Tharsu building 943.25 Sq.ft. (87.63 Sq.mtr), First Floor 136.50 Sq.ft (12.68 Sq.mtr) and Second Floor Tharsu room 224.25 Sq.ft (20.83 Sq.mtr) along with 49 Sq.ft (4.55 Sq.mtr) Shed, all other rights including, all fixtures, to use the common pathway, easementary rights etc. EB connection Nos.002-00-2911, 2912, 2913, 2914, 3680. Property comes under Elakkiampatti Panchayat, Dharmapuri Union's limits. | Physical Possession                                        | <b>Rs.46,75,000/-</b> | <b>Rs.4,67,500/-</b>        | <b>21.04.2025 (Monday) at 3:00 P.M. to 3:30 P.M</b>   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                      |                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Bid Increment amount : Rs.25,000/-</b>                  |                       |                             |                                                       |
| <b>Location : GPS No.12.124320, 78.152055</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                      |                                                        | <b>Land : 1000 Sq.ft. ; Building : 1304 Sq.ft. (approx)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>contact : Mr. Dinesh Kumar.A, Mobile No. 9655573798</b> |                       |                             |                                                       |
| 4.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Mrs Vijayalakshmi Chinnasamy,</b><br>W/o. Jayakumar J, <b>Mr Jayakumar J,</b> S/o. Jayaraman No.43 A, Kumarasampettai, Ulaver Street, Dharmapuri-636701 (address common for both) <b>Mrs Vijayalakshmi Chinnasamy,</b><br>W/o. Jayakumar J, M/s. Rainbow Enterprises, No.26, Golden Street, Pennagaramman Road, Dharmapuri-636701 | <b>Rs.63,27,245/- as on 28.02.2025*</b>                | All the part and parcel of land situated at Dharmapuri District, Dharmapuri Registration District, Dharmapuri Joint -I Sub Registration District, Dharmapuri Taluk, Virupatchipuram Village, lands to a larger extent of Punjai Acre 4.04, in S.F. No. 262, as per Natham Patta No. 1275 present Natham Subdivision No. 262/5A1A,in this, “Adhiyaman Nagar” Plot No.3,with following boundaries and measurements: <b>Boundaries:</b> North of - Vacant land in Plot No. 4, South of - Vacant land in Plot No. 2, East of - Vacant land in Plot Nos. 106 & 107, West of - 20 feet wide South-North Common Road. <b>Measurements: at centre :</b> East-West both side - 40 ft., North-South both side - 40 ft. Total measurements of 1600 Sq. ft or 148.64 Sq.mtr., along with building constructed thereon present and future, including easementary rights, common pathway rights etc., property comes under limits and jurisdiction of Ilakiyampatti Panchayath, Dharmapuri Union.                                                                                                                                                                                                                                                                        | Symbolic Possession                                        | <b>Rs.58,00,000/-</b> | <b>Rs.5,80,000/-</b>        | <b>21.04.2025 (Monday) at 4:00 P.M. to 4:30 P.M</b>   |
|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                                                                                                                                                      |                                                        |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | <b>Bid Increment amount : Rs.50,000/-</b>                  |                       |                             |                                                       |
| <b>Location : GPS No.12.101793, 78.149955</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                                                                                                                                                                                                                                                                                                      |                                                        | <b>Land : 1600 Sq.ft. ; Building : 1482 Sq.ft. (approx)</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | <b>contact : Mr. Dinesh Kumar.A, Mobile No. 9655573798</b> |                       |                             |                                                       |

● On any bank working day & hours prior appointment to be taken for inspection the property.

● EMD amount submission on or before 17.04.2025 (Thursday) before 2.00 P.M

\* together with further interest from 01.03.2025 @ 18% p.a. as applicable, incidental expenses, costs, charges etc. incurred up to the date of payment and / or realisation thereof.

**Note : The sale notice is published on 15.03.2025 in “The New Indian Express and “Malayala Manorama”.**

**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 hereinbelow and any other related documents.

6. Secured Asset is available for inspection based on prior appointment .

7. E-Auction Bid Document can be obtained from the Authorized Officer of HDFC Bank Limited having its office at No.56/3, 1st Floor, MSRK Tower, Bharathi Park, 2nd Cross, Saibaba Colony, Coimbatore - 641 011, on any working day during office hours

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 contact Telephone Number 0422-4301152 , 153 & 154.

9. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the bidders through Demand Draft in Favour of “HDFC Bank Limited” payable at par in sealed envelope and shall be submitted at No.56/3, 1st Floor, MSRK Tower, Bharathi Park, 2nd Cross, Saibaba Colony, Coimbatore - 641 011, on or before 17.04.2025.

10. 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.

11. E-Auction Bid Document duly filled in along with the details of payment of EMD shall be submitted at No.56/3, 1st Floor, MSRK Tower, Bharathi Park, 2nd Cross, Saibaba Colony, Coimbatore - 641 011, on any working day during office hours.

12. The last date of submission of bids in prescribed e-auction Bid Documents with all necessary documents and EMD in stipulated manner on or before a day prior to the date of opening the tender mentioned above in column (G)

13. 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.

14. Conditional offers shall be treated as invalid.

15. E-Procurement Technologies Ltd., would be assisting the Authorized Officer in conducting the auction through an e-bidding process.

16. 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 E-Procurement Technologies Ltd to eligible bidders / prospective purchasers to participate in the online auction at https://hdfcbankltd.auctiontiger.net.

17. Necessary trainings will be provided by-E-Procurement Technologies Ltd for the purpose.

18. The auction by way of e-bidding will be conducted on the date and time indicated in Column (G).

19. The Immovable Property / Secured Asset shall not be sold below the Reserve Price.

20. On sale of the property the purchaser shall not have any claim of whatsoever nature against HDFC or its Authorised Officer.

21. 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.

22. 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.

23. 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.

24. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. HDFC

25. 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.

26. 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.

27. 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:** 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.

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 : 14.03.2025

Place : Coimbatore

AUTHORISED OFFICER

HDFC Bank Limited

Regd. Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013





