

HDFC BANK

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, 1st Floor, MSRK Tower, Bharathi Park 2nd 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)
	(A)	(B)	(C)	(D)	(E)	(F)	(G)
1	Mr Alias M V, (Borrower) S/o. Varghese, Utharamkadu Veedu, Thenkurissi Po, Palakkad-678671 Mrs Deepthi M, (Co-Borrower) W/o. Alias M V, Utharamkadu Veedu, Thenkurissi Po, Palakkad-678671 Mr Alias M V, (Borrower) S/o. Varghese, Muttiara, Karthakkattil Line, Aluva, Thottakkattukara, Ernakulam-683108 Mrs Deepthi M, (Co-Borrower) W/o. Alias M V, Muttiara,Karthakkattil Line, Aluva, Thottakkattukara, Ernakulam-683108	Rs.42,08,018/- as on 30.11.2024*	All the part and parcel of land with building situated at Palakkad District, Kuzhalmannan Sub District, Alathur Taluk, Thenkuriseey 1Village, ThenkuriseeyAmsom/Deasom, ThenkuriseeyPanchayant, Block No 18, New Survey No 174, Sub Division No 3, Old Survey No 319, Sub Division No 2, total land an extent of 0.0194 Hectares or 2087.44 Sq.ft, or 194 Sq.mtr, Thandaper 57, with following boundaries and measurements. Boundaries: East: 5 meter wide Pathway, North: Property belonging to Mr.Udhayakumar, West : Property belonging Kesavan's children MrKrishnankutty and Others South : Property Sold by Mr Arumugam. Measurements: Eastern Side South North: 14.3Mtr, Western Side South North:14.5Mtr, Southern Side East West : 12.6Mtr, Northern Side East West : 14.5Mtr.	Physical Possession	Rs.37,50,000/-	Rs.3,75,000/-	24.01.2025 (Friday) at 11.00 a.m. to 11.30 a.m.
					Bid Increment amount : Rs.20,000/-		
Location : GPS No.10.711514, 76.621956			Land : 2087 Sq.ft; Building : 2124 Sq.ft	Contact : Ratheesh Prabhu, Mob No. 94464 27377.			
2	Mrs. Jyothi Jose , W/o. Mr. Jijo Antony, Mr. Jijo Antony , S/o. Mr. Antony, No.10/311, Paingottu House, Valliyode, Vadakkencherry, Palakkad - 678705. (Addresses common for both above) Mrs Jyothi Jose St Francis School, Vadakkumpadam, Kizhakkencherry, Elavampadam, Palakkad - 678 684.	Rs.34,51,849/- as on 30.11.2024*	All the part and parcel of land with building situated at Palakkad District, Vadakkencherry Sub District, Alathur Taluk, Alathur Amsom / Village, Kizhakkancherry Amsom, Kizhakkancherry 2 Village, Kizhakkancherry Panchayat, Block No 41, S F No 224, Sub Division No 8 & 16, Old S F No 284, 283, Old Sub Division No 10A, 8A, 3, lands to an extent of (No.1) Hectare 0.0121 or 121 Sq.mtr or 1315.433 Sq.ft and (No.2) Hectare 0.01.11 or 99.999 Sq.mtr or 1076.391 Sq.ft. Boundaries : East - Sajith Property, West - Balance portion of land belonging to Mr. Vinod, North - 4 mtr wide Pathway, South - Vishnu Kumari & C R Bavadas Property.	Physical Possession	Rs.19,80,000/-	Rs.1,98,000/-	24.01.2025 (Friday) at 12.00 Noon to 12.30 p.m.
					Bid Increment amount : Rs.20,000/-		
Location : GPS No.10.582922, 76.503805			Land : 2495.98 Sq.ft; Building : 800 Sq.ft	Contact : Ratheesh Prabhu, Mobile No. 94464 27377.			
3	Mr Mukesh K (Borrower) S/o. Krishnakutty, Panthalirippa, Kadungam, Thenkurissi, Palakkad - 678 671. Mrs Chithra V (Co-Borrower) , W/o. Mukesh K, Ayyappan Para Thevarmani, Chathamangalam, Vallanghy, Palakkad - 678 508.	Rs.22,92,093/- as on 30.11.2024*	SCHEDULE - A : All the part and parcel of land situated at Palakkad Registration District, in Chittur Sub- Registration District, in Panayur Amsom/Desam, in Polpully Village, in Palakkad Taluk, Block 45, in New Survey No.320/1 and Old Survey No.9A/5 & 8C/1 and as per Thandaper account Certificate New Survey No.320/23 in this the landed property of an extent of 0.1190 Hectare situated within the following Boundaries : North - Sivasdas Property, South - Kulam & Victoria Realtors Property, East - Shahulhameed Property, West - Victoria Realtors Property.	Physical Possession	Rs.16,50,000/-	Rs.1,65,000/-	24.01.2025 (Friday) at 1.00 pm to 1.30 p.m.
					Bid Increment amount : Rs.20,000/-		
SCHEDULE - B : In the property described in Schedule A above, a residential Site bearing Number 24 (Two Four) measuring an extent of 0.0134 Hectare (Zero point Zero One Three Four hectare) situated in "Thrikkarthika Gardens" with in the following Boundaries : North - Property of Sivadass, East - Property of Shahul Hameed, South - 5.00 meters wide Road, West - Property of Saranya & Manikandan. In between, On the North, East to West 7.40 Meters, On the South, 'East to West 8.86 Meters, On the West, North to South 15.52 Meters, On the East, North to South 17.50 Meters. SCHEDULE - C : Two Storey 2 BHK Villa of 1050 square feet of Super built up area, inclusive of all extensions with Porch and Compound wall to be constructed in Plot No. 24 in "Thrikkarthika Gardens" in New Survey No.320/1 and Old Survey No. 9A/5 and 8C/1 and as per Thandaper account Certificate New Survey No.320/23 in Polpully Village, Palakkad District.							
Location : GPS No.10.723593, 76.721773			Land : 1437 Sq.ft; Building : 1017 Sq.ft	Contact : Ratheesh Prabhu, Mobile No. 94464 27377.			
4	Mr.V.Linesh S/o. Mr Chandran, Vadakkekckara, Vvyyakurissi, Pottassery-II, Palakkad - 678 593.	Rs.28,20,814/- as on 30.11.2024*	All the part and parcel of land with building situated at Palakkad District, Mannarkkad Sub District, Mannarkkad Taluk, Payyanadam Village/Desom, Kumaramputhur Gram Panchayat SF No.127, S F Sub Division: 6 B/263, land to an extent of 2.03 Ares or 203 Sq.mtr or 2185.074 Sq.ft., along with following Boundaries and Measurements : Boundaries : East - 12ft wide Pathway, West - Rajagopal & Other's Property, North - Balance portion of land belonging to Seller Mr. Ismail Salil, South - Balance portion of land belonging to Seller Mr. Ismail Salil. Measurements : East -West of South : 15.00 mtrs., East-West of North : 14.60 mtrs., North-South of East : 14.00 mtrs., North-South of West : 14.00 mtrs.	Physical Possession	Rs.19,75,000/-	Rs.1,97,500/-	24.01.2025 (Friday) at 2.00 p.m. to 2.30 p.m.
					Bid Increment amount : Rs.20,000/-		
Location : GPS No.11.018246, 76.434755			Land : 2185.07 Sq.ft; Building : 1076 Sq.ft	Contact : Ratheesh Prabhu, Mobile No. 94464 27377.			

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

● EMD amount submission on or before 23.01.2025, 2.00 P.M

* together with further interest from 01.12.2024 @ 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 22.12.2024 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 23.01.2025.

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 : 20.12.2024

Place : Coimbatore

Authorised Officer

HDFC Bank Limited

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