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 ROBERT H SCHULLER

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No.219, measuring 21feet X 30feet totally 630Sq.Ft. situated at Jigani Village, Jigani Hobli, Anekal Taluk Bangalore Urban held in the name of Smt. M Bhagyani and bounded on: East By : Property belongs to Shanboga Gundappa, West By : Property belongs to Muniyamma, North By: Property belongs to Rajanna, South By: Road.
 Date : 05.02.2019
 Place : Bengaluru
 Sd/-
 Authorized Officer & Chief Manager
 State Bank of India, RACPC-II Koramangala.

HDFC Housing Development Finance Corporation Limited
HOUSING DEVELOPMENT FINANCE CORPORATION LIMITED
 Regd. Office: Ramon House, H.T. Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai – 400 020.
 Regional Office : HDFC House, No.51, Kasturaba Road, Bengaluru-560001, Tel: 080-41182000, CIN L70100MH1977PLC019916,
 Website: www.hdfc.com, Email: customercare.bang@hdfc.com
E- AUCTION SALE NOTICE (Sale through e-bidding only)

Whereas the Authorised Officer of Housing Development Finance Corporation Limited [hereinafter called "HDFC Ltd."] under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (The Act) and in exercise of power conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 (The Rules) issued Demand Notices under section 13(2) of the Act calling upon the Borrower(s) / 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, whose names have been indicated in Column (A) below, to repay the outstanding amounts as mentioned therein within 60 days from the date of receipt of the said Demand Notice. However, the 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) having failed to repay the amounts and/or discharge the loan liability / debt in full, the Authorised Officer of HDFC Ltd. the Authorised Officer of HDFC Ltd. has taken over possession and control of the respective immovable property(ies) / secured asset(s) mortgaged with HDFC Limited, described in column (C) herein below, to recover the said debt / outstanding amounts, in exercise of powers conferred upon the Authorised Officer by section 13 (4) of the Act. The Authorised Officer issued notices as indicated in Column (D) 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 to pay the entire outstanding dues within 30 days from the date of the notice; else Authorised Officer shall proceed to sell the said Mortgaged Properties / Secured Assets by adopting any of the methods mentioned in Rule 8 (5) of the Security Interest (Enforcement) Rules, 2002. The 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) and the public in general are hereby informed that the said Immovable Property / Secured Asset described in Column (C) would be sold on "as is where is" & "as is what is" basis by holding a Public Auction under Rule 8(5)(c) of the Security Interest (Enforcement) Rules, 2002 adopting the "e-bidding" method and as per the procedure and subject to the applicable terms, conditions and disclaimer

Sl. No.	(A) Name(s) of Borrower(s)	(B) Outstanding dues to be recovered (Secured Debt) (Rs.)	(C) Description of the Immovable Property / Secured Asset (1 Sq. mtr. is equivalent to 10.76 Sq.ft) and Reserve Price	(D) Date of notice under Rule 8(6)	(E) Date of inspection of Immovable Properties / Secured Assets	(F) Last Date & Time of Submission of Bids	(G) Reserve Price EMD Bid Increment Amt.	(H) Date and time of E-Auction
1	MR. M R Ratnasagar (Borrower) Loan Account No: 612838665	Rs. 42,58,981/- (Rupees Forty Two Lakh Fifty Eight Thousand Nine Hundred and Eighty One Only) outstanding as on 30.09.2018	Flat bearing No. SC 102, SC Block, in the First Floor of the multi storied residential building named 'PURVA SEASONS', measuring about 1375 sq. ft. built up area, containing Three Bed and inclusive of balconies and utility space, together with One Stacked Covered parking space (One above the Other) and an undivided share, title and interest in the land of 626.70 sq. ft [UDS]; bearing Municipal No. 92, BBMP Ward Number 83, C V Raman Nagar, situated at Benniganahalli Village, Krishnarajapuram Hobli, Bangalore East Taluk, Bangalore.	05.11.2018	23.02.2019 & 01.03.2019	11.03.2019	Rs. 90,00,000/- [Rupees Ninety Lakh Only]. EMD is Rs. 9,00,000/- [Rupees Nine Lakh Only] Bid Increment is Rs.20,000/- [Twenty Thousand Only]	13.03.2019 from 3pm to 3.30 pm

*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.
 NOTE: To the best of knowledge and information of the Authorized Officer of HDFC Limited, there are no other encumbrances in respect of the above immovable properties / Secured Assets mentioned above.

DISCLOSURE OF ENCUMBRANCES / CLAIMS.
 1. The secured asset is being sold on "AS IS WHERE IS" and "AS IS WHAT IS" basis.
 2. The particulars in respect of the Immovable Property / Secured Asset specified herein above have been stated to the best of the information and knowledge of the Authorised Officer / HDFC Ltd. However, the Authorised Officer / HDFC Ltd. 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 above mentioned 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, sundry creditors, vendors, suppliers and other charges known and unknown, 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 IA of Income Tax Act.

TERMS & CONDITIONS OF SALE:

- Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed Bid Document, Offer Letter, this Public Notice and any other related documents.
- Secured Asset is available for inspection as mentioned in column (E) hereinabove.
- Electronic Copy of Bid Document can be obtained on-line from the website <https://www.disposalhub.com> or Hard Copy can be obtained at #51, HDFC House, HDFC Limited, Kasturba Road, Bangalore 560 001
- 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 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 Mr. Yogesh.N.Mr. Shridhar Chinni, officials of HDFC Limited through Tel. No. 080 41182125/126
- Earnest Money Deposit (EMD) amount of 10% Offer amount shall be deposited by the bidders through Demand Draft / Pay Order in Favour of "HDFC Limited" payable at par. Minimum bid increment amount as indicated in Column (G) above for respective properties / Secured Assets. The offer amount shall be above the Reserve Price and bidders shall improve their offers in multiples of 'Bid Incremental Amount' indicated in Column (G) above.
- Bid document duly filled in along with the details of payment of EMD shall be submitted at Online in the Web Portal: <https://www.disposalhub.com>.
- The Last Date & Time of submission of bids with all necessary documents and EMD in stipulated manner is indicated in Column (F) hereinabove.
- Incomplete Bid Documents or bids with inadequate EMD amount or bids received after the date indicated in Column (F) hereinabove shall be treated as invalid. Conditional offers shall also be treated as invalid.
- M/s. NexXen Solutions Private Limited would be assisting the Authorized Officer in conducting the auction through an e-bidding process.
- All the bidders will have to submit their required documents (as mentioned therein and in this sale notice within the stipulated date and time mentioned in Column (F)) online through the Web Portal: <https://www.disposalhub.com> through accessing with their User ID & Password generated by themselves through the Registration Process in the Web Portal (<https://www.disposalhub.com>). For any query or assistance, bidders are advised to contact 'Client Service Delivery Department (CSD)' of M/s. NexXen Solutions Private Limited by dialing Contact No. +91-98100 29926, +91-124-4 233 933, +91-98100 29933 or they may send e-mail to 'csd@disposalhub.com' for any query and/or necessary trainings on e-bidding Process.
- The auction by way of e-bidding will be conducted on the date and time indicated in Column (H).
- The Immovable Property / Secured Asset shall not be sold below the Reserve Price.
- On sale of the property, the purchaser shall not have any claim of whatsoever nature against HDFC Ltd or its Authorised Officer.
- The e-bidding would commence and end at the time indicated in Column (H) above. However, if a bid is received 5 (five) minutes prior to the closing time indicated therein, it would get extended by 5 (five) minutes every time a bid is received from any of the bidder(s). The e-bidding Process would end, if there is no bid for the period exceeding 5 (five) minutes.
- In case the dues, together with all costs, charges and expenses incurred by HDFC Ltd. are tendered by the above named Borrower at any time before the date fixed for sale or transfer, then the said Immovable Property / Secured Asset shall not be sold or transferred as envisaged under Section 13 (8) of the Act and all the bids received, shall be returned without any liability/claim/recourse against HDFC Ltd.
- It shall be at the discretion of the Authorised officer to cancel the e-Auction proceeding for any reason and return the EMD submitted and HDFC Ltd. will not entertain any claim or representation in that regard from the bidders.
- The Authorized officer has the absolute rights 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.
- The sale shall be conferred on the highest bidder subject to confirmation by the Authorised Officer or the Competent Authority of HDFC Ltd.
- EMD of the Successful Bidder shall be adjusted and for all other unsuccessful bidders, the same shall be refunded within 10 days from the date of e-Auction. The Earnest money deposit will not carry any interest.
- Along with Bid Documents the Bidder(s) should also attach his/her Photo Identity Proof such as copy of the Aadhaar Card, Passport, Election Commission Card, Ration Card, Driving License, PAN Card issued by the Income Tax department etc. and the proof of residence countersigned by the bidder herself/himself.
- The Successful Bidder shall be required to pay 25% of the Highest Offer Amount (including the amount of EMD) immediately on confirmation of the Offer Acceptance by HDFC Ltd 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 or such extended period as may be agreed upon in writing between the parties. If the balance amount is not remitted within stipulated / agreed time, the amount of 25% will stand forfeited.
- Prospective Purchasers at large are hereby informed that HDFC Ltd 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 Limited to deal with sale of Immovable property can be obtained only from the office of HDFC Ltd at the address mentioned above

Note: Bidding in the last minute and second should be avoided in bidders own interest. Neither HDFC Ltd. nor the e-Auction Service Provider shall be responsible for any lapses / failure (Internet failure, Power failure, Technical Failure at Bidder's end etc.) on the part of the Bidder. 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 and bid in the e-Auction successfully.

Date: 07.02.2019
 Place: Bengaluru
 For Housing Development Finance Corporation Ltd.
 Authorized Officer under SARFAESI Act, 2002

