

AUCTION SALE NOTICE - (Sale Through E-Bidding Only)

{For immovable property (ties) / secured asset (s)}

Whereas the undersigned being the Authorized Officer of Housing Development Finance Corporation Limited [hereinafter called "HDFC Limited"] under the Securitization 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) as the case may be, whose name/s have been indicated in column (A) below, to repay the outstanding amount indicated in column (B) written against each of them within 60 days from the date of receipt of the said notice or within 60 days from date of publication of the demand notice in the newspapers, as applicable.

However, upon the Borrower(s)/Mortgagor(s) / Legal Heir(s) and Legal Representative(s) as the case may be having failed to repay the amount/s and/or discharge the loan liability in full, the Authorized Officer of HDFC Ltd has taken over possession and control of the respective immovable properties / secured assets mortgaged with HDFC Limited, described in column (C) herein below, to recover the said outstanding amount, in exercise of powers conferred on the Authorized Officer under section 13 (4) of the Act.

Further, Notice is hereby given to you all i.e. the Borrower(s)/Mortgagor(s) / Legal Heir(s) and Legal Representative(s) as the case may be, under Rule 8(6) of the Security Interest (Enforcement) Rules 2002 that the Authorized Officer of HDFC Ltd. shall now proceed to sell the immovable properties / secured assets mentioned below by adopting any of the methods mentioned in Rule 8(5) of the above Rules. Further, if the sale proceeds of such sale are not sufficient to cover the entire outstanding dues of HDFC Ltd., then (you all) the Borrower(s)/Mortgagor (s) / Legal Heir(s) and Legal Representative(s) as the case may be shall be jointly and severally liable to pay the amount that falls short of total dues in the respective loan account(s) to HDFC Ltd.

Now, the Borrower(s)/Mortgagor(s) / Legal Heir(s) and Legal Representative(s) as the case may be, mentioned herein below in column (A) in particular and the public in general are hereby also informed that the said immovable properties / secured assets would be sold on "as is where is" & "as is what is" basis on the date as specified in column (D) and on the time and venue as mentioned herein by inviting tenders from the public in sealed envelopes as envisaged under rule 8(5)(b)(c) of the rules and as per the procedure followed by the terms and conditions stated below.

For detailed terms and conditions of the sale, please Visit the Secured Creditor's (HDFC) Website i.e. www.HDFC.com or the same may be collected from our regional office along with tender form.

Sl. No.	Name/s of Borrower(s)/ Mortgagor (s) / Guarantor(s) / as the case may be	Outstanding Dues to be recovered (Secured Debt) (Rs.)	Location / Detail(s) of the Immovable Property (ies)/ Secured Asset (s) , Reserve Price (Rs.) (1 Sq. mtr. is equivalent to 10.76 Sq. ft.)	Date and time of Auction	Type of the Possession
(A)	(B)	(C)	(D)		
1.	Mrs.Joyce Alex (Mother) And Other Known And Unknown Legal Heir(s), Legal Representative(s), Successors And Assigns of Mr.Alex Benedict Sagaya Aroon (Borrower) (Since Deceased) Mahindra Aqua Lilly, Villa No-122B, Plot No.1 to 124, Thenmelpakkam & Kunnavakkam, Chengalpet Taluk, Chennai - 603209.	Rs.1,19,31,079/- As on 30-Apr-19 (Total outstanding As on 18-Jan-2021 Rs.1,42,07,436/-)*	All that piece and parcel of Land bearing Plot No.3, Unit No.122B measuring 2092 Sq.ft., having a builtup area of 2348 Sq.ft., Carpet Area of 1926 Sq.ft., and Saleable Area of 2730 Sq.ft., in the said Plot No.3 comprised in Survey No. H 15/1 (Part) situated in Hanumanthai Village, Chengalpet Taluk and Kancheepuram District, Bounded on the North by- 5 m Wide Internal Road laid by MRDL comprised in Survey No.H 15/1 of Hanumanthai Village, South by-20 m Wide Internal Road laid by MRDL comprised in Survey No.H 15/1 of Hanumanthai Village, East by- Unit No. 122A comprised in Survey No.H 15/1 of Hanumanthai Village & West by- Unit No.122C comprised in Survey No.H 15/1 of Hanumanthai Village. The said property is situated within the Registration District of Kancheepuram and Sub Registration District of Chengalpet Reserve Price: Rs.1,15,00,000/-	11 - February - 2021 10.00 a.m to 10.30 a.m	Physical
2.	Borrower / Mortgagor : Mrs.P.Laavanya Bobby, Co-Borrower : Mr.P.K.Prabhukumar, No-W-638, D - Sector, 8th Street, Anna Nagar West Extn, Chennai - 600101.	Rs.1,37,37,484/- As on 27-Apr-18 (Total outstanding As on 18-Jan-2021 Rs.1,84,19,696 /-)*	All that piece and parcel of property bearing Flat No.S-1 on Second Floor measuring an extent of 1316 Sq ft., of BUA together with UDS of 710 sq and one covered car park at Plot "E" alongwith all areas appurtenant thereto in the building called PJP'S Royal Enclave-Block-E, situated at Plot A B C D & E, comprised in S No 86/13A and 86/13B, T S No.99/3, Block No.39 of Tiruvanmiyur Village, Velachery Taluk, Pillayar Koil Street, Rajaji Nagar, Thiruvanmiyur, Chennai-600 041, and the plot being bounded on the North By : 12 Feet Passage and Land Marvel Apartments, South By : Muruges Naicker's Property, East By : 20 Feet Road, Pillaiyar Koil Street and West By : Plot No-D, and the property situated within the Registration District of Chennai South and Sub Registration District of Joint – I, SRO, Saidapet. Reserve Price: Rs.98,70,000/-	11 - February - 2021 10.15 a.m to 10.45 a.m	Physical
3.	Borrower/s Mortgagor/s : Mrs.B. Parimala, Co-Borrower - Mr.R.G. Balasubramanian, No.9, Amman Koil Street, Vanuvampet, Chennai - 600091.	Rs.98,43,077/- As on 31-May-19 (Total outstanding As on 18-Jan-2021 Rs.1,18,26,503/-)*	All that piece and parcel of residential apartment bearing Unit No.602, a Regular 2 BHK Apartment on Floor No.6 in the building named "TUXEDO" having Super Built area of 1217 Sq.ft., (along with two open car parking space) together with 423 Sq.ft of Undivided Share of Land out of 73 Cents of Land as per document (68 cents as per Patta and 63.7 Cents as per site actual) comprised in Old S.No.635/2, New T.S. No. 1/17, Block No.176, Velachery Village, Mambalam Guindy Taluk, Chennai District, bounded on the North by-Land belonging to Angu Chettiar (now residential Apts) South by-Inner Ring Road, East by-Land belonging to Elumalai (Esthel Homes Golden Square) and West by- Land belonging to S.A.K.Umardeen (now residential Apts). The said property is situated within the Registration District of Chennai South and Registration Sub District of Velachery. Reserve Price : Rs.96,00,000/-	11 - February - 2021 10.30 a.m to 11.00 a.m	Physical
4.	Borrower/s/ Mortgagor/s : Mr. Vignesh Rangaswamy, Co-Borrower : Mrs.R. Arumbuselvi, No.120, Palaniappa Nagar, Krishna Street, Valasaravakkam, Chennai-600087.	Rs.36,79,075/- As on 30-Apr-2019 (Total outstanding As on 18-Jan-2021 Rs.44,95,207/-)*	All that piece and parcel of Residential Flat on the 2nd Floor of the building named "AISHWARYAM FLATS" bearing Flat No.S3 having a builtup area of 1085 Sq.ft.along with 517.01 Sq.ft of undivided share in the land measuring an extent 3246 Sq.ft., out of 6198 Sq.ft., bearing Plot Nos.A2 & A3 situated in Irandamkattalai Village, Sriperumbudur Taluk and Kancheepuram District, Comprised in Survey No.88/1 Boundaries for Plot A2- North by-Plot No.A1, South by-Plot No.A3, East by-24 Feet Road & West by-Survey Nos.85 & 86 Boundaries for Plot A3- North by-Plot No.A2, South by-Survey Nos.88/2, 3 & 4, East by-24 Feet Road & West by-Survey Nos.85 & 86. The said property is situated within the Registration District of Chennai Central and Sub Registration District of Pammal. Reserve Price: Rs.25,00,000/-	11 - February - 2021 10.45 a.m to 11.15 a.m	Physical
5.	Borrower/s/ Mortgagor/s : Mrs.T.Papitha Christobel, Co-Borrower - Mr.A.Paul Raj (since Deceased) and other Known And Unknown Legal Heir(s) And Legal Representative(s) of Mr.A.Paul Raj (since Deceased). 1/497 Ground Floor, Gajendran Nagar – 1st Street, Perumbakkam, Medavakkam, Chennai – 600100.	Rs.22,31,672/- As on 21-Feb-2017 (Total outstanding As on 18-Jan-2021 Rs.37,31,996/-)*	All that piece and parcel of property bearing Flat No- F2 measuring 647 Sq.ft of built up area on the First Floor in together with common area and undivided share of land of 350 Sq.ft out of the extent of 2087 sq.ft, Veerathar Residency comprised in Plot No.67, Kurinji Street, Sree Rajeswari Nagar, Guduvanchery bearing S.Nos. 120/3 & 120/4 Sub Division S.No. 120/50 Patta No. 982, 51 Vallancheri Village, Chengalpet Taluk, Kattankulathur Panchayath Union, Maraimalai Nagar Municipality, Kancheepuram District. Bounded on the North by Plot No.81, South by 24 feet wide road, East by Vacant land, West by Plot No.68 measuring on the Northern side 35 feet, Southern Side 34 feet, Eastern Side 61 feet, Western Side 60 feet within Registrastion District of Changalpat and Sub – Registration District of Chenagalpet Joint – II. Reserve Price: Rs.14,50,000/-	11 - February - 2021 11.00 a.m to 11.30 a.m	Physical
6.	Borrower/s/ Mortgagor/s : Mr.S.Chokkalingam, No-6/7, Varadarajan Street, Vijayalakshmiapuram, Ambattur, Chennai - 600053.	Rs.19,07,497/- As on 07-Dec-2016 (Total outstanding As on 18-Jan-2021 Rs.31,80,563/-)*	All the piece and parcel of the property bearing Flat No.G3 in Ground Floor, "GR FLATS" situated at Plot No.89, Door No.10, Jagadhambal Street, Vijayalakshmiapuram, Oragadam Village, Ambattur Taluk, Chennai 600053 comprised in Ayan Manavari Survey No.179/3(old Paimash No.1260, 1262, 1263) measuring 425 Sq.ft of plinth area with common rights, E.B. connection, water connections, common areas, common usages etc., together with the 6.89% or 251 Sq.ft undivided share of land out of total extent admeasuring about 3644 Sq.ft or thereabouts bounded on the North by Plot No.95 of A.K Ganesan & Plot No.96 by K.Raghanda Reddy, East by Plot No.90, West by Plot No.88, and South by 20 feet common road, and situated within the Registration District of North Chennai and Sub-Registration District of Ambattur. (morefully described in the sale deed bearing doc no-12372/2014 dt 08/09/2014 executed in favour of Chockalingam S) Reserve Price: Rs.13,00,000/-	11 - February - 2021 11.15 a.m to 11.45 a.m	Physical
7.	Borrower / Mortgagor : Mrs.Shanthi Raghavachari, Co-Borrower : Ms.Nandita Hariharan Co-Borrower : M/s.Care It Solutions Pvt Ltd., Old No-5, New No-1/1, 1st Cross Street, Seethammal Colony, Alwarpet, Chennai - 600018.	Rs.4,88,26,532/- As on 27-Apr-18 (Total outstanding As on 21-Jan-2021 Rs.7,00,96,630/-)*	Item – I : All that piece and parcel of Flat Nos.-F1 in First Floor respectively measuring an extent of 1335 sq ft., together with an UDS of 710 sq ft. and one covered car park alongwith all areas appurtenant thereto in the building called PJP'S Royal Enclave-Block-D, situated at Plot A B C D & E, comprised in S No.86/13A and 86/13B, T S No.99/3, Block No.39 of Tiruvanmiyur Village, Velachery Taluk, Pillayar Koil Street, Rajaji Nagar, Thiruvanmiyur, Chennai-600 041, and the plot being bounded on the North By : 12 Feet Passage and Land Marvel Apartments, South By : Muruges Naicker's property, East By : Plot No.E and West By : Plot No-C, and the property situated within the Registration District of Chennai South and Sub Regsitation District of Joint – I, SRO, Saidapet. Reserve Price:Rs.1,00,12,500/- Item – II : All that piece and parcel of Flat Nos.- F2 in First Floor respectively measuring an extent of 1239 sq ft., together with an UDS of 665 sq ft and one covered car park alongwith all areas appurtenant thereto in the building called PJP'S Royal Enclave-Block-D, situated at Plot A B C D & E, comprised in S No.86/13A and 86/13B, T S No.99/3, Block No.39 of Tiruvanmiyur Village, Velachery Taluk, Pillayar Koil Street, Rajaji Nagar, Thiruvanmiyur, Chennai-600 041, and the plot being bounded on the North By : 12 Feet Passage and Land Marvel Apartments, South By : Muruges Naicker's property, East By : Plot No.E and West By : Plot No-C, and the property situated within the Registration District of Chennai South and Sub Regsitation District of Joint – I, SRO, Saidapet. Reserve Price: Rs.92,92,500/- Item – III : All that piece and parcel of Flat Nos.- S1 Second Floor respectively measuring an extent of 1335 sq ft., together with an UDS of 710 sq ft. and one covered car park alongwith all areas appurtenant thereto in the building called PJP'S Royal Enclave-Block-D, situated at Plot A B C D & E, comprised in S No.86/13A and 86/13B, T S No.99/3, Block No.39 of Tiruvanmiyur Village, Velachery Taluk, Pillayar Koil Street, Rajaji Nagar, Thiruvanmiyur, Chennai-600 041, and the plot being bounded on the North By : 12 Feet Passage and Land Marvel Apartments, South By : Muruges Naicker's property, East By : Plot No.E and West By : Plot No-C, and the property situated within the Registration District of Chennai South and Sub Regsitation District of Joint – I, SRO, Saidapet. Reserve Price: Rs.1,00,12,500/- Item – IV : All that piece and parcel of Flat Nos.- S2 Second Floor respectively measuring an extent of 1239 sq ft., together with an UDS of 665 sq ft and one covered car park alongwith all areas appurtenant thereto in the building called PJP'S Royal Enclave-Block-D, situated at Plot A B C D & E, comprised in S No.86/13A and 86/13B, T S No.99/3, Block No.39 of Tiruvanmiyur Village, Velachery Taluk, Pillayar Koil Street, Rajaji Nagar, Thiruvanmiyur, Chennai-600 041, and the plot being bounded on the North By : 12 Feet Passage and Land Marvel Apartments, South By : Muruges Naicker's property, East By : Plot No.E and West By : Plot No-C, and the property situated within the Registration District of Chennai South and Sub Regsitation District of Joint – I, SRO, Saidapet. Reserve Price: Rs.92,92,500/-	11 - February - 2021 11.30 a.m to 12.00 a.m 11 - February - 2021 11.45 a.m to 12.15 a.m 11 - February - 2021 12.00 Noon to 12.30 p.m. 11 - February - 2021 12.15 Noon to 12.45 p.m.	Physical Physical Physical Physical
8.	Borrower/s/ Mortgagor/s : Mr.J. Vetrivelan, No.5/1023, MKB Nagar, 15th Central Cross Street, Vyasarpadi, Chennai - 600039.	Rs.21,58,904/- As on 13-Feb-2018 (Total outstanding As on 21-Jan-2021 Rs.31,48,121/-)*	All that piece and portion of Flat No.T-18, in Third Floor, Block-III, in project named "COMPACT HOMES – BEHAG – I" Flat Measuring 510 Sq ft., built up area (Plinth area plus a proportionate common area) together with 303 Sq ft., of undivided share out of 162 cents (70561 Sq.ft), situated in No.157, Poonjeri Village, Thirukalukundram Taluk, Comprised in Various Survey No's.24/3B2 (R S No.24/3B2B), 23/1B, 23/2B, 23/2A Part in Kanchipuram District lying within the registration district of Chengalpat and the Sub-Registration District of Thirukazhukundram. Reserve Price: Rs.10,00,000/-	18 - February - 2021 10.00 a.m to 10.30 a.m	Physical

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

We invite your attention to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured assets.

The secured asset is being sold on "AS IS WHERE IS" and "AS IS WHAT IS" basis. 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 abovementioned Immovable Property / Secured Asset, before submitting the bids. 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. 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 stipulated in the prescribed Tender Document and in this Notice. Further details of the immovable properties / Secured Assets and Tender Documents obtained from the Authorized Officer of Housing Development Finance Corporation Limited (HDFC) – at Ground Floor, Overseas Towers, No.756-L, Anna Salai, Chennai-600002, within working hours of any working day i.e 9.30 am to 5.15 pm. Property is available for inspection between 10.00AM to 1.00 PM on the date **06-February-2021**. In case of any difficulty in obtaining Tender Documents or Inspection of Property(ies) and for queries please contact **044-28884861 / 28884874 / 9092010687 / 9629691681 / 98400 85471 / 98400 74988**
- Sealed Tenders (in the prescribed Tender Documents along with 10% of the offer amount towards Earnest Money Deposit (EMD) should be deposited in the Tender Box kept at HDFC Limited, – at Ground Floor, Overseas Towers, No.756-L, Anna Salai, Chennai-60000, on or before for **(Sl. No. 1 to 7) 10-February-2021 and (Sl. No. 8) 17- February 2021**, 5.00 pm Payments should be made only by Demand Drafts / Pay Orders drawn on a Scheduled Bank in favour of "HDFC Limited" payable at Chennai. Tenders that are not duly filled up or tenders not accompanied by the EMD or Tenders received after the above date prescribed herein will not be considered / treated as valid tenders, and shall accordingly be rejected. Documents along with Tender Documents/ Online Auction catalogue the Tenderer/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 tenderer/ offeror herself/himself.
- The Borrower of the immovable property / Secured Assets may, if they so desire, give / sponsor their best possible valid offer(s) for the immovable property / Secured Assets offered for sale provided that the terms and conditions of sale are duly complied with.
- Statutory dues like property taxes / cess and / or Builder / Society dues, contribution to building repair funds, transfer charges etc. should be ascertained by the tenderer(s) / offerer(s) / prospective purchaser(s) and the same shall be paid by the purchaser prior to execution of the Sale Certificate. The stamp duty and registration charges as applicable in respect of the sale certificate to be executed shall be paid by the purchaser alone.
- The public in general and the tenderers/offerers are hereby cautioned from dealing with any individual or persons representing or claiming to be authorized agent/s of HDFC. Please do not come in trap of unscrupulous brokers/estate agents.
- HDFC Limited reserves its right to accept or to reject the highest and / or all offer/s without assigning any reasons whatsoever.
- On sale of the property the purchaser shall not have any claim of whatsoever nature against HDFC Ltd or its Authorized Officer.
- Upon receipt of Bid with the necessary documents as mentioned therein and in this sale notice within the stipulated date and time mentioned in column (D) , a password/ user ID would be provided by E-Procurement Technologies Limited, to eligible bidders for participation in online auction.
- The e-bidding would commence and end at the time indicated in Column (D) 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.
- E-Procurement Technologies Ltd., would be assisting the Authorized Officer in conducting the auction through an e-bidding process.
- 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://hdfcltd.auctiontiger.net>
- Necessary trainings will be provided by E-Procurement Technologies Ltd., for the purpose.
- 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 Ltd will not entertain any claim or representation in that regard from the bidders.
- 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. The sale shall be conferred on the highest bidder subject to confirmation by HDFC Ltd.
- 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
- The successful bidder shall be required to pay 25% of the offer amount (including the amount of EMD) immediately Ltd 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. Payment should be made only by DD/RTGS.

Note: Bidding in the last minute and second should be avoided in bidders own interest. Neither HDFC Ltd. 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 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.

In case of any difficulty in obtaining Tender Documents/ Online Auction inspection of the immovable properties / Secured Assets and for queries, please contact : HDFC Limited on 044-28884861 / 28884874.

Date : 25 - January - 2021
Place : Chennai

For Housing Development Finance Corporation Limited
sd/- Authorised Officer

