



# HOUSING DEVELOPMENT FINANCE CORPORATION LTD

HDFC House, P.B. No.1667, Ravipuram Junction., MG Road, Kochi 682015. Tel: 0484-6661200, 2359025, Fax: 0484-2358865. Email: info.kochi@hdfc.com Email: info.kochi@hdfc.com/web: www.hdfc.com. CIN L70100MH1977PLC019916

## AUCTION SALE NOTICE

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 indicated in Column (A) that the immovable property described in Column (C) is 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 Housing Development Finance Corporation Limited (HDFC Ltd) Secured Creditor, will be sold on "As is what is" and "What ever there is" as per the details mentioned below: Notice is hereby given to Borrower/s / Mortgageor(s) / legal heirs, legal representatives (whether known or unknown), executor(s), administrator(s), successor(s) and assign(s) of the respective Borrower(s) / Mortgageor(s) (since deceased), as the case may be, indicated in Column (A) under Rule 8(6) of the Security Interest (Enforcement) Rules, 2002. For detailed terms and conditions of the sale, please refer to the link provided in Housing Development Finance Corporation Limited (HDFC Ltd) Secured Creditor's website i.e. [www.HDFC.Com](http://www.HDFC.Com).

A	Name/s of Borrower(s)	<b>MRS. SHEEBA JOSEPH, C/O A M THOMAS, ATTUMUKKUKUNNEL, THIDANAD P O, PAKKAYAM, KOTTAYAM - 686 123</b> <b>MR. SAJI THOMAS, S/O THOMAS MATHEW, ATTUMUKKUKUNNEL, THIDANAD P O, PAKKAYAM, KOTTAYAM - 686 123</b>			
B	Outstanding as on	Outstanding amount as on 31-10-2022 <b>Rs. 27,74,928/-</b> together with further interest and cost			
C	Description of the Immovable Property	AN EXTENT OF 10.68 ARES (1068 SQ.MTS) OF LAND IN SY NO: 1822/1/1, RE SY NO: 39/4-6 & 39/4, RE SY BLOCK NO: 45 SITUATED AT KONDOOR VILLAGE, MEENACHIL TALUK, KOTTAYAM DISTRICT TOGETHER WITH RESIDENTIAL BUILDING SITUATED THEREIN AND ALL RIGHTS APPURTENANT TO IT OBTAINED AS PER DOCUMENT NO: 528/12 OF IRATTUPETTA SRO. <b>BOUNDARIES - EAST: PANCHAYAT ROAD. NORTH : PROPERTY OF MUNDAKKAL WEST: PROPERTY OF PLATHOOTAM, SOUTH : ROAD</b>			
D	Type of Possession	PHYSICAL	Suit No.	21928	G Date of Auction and time <b>19 - 01 - 23 ; 3 pm</b>
E	Reserve Price (Rs.)	Rs.22,00,000/-	F EMD	Rs.2,20,000/-	

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

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 Ltd. (2). 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 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, 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 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). The Bid Document can be collected / obtained from the Authorized Officer of Housing Development Finance Corporation Limited (HDFC Ltd.) having its address mentioned above on any working day during office hours. (7). The Bid Document will also be available at site on the respective date fixed for inspection of the Immovable Property / Secured Asset. (8). Properties / Secured Assets are available for inspection on **18-01-2023** between 11 a.m. and 2 p.m. (9). 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 the Authorised Officer, Telephone: 0484-6661200 (10). Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the bidders through Demand Draft / Pay Order in Favour of "HDFC Limited" payable at par in sealed envelope and shall be submitted at Kochi. (11). The offer amount (to be mentioned in Bid document) shall be above Reserve Price and bidders shall improve their offers in multiples of Bid incremental amount which will be decided and disclosed by the Authorised officer at the time of auction. (12). The last date of submission of bids in prescribed Bid Documents with all necessary documents and EMD in stipulated manner is **18-01-2023** (13). Incomplete Bid Documents or bids with inadequate EMD amount or bids received after the date indicated at Sr. No 12 hereinabove shall be treated as invalid. (14). Conditional offers shall also be treated as invalid. (15). The auction will be conducted on the date and time indicated in Column (G). Bids will be opened on the date and time indicated in Column (G) in the presence of the Authorised Officer. (16). The bidders or their duly authorized representatives may choose to remain present on the day and time fixed for opening the bids, inter alia, for negotiations / raising / revising / improving their respective bids / offers. (17). The Immovable Property / Secured Asset shall not be sold below the Reserve Price. (18). On sale of the property the purchaser shall not have any claim of whatsoever nature against HDFC Ltd or its Authorised Officer. (19). 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. (20). 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. (21). The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. HDFC Ltd. (22). 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. (23). 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. (24). 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. (25). The date of Sale is declared holiday, subsequent to this notice, the sale will be conducted on the next working day.

CAUTION NOTE: Prospective purchaser 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.

Place: Kochi.

Date: 30 - 11 - 2022

HDFC Limited, HDFC House, Ravipuram Jn., MG Road, Ernakulam -15

Reg. Office:- Ramon House, HT Parekh Marg, 169, Backbay Reclamation, Churchgate, Mumbai-400020

Sd/- (Authorized Officer),

