

Madurai



Piramal
Capital & Housing Finance

PIRAMAL CAPITAL & HOUSING FINANCE LTD.
(Formerly Known as Dewan Housing Finance Corporation Ltd.)
CIN : L65910MH1984PLC032639

Registered Office: Unit No.-601,6th Floor, Piramal Amiti Building, Piramal Agastya Corporate Park, Kamani Junction, Opp. Fire Station, LBS Marg, Kurla (West), Mumbai - 400070 –T +91 22 3802 4000

Branch Office: 171A & 171BLBR Complex, Rajanaidu Road, Sivanandha Colony, Coimbatore-641012

Contact Person: 1. Babakrishnan Pbs - 9944144811, 2. Karthikeyan - 9095955505, 3. Vishal Ketele - 9584966853

E-Auction Sale Notice – Fresh Sale

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Piramal Capital & Housing Finance Limited (Formerly Known as DHFL) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrower/s, offers are invited by the undersigned for purchase of immovable property, as described hereunder, which is in the physical possession, on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', Particulars of which are given below:

Loan Code / Branch / Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Property Address _final	Reserve Price	Earnest Money Deposit (EMD) (10% of RP)	Outstanding Amount (01-12-2022)
Loan Code No. 00011161, Madurai (Branch), Balambikai K (Borrower), Kaliraj K (Co Borrower 1)	Dt: 20-02-2020 , Rs.16,14,694/-, (Rs. Sixteen lakh Fourteen Thousand Six Hundred Ninety Four Only)	All the piece and parcel of the Property having an extent of 1040 Sq.Ft. situated in D No: 4/196, S No: 965/1B2 Ayyanar Nagar, Near Telephone Exchange Nagampatti Village Vedasandur Tamil Nadu - 624710 Boundaries As North : Residential House, South & West : Vacant Land, East : 20 Feet Wide Road.	Rs.17,20,000/- (Rs. Seventeen lakh Twenty Thousand Only)	Rs.1,72,000/- (Rs. One lakh Seventy Two Thousand Only)	Rs.23,99,407.16/- (Rs. Twenty Three lakh Ninety Nine Thousand Four Hundred Seven Only and Sixteen Paise)
Loan Code No. 00010174, Madurai (Branch), Ramesh M (Borrower), Mogana R (Co Borrower 1)	Dt : 21-03-2022 , Rs. 7,90,293/-, (Rs. Seven lakh Ninety Thousand Two Hundred Ninety Three Only)	All the piece and parcel of the Property having an extent of 1688 Sq.Ft. situated in PlotNo:40,S.No:112/12,112/14Alanganagar, Pillaivalay Village Vaniyangudi Panchayat Sivagangai Tamil Nadu - 630502 Boundaries As North : 20' Road South : House (Plot No:33) East : Plot No:39 West : Plot No:41	Rs.24,60,000/- (Rs. Twenty Four lakh Sixty Thousand Only)	Rs.2,46,000/- (Rs. Two lakh Forty Six Thousand Only)	Rs.842,726.60/-, (Rs. Eight lakh Forty Two Thousand Seven Hundred Twenty Six Only and Sixty Paise)
Loan Code No. 00009735, Madurai (Branch), Dhandapani S (Borrower), Deaivanai S (Co Borrower 1)	Dt: 19-11-2019 , Rs.16,12,026/-, (Rs. Sixteen lakh Twelve Thousand Twenty Six Only)	All the piece and parcel of the Vacant Land having an extent of 1575 Sq.Ft. situated in New TSNo: 26 part, Old TSNo: 47 Trichy Road South Side, Near Over Bridge, Within Dindigul Corporation limits, Dindigul Tamil Nadu - 624001 Boundaries As North : East-West Street, South : Lands in New TSNo:55/1A1, East : TSNo: 26 part of R Prabhu (POA), West : Lands in New TSNo:29	Rs.35,50,000/- (Rs. Thirty Five lakh Fifty Thousand Only)	Rs.3,55,000/- (Rs. Three lakh Fifty Five Thousand Only)	Rs.24,68,135.20/- (Rs. Twenty Four lakh Sixty Eight Thousand One Hundred Thirty Five Only and Twenty Paise)
Loan Code No. 00006056, Madurai (Branch), Ilangovan T (Borrower), Sumathi S (Co Borrower 1)	Dt: 24-09-2021 , Rs. 13,06,634 /-, (Rs. Thirteen lakh Six Thousand Six Hundred Thirty Four Only)	All the piece and parcel of the Vacant Land having an extent of 2200.50 Sq.Ft. situated in S.No.27/1B, Mutta Colony, TPK Main Road, Thirupparankundrum Madurai Corporation Madurai Tamil Nadu - 625005 Boundaries As North : RS No. 27/1A & 4A, South : Vacant Site of K S Senthil, East : 20 Feet Wide North South Road and Anbuka, West : Land in RS No. 26	Rs.22,30,000/- (Rs. Twenty Two lakh Thirty Thousand Only)	Rs.2,23,000/- (Rs. Two lakh Twenty Three Thousand Only)	Rs.13,59,214.48 /- (Rs. Thirteen lakh Fifty Nine Thousand Two Hundred Fourteen Only and Forty Eight Paise)

DATE OF E-AUCTION: 27-02-2023, FROM 11.00 A.M. TO 2.00 P.M (WITH UNLIMITED EXTENSION OF 5 MINUTES EACH), LAST DATE OF SUBMISSION OF BID: 25-02-2023, BEFORE 4.00 P.M.

TERMS AND CONDITIONS OF THE AUCTION:

The sale shall be subject to the terms & conditions as described below:-

- The asset will not be sold below the reserve price.
- In case of single bidder, the bidder/purchaser has to bid with an minimum increment amount of Rs. 10,000/- for property upto 3cr RP & More than 3 Cr (Property Reserve Price) bid increment amount will be Rs. 1,00,000/-.
- Auction/bidding shall only by "online electronic mode" through the website of the service provider i.e Company Name: M/s. 4Closure, Name of Representative : Mrs. Rekha Kiran; Contact Number : 8142000030; Site : <https://bankauctions.in/>.
- Care has been taken to include adequate particulars of Secured Assets in the Schedule herein above. The Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation.
- The intending bidders are advised to go through the portal <https://bankauctions.in/> for detailed terms and conditions for e-Auction sale before submitting their bids and taking part in the e-Auction sale proceedings and contact the respective Authorized Officer for the concerned property as mentioned herein above against the property.
- Auction shall commence at one increment above the Reserve Price and bidders shall be free to bid among themselves by improving their offer with minimum incremental amount stated herein above.
- 10% Earnest Money Deposit (EMD) DD shall be deposited on or before 25-02-2023, before 4:00 P.M. to the designated Branch in favour of 'Piramal Capital & Housing Finance Limited' along with fully filled bid form and Tender/Sealed Bid/Offer in the prescribed tender forms along KYC. a) Self attested true copy of Identity Card containing Photograph and Residential Address and PAN card of the intending bidder, issued by Govt. of India. Original of the document should be made available for verification by the concerned Authorized Officer. b) Intending Bidder's Mobile Number and E-Mail address.
- The intended bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact **Mrs. Rekha Kiran; Contact Number : 8142000030, Help Line E-mail ID : <https://bankauctions.in>** and For any property related query may contact PCHFL Authorized Officer – Sathishkumar A - 7200055580 during the office hours on any working days.
- In case of stay of sale or Recovery proceeding by any superior court of competent jurisdiction, the auction may either be postponed/cancelled in compliance of such order, without any further notice and the persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement/cancellation etc.
- Only those bidders holding valid user ID and Password and confirmed payment of EMD through Demand Draft shall be permitted to participate in the online e-auction. The Authorized Officer reserves the right to accept or reject any or all bids. Further, the Authorized Officer reserves the right to postpone or cancel or adjourn or discontinue the Auction or vary the terms of the Auction at any time before conclusion of the Auction process, without assigning any reason whatsoever and his decision in this regard shall be final.
- The successful bidder shall have to pay 25% of the purchase amount immediately within 24 hours (including Earnest Money Already paid) from knocking down of bid in his/her favor, in the same mode as stipulated in clause 7 above. The balance of the purchase price shall have to be paid in the same mode as stipulated in clause 7 above within 15 days of acceptance/confirmation of sale conveyed to them. In case of default, all amounts deposited till then shall be forfeited including earnest money deposit.
- Meagre deposit of 25 % of the Sale Price shall not entitle the successful bidder to get the sale confirmed in his favour. Sale shall be subject to terms and conditions applicable to this e-auction notice and confirmation by the secured creditor to that effect.
- The EMD (without interest) of the unsuccessful bidder will be returned on 3rd day of the closure of the e-auction sale proceedings.
- During e-auction, in case any bid is placed in the last 5 minutes of the closing time of the Auction, the closing time shall automatically get extended for another 5 minutes.
- The sale is subject to final confirmation by the PCHFL. In case if the borrower/guarantors pays the total Outstanding due to the PCHFL before the Date of Auction, then auction sale may be cancelled at the discretion of PCHFL.
- All statutory dues/attendat charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
- The Sale Certificate shall be issued to the highest successful bidder and in the same name in which the Bid is submitted.
- The property is sold on "As is where" and "As is what is" basis and the Authorized Officer or the PCHFL shall not be responsible for any charge, lien, encumbrances, or any other dues to the government or anyone else in respect of properties E-Auctioned. The intending Bidder is advised to make their own independent inquiries regarding the encumbrances, search results and other revenue records relating to the property including statutory liabilities arrears of property tax, electricity dues etc. and shall satisfy themselves before submitting the Bid.
- Properties as mentioned above can be inspected by the prospective bidders at the site with the prior appointment of concerned Branch Manager or Authorized Officer or any other officer identified for the purpose, from 11 A.M. to 3 P.M. on any working day before 25-02-2023.
- PCHFL reserves its right to accept/reject any or all of the offer(s) or bid(s) so received or cancel the sale without assigning any reason thereof.
- In case there is any discrepancy found in Publication of Vernacular Version or English Version then in such case English Version will be considered for the purpose of interpretation. Bidding in the final minutes and seconds should be avoided in the bidders own interest. Neither PCHFL nor Service Provider will be responsible for any failure/lapse (Power failure, Internet failure etc.) on the part of the vendor. In order to prevent such situation bidders are requested to make all the necessary arrangements/alternatives such as backup power supply etc required so that they are able to prevent such situation and continue to participate in the auction successfully.
- It shall be the responsibility of the successful bidder to remit the TDS @ 1% as applicable u/s 194 1-A if the aggregate of the sums credited or paid for such consideration is Rs. 50 Lakhs or more. TDS should be filed online by filling form 26QB & TDS certificate to be issued in form 16B. The purchaser has to produce the proof of having deposited the income tax into the government account within 15 days of e-auction.

STATUTORY 30 DAYS SALE NOTICE UNDER SARFAESI ACT TO THE BORROWER/GUARANTOR / MORTGAGOR

The above mentioned Borrower/Guarantor are hereby notified to pay the sum as mentioned in section 13(2) notice in full with accrued interest till date before the date of auction, failing which property will be auctioned/sold and balance dues if any will be recovered with interest and cost from borrower/guarantor.

Date : 26.01.2023

Place : ROTN

Sd/- (Authorised Officer)

Piramal Capital & Housing Finance Limited

Size : 12cm(W) x 30cm(H)