HINDUJA
HOUSING FINANCE

APPENDIX- IV-A

[See proviso to rule 8 (6)]

Public Notice For E-Auction Cum Sale (Appendix – IV A) (Rule 8(6))

Sale of Immovable property mortgaged to Hinduja Housing Finance Limited (HHF)having its Corporate Office at 167-169, 2ND Floor, Little Mount, Saidapet, Chennai – 600 015. and Branch Office at: -Hinduja Housing Finance Limited-203, 2nd Floor, Padam Business Park Awas Vikas, Agra-282007under the **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002**(hereinafter "Act"). Whereas the Auhorized Officer ("AO") of HHF had taken the possession of the following property/ies pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts/prospect nos. with a right to sell the same on **''AS IS WHERE IS BASIS & AS IS WHAT IS BASIS''** for realization of dues amounting to Rs.**23,99,235**/-. The Sale will be done by the undersigned through e-auction platform provided at the website: https://bankauctions.in/.

Borrower(s) / Co-Borrower(s) /Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property/ Secured Asset	Date of Possession	Reserve Price	Date of Inspection of property
1.Mr. Abhishek Singh (BORROWER) 2. MRS. Richa Richa (CO-BORROWER)	31/12/22 Rs. 2399235/- (Twenty Three Lakh Ninety Nine Thousand Two Hundred Thirty Five only) along with further overdue charges and additional interest	Measuring area 72 sq.mts. Residential House No.B-1/126, Situated at Kalindi Vihar, Mouza Naraich Tehsil Etmadpur District Agra. **Direction/ Boundaries** 1. East by- 6.0 M.W.D Road 2. West by- B Type Plots 3. North by- Plot No.127, 4. South by- Plot No.125	15-12-2023 **Total Out standing Rs. 2399235/- As On Date 31/12/22**	Rs. 15,30,000/-	30-Mar-2024 1100hrs-1400 hrs **EMD Last Date 01-Apr-2024 till 5 pm.**
	Bid Increase Amount 10000			**Earnest Money Deposit (EMD) Rs. 1,53,000/-**	Date/ Time of E-Auction **03-Apr-2024** 1100hrs-1300 hrs.

Mode Of Payment :-

All payment shall be made by demand draft in favour of Hinduja Housing Finance Limited **Payable at AGRA or through** RTGS/NEFT The accounts details are as follows: a) **Name of the account:-** Hinduja Housing Finance Limited,. **b) Name of the Bank:-HDFC,** c) **Account No:-HHFLTDUPLKNAGRAA18 IFSC Code:-HDFC0004989.**

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TERMS & CONDITIONS OF ONLINE E- AUCTION SALE: -

1. The Property is being sold on "AS IS WHERE IS, WHATEVER THERE & WITHOUT RECOURSE BASIS". As such sale is without any kind of warranties & indemnities.
2. Particulars of the property / assets (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of information of the Secured Creditor and Secured Creditor shall not be answerable for any error, mis-statement or omission. Actual extant & dimensions may differ.
3. E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or any representation on the part of the Secured Creditor. Interested bidders are advised to peruse the copies of title deeds with the Secured Creditor and to conduct own independent enquiries /due diligence about the title & present condition of the property / assets and claims / dues affecting the property before submission of bids.
4. Auction/bidding shall only be through "online electronic mode" through the website https://bankauctions.in/Or Auction provided by the service provider M/s.4 Closure, who shall arrange & coordinate the entire process of auction through the e-auction platform.
5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor /service provider shall not be held responsible for the internet connectivity, network problems, own system crash, power failure etc.
6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider M/s.4 Closure. 605A, 6th Floor, Maitrivanam Commercial Complex, Ameerpet, Hyderabad – 500038 (Contact Person: Mr. Bharathi Raju PhoneNo.8142000735, Mr. Subarao Phone No: 8142000061 Email:subbarao@bankauctions.in, Email. bharathi@bankauctions.in For participating in the e-auction sale the intending bidders should register their name at https://bankauctions.in/well in advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider.
7. For participating in e-auction, intending bidders have to deposit a refundable Earnest Money Deposit (EMD) of 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favor of "Hinduja Housing Finance Limited" on or before 03-Apr-2024.
8. The intending bidders should submit the duly filled in Bid Form (format available on https://bankauctions.in/) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized OfficerHHF RegionalOffice**Hinduja Housing Finance Limited- 9th Floor, Unit no – 910, Plot no – TC/G-2/2 & TC/G-5/5, Cyber Heights, VibhutiKhand, Gomtinagar, Lucknow, UP – 226010**.latestby 05:00 PM on 03-Apr-2024. The sealed cover should be super scribed with "Bid for participating in E-Auction Sale- - in the Loan Account No. **UP/LKN/AGRA/A000000018** (as mentioned above) for property of "Mr. Abhishek Singh".
9. After expiry of the last date of submission of bids with EMD, Authorized Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the specified EMD with the Secured Creditor) to the service provider M/s.4 Closure to enable them to allow only those bidders to participate in the online inter-se bidding /auction proceedings at the date and time mentioned in E-Auction Sale Notice.
10. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10" minutes each, i.e. the end time of e- auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension.
11. Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone.
12. Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him BY E-Mail both to the Authorized Officer, Mr.Anand Kumar Mishra, Regional Office

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Hinduja Housing Finance Limited- 9th Floor, Unit no – 910, Plot no – TC/G-2/2 & TC/G-5/5, Cyber Heights, VibhutiKhand, Gomtinagar, Lucknow, UP – 226010and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings.

13. The successful bidder shall deposit 25% of the bid amount (including EMD) on the same day of the sale, being knocked down in his favor and balance 75% of bid amount within 15 days from the date of sale by DD/Pay order/NEFT/RTGS/Chq favoringHinduja Housing Finance Limited.
14. In case of default in payment of above stipulated amounts by the successful bidder / auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put to sale.
15. At the request of the successful bidder, the Authorised Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount.
16. The Successful Bidder shall pay 1% of Sale price towards TDS (out of Sale proceeds) and submit TDS certificate to the Authorised officer and the deposit the entire amount of sale price (after deduction of 1% towards TDS), adjusting the EMD within 15 working days of the acceptance of the offer by the authorized officer, or within such other extended time as deemed fit by the Authorised Officer, falling which the earnest deposit will be forfeited.
17. Municipal / Panchayat Taxes, Electricity dues (if any) and any other authorities dues (if any) has to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property.
18. Sale Certificate will be issued by the Authorised Officer in favour of the successful bidder only upon deposit of entire purchase price / bid amount and furnishing the necessary proof in respect of payment of all taxes / charges.
19. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser.
20. The Authorized officer may postpone / cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 30 days from the scheduled date of sale, it will be displayed on the website of the service provider.
21. The decision of the Authorized Officer is final, binding and unquestionable.
22. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them.
23. **For further details and queries, contact Authorised Officer,** Hinduja Housing Finance Limited, **Mr.** Anand Kumar Mishra **Mob. No. 8318834940.**
24. This publication is also 30 (Thirty) days' notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 8(6) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above-mentioned date / place.

Place: Agra

Authorized Officer
HHFL

Date: 28-Feb-2024

Special Instructions / Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Hinduja Housing Finance Limitednor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

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INDIA POST

SANJAY PLACE SO
SANJAY PALCE
AGRA-282002
OFFICE GSTIN: null

Receipt No SL015373011709114227
Counter No 11

Date 28-02-2024 15:38:01
Operator Name AJAY KUMAR

Sl. No	Reference No	Address	Weight / Vol.Wt(gms)	Add. Info.	Qty	Amount
1	Inland Speed Post EU112522639IN	RICHA , ., 283203	20		1	41.30
2	Inland Speed Post EU112522642IN	ABHISHEK SINGH, .0, 283203	20		1	41.30
3	Inland Speed Post EU112522523IN	ABHISHEK SINGH, ., 282003	20		1	17.70
4	Inland Speed Post EU112522510IN	DHARMVEER VERMA, ., 283203	20		1	41.30
5	Inland Speed Post EU112522395IN	MRS MUNNI DEVI, ., 283203	20		1	41.30
6	Inland Speed Post EU112522381IN	DHARMVEER VARMA, ., 283203	20		1	41.30
7	Inland Speed Post EU112522378IN	MATIN KHAN, ., 283203	20		1	41.30
8	Inland Speed Post EU112522506IN	CHANDNI PARVEEN, ., 283203	30		1	41.30
9	Inland Speed Post EU112522497IN	MAHESH BABU, ., 283203	30		1	41.30
10	Inland Speed Post EU112522625IN	MAHESH BABU, ., 283203	25		1	41.30
11	Inland Speed Post EU112522611IN	INDIRA DEVI, ., 283203	25		1	41.30
12	Inland Speed Post EU112522364IN	ROHIT SHARMA, ., 283203	25		1	41.30
13	Inland Speed Post EU112522483IN	DEEPAK JAIN, ., 282005	25		1	17.70
14	Inland Speed Post EU112522608IN	NEELAM JAIN, ., 282005	25		1	17.70
15	Inland Speed Post EU112522355IN	DAEEPAK JAIN, ., 282005	25		1	17.70
16	Inland Speed Post EU112522470IN	SANTOSH, ., 283203	25		1	41.30
17	Inland Speed Post EU112522599IN	POP SINGH, ., 283203	25		1	41.30
18	Inland Speed Post EU112522347IN	POP SINGH, ., 282001	25		1	17.70
19	Inland Speed Post EU112522466IN	SHIV LAL, ., 283203	25		1	41.30
20	Inland Speed Post EU112522585IN	MEENA DEVI, ., 283203	25		1	41.30
21	Inland Speed Post EU112522333IN	SHIV LAL, ., 283203	25		1	41.30
22	Inland Speed Post EU112522571IN	MATIN KHAN, ., 283203	25		1	41.30
				Total	22	790.60

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