
Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad- 09. **Branch Office :** HDB Financial Services Limited 2nd Floor, Art of Living Tower 13 Cross Road, SBT Avenue, Near Passport Office, Panampilly Nagar, Kochi-Kerala-682036.

AUCTION SALE NOTICE CUM E-AUCTION SALE NOTICE

(To the Borrower /Co-Applicant / Public in General)

(Under Rule 8(6) R/w with Rule 9 (1) of SARFAESI Act, 2002)

The undersigned Authorized Officer of HDB Financial Services Ltd, has taken over Possession of the following property, under Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act 2002, for the below mentioned loan account with a right to sell the same on "**AS IS WHERE IS BASIS & AS IS WHAT IS BASIS**"

Name and Address of the Applicant & Co-Applicant:

1) HARIDAS CHETTIAR K B Iii/326 327 Market Road Paravur Ernakulam Cmendamangalam-683513 **2) KB HARIDAS CHETTIAR** 277 20 Harisree Kannanparambu Town L P School Road Kmk Junction Paravur Ernakulam Chendamangalam-683513. **3) SOBHANA T** 277 20 Harisree Kannanparambu Town Lp School Road Kmk Junction Paravur Ernakulam Chendamangalam-683513, Account Nos. **3833644 & 7472760**, Total Outstanding Amount: Rs. 16910128.77/- (Rupees One Crore Sixty Nine Lakhs Ten Thousand One Hundred Twenty Eight and Paise Seventy Seven only as of 20.10.2022) in Loan No:3833644 , and Rs.5895296.03 (Rupees Fifty Eight Lakhs Ninety Five Thousand Two Hundred Ninety Six and Three Paise Only as of 04.02.2022) in Loan No:7472760. with further interest/ incidental expenses /costs till the date of full payment.

Details of Encumbrances, if any, known to the Secured Creditor:- NIL

Details of Immovable Properties:

All the piece and parcel of the land having an extent of 6.07 Ares comprised in Sy No. 245/1/2 of Paravoor Village, Paravoor Taluk together with building bearing no : XVI/110 situated at Paravoor Corporation recorded in the name of Mr. Haridas Chettiyar as per Sale Deed No: 5688/1984 and Mrs. Shobana as per Sale Deed No: 1875/1985 of Paravoor SRO , District Ernakulam. Bounded by East: Property of Krishna Prabhu, North: Property of Krishna Prabhu, South:Municipal Road, West: Property of Ambujakshan (Boundaries mentioned as per Location Sketch No: 291/2018 issued by N.Paravoor Village Officer).

Reserve Price	Earnest Money Deposit	Bid Incremental Amount	Auction Date & Time	EMD Last Date & Time
Rs.1,71,36,765	Rs. 17,13,676	Rs.1,00,000/-	06/02/2025 at 11 a.m. to 12 Noon	05/02/2025 up to 06:00 p.m

Terms and Conditions of Tender-cum-Auction Sale:

- ^ The auction sale shall be "online e-auction" bidding through website <https://bankauctions.in>, info@bankauctions.in, _____ (foreclosure) Mr.Bhargav/bhargav@bankauctions.in/8142000060 / Kiranmai/info@bankauctions.in/8142000066 #605A,6th Floor,Maitrivanam,Ameerpet,Hyderabad-500038,Telangana_ **Mobile APP on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes.**
- ^ The interested bidders shall submit their EMD through Web Portal: <https://bankauctions.in>, info@bankauctions.in, Mr.Bhargav/bhargav@bankauctions.in/8142000060 / Kiranmai/info@bankauctions.in/8142000066 #605A,6th Floor,Maitrivanam,Ameerpet,Hyderabad-500038,Telangana, **(the user ID & Password can be obtained free of cost by registering name with** <https://bankauctions.in>, info@bankauctions.in, Mr.Bhargav/bhargav@bankauctions.in/8142000060 / Kiranmai/info@bankauctions.in/8142000066 #605A,6th Floor,Maitrivanam,Ameerpet,Hyderabad-500038,Telangana **through Login ID & Password. The EMD shall be payable through Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of "HDB Financial Service Limited" above.After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan or Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: <https://bankauctions.in>, info@bankauctions.in, Mr.Bhargav/bhargav@bankauctions.in/8142000060 / Kiranmai/info@bankauctions.in/8142000066 #605A,6th Floor,Maitrivanam,Ameerpet,Hyderabad-500038,Telangana, **AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact Address: <https://bankauctions.in>, info@bankauctions.in, Mr.Bhargav/bhargav@bankauctions.in/8142000060 / Kiranmai/info@bankauctions.in/8142000066 #605A,6th Floor,Maitrivanam,Ameerpet,Hyderabad-500038,Telangana.****
- ^ The intending bidders should be present in person for the Auction and participate personally and give a declaration in writing to the effect that he/she is bidding for himself/herself. No Authorized person allowed.
- ^ The intending bidders may obtain the Tender Forms from the Manager, **HDB Financial Services Limited 2nd Floor, Art of Living Tower 13 Cross Road,SBT Avenue, Near Passport Office, Panampilly Nagar, Kochi-Kerala-682036..** The intending bidders should submit their bids only in the tender form prescribed in sealed envelopes addressed to the Authorized Officer, HDB Financial Services Limited, together with a Pay Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favor of "HDB Financial Service Limited" on or before 6pm on the 05/02/2025 of Tender-cum-Auction sale hereby notified.
- ^ For inspection of the Property and other particulars, the intending purchaser may contact : **HDB Financial Services Limited 2nd Floor, Art of Living Tower 13 Cross Road,SBT Avenue, Near Passport Office, Panampilly Nagar, Kochi-Kerala-682036..** –RANSIYA (9544618915), Manoj Panicker (8589972288) UMESH KUMAR (9645099666), Dinu Joseph(6282495756). The Property/ies is sold on "As-is-where-is" and "As-is-what-is" condition basis.
- ^ The sealed Tenders will be opened in the presence of the intending bidders by 11am on the 06/02/2025 of Tender-cum-auction Sale hereby notified. Though in general the same will be by way of closed tenders, the Authorized Officer may , at his sole discretion, conduct an Auction among the interested bidders who desire to Quote a bid higher than the one received in the closed tender process, and in such an event, the sale shall be conferred on the person making highest bid. The sale, however, is subject to confirmation of HDB Financial Services Limited.
- ^ The successful bidder shall have to pay 25% (inclusive of EMD paid) of the sale amount immediately on the same day or not later than next working day on completion of sale and the balance amount of 75% within 15 days from the date

of confirmation of Sale, failing which the initial deposit of 25% shall be forfeited. At any cost it shall not be refunded. If the successful bidder, fail to make the payment of 25% of the entire bid amount as mentioned above, the next successful bidder will be considered and entitled to complete the sale.

- ^ The sale certificate will be issued by the Authorized Officer in favor of the successful purchaser only after receipt of the entire sale consideration within the time limit stipulated herein.
- ^ The successful purchaser shall bear the charges/fees payable for conveyance, such as stamp duty, Registration Fee etc., as applicable under law.
- ^ The successful bidder should pay the statutory dues (lawful house tax, Electricity Charges and other Dues), TDS, GST if any, due to Government, Government undertaking and Local bodies.
- ^ The Authorized Officer has absolute right to accept or reject Tender or Bid any or all the offers and adjourn/postpone/cancel the Auction without assigning any reason thereof and also modify any terms and conditions of the sale without assigning any reason thereof and also to modify any terms and conditions of the sale without any prior notice.

Place: Kochi
Date: 11/01/2025

Authorised Officer
M/s.HDB Financial Services Limited.

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