
Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad- 09. **Branch**

Office : HDB Financial Services Ltd, 2nd Floor, La-Grace Building, Above Axis Bank, Near IQRAA Hospital, Wayanad Road, Malaparamba, Kozhikode, Kerala-673009

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)MATTUMMEL TRADERS,XIV-120E, 120F, ERANCHIYIL BUILDING,PELEPPURAM ELANKUR MANJERI-676121,KERALA 2).ABDU MATTUMMAL ,MATTUMMAL HOUSE,ALUNGAL ,MANHAPPATTA ELANKUR, MANJERI -676121 KERALA 3).NAFEESA POOVATHI MATTUMAL TRADERS ELANKUR, MANHAPPATTA PO, MANJERI-676121 KERALA.

Account No. 13078616 and .8435632 linked by Unique id no. 9448832, Total Outstanding Amount: Rs..7064098/- (RUPEES SEVENTY LAKHS SIXTY FOUR THOUSAND AND NINETY EIGHT ONLY) as on 06/06/2023 , 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:

Property 1 (Residential Building)

ALL THAT PIECE AND PARCEL OF LAND HAVING AN EXTENT OF 4.05 ARES (0.0405 HECT) , LAND IN RE SURVEY NO: 37/2 ; RE SURVEY BLOCK NO: 64,THANDAPER NO: 224 (OLD SURVEY NO:298 ; OLD SURVEY SUB DIVISION NO: 2A) TOGETHER WITH BUILDING , SITUATED IN ELANKUR VILLAGE,TRIKKALANGODE GRAMA PANCHAYAT ,ERANAD TALUK,MALAPURAM DISTRICT. AS PER SALE DEED NO. 5520/2008 OF VANDOOOR S.R.O IN THE NAME OF MATTUMMEL ABDU AND NAFEESA ,AS PER LOCATION MAP NO.517/2016 ISSUED BY VILLAGE OFFICER ,ELANKUR, PROPERTY IS BOUNDED BY EAST: PATH WAY , WEST: PROPERTY OF ABDULLA , SOUTH :PROPERTY OF MUJEEB, NORTH : PATHWAY

Property 2 (Commercial Building)

ALL THAT PIECE AND PARCEL OF LAND HAVING AN EXTENT OF 2.75 ARES (0.0275 HECT; 6.795 CENTS) , LAND IN RE SURVEY NO: 72 ; RE SURVEY BLOCK NO: 64,RE SURVEY SUB DIVISION NO: 4 (OLD SURVEY NO:668 ; OLD SURVEY SUB DIVISION NO: 3) TOGETHER WITH BUILDING NO 10/416-D , SITUATED IN ELANKUR VILLAGE,TRIKKALANGODE GRAMA PANCHAYAT ,ERANAD TALUK,MALAPURAM DISTRICT. AS PER SALE DEED NO.2361/2012 OF VANDOOOR S.R.O IN THE NAME OF MATTUMMEL ABDU ,AS PER LOCATION MAP NO.485/2019 ISSUED BY VILLAGE OFFICER ,ELANKUR, PROPERTY IS BOUNDED BY EAST: POSSESSION OF PARAMMEL MUHAMMED ALI , WEST: POSSESSION OF MUHAMMED HAJI AND OTHERS , SOUTH :ROAD, NORTH : POSSESSION OF MEYATHIL MUHAMMED HAJI AND OTHERS

Property 1 (Residential Building)

Reserve Price	Earnest Money Deposit	Bid Incremental Amount	Auction Date & Time	EMD Last Date & Time
Rs.25,01,843/-	Rs.2,50,184/-	Rs.1,00,000/-	05/02/2025 at 11 a.m. to 12 Noon	04/02/2025 up to 06:00 p.m

Property 2 (Commercial Building)

Reserve Price	Earnest Money Deposit	Bid Incremental Amount	Auction Date & Time	EMD Last Date & Time
Rs.21,67,959 /-	Rs.2,16,795/-	Rs.1,00,000/-	05/02/2025 at 11 a.m. to 12 Noon	04/02/2025 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](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 Ltd, 2nd** Floor, La-Grace Building, Above Axis Bank, Near IQRAA Hospital, Wayanad Road, Malaparamba, Kozhikode, Kerala-673009. 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 04/02/2025 of Tender-cum-Auction sale hereby notified.

- ⤴ For inspection of the Property and other particulars, the intending purchaser may contact: , HDB Financial Services Ltd, 2nd Floor, La-Grace Building, Above Axis Bank, Near IQRAA Hospital, Wayanad Road, Malaparamba, Kozhikode, Kerala-673009. **NANDAKUMAR M (9567569416), UMESHKUMAR ((9645099666), Manoj Panicker (8589972288)**. 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 05/02/2025 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: Malappuram
Date: 11/01/2025

Authorised Officer
M/s.HDB Financial Services Limited.

Authorised Officer : HDB Financial Services Ltd, 2nd Floor, La-Grace Building, Above Axis Bank, Near IQRAA Hospital, Wayanad Road,
Malaparamba, Kozhikode, Kerala-673009
