

<b>LIC HOUSING FINANCE LTD.,</b> <b>Tristar Towers, 2<sup>nd</sup> Floor, 657, Avinashi Road, Coimbatore - 641 037</b>	
<b>E AUCTION SALE NOTICE</b>	
<p>WHEREAS the undersigned being the Authorized Officer of LIC Housing Finance Ltd (LIC HFL), under Securitization &amp; Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 &amp; in exercise of powers conferred under section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued <b>Demand Notice</b> to following Borrowers/Mortgagors/Guarantors calling upon them to repay the outstanding due amount mentioned in the said notices. However, The Borrowers/Mortgagors/Guarantors having failed to repay the said due amount, the undersigned has taken <b>PHYSICAL POSSESSION</b> in exercise of powers conferred U/s 13(4) and U/s 14 of the said Act read with the Rule 8.</p>	
<p>This notice is hereby given to the public in general and in particular to the Borrower(s)/Guarantor(s) that the below described immovable property have been mortgaged to the LIC HFL, the physical possession of which has been taken by the Authorised Officer of LIC HFL will be sold on "As is where is", "As is what is", and "Whatever there is" &amp; without any recourse basis on <b>09.05.2025</b>, as per the brief particulars given here under.</p>	
<b>Name of Borrower - MR. VIGNESHKUMAR A</b> <b>Loan No - 530800001550</b>	
<b>DESCRIPTION OF THE PROPERTY</b>	
<p>All that part and parcel of the property situated in Coimbatore Registration District, Madukkarai Sub Registration District, Madukkarai Taluk, Madukkarai village, HIGHWAY CITY, present sub division SF No. 453/2B &amp; 454/1B, Site No -32 &amp; 33, an extent of 1290 Sq. Ft of land parcelled into house sites and in this, property bounded as follows: -</p> <p>North : Site No 36 &amp; 37                  South : 23ft wide East - West layout road                  East : Site No 31                  West : Site No 34 &amp; 35</p> <p>Admeasuring                  East - West on the Northern side - 30'0"                  East - West on the Southern side - 30'0"                  North - South on the Eastern side - 43'0"                  North - South on the Western side - 43'0"</p> <p>Together with the RCC building constructed thereon along with all other appurtenances thereof.</p>	
Date of Demand Notice: 17.04.2021	<b>ACCOUNT DETAILS</b>
Amt Demanded: <b>Rs. 44,84,461.68</b> with further Interest, Cost and Expenses.	
Date of Possession (P)- 12.07.2024	Beneficiary Name: LIC HOUSING FINANCE LTD COLLECTION AC COIMBATORE.
Reserve Price - Rs. 46,10,000.00/- (Rupees Forty Six Lakh and Ten Thousand only)	Bank: HDFC Bank, Branch: Trichy Road - Coimbatore, Tamil Nadu

**Coimbatore Back Office:** LIC Housing Finance Ltd, Tristar Towers, 2nd Floor, 657 Avinashi Road, Coimbatore - 641 037  
 Tel: +91- 422- 2220693 E-mail: bo.coimbatore@lichousing.com

**Southern Regional Office:** LIC Housing Finance Ltd., "Harrington Chambers", No.30/1A, Block C, 2nd Floor, Abdul Razack 1st Street, Saidapet, Chennai - 600 015.  
 Tel: +91-44-24313906 / 07 / 08 Fax: +91-44-24313906. E-mail: lichfso@lichousing.com

**Corporate Office:** LIC Housing Finance Ltd., 131, Maker Tower "F" Premises, 13th Floor, Cuffe Parade, Mumbai-400005. Tel: +91 22 2217 8600 Fax: +91 22 2217 8777.

**Registered Office:** LIC Housing Finance Ltd., Bombay Life Building, 2nd Floor, 45/47, Veer Nariman Road, Fort, Mumbai-400 001. Tel: +91 22 2204 9652 Fax: +91 22 2204 9839.

**CIN: L65922MH1989PLC052257**



EMD - Rs. 4,61,000.00/- (Rupees Four Lakh Sixty One Thousand Only)	Account No: LHFCT4530800001550
Total Amount payable as on date - Rs. 77,61,437.98/-	IFSC Code: HDFC0000031
Website of E-Auction: <a href="https://bankauctions.in/">https://bankauctions.in/</a>	Name of e-auction service provider: <b>M/s 4 Closure</b>
Date & time of Inspection of Photocopies of property documents:	<b>16.04.2025, 10:30 am to 4 pm</b> Address of property where documents can be inspected at: <b>Tristar Towers, 2<sup>nd</sup> Floor, 657, Avinashi Road, Coimbatore - 641 037</b>
Inspection of the Property	<b>16.04.2025, 10:30 am to 2 pm</b>
Contact person	<b>Mr. R Vinod</b> <b>Mob No : 70109 72835</b>
Contact details of E-Auction from the service provider	M/s 4 Closure # 605 A, 6th Floor Maitrivanam, Ameerpet, Hyderabad - 500038, Telangana.India. Contact Person - Mr. M DINESH, Email-ID - <a href="mailto:dinesh@bankauctions.in">dinesh@bankauctions.in</a> <a href="mailto:info@bankauctions.in">info@bankauctions.in</a> , Mobile no: 8142000735 and 8142000066 / Landline: 040-23736405
Last date of submission of Online Tender / Bid	08.05.2025 up to 4.00 pm
E Auction Date	09.05.2025; 11 am to 12 pm

\*All other terms & conditions of the auction are mentioned as Annexure 2 in the Official Website - <https://online.lichousing.com/eauction/>

Place : Coimbatore  
Date : 28.03.2025

*P. Srinivasan*  
Authorized Officer  
LIC Housing Finance Limited



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Further to this PUBLIC NOTICE for E-Auction Sale of the above said Assets / properties (in terms and conditions of the SARFAESI, Act 2002 and rules thereunder) LIC HFL invites OFFERS through online mode only to purchase the said property as per the following Terms and Conditions as mentioned below:

1 - E-Auction Sale is being held on 'As is where is Basis is' and 'As is what is Basis', 'whatever there is Basis' And 'Without Any Recourse Basis', and will be conducted "Online". The E-Auction will be conducted through LIC HFL approved E-auction service provider – **M/s 4 Closure**

2 - To the best of the knowledge and information of the Authorized Officer, no other encumbrance exists on the mortgaged property, except as disclosed in the publications. However, the interested Bidders to conduct their own independent due diligence verifications regarding the Location and Identity of the property, Inspection of Public records in the Sub Registrars' Offices/Civil Courts, to find any encumbrances, statutory liabilities, arrears of property tax, Income Tax, Excise Duty, Labor Dues, electricity, and maintenance dues, etc., of the Secured Asset. The Successful bidders shall have to bear all outgoing i.e., municipal taxes, maintenance/society charges, electricity charges, water charges, stamp duty, registration charges, (if applicable), if any and all other incidentals charges, cost including all outgoing relating to the respective properties over and above the Reserve Price. LIC HFL will not be held responsible for any charge, lien, liabilities, etc., of whatsoever nature pending upon the properties as mentioned above.

3 - The intending bidders should register their names at portal <https://bankauctions.in/> as mentioned in the auction sale notice.

4 - The E-auction Sale is subject to the conditions prescribed in the SARFAESI Act/ Rules 2002 and the terms and conditions mentioned hereunder/ website also subject to conditions in the offer/bid documents to be submitted by the intending/ participating bidders.

5 - Every bidder is required to have his/her own email address in order to participate in the online E-auction. Once Intending Bidder formally registers as a qualified tenderer before Authorized Officer of LIC HFL, will have to express his/her interest to participate through the E-auction bidding platform, by submitting documents. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login ID and password from the E-auction service provider.

6. The aforesaid properties shall not be sold below the Reserve Price mentioned above.

7. If the successful bidder defaults in effecting payments or fails to adhere to the terms and condition of E-Auction in any manner the amount already deposited will be forfeited and he/she shall not have any claim as such for forfeited amount.

8. The offer/s along with the aforesaid Earnest Money Deposit (EMD) can be submitted "online" through the portal, "<https://bankauctions.in/>" along with the EMD and scanned copy of KYC documents including PAN Card & (Aadhar Card) address proof, to the service provider, mentioned above on or before the Bid Submission due date & time as per Other details of Auction above. Authorised Officer is not bound to accept highest offer made by the bidder if not acceptable to the secured creditor.

9. Every Bidder shall deposit EMD before participating in E – Auction. The said Deposit/s shall be adjusted in the case of successful bidder/s, otherwise refunded. The said earnest money deposit/s will not carry any interest.

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10 -Initial Bidding increment is 10 % of Reserve Price. However, Authorised Officer will state bidding increment amount percentage for each property if, decided otherwise.

11. The successful bidder/s shall deposit 25% of the amount of sale price, adjusting the EMD paid already, within 24 hours of bid acceptance by the Authorized officer/next working day before close of cash hours, in respect of the sale, failing which the earnest money deposited shall be forfeited. The balance 75% of the sale price is payable within 15 days from the date of confirmation of the sale unless decided otherwise by Authorised Officer in writing, the maximum period allowed is 90 days, beyond which time-period cannot be extended. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited. The Authorized Officer shall not be required to give any further notice of forfeiture to the successful bidder.

12. The successful bidder should bear the charges/fees payable on sale certificate, such as registration fees, stamp duty, taxes, or any other duties payable for getting the secured asset transferred in his/her name.

13. The Sale Certificate will be issued only in the name of the successful bidder and only after receipt of the entire sale price.

14. The notice is hereby given to the Borrower/s, Mortgagor/s and Guarantor/s that they can bring the intending buyer/purchaser for purchasing the properties mentioned above, as per the terms and Conditions of the E-Auction Sale.

15. Inspection of the photocopies of documents and Property Inspection of the above said properties can be done on the dates stated in the advertisement. Interested bidders shall contact the designated official as per the other details of E-Auction mentioned above. All conveyance and other expenses related to Inspection of the property/document copies shall be borne by the interested bidders.

16. The LIC Housing Finance Limited reserves the right to CANCEL / ACCEPT / REJECT / ALTER / MODIFY / POSTPONE the AUCTION without giving any reason whatsoever or prior Notice.

17. The sale is subject to confirmation by the Secured Creditor, viz., LIC Housing Finance Ltd.

Place: Coimbatore  
Date: 28-03-2025

*[Signature]*  
Authorized Officer  
LIC Housing Finance Limited



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