

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale notice for Sale of immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Proviso to Rule **8 (6)** of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrowers and guarantors that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised officer of HDFC Bank Ltd (Secured Creditor) will be sold on "As is where is", "As is what is" and "Whatever there is" on **11-March-2025** for Recovery of Rs.29,64,602/- (Rupee Twenty Nine Lakhs Sixty Four Thousand Six Hundred Two Only) as on 27.04.2024 as per 13(2) notice dated 30.04.2024 due to HDFC Bank Ltd. from 1) SOMACHU SERVICES, NO 123 124, ISPHANI CENTRE, NUGAMBAKKAM HIGH ROAD, ISPHANI CENTRE BASEMENT FLOOR, THE MADRAS CAFE, CHENNAI, TAMIL NADU-600034 2) Mr. KRISHNA KUMAR S, NO 123 124, ISPHANI CENTRE, NUGAMBAKKAM HIGH ROAD, ISPHANI CENTRE BASEMENT FLOOR, THE MADRAS CAFE, CHENNAI, TAMIL NADU-600034 3) Mr. SOMASUNDARAM G, NO 123 124, ISPHANI CENTRE, NUGAMBAKKAM HIGH ROAD, ISPHANI CENTRE BASEMENT FLOOR, THE MADRAS CAFE, CHENNAI, TAMIL NADU-600034 4) Mrs. RUKMANI S, NO 123 124, ISPHANI CENTRE, NUGAMBAKKAM HIGH ROAD, ISPHANI CENTRE BASEMENT FLOOR, THE MADRAS CAFE, CHENNAI, TAMIL NADU-600034

The reserve price will be Rs.34,38,000/- (Rupees Thirty Four Lakhs Thirty Eight Thousand only) and the earnest money deposit will be Rs.3,43,800/- (Rupees Three Lakh Fourty Three Thousand Eight Hundred Only).

The Last Date of Submission of EMD and Documents : 06.03.2025 before 3.00 p.m.
Payments shall be made only by Demand Drafts / Pay Orders drawn on a Scheduled Bank in favour of "HDFC Bank Ltd." payable at par at **Chennai**.

Property is available for inspection between 12.00 p.m. and 3.00 p.m. From 05.02.2025 to 06.03.2025

Description of the Secured asset: **"A" SCHEDULE OF PROPERTY** All that piece and parcel of Land measuring 56 Cents or 24775.80 Sq.ft. comprised in Survey No. 445/3, Naidu Shop Road, Radha Nagar, Chrompet, Situated at Jameen Pallavaram Village, in Tambaram Taluk, Kancheepuram District, Within the Registration District of South Chennai and Sub Registration District of PALLAVARAM. And **"B" SCHEDULE OF PROPERTY (Settlement Property)** All that piece and parcel of Building Measuring 764 Sq.ft. including common area, Flat No. FF1, First Floor, "HANSA VANDANA FLATS", together U.D.S. Land measuring 576.68 Sq.ft. out of 16, 600 Sq.ft., approximately in 67% of the land in Schedule "A" property, comprised in R.S. No. 445/3, Naidu Shop Road, Radha Nagar, Chrompet, Situated at Jameen Pallavaram Village, in Tambaram Taluk, Kancheepuram District, Within the Registration District of South Chennai and Sub Registration District of PALLAVARAM. (PROPERTY OWNED BY Mrs. RUKMANI) more particularly described in the Description hereunder Written.

Details of any encumbrances, known to the Bank :- NIL
For detailed terms and conditions of the Sale, please refer to the link provided in the Secured Creditor's website. i.e. "<https://eauctions.samil.in/home>"

Date : 03-02-2025
Place : Chennai

Authorized officer
For HDFC BANK LTD

HDFC Bank Ltd.
Authorized Officer

www.hdfcbank.com

TERMS & CONDITIONS OF SALE:

HDFC Bank Limited
49-50, N M Towers, 1st Floor,
N M Road, Aminjikarai,
Chennai, Tamil Nadu - 600 029.

1. Sale is strictly subject to the terms & conditions stipulated in the prescribed Tender Document/ E-Bidding catalogue and in this notice. Further details of the immovable properties/secured assets and Tender Documents/Online Auction Catalogue can be collected/obtained from the Authorized Officer **HDFC Bank Ltd, Retail Portfolio Management, HDFC Bank Ltd, No. 49/50 Ground Floor, N M Towers, Nelson Manickam Road, Aminjikarai, Chennai - 600 029. between 10 a.m. to 5 p.m.** on any working day or can be downloaded from <https://eauctions.samil.in/home> Property is available for inspection between 12.00 p.m. and 3.00 p.m. on the date mentioned above.
2. Sealed tenders (in the prescribed tender documents/e-bidding catalogue only) along with 10% of the Reserve Price amount towards Earnest Money Deposit (EMD) to be submitted at **HDFC Bank Ltd, Authorised Officer(s), HDFC Bank Ltd, No. 49/50 Ground Floor, N M Towers, Nelson Manickam Road, Aminjikarai, Chennai - 600 029.** on or before, on or before date mentioned above. Payments shall be made only by Demand Drafts / Pay Orders drawn on a Scheduled Bank in favour of "HDFC Bank Ltd." payable at par at **Chennai**. Tenders received without EMD or beyond the above date prescribed herein will not be considered for sale. EMD deposited by the unsuccessful bidders shall be refunded to them within 30 days of finalization of sale. The EMD shall not carry any interest. The tenders will be opened at 11.00 a.m. and closed at 01:00 p.m on the date mentioned above. Sale shall be confirmed in the name of the tenderer of the successful bid only. The bid incremental values for said property will be Rs. 10,000 /-.
3. Documents along with tender documents/e-bidding catalogue the tenderer/s should also attach copy of his/her photo identity proof such as copy of the Passport, Addhar Card, Election Commission Card copy of the pan card issued by the income tax department, etc. Please note that proof of residence countersigned by the tenderer/offerer herself/himself also needs to be provided.
4. The borrowers, respective tenderers, guarantors or owners of the properties under sale may, if they so desire, give / sponsor his/ her/ their best possible valid offer(s) for the properties offered for sale provided he/she/they follow the requirements / terms and conditions of sale
5. Please note that you (borrower) has liberty to pay the dues of the Bank with all costs, charges and expenses incurred by the Bank at any time before publication of Notice for E-auction or inviting quotations or tender from public or private treaty for transfer by way of lease or assignment or sale of such secured assets as provided under section 13(8) of the act.
6. The tenderers/prospective purchasers will be given an opportunity to increase/improve their offer/s during online auction. The additional terms and conditions for tenderers/prospective purchasers participating in online auction are: (A) **"Shriram Automall India Ltd."** Is Assisting The Authorized Officer In Conducting The Online Auction. (B) Detailed Terms And Condition For Participating In The Online Auction, Format, Application, Declaration, etc, Can Be Downloaded From Website <https://eauctions.samil.in/home> (C) Upon Receipt of The Necessary Documents As Mentioned Above Within The Stipulated Date and time, a password/user id will be provided by **"Shriram Automall India Ltd."** to Eligible Tender ers/Prospective Purchasers To Participate In The Online Auction at <https://eauctions.samil.in/home> Necessary trainings will be provided by **"Shriram Automall India Ltd."** for the purpose.

For HDFC BANK LTD


Authorised Officer

7. Statutory dues like property taxes/cess and/or builder/society dues, contribution to building repair funds, transfer charges, any other taxes etc. should be ascertained by the tenderer(s)/offerer(s)/prospective purchaser(s) and the same shall be borne and paid by the purchaser. The stamp duty, legal charges, registration charges and GST if any as applicable in respect of the sale certificate to be executed shall be paid by the purchaser alone.
8. The person declared to be the purchaser shall, immediately after such declaration, deposit 25% of the amount of purchase money to the 'Authorised Officer' immediately and remaining 75% to be deposited within 15 days from the date of auction date, in default of such deposit, the property shall forthwith be put up again and resold.
9. The Bank reserves its right to accept or reject any or all the offers without assigning any reason and in case all the offers are rejected, either to hold negotiations with any of the bidders/ tenderers or sell the property through private negotiations with any of the bidders/ tenderers or any other party/ parties. The Bank's decision on this behalf shall be final. The sale certificate shall be issued to the successful bidder in the same name in which the tender is submitted. In case of any dispute arising as to validity of the tender, amount of the bid, EMD or as to the eligibility of the bidder, authorization of the person representing the bidder, the interpretation and decision of the bank shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and as such time as may be decided by the Bank.
10. For reasons recorded, it shall be in the discretion of the 'Authorized Officer' to adjourn/discontinue the sale or mode of sale

In case of any difficulty in obtaining Tender Documents/e-bidding catalogue or Inspection of the Immovable Properties / Secured Assets and for queries, Please Contact Concerned Officials of HDFC BANK LTD., Mr. Alagar Veerabadran on 9381740519 or Email: alagar.veerabadran@hdfcbank.com and Officials of "Shriram Automall India Ltd.". Bidder Support Numbers: Mrs. Akanksha Srivastava Mob : +91 7428993237, Email ID- akanksha.s@cartradeexchange.com

Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002 and rules framed thereunder.

THIS NOTICE SHOULD ALSO BE CONSIDERED AS 30 DAYS NOTICE TO THE BORROWER / MORTGAGER UNDER RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULE, 2002

For HDFC BANK LTD

Authorised Officer

DESCRIPTION OF THE IMMOVABLE PROPERTY**"A" SCHEDULE OF PROPERTY**

All that piece and parcel of Land measuring 56 Cents or 24775.80 Sq.ft. comprised in Survey No. 445/3, Naidu Shop Road, Radha Nagar, Chrompet, Situated at Jameen Pallavaram Village, in Tambaram Taluk, Kancheepuram District, Within the Registration District of South Chennai and Sub Registration District of PALLAVARAM.

	Bounded on the
North by:	24 Feet Wide Road
South by:	Compound Wall and slum dwellings in R.S.No.444
East by:	Plot No. 10 B
West by:	Plot No. D in R.S.Nos. 445/2 & 445/4

"B" SCHEDULE OF PROPERTY (Settlement Property)

All that piece and parcel of Building Measuring 764 Sq.ft. including common area, Flat No. FF1, First Floor, "HANSA VANDANA FLATS", together U.D.S. Land measuring 576.68 Sq.ft. out of 16, 600 Sq.ft., approximately in 67% of the land in Schedule "A" property, comprised in R.S. No. 445/3, Naidu Shop Road, Radha Nagar, Chrompet, Situated at Jameen Pallavaram Village, in Tambaram Taluk, Kancheepuram District, Within the Registration District of South Chennai and Sub Registration District of PALLAVARAM. (PROPERTY OWNED BY Mrs. RUKMANI)

Dated this 03rd day of February 2025

AUTHORISED OFFICER,
For HDFC BANK LTD

HDFC BANK LTD, **Authorised Officer**