

## SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

Branch Office:HDFC Bank LTD, Retail Loan Centre, 2ndFloor, Vinayam Arcade,West Hill,Near Passport Seva Kendra , Calicut , Kerala -673005.

### **AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002 READ WITH PROVISION TO RULE 8(6) & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.**

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) 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 .The Secured creditor has decided to sell the property described herein below on “ AS IS WHERE” and “ AS IS WHAT IS BASIS” Under rule 8 of the said act, through auction on below mentioned date for recovery of **Rs.1,49,68,938.45** ( Rupees One Crore Fourty Nine Lakhs Sixty Eight Thousand Nine Hundred And Thirty Eight and Fourty five paise Only ) due as on **12/06/2025** to the HDFC BANK LTD,(Secured creditor) from **1)AGRO NUTRITIONS, TP VII 532 A PERIYA, MANATHAVADI, WAYANAD, 670644 2) SAFIYA THOTTATHIL, STAR REGENCY, MALAPPURAM, 676104 3) USMAN KALARITHODY K, KALARITHODY HOUSE, ALATTU POMULLAL, MALAPPURAM, 676509** as detailed below .

**1)Name of Borrowers - 1)AGRO NUTRITIONS, TP VII 532 A PERIYA, MANATHAVADI, WAYANAD, 670644 2) SAFIYA THOTTATHIL, STAR REGENCY, MALAPPURAM, 676104 3) USMAN KALARITHODY K, KALARITHODY HOUSE, ALATTU POMULLAL, MALAPPURAM, 676509**

**2) Details of Immovable Properties -** All that piece & parcel of land having an extent of 20.64 Acres comprised in (Re Survey No.411/7-6 Survey No. 395/1, Block No. 57) along with a residential building in Morayaur Village, Kondotty Taluk, Mongam Sub-District, Malappuram District, Kerala State obtained by Safiya by virtue of title deed No.1830/2021 of SRO Mongam. **BOUNDARIES**(As per Location Certificate No. 359/2021 dated 22/Oct/2021) East: Road North: Property of Kalikadan Muhammed, West: Anni Thodu,South: Private Road

<b>Outstanding Dues for Recovery of which Properties are being sold</b>	<b>Rs.1,49,68,938.45( Rupees One Crore Fourty Nine Lakhs Sixty Eight Thousand Nine Hundred And Thirty Eight and Fourty five paise Only )</b> with further interest as applicable ,incidental expenses / costs / charges etc incurred till the date of payment and / or realisation
<b>Reserve Price</b>	<b>Rs.2,08,00,000/- (Rupess Two Crore Eight Lakhs only)</b>
<b>EMD Amount</b>	<b>Rs.20,80,000 (Rupees Twenty Lakhs and Eighty Thousand only )</b>
<b>Minimum Bid Increment</b>	<b>10000 /-(Rupees Ten Thousand only)</b>
<b>Date and Time of Property Inspection</b>	<b>16.06.2025 to 15.07.2025 11.00AM – 4.00PM</b>

<b>Date &amp; Time of Auction</b>	<b>17.07.2025</b> <b>Time 11.00 AM to 12.30 PM</b>
<b>Last Date and time for submission of Tender/ Offer / Bid Document together with EMD</b>	<b>16.07.2025 upto 3.00 PM</b>
<b>Place of Auction</b>	HDFC Bank LTD, Retail Loan Centre, <b>2ndFloor,</b> <b>Vinayam Arcade,West Hill,Near Passport Seva</b> <b>Kendra , Calicut , Kerala -673005</b>

### TERMS AND CONDITIONS

1. The sale of Secured Assets is on “**As is where is**”, “**As is what is & whatever there is**”
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the above mentioned property. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ effecting the property, prior to submitting their bid. Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
3. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property put on auction will be permitted to interested bidders at sites as mentioned against above mentioned property description.
4. The interested parties may submit Tender/ Offer / Bid Document duly filled and signed along with the required documents to HDFC Bank LTD, Retail Loan Centre, 2ndFloor, Vinayam Arcade,West Hill,Near Passport Seva Kendra , Calicut , Kerala -673005 on any working date but not later than 3.00 P.M on 16<sup>th</sup> day of July , 2025, in two sealed covers with one sealed cover containing Demand Draft of **Rs.20,80,000 (Rupees Twenty Lakhs and Eighty Thousand only )** drawn in favour of "HDFC Bank Ltd. payable at Calicut as Earnest Money Deposit (EMD), which shall be superscribed “**EMD for AGRO NUTRITIONS** ” and the other sealed cover containing the Bid Document superscribed “**BID DOCUMENTED – AGRO NUTRITIONS** ” and Name and phone number of Bidder to be mentioned on left hand side. The Demand Drafts will be returned to the unsuccessful bidders
5. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, immediately after the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15<sup>th</sup> day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by such successful bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.
6. The purchaser will be required to bear all the necessary expenses like stamp duty, registration

expenses, etc. for transfer of assets in his/her name. It is expressly stipulated that there are no implied obligations on the part of the Authorised officer and it shall be solely the obligation of the Bidder, at his/her cost, to do all acts, things and deeds whatsoever for the completion of the sale including payment of all statutory liabilities / housing society tax / maintenance fee / electricity / water charges/ property taxes etc., outstanding as on date and yet to fall due would be ascertained by the bidder(s) and would be borne by the successful bidder to get the assets transferred in his /her/their name. Bank does not take any responsibility to provide information on the same

**7.** If the entire outstanding dues of HDFC Bank together with all interests, costs, charges and expenses of HDFC Bank are paid by the borrower/s or co-borrower/s at any time on or before the sale, the sale of Secured Assets may be cancelled by the Authorised officer

**8.** The Authorised officer shall be at liberty to amend/modify/delete/drop any of the above conditions as may be deemed necessary in the light of the facts and circumstances.

**9.** Notwithstanding anything to the contrary contained in this document, the Authorised officer reserves the right and liberty to accept/reject any or all the Bids/Offer and also reserves the right to postpone the auction at any time or cancel the entire sale process without assigning any reasons and his decision in this regard shall be final. In case all the bids are rejected or the successful bidder fails to make payments as required in the Bid Document or withdraws his/her bid, the Authorised officer, at his sole and absolute discretion, reserves the right to go for re-bidding or sell the assets by any of the modes as prescribed in the SARFAESI Act including sale by negotiation with any of the bidders and/or other parties by private treaty and the Bidders shall have no right to object to the same

**10.** The bidders are advised to go through the detailed Terms & Conditions of Auction available on the Web Portal [www.hdfcbank.com](http://www.hdfcbank.com) before submitting their bids and taking part in the Auction.

**11.** The Publication is subject to force majeure clause.

**12.** The Tender/ Offer / Bid Document can be obtained from Authorised officer HDFC Bank LTD, Retail Loan Centre, 2ndFloor, Vinayam Arcade,West Hill,Near Passport Seva Kendra , Calicut , Kerala -673005 from **16.06.2025 to 15.07.2025** on any working day between 10.00 am and 3.00 pm

The borrower/ guarantors are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

Date:12<sup>th</sup> day of June 2025

AUTHORIZED OFFICER

Place: Calicut

HDFC BANK LTD