HINDUJA HOUSING FINANCE LIMITED
Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Saidapet, Chennai-600015, and
Branch office: Hinduja Housing Finance Limited--No.69,2nd Floor,Vallal Pachaiyappan Street,Kanchipuram-631501.
Contact details: ZRM: **RAGHU-9886273806**| RLM: **Senthil Rajan-99440 28878** | RRM: **DINESH BABU -95000 96714**
Email: Auction@hindujahousingfinance.com

NOTICE OF SALE THROUGH PRIVATE TREATY

SALE OF IMMOVABLE ASSETS MORTGAGED TO HHFL UNDER THE SARFAESI ACT, 2002 READ WITH PROVISO TO RULE 8(8) AND 9(1).

The undersigned, as Authorized Officer of HHFL, has taken possession of the schedule property under Section 14(1) of the SARFAESI Act. Public at large is hereby informed that the secured property described in the Schedule is available for sale through **Private Treaty/Public E-Auction**, on terms agreeable to HHFL, for realization of its dues on an **"AS IS WHERE IS"**, **"AS IS WHAT IS"** and "**WHATEVER THERE IS**" basis.

Standard Terms & Conditions

1. Sale will be conducted strictly on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis.
2. Purchaser must deposit 10% of the offered amount along with the application and KYC documents. This will be adjusted against the 25% deposit required upon acceptance. No interest shall be payable on the EMD.
3. On acceptance of the offer by HHFL, purchaser must deposit 25% of the sale consideration (inclusive of the initial 10%) by the next working day.
4. Balance 75% of the sale consideration must be paid within 15 days of confirmation of sale.
5. Failure to remit amounts within stipulated timelines will result in automatic forfeiture of all deposits made, including the initial 10% and the property may be resold without further notice.
6. If HHFL does not accept the offer, the initial 10% deposit will be refunded without interest.
7. For bids exceeding Rs.50,00,000/- the successful purchaser must remit 1% TDS under Section 194-IA of the Income Tax Act.

8. The property is sold with all existing and future encumbrances, whether known or unknown to HHFL. HHFL shall not be responsible for any third-party claims, rights, or statutory dues.

9. Purchaser must conduct independent due diligence on all aspects of the property. No claims will be entertained later.

10. HHFL reserves the right to reject any offer or cancel the auction without assigning reasons.

11. Auction/bidding shall only be through "online electronic mode" through the website www.bankeauctions.com Or Auction provided by the service provider M/s C1 India Pvt. Ltd.,

12. The bidders may participate from their place of choice through online portal. Secured Creditor/service provider shall not be held responsible for the any internet connectivity issue

13. For any details on e-auction prospective bidders may contact the Service Provider M/s C1 India Pvt. Ltd., having its corporate office at Plot No. 68, 3rd Floor, Sector - 44, Gurgaon, Haryana-122003 (Contact Person Mr. **Mr.Prabakaran M** , Mobile No. **91-7418281709**, Email:**Support@bankeauctions.com**, Email: tn@c1india.com, Prabhakaran.Malaichamy@c1india.com & Support (Helpline) Mobile No. +91-7291981124/25/26, Support Email – Support@bankeauction.com.

14. For participating in the e-auction sale, the intending bidders should register their name at https://www.bankeauctions.com well in advance and shall get the user ID and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider.

15. For participating in e-auction, intending bidders have to deposit a refundable Earnest Money Deposit (EMD) i.e. 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favour of "Hinduja Housing Finance Limited".

16. Interested parties may contact the Authorized Officer for details and submit Offer, EMD along with KYC documents on or before 18-11-2026 at 5.00 p.m.

17. Successful auction Purchaser shall bear all stamp duty, registration fees, taxes and other statutory expenses related to the mortgaged property.

18. The Borrowers'/Mortgagors' right of redemption under Section 13(8) of the SARFAESI Act stands extinguished upon the date of publication of this notice as per the latest judicial mandates.

19. Sale shall be conducted in accordance with the provisions of the SARFAESI Act and Rules.

<table>
<tr><th colspan="2">SCHEDULE</th></tr>
<tr><td>Description of the Property (Secured Asset):
All that piece and parcel of 253 Sq.ft., Undivided share of land together with Flat No.16, in the Third Floor of the Building in Block No.LIG-10, Sholinganallur Phase-III, Chennai 6000119, erected on the land in Survey NO.343 Part of Sholinganallur Village, Sholinganallur Taluk, Kancheepuram District now Chennai District, in Flat measuring 444 Sq.ft., (Plinth Area of Flat) in Tamilnadu Housing Board (TNHB), and the land being bounded on the

North by : Access Way and Block No. LIG 11
South by : Flat No. LIG-10/15,
East by : Flat No.LIG-10/13 ,
West by : Flat No.LIG-10/29,
Together with right of usage of passage and open space, together with all fixtures, fittings, electric connecting, borewell and all plumbing lines, Electric Line and its deposits, open roof terrace etc., and lying within the Sub Registration District of Neelangarai and Registration District of South Chennai</td><td>Outstanding amount: Rs.25,23,707/- (Rupees Twenty Five Lakhs and Twenty Three Thousand and Seven Hundred Seven only) as on 28-10-2026
Reserve Price: Rs.19,00,000/- (Rupees Nineteen Lakhs Only)
EMD: Rs.1,90,000/-</td></tr>
<tr><td>LOAN NO: (Loan No.)
CO/CRO/CROF/A000000573
1. MR. SARATHKUMAR. A
S/o. MR.ANBALAGAN
No.71A, RAILWAY COLONY
CHENGALPATTU-603001.

.....BORROWER
2. MRS. S. BHUVANESWARI,,
W/o SARATHKUMAR. A,</td><td>EMD Deposition Last Date: 18-11-2026 till 17.00 hrs.
Date/Time of E-Auction: 20-11-2026, 11.00hrs-13.00 hrs.
Bid Increase Amount: Rs. 10,000/-</td></tr>
</table>

No.20A, GANDHI SALAI, PARVATHY NAGAR, **OLD PERUNGALATHUR, CHENNAI-600063.** **Also at:** **MRS. S. BHUVANESWARI,** **FLAT NO.16 3RD FLOOR, BUILDING BLOCK NO. LIG-10,** **SHOLLINGANALLUR PHASE-III, CHENNAI-600119**	**Mode Of Payment :-** All payment shall be made by demand draft in favour of Hinduja Housing Finance Limited **payable at Chennai or through** RTGS/NEFT The accounts details are as follows: a) **Name of the account:-** Hinduja Housing Finance Limited**,. b) Name of the Bank:- HDFC,**) **c)Account No:- HHFLTDCOCROCROFA573) IFSC Code:- HDFC0004989.**

Place: Kanchipuram

Date: 31-10-2026

(Name of Authorised Officer)

Authorised Officer