**Date: 21.10.2026**

**To,**

1) M/s. Sri Sarangapani Jewellery (Borrower)
A sole proprietary concern,
Prop. Mr. Vignesh S,
No.524 A, First Floor, Vysial Steet,
Angalamman Kovil Street,
Coimbatore – 641001.

2) M/s. Sri Maruthi Jewels, (Borrower)
A sole proprietary concern,
Proprietrix Mrs. S. Visalakshi
Old no.106, New door nos. 217, 218 & 219,
Old TS No. 6/334, New TS No. 6/400,
Block No.7, Thomas Street,
Subbaiah Mudhaliyar Street,
Coimbatore – 641001.

3) M/s. V One Jewels (Borrower)
Rep. by its partners Mr. Vignesh & Mrs. Visalakshi
No,524 B, IInd floor,
Vysial Street,
Coimbatote – 641001.

4) Mr.Vignesh S (Proprietor/Partner/Guarantor/Mortgagor)
No.524 A, First Floor, Vysial Steet,
Angalamman Kovil Street,
Coimbatore – 641001.

5) Mrs. Visalakshi. S (Proprietrix/Partner/Guarantor/Mortgagor)
No.524 A, First Floor, Vysial Steet,
Angalamman Kovil Street,
Coimbatore – 641001.

**E-AUCTION SALE NOTICE**

**PUBLIC NOTICE FOR AUCTION FOR SALE OF IMMOVABLE PROPERTY MORTGAGED TO HDFC BANK UNDER SARFAESI ACT, 2002 r/w SECURITY INTEREST (ENFORCEMENT) RULES, 2002**

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 provision 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 to the HDFC Bank Ltd and the possession of the same has been taken by the Authorised Officer of the HDFC Bank Ltd, under section 13(4) of the Act, will be sold **"AS IS WHERE IS, WHATEVER THERE IS AND WITHOUT RECOURSE BASIS"** through Public Auction as per the terms mentioned below for the recovery of HDFC Bank's outstanding dues for a sum of **Rs.36,88,73,165/- (Rupees Thirty Six Crores Eighty Eight Lakhs Seventy Three Thousand One Hundred And**

**Sixty Five Only) due as on 30.09.2026** together with interest & costs thereafter due to the HDFC Bank Ltd.

The Property details, Reserve price & EMD amount mentioned below:-

**DESCRIPTION OF PROPERTY**

**Property 1**

**Item-1**

In Coimbatore District, Coimbatore RD, Ganapathy SRO, Villankuruchi village, S.No.491/2 acre 2.06 ½ as per subdivision survey ward Y, Block 27, TS No. 50 in this for an extent of 3360 feet or 07 cent 308 square feet of land , building in D.No.4 and all other easement rights bounded of

North of- Before Ramasamy konar property present Rajendrakumar, Devaraj property
South of- Before venkidusamy nadu, Ramasamy asari and Lakshmi Ganesh associate present Ramasamy, Karthikeyan property and 4th item property,
East of- V.O.C. street,
West of- Before Ramasamy gounder present Rajendran property

East west north side 109 ¾ feet and east west south side 109 ¾ feet
North south east side 30 ¾ feet and north south west side 30'7 ½ feet, Measuring 3360 square feet.

**Item-2**

In Coimbatore District, Coimbatore RD, Ganapathy SRO, Villankuruchi village, S.No.491/2, acre 2.06½ as per sub division survey ward Y, Block 27, TS No. 50 in this for an extent of 1150 ½ square feet of land, building in D.No.196, 197, 198 part and all other easement rights bounded of

North of- Before Lakshmiganesh associates present Karthikeyan property and 4th item property
South of- Avinashi road
East of- before venkittasamy present Karthikeyan property,
West of- Before Ramasamy gounder after Priyadharshini present Dhas Gupta, Subramaniyan property

East west north side 32'9" feet east west south side 32'9" feet
North south east side 70'3" feet north south west side 70'3" feet
Measuring 2301 square feet in this common half of share 1150 ½ square feet.

**Item- 3**

In Coimbatore District, Coimbatore RD, Ganapathy SRO, Villankuruchi village, S.No.491/2, acre 2.06½ as per sub division survey ward Y, Block 27, TS No. 50 in this for an extent of 1150 ½ square feet of land , building in D.No.196, 197, 198 part and all other easement rights bounded of

North of- Before Lakshmiganesh associates present Karthikeyan property and 4th item property
South of- Avinashi road
East of- before venkittasamy present Karthikeyan propert and 5th item property
West of- Before Ramasamy gounder present Dhas Gupta and Subramaniiyan property

East west north side 32’9” feet east west south side 32’9” feet
North south east side 70’3” feet north south west side 70’3” feet
Measuring 2301 square feet in this common half of share 1150 ½ square feet.

**Item-4**

In Coimbatore District, Coimbatore RD, Ganapathy SRO, Villankuruchi village, S.No.491 as per subdivision survey ward Y, Block 27, TS No. 46 in this for an extent of 3357 square feet of land , building in D.No.2 & 3 and all other easement rights bounded of

| | |
|---|---|
| North of- | Before mayilathal present Karthikeyan property and 1st item property |
| South of- | Esat west common passage, Karthikeyan in 5th item property and 2nd 3rd item property, |
| East of- | VOC street |
| West of- | Ramasamy gounder and Subramaniyan property |

East west north side 65’6” feet east west south side 65’ 6” feet
North south east side 51’3” feet north south west side 51’3” feet, Measuring 3357 square feet.

**Item-5**

In Coimbatore District, Coimbatore RD, Ganapathy SRO, Villankuruchi village, S.No.491 as per sub division survey ward Y, Block 27, TS No. 46 in this for an extent of 939 square feet of land , building in D.No.200 and all other easement rights bounded of

| | |
|---|---|
| North of- | Before Lakshmiganesh associates present Karthikeyan property and 4th item property |
| South of- | Avinashi Road |
| East of- | VOC street |
| West of- | Before Lakshmiganesh associates present Karthikeyan property and 2nd and 3rd item property |

East west north side 12’6” feet east west south side 32’ 9” feet
North south east side 70’3” feet north south west side 32’9” feet, Measuring 939 square feet.

Totally item 1st to 5th measuring 9957 square feet

**Property Reserve Price: Rs.11,45,00,000/- (Eleven Crores Fourty Five Lakhs Only)**

---

**Reserve Price for** the schedule mentioned property: **Rs.11,45,00,000/- (Eleven Crores Fourty Five Lakhs Only)**

**Earnest Money Deposit (EMD) for** the schedule mentioned property: **Rs.1,14,50,000/-** (Rupees One Crore Fourteen Lakhs Fifty Thousand only)

Last date of Submission of Tender : **26.11.2026 before 4.00 PM.**
Date & time of Auction Sale : **27.11.2026 from 11.00 AM to 2.00 PM**
(with unlimited auto extension of 5 minutes)
Property Inspection Date & Time : **12.11.2026 at 11.00 AM.**

---

**TERMS & CONDITIONS OF ONLINE E- AUCTION SALE**

1) The Property is being sold **on "AS IS WHERE IS, ''AS IS WHAT IS BASIS"and ''WHATEVER IS THERE IS AND WITHOUT RECOURSE''.**. As such sale is without any kind of warranties & indemnities.

2) Particulars of the property/asset (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of information of the Bank and Bank shall not be answerable for any error, misstatement or omission. Actual extent & dimensions may differ.

3) E-Auction Sale Notice issued by the Bank is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or representation on the part of the Bank. Interested bidders are advised to peruse the copies of title deeds with the bank and to conduct own independent enquiries/due diligence about the title & present condition of the property/assets and claims/dues affecting the property before submission of bid/s.

4) To the best of knowledge and information of the Authorised Officer, there are no encumbrances on the property. However, the intending bidder should make their own independent enquiries regarding the encumbrances, title of property put on auction and claims/ rights/duties affecting the property prior to submitting their bid. The E-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 further encumbrances whether known or unknown to the Bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claim/ right/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property put for sale.

5) Auction/bidding shall only be through "online electronic mode" through the website **https://www.bankeauctions.com** provided by the service provider **M/s C1 India Pvt Ltd, at Plot No 301, Gulf Petro Chem Building, Udyog Vihar, Phase 2, Gurgaon. Helpline Nos : 0124-4302020/21/22/23/24** who shall arrange & co-ordinate the entire process of auction through the e-auction platform. E-Auction Bid form, declaration, General Terms and Conditions of online auction sale are available in below website: - **https://www.bankeauctions.com.**

6) The bidders must hold valid e-mail address and may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Bank/service provider shall not be held responsible for the internet connectivity, network problems, system crash own, power failure etc.

7) For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider **Mr.DharaniKrishna, Mobile:9948182222. e-mail ID: andhra@c1India.com**.

8) It shall be the responsibility of the interested bidders to inspect & satisfy themselves about the property before the submission of the bid. The interested bidder may inspect the property at site as per schedule mentioned above.

9) For participating in e-auction, intending bidders have to deposit a refundable EMD of 10% of RESERVE PRICE for **Rs.1,14,50,000/-(Rupees One Crore Fourteen Lakhs Fifty Thousand only)**for Schedule mentioned property shall be payable by interested bidders through NEFT/ RTGS/Funds Transfer on or before 26.11.2026 in HDFC Bank Ltd E-AUCTION EMD ACCOUNT - **Account No. 57500000904261** HDFC Bank Ltd, Department for Special Operations, HDFC Bank Ltd, Department for Special Operations, Classic Tower, No: 1547, Trichy Road, Coimbatore – 641018 (IFSC Code No. HDFC0000240 ) Branch Name Sandoz House.

10) The intending bidders should submit the duly filled in Bid Form (format available in the above website) along with the enclosure (KYC Documents, UTR No. of NEFT/RTGS remittance) towards EMD in a sealed cover addressed to the Authorized Officer, HDFC Bank Ltd, Department for Special Operations, Classic Tower, No: 1547, Trichy Road, Coimbatore – 641018.., latest by 04:00 PM on or before 26.11.2026. The sealed cover should be super scribed with "Bid for participating in E-Auction Sale-in the A/c of "M/s. Sri Sarangapani Jewellery ; M/s. Sri Maruthi Jewels ; M/s. V One Jewels (group accounts) and the scan copies to be forwarded to the Authorised officer-Mr.Sivalingam so as to reach on or before 25.06.2026 by 4 PM.

11) The KYC documents are: (i) Proof of identification (KYC) viz. Voter ID Card / Driving Licences / passport /Adhar Card etc. (ii) Current address proof for communication (iii) PAN Card of the bidder (iv) Valid E-mail ID (v) contact number (Mobile / Land Line) etc. of bidders.

12) **The bid price to be submitted shall be above reserve price and bidder shall improve their further offer in multiples of Rs.1,00,000/- (Rupees One Lakh Only).**

13) Intense bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of intense bidding, there will be unlimited extension of "5" minutes each, i.e the end time of e- auction shall be automatically extended by 5 Minutes each time if bid is made within 5 minutes from the last extension.

14) Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone.

15) After expiry of the last date of submission of bids with EMD, Authorised Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the

specified EMD with the Bank) to the service provider to enable them to allow only those bidders to participate in the online inter se bidding /auction proceedings at the date and time mentioned in E-Auction Sale Notice.

16) Bidders are advised to go through the website https://www.bankeauctions.com, for detail terms and condition of auction sale before submitting their bids and taking part in e-Auction sale proceedings. Prospective bidder can also view sale details and bidding through Auction Tiger Mobile Application (Android).

17)The prospective qualified bidder may avail online training on e-Auction from M/s C1 India Pvt Ltd Prior to the date of E-auction. Neither the Authorised officer/Bank nor Service Provider will be held responsible for any internet network problem/power failure/any other technical lapses/failure etc. In order to ward-off such contingent situation the interested bidder are requested to ensure that they are technically well equipped with adequate power back up etc. for successfully participating in the E-auction event.

18)The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the same shall be adjusted towards the sale price and the EMD of unsuccessful bidder shall be refunded. The Earnest Money Deposit (EMD) shall not bear any interest.

19)The successful bidder shall deposit 25% of the bid amount (including EMD) on the same day of the sale, being knocked down in his favour and balance 75% of bid amount within 15 days from the date of highest bidder confirmation through NEFT/ RTGS/Funds Transfer in HDFC Bank Ltd E-Auction Account No. **57500000904261** HDFC Bank Ltd, Department for Special Operations, Classic Tower, No: 1547, Trichy Road, Coimbatore – 641018**(IFSC Code No. HDFC0000240)**

20) Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him by e-mail both to the Authorised Officer and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings.

21) In case of default in payment of above stipulated amounts by the highest bidder/auction purchaser within the stipulated time, the sale will be cancelled, and the amount already paid (including EMD) will be forfeited and the property will be again put to sale and the defaulting bidder shall have no claim/right in respect of property/amount.

22) At the request of the highest bidder, the Authorised Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount.

23) Municipal / Panchayat Taxes, Electricity dues (if any) have to be paid by the highest bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property.

24) Sale Certificate will be issued by the Authorised Officer in favour of the successful bidder only upon deposit of entire purchase price/bid amount and furnishing the necessary proof in respect of payment of all taxes / charges.

25)Applicable legal charges for conveyance stamp duty, registration charges, assessment charges and other incidental charges shall be borne by the auction purchaser.

26) The Authorised Officer/Bank is not bound to accept the highest offer and has the absolute right & discretion to accept or reject any or all offer(s) or adjourn/postpone/cancel the E-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 30 days from the scheduled date of sale, it will be displayed on the website of the service provider.

27) The decision of the Authorised Officer is final, binding and unquestionable.

28)All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them.

29)The sale shall be subject to rules/conditions prescribed under the Securitizations & Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002.

30) As per the Section 194-1A of the Income Tax Act 1961, TDS @1% will be applicable on the sale proceeds where the sale transaction is Rs.50,00,000/- (Rupees Fifty Lakhs) and above. The successful bidder /purchaser shall deduct 1% TDS from the Sale Price and deposit the same with the income tax department in Form No.16B and for remaining sale proceeds after deducting TDS, if any, to the Bank. The Sale Certificate for immovable property will be issued only on receipt of full Sale Price (Net of TDS, if any) and on receipt of Form 26QB & Challan for having remitted the TDS of Sale Price.

31) On confirmation of sale by the Bank and if the terms of payment have been complied with, the concerned Authorised Officer exercising the power of sale shall issue Sale Certificates for the immovable property in favour of the purchaser(s) in the form given in Appendix V of the Security Interest (Enforcement) Rules, 2002. The sale certificate will be issued in the name of the purchaser(s) / Applicant(s) only and will not be issued in any other name(s).

32) The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and, any past, present or future encumbrances, all the statutory/ non-statutory dues whatsoever in nature by any authority or agency including Sales Tax, Municipality Tax, Property Tax, Other Tax liabilities, Electricity dues, Water dues, Maintenance charges, Utility charges, Transfer fees with respect to the leasehold land etc; taxes, rates, assessment charges, fees etc. owing to anybody.

33) The Bank shall not be responsible for any loss or damage pursuant to any litigation whatsoever in nature either at the instance of the Mortgagor(s) or the Borrower(s) in respect of the said property.

34) Bank has discretion to revoke this sale at any point of time before Execution of Sale Certificate and in that event Bank shall reimburse amount paid to the Bank without interest.

35) The stamp duty with respect to this sale certificate shall be borne by the purchaser only.

36)On issuance of Sale Certificate by the Bank, sale shall be complete, and no claims shall be entertained by the Bank.

37)Nothing in this notice constitutes or will be deemed to constitute any commitment or representation on the part of Bank to sell the property. Bank reserves the right to cancel the sale for any reason it may deem fit or even without assigning any reason and such cancellation shall not be called in question by the bidders.

38) The sale shall be subject to rules/conditions prescribed under the Securitizations & Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002.

39) For property related query Please contact: Mr.A.Sivalingam, Authorised Officer, HDFC Bank Ltd, Department for Special Operations, Classic Tower, No: 1547, Trichy Road, Coimbatore – 641018 Email:sivalingam.a@hdfcbank.com, Mobile No: 9345886060.

40) The Notice is also applicable to Borrower(s), Guarantor (s) and the public in general.

**STATUTORY 30 DAYS NOTICE UNDER SARFAESI ACT, 2002**

This Publication is also 30 days' notice to the above-mentioned Borrowers/Guarantors as required under Rule 8 (6) of the Security Interest

(Enforcement) Rules, 2002. The Borrowers/Guarantors are hereby notified to pay the outstanding dues along with interest, cost, other monies and charges till the date of payment of the secured creditor before the date of public E-Auction failing which the property will be auctioned/sold for recovery of dues.

Sd/-
**Authorized Officer**

Place: Coimbatore.
Date: 21.10.2026.

**HDFC Bank Ltd**