APPENDIX- IV-A

[See proviso to rule 8 (6)]

Public Notice For E-Auction Cum Sale (Appendix – IV A) (Rule 8(6))

Sale of immovable property mortgaged to Hinduja Housing Finance Limited (HHF) having its corporate office at 167-169, 2nd floor, little mount, Saidapet, Chennai – 600 015. And branch office at:- Hinduja Housing Finance Limited--No.69,2nd Floor,Vallal Pachaiyappan Street,Kanchipuram-631501. Under the **Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002** (hereinafter "act"). Whereas the authorized officer ("AO") of hhf had taken the possession of the following property/ies pursuant to the notice issued u/s 13(2) of the act in the following loan accounts/prospect nos. With a right to sell the same on **''As Is Where Is Basis & As Is What Is Basis''** for realization of dues amounting to **Rs.11,48,035/- as on date 21.09.2026** The sale will be done by the undersigned through e-auction platform provided at the website: www.bankeauctions.com..

Borrower(s) / Co-Borrower(s) /Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property/ Secured Asset	Date of Symbolic Possession	Reserve Price	Date of Inspection of property
1)Mr. SANTHARAJ YOSUVA Y NO 232 PERUMAL KOVIL STREET, MADURAVOYAL THIRUVALLUR,MADURAVOYAL , Tamil Nadu , India – 600095. **…..Borrower** **2) Mrs. JANSIRANI S** NO 232 PERUMAL KOVIL STREET, MADURAVOYAL THIRUVALLUR,MADURAVOYAL , Tamil Nadu ,	**10-10-2025 & Rs.12,03,834/-** **Bid Increase Amount 10000**	All that piece and parcel of the house site with building an extent of 91 Sq.Mtr., Comprised in Gramanatham Old survey nos.20/1B Part ,Sub Division of Gramanatham New Survey no.595/24, as per Gramanatham Patta no.895,Situated at Door No.233, Perumal Koil Street, Madaravoyal ,Chennai-600095,Maduravoyal Village, Maduravoyal Taluk, Chennai District within the Sub	08-01-2026 **Total Outstanding As On Date 27.10.2026 Rs.11,48,035/-**	Rs.49,39,000/- **Earnest Money Deposit (EMD) Rs.4,93,900/-**	**09-NOV -2026 – 30-NOV-2026 11:00 hrs -14:00 hrs** **EMD Last Date 12.12.2026 till 5 pm** **Date/ Time of E-Auction 19-DEC-2026 11.00 hrs-13.00 hrs.**

India – 600095. **…..Co Borrower**		Registration District of Virugambakkam and Registration District of Chennai South bounded as follows, Boundaries : North by : Sunder Raj Land and Building, South by : Road, East by : 6 Feet Common Passage, West by : Property belongs to Mr.Panneer. Measurements: East to West on the Northern side - 6.8 Meter East to West on the Southern side - 6.8 Meter North to South on the Eastern side - 13.4 Meter North to South on the Western side - 13.4 Meter			

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:-HHFLTDTNKCPTLLRA575) IFSC Code:- HDFC0004989.**

TERMS & CONDITIONS OF ONLINE E- AUCTION SALE:-

1. The Property is being sold on "AS IS WHERE IS, WHATEVER THERE & WITHOUT RECOURSE BASIS". As such sale is without any kind of warranties & indemnities.
2. Particulars of the property / assts (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of information of the Secured Creditor and Secured Creditor shall not be answerable for any error, misstatement or omission. Actual extant & dimensions may differ.

3. E-Auction Sale Notice issued by the Secured Creditor 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 nay representation on the part of the Secured Creditor. Interested bidders are advised to peruse the copies of title deeds with the Secured Creditor 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. Auction/bidding shall only be through "online electronic mode" through the website https://www.bankeauctions.com Or Auction provided by the service provider M/s C1 India Private Limited, who shall arrange & coordinate the entire process of auction through the e-auction platform.
5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor /service provider shall not be held responsible for the internet connectivity, network problems, system crash own, power failure etc.
6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider **M/S C1 India Pvt Ltd ,Plot No- 68, 3rd floor Sector 44 Gurgaon Haryana -122003 (Contact no. 7291981124,25,26)Support Email – Support@bankeauctions.com , Mr.Prabakaran M Mobile :+91-7418281709 Email : tn@c1india.com || Prabakaran.malaichamy@c1india.com**
7. 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.
8. For participating in e-auction, intending bidders have to deposit a refundable EMD of 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favor of " Hinduja Housing Finance Limited " on or before **12-DEC-2026**.
9. The intending bidders should submit the duly filled in Bid Form (format available on **https://www.bankeauctions.com**) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer branch office at:- Hinduja Housing Finance Limited--No.69,2nd Floor,Vallal Pachaiyappan Street,Kanchipuram-631501 latest by 03:00 PM on **19-DEC-2026**. The sealed cover should be super scribed with "Bid for participating in E-Auction Sale- - in the Loan Account No. **TN/KCP/TLLR/A000000575** (as mentioned above) for property of **"Mr. SANTHARAJ YOSUVA Y".**
10. 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 Secured Creditor) to the service provider M/S e Procurement Technologies Limited 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.

11. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10" minutes each, i.e. the end time of e- auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension.
12. 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.
13. 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, Hinduja Housing Limited, branch office at:- Hinduja Housing Finance Limited--No.69,2nd Floor,Vallal Pachaiyappan Street,Kanchipuram-631501 and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings.
14. 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 sale by DD/Pay order/NEFT/RTGS/ChqfavouringHinduja Housing Finance Limited.
15. In case of default in payment of above stipulated amounts by the successful 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.
16. At the request of the successful bidder, the Authorised Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount.
17. The Successful Bidder shall pay 1% of Sale price towards TDS (out of Sale proceeds) and submit TDS certificate to the Authorised officer and the deposit the entire amount of sale price (after deduction of 1% towards TDS), adjusting the EMD within 15 working days of the acceptance of the offer by the authorized officer, or within such other extended time as deemed fit by the Authorised Officer, falling which the earnest deposit will be forfeited.
18. Municipal / Panchayat Taxes, Electricity dues (if any) and any other authorities dues (if any) has to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property.
19. 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.
20. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser.
21. The Authorized officer may postpone / cancel the E-Auction Sale proceedings 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.
22. The decision of the Authorised Officer is final, binding and unquestionable.
23. 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.

24. **For further details and queries, contact Authorised Officers, : RAGHU-ZRM-9886273806 & Senthil Rajan-RLM-99440 28878 & DINESH BABU -RRM-95000 96714 & DINESH MURTHY-ADM-9087856096**
25. This publication is also 30 (Thirty) days notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 8(6) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above mentioned date / place.

Place: Kanchipuram

Authorized Officer

Date: 07-11-2026 **Hinduja Housing Finance Limited**

Special Instructions / Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Hinduja Housing Finance Limited **nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.**