Registered Office: Radhika, 2nd Floor, Law Garden Road,Navrangpura, Ahamedabad- 09. **Branch Office :** HDB Financial Services Limited, 2nd Floor, DOOR NO.14/488/26 TC, SUN CITY COMPLEX, SH22 ROAD, NEAR KOORKKANCHERI SERVICE CO-OP BANK, THRISSUR- 680007 - Kerala.

AUCTION SALE NOTICE CUM E-AUCTION SALE NOTICE

(To the Borrower /Co-Applicant / Public in General)

(Under Rule 8(6) R/w with Rule 9 (1) of SARFAESI Act, 2002)

The undersigned Authorized Officer of HDB Financial Services Ltd, has taken over Possession of the following property, under Securitisation and Reconstruction of the Financial Assets & Enforcement of Security Interest Act 2002, for the below mentioned loan account with a right to sell the same on **"AS IS WHERE IS BASIS & AS IS WHAT IS BASIS"**

Name and Address of the Applicant & Co-Applicant:

1. **CHEMIK CHEMICALS** GROUND FLOOR, DOOR NO. 36/5087 OLD NO. 29/54/3A,DR A R MENON ROAD BRIGHT AND LODGING BUILDING THRISS THRISSUR-680001 KERALA **2. ROY C F** CHEVOOKAREN HOUSE PUTHENAGADI ROAD ARANATTUKARA P.O THRISSUR TRICHUR-680618 KERALA **3. LEKHA RANI** MELAPAT HOUSE GRAMALA KILLANNUR,THRISSUR THRISSUR TRICHUR-680581 KERALA **4. RAMACHANDRAN M** MELAPAT HOUSE GRAMALA KILLANNUR THRISSUR TRICHUR-680581 KERALA, Account No. **37692363, 38485885**, **Total Outstanding Amount: Rs.1,45,65,076.13 (Rupees One Crore Forty Five Lakhs Sixty Five Thousand Seventy Six and Paise Thirteen Only)- as of 15-05-2025**, with further interest/ incidental expenses /costs till the date of full payment.

Details of Encumbrances, if any, known to the Secured Creditor: NIL

Details of Immovable Properties:

ALL THE PIECE AND PARCEL OF THE LAND AND ALL APPURTENANCES HAVING AN EXTENT OF 05.87 ARES (14.50 cents) COMPRISED IN SY NO 330/1-2, TP NO.8864/A, OF KILLANNUR VILLAGE ,THRISSUR TALUK TOGETHER WITH BUILDING BEARING NO : 2/578/A SITUATED AT MULAMKUNNATHUKAVU GRAMA PANCHAYATH RECORDED IN THE NAME OF MR.M.RAMACHANDRAN AS PER SETTLEMENT DEED NO : 6349/2007 DATED 05/09/2007 OF THRISSUR SRO ,DISTRICT THRISSUR. THE PROPERTY IS BOUNDED BY EAST: ROAD, WEST: RAILWAY PATH, NORTH: PROPERTY OF KOTTARATHIL VENUGOPALAN, SOUTH: PROPERTY OF IYYANIKKATTIL SUNIL

Reserve Price	Earnest Money Deposit	Bid Incremental Amount	Auction Date & Time	EMD Last Date & Time
Rs. 1,18,68,849/-	Rs.11,86,885/-	Rs.1,00,000/-	10/12/2026 at 11 a.m. to 12 Noon	09/12/2026 up to 06:00 p.m

Terms and Conditions of Tender-cum-Auction Sale:

1) The auction sale shall be **"online e-auction"** bidding through website https://www.bankeauctions.com **on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes.**

2) The interested bidders shall submit their EMD through Web Portal: https://www.bankeauctions.com (the user ID & Password can be obtained free of cost by registering name with (https://www.bankeauctions.com) through Login ID & Password. The EMD shall be payable through Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of "HDB Financial Service Limited" above.After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. **i) Copy of the NEFT/RTGS Challan or Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport etc.;** without which the Bid is liable to be rejected. **UPLOADING SCANNED COPY OF ANNEXURE-II & III** (can be downloaded from the Web Portal: (https://www.bankeauctions.com) **AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED.** The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact: **M/s. C1 India Pvt Ltd, Mr. Dharani krishna, Plot no-68, 3rd Floor, Sec-44, Gurgaon, Haryana-122003. E-mail ID:** support@bankeauctions.com, **Support Helpline Numbers :** 91-7291981124/25/26**. Sales Enquiries :** sales@bankeauctions.com, **7291981129.**

3) The intending bidders should be present in person for the Auction and participate personally and give a declaration in writing to the effect that he/she is bidding for himself/herself. No Authorized person allowed.

4) The intending bidders may obtain the Tender Forms from the Manager, **M/s.HDB Financial Services Ltd,** 2nd Floor, DOOR NO.14/488/26 TC, SUN CITY COMPLEX, SH22 ROAD, NEAR KOORKKANCHERI SERVICE CO-OP BANK, THRISSUR- 680007 - Kerala**.** The intending bidders should submit their bids only in the tender form prescribed in sealed envelopes addressed to the Authorized Officer, HDB Financial Services Limited, together with a Pay Order/Demand Draft for an EMD of 10% of the Reserve Price, drawn in favor of "HDB Financial Service Limited" on or before 6pm on the **09/12/2026** of Tender-cum-Auction sale hereby notified.

5) For inspection of the Property and other particulars, the intending purchaser may contact: , **M/s.HDB Financial Services Ltd,** 2nd Floor, DOOR NO.14/488/26 TC, SUN CITY COMPLEX, SH22 ROAD, NEAR KOORKKANCHERI SERVICE CO-OP BANK, THRISSUR- 680007 - Kerala**. RANJITH K K (9746294323), ASHWIN GOPINATH (8137871514), & UMESHKUMAR**

(9645099666). The Property/ies is sold on "As-is-where-is" and "As-is-what-is" condition basis.

6) The sealed Tenders will be opened in the presence of the intending bidders by 11am on the **10/12/2026** of Tender-cum-auction Sale hereby notified. Though in general the same will be by way of closed tenders, the Authorized Officer may , at his sole discretion, conduct an Auction among the interested bidders who desire to Quote a bid higher than the one received in the closed tender process, and in such an event, the sale shall be conferred on the person making highest bid. The sale, however, is subject to confirmation of HDB Financial Services Limited.

7) The successful bidder shall have to pay 25% (inclusive of EMD paid) of the sale amount immediately on the same day or not later than next working day on completion of sale and the balance amount of 75% within 15 days from the date of confirmation of Sale, failing which the initial deposit of 25% shall be forfeited. At any cost it shall not be refunded. If the successful bidder, fail to make the payment of 25% of the entire bid amount as mentioned above, the next successful bidder will be considered and entitled to complete the sale.

8) The sale certificate will be issued by the Authorized Officer in favor of the successful purchaser only after receipt of the entire sale consideration within the time limit stipulated herein.

9) The successful purchaser shall bear the charges/fees payable for conveyance, such as stamp duty, Registration Fee etc., as applicable under law.

10) The successful bidder should pay the statutory dues (lawful house tax, Electricity Charges and other Dues), TDS, GST if any, due to Government, Government undertaking and Local bodies.

11) The Authorized Officer has absolute right to accept or reject Tender or Bid any or all the offers and adjourn/postpone/cancel the Auction without assigning any reason thereof and also modify any terms and conditions of the sale without assigning any reason thereof and also to modify any terms and conditions of the sale without any prior notice.

Place: THRISSUR Authorised Officer

Date: 20/11/2026 M/s.HDB Financial Services Limited.