SALE AUCTION NOTICE
(BY SPEED POST)

HINDUJA HOUSING FINANCE

To,

21 -11-2026

1. **Mr. Karthikeyan N,**
No.3/484 A, Raja Eari Kottai,
Koothapadi (PO), Pennagaram,
Dharmapuri – 636810 **.....Borrower**

2. **Mrs. Sumitha C**
No.3/484 A, Raja Eari Kottai,
Koothapadi (PO), Pennagaram,
Dharmapuri - 636810 **.....Co-Borrower**

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE SECURED ASSETS UNDER THE SARFAESI ACT, 2002 READ WITH PROVISO TO RULE 8 (6) & 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("RULES")

Hinduja Housing Finance Limited (hereinafter referred to as "Hinduja Housing Finance Limited / Original Lender / Secured Creditor") had extended financial assistance to the above mentioned Borrower(s). The said loan account is secured by the creation of security interest over the immovable secured asset in favour of the Secured Creditor.

Due to the default committed by the Borrower(s) in repayment of the loan amount as per the terms and conditions of the loan agreement, the said loan account was classified as Non-Performing Asset (NPA) in accordance with the guidelines issued by the Reserve Bank of India. Consequently, the Secured Creditor has initiated action under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act).

Demand Notice	Date : 22.11.2024	Amount : Rs.15,33,951/- as on 15.11.2024
Possession Notice (Symbolic)	Date : 29.05.2025	Amount : Rs.15,33,951/- as on 15.11.2024

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable secured asset mortgaged in favour of the Secured Creditor, physical possession of which has been taken by the Authorised Officer of Hinduja Housing Finance Limited, will be sold by way of E-Auction on "As is where is Basis", "As is what is Basis", and "Whatever there is basis", "Without recourse", for recovery of the outstanding dues mentioned herein below together with further interest, costs, charges, and expenses thereon after adjustment of any amount received from the Borrower(s) and/or Guarantor(s).

A notice of 15 days is hereby given for sale of the secured asset. The Reserve Price and Earnest Money Deposit (EMD) for the said property are mentioned below.

Details of secured asset put for e-auction:

Loan Account No	Schedule of Property	Total Outstanding as on 23-10-2026	Reserve Price INR	Earnest Money Deposit (EMD) in INR	Date and Time of Auction	Type of Possession
TN/DHR/KRSH/A000000017 & TN/DHR/BRGR/A000000037	In Dharmapuri district Pennagaram TK, Dharmapuri SRO, Pennagaram village, S.no – 81/19. Sno – 81/18. Total extent 22 sq.mtr + 19 sq.mtr = 41 sq.mtr, 427 sq ft. Boundaries for (22 sq.mtr + 19 sq.mtr = 41 sq.mtr,427 sq.ft) of land North – CC Road South – Cannal East – Aerakolanoor way road West – 6 ft Road With all easement rights and pathway.	Rs. 1948620/-	Rs. 1825000/-	Rs. 4,56,250/-	17.12.2026 & 11:00-13:00Hrs	Physical (17.08.2026)

Important Information regarding Auction Process:

1.	EMD Demand Drafts (DD) shall be drawn in favor of Hinduja Housing Finance Limited payable at Chennai.	
2.	EMD Payments made through RTGS shall be to : Name of the account - Hinduja Housing Finance Limited, Name of the Bank – HDFC, Account No – HHFLTDTNDHRKRSHA17 & IFSC Code - HDFC0004989.	
3.	Last Date of Submission of EMD	Received 1 day prior to the date of auction
4.	Place for Submission of Bids	Hinduja Housing Finance Limited-- No.10, 1st East Main Road, Gandhi Nagar, Katpadi, Vellore – 632 006
5.	Place of Auction (Web Site for Auction)	E-Auction (**https://www.bankeauctions.com**)
6.	Contact Person with Phone No.	M/s C1 India Pvt Ltd, Mob : 72919 81124, 25, 26
7.	Date & Time of Inspection of the Property	05.12.2026 & 11.00-16.00 hrs

FOR HINDUJA HOUSING FINANCE LIMITED

For HINDUJA HOUSING FINANCE LIMITED

Authorised Signatory

AUTHORISED OFFICER

TERMS & CONDITIONS OF ONLINE E- AUCTION SALE:-

1. The Property is being sold on **"As is where is Basis", "As is what is Basis", and "Whatever there is basis", "Without recourse"** 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 extent & 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 any 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/ for 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. 72919 81124, 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 25% 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 **16-12-2026.**
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.10, 1st East Main Road, Gandhi Nagar, Katpadi, Vellore – 632 006 latest by 17:00 PM on **16-12-2026**. The sealed cover should be super scribed with "Bid for participating in E-Auction Sale - in the Loan Account No. **TN/DHR/KRSH/A000000017 & TN/DHR/BRGR/A000000037** (as mentioned above) for property of **"KARTHIKEYAN N".**
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 "3" minutes each, i.e. the end time of e- auction shall be automatically extended by 3 Minutes each time if bid is made within 3 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 No.10, 1st East Main Road, Gandhi Nagar, Katpadi, Vellore – 632 006 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/Chq favouring Hinduja 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 15 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 Officer, Mob. No. 7010207230

For detailed terms and conditions of the sale, please refer to the link : **https://www.bankeauctions.com**

Date: 21-11-2026
Place: Vellore

FOR HINDUJA HOUSING FINANCE LIMITED

FOR HINDUJA HOUSING FINANCE LIMITED

AUTHORISED SIGNATORY

AUTHORISED OFFICER

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.**

Department Of Posts

Multiple Article Receipt

Office Name : Arcot SO **User ID** : 10337031
Date & Time : 21/11/2026, 12:04:34
Mode of Payment :SQ

Booking Ref. ID : 2966000421112605084

Sl. No.	Article Number	Product Type	Weight (in gms)	Sender Name	Receiver Name	Base Tariff (Incl. VAS)	Remarks	Created By	Created On	Bulk Reference
1	ET132170400IN	SP_INLAND_DOC	30	THE AUTHORISED OFFICER	ANNAMALAI R, 2/78 BIG ST, 604151	47		10337031	21-11-2026 12:03:45	Counter
2	ET132170397IN	SP_INLAND_DOC	30	THE AUTHORISED OFFICER	RANGANATHAN N, 2/78 BIG ST, 604151	47		10337031	21-11-2026 12:03:45	Counter
3	ET132170383IN	SP_INLAND_DOC	30	THE AUTHORISED OFFICER	SUMITHA G, 3/464 A RAJA EARI KOTTAI, 636810	47		10337031	21-11-2026 12:03:45	Counter
4	ET132170370IN	SP_INLAND_DOC	20	THE AUTHORISED OFFICER	KARTHIKEYAN NF, 3/464 A RAJA EARI KOTTAI, 636810	47		10337031	21-11-2026 12:03:45	Counter
5	ET132170368IN	SP_INLAND_DOC	30	THE AUTHORISED OFFICER	PRIYA M, 1/15/1 KIZH ST, 636811	47		10337031	21-11-2026 12:03:45	Counter
6	ET132170352IN	SP_INLAND_DOC	30	THE AUTHORISED OFFICER	KUNJU T, 1/18/1 KIZH ST, 636811	47		10337031	21-11-2026 12:03:45	Counter
7	ET132170346IN	SP_INLAND_DOC	30	THE AUTHORISED OFFICER	MADESH K, AMAMAPURAM KAKKINADA ROAD, 533201	47		10337031	21-11-2026 12:03:45	Counter
8	ET132170334IN	SP_INLAND_DOC	30	THE AUTHORISED OFFICER	SHEELA R, 43 LAKSHMI NAGAR, 632013	47		10337031	21-11-2026 12:03:45	Counter
9	ET132170321IN	SP_INLAND_DOC	30	THE AUTHORISED OFFICER	ANAND R, 43 LAKSHMI NAGAR, 632013	47		10337031	21-11-2026 12:03:45	Counter

Sl.No.	Charge Details	Items Count	Amount
1	Base Tariff(Incl. VAS)	9	423.00
2	CGST	9	38.00
3	SGST	9	38.00
4	Total Tariff	9	499.00
5	Net Amount	9	499.00

21 11 26

Signature of the Official