HDB FINANCIAL SERVICES

HDB Financial Services Limited
3rd and 4th Floor, Hemalatha Mansion,
7-1-397/111 & 112, S R Nagar,
Hyderabad - 500 038, Telangana.
Web : www.hdbfs.com
CIN - L65993GJ2007PLC051028
Email : customer.support@hdbfs.com

21.11.2026

To,

1.VELMURUGAN AUTO MOBILES
DOOR NO 23 MUNUSAMY 3RD STREET
ISWARIYA NAGAR
SELAIVAYAL
MADHAVARAM
CHENNAI-600051
TAMIL NADU

2.And Also at :
JANSIRANI PLOT NO 21/1 MUNUSAMY STREET
ISWARAYA NAGAR SALAIVAYAL
MADHAVARAM
CHENNAI CHENNAI-600051

3.JANSIRANI VELU
PLOT NO 21/1MUNUSAMY 3RD STREET
ISWARIYA NAGAR SALAIVAYAL
MADHAVARAM CHENNAI CHENNAI-600051
TAMIL NADU

4.VELU A
PLOT NO 21/1 MUNUSAMY 3RD STREET
ISWARIYA NAGAR SELAIVAYAL
MADHAVARAM
CHENNAI-600051
TAMIL NADU

Dear Sir/Madam,

Sub.: Notice of sale of immovable secured assets under Rule 8 & 9 of the Security Interest (Enforcement) Rules, 2002

M/s. HDB Financial Services Limited, Chennai, the secured creditor, issued notice dated **27.05.2026** under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 calling upon you to pay the dues within the time stipulated therein. Since you failed to comply with the said notice within the period stipulated, I the undersigned, the Authorised Officer, has taken possession of the immovable secured assets under Section 13(4) of the Act read with Rule 8 of Security Interest (Enforcement) Rules, 2002. Possession Notice Dt: 20.08.2026 issued by the Authorised Officer, as per Appendix IV of the Security Interest

HDB FINANCIAL SERVICES LTD. Chennai 600 006.

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(Enforcement) Rules, 2002 was delivered to you and the same was also affixed to the schedule property

1. As you have failed to clear the dues of the secured creditor, the immovable secured assets that have been taken possession by me, the Authorised Officer, will be sold by –

a) Obtaining quotations from the parties dealing in the secured Assets or otherwise interested in buying such assets OR
b) Inviting tenders from the Public OR
c) Holding public auction OR
d) Private treaty
e)

2. You are requested to ensure participation by parties interested in buying the immovable secured assets in the sale as proposed above. You are welcome to bring the buyer for highest bid.

3. We hereby give you notice that the aforesaid secured assets shall be sold by Tender-cum-Auction sale by undersigned by **29.12.2026** at 10:30 am. to 12 :00p.m Noon, at M/s. HDB Financial Service.,**HDB Financial Services Ltd. Old No.64,New No: 84 'A' Block, MNO Complex, HDB Towers 1st floor, Greams road, Chennai- 600006. Auction venue: HDB Financial Services Ltd. Old** No.64,New No: 84 'A' Block, MNO Complex, HDB Towers 1st floor, Greams road, Chennai- 600006.

4. A copy of the Tender Sale notice inviting containing particulars of the secured assets proposed for sale, terms and conditions of sale etc. is enclosed for your ready information. Please also note that the said notice will be published in two daily newspapers simultaneously.

5. Please note, the quotations obtained/tenders received will be opened by the undersigned at the place and time mentioned in the enclosed terms of sale. Please note that the public auction will be held at the place and time mentioned in the enclosed terms of sale.

Yours,

HDB FINANCIAL SERVICES LTD. Chennai 600 006.

AUTHORISED OFFICER
Encl: Sale auction details with Terms & conditions

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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 Symbolic 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"

1.Name and Address of the Applicant & Co-Applicant:

1.VELMURUGAN AUTO MOBILES
DOOR NO 23 MUNUSAMY 3RD STREET
ISWARIYA NAGAR
SELAIVAYAL
MADHAVARAM
CHENNAI-600051
TAMIL NADU

2.And Also at :
JANSIRANI PLOT NO 21/1 MUNUSAMY STREET
ISWARAYA NAGAR SALAIVAYAL
MADHAVARAM
CHENNAI CHENNAI-600051

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Loan Account No's. 7573204 & 22337221. Total Outstanding Amount: Rs.Rs.23,75,479.34/- (Rupees Twenty Three Lakhs Sevety Five Thousand Four Hundred Seventy Nine and Thirty Four Paise Only) as on 21/11/2026 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: SHEDULE OF THE SECURITIES I:

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All that piece and parcel of the Land and building measuring of 979 Sq.ft,m bearing Plot No. .21(part),Munusamy Street, and Survey Field No.15, Selavoyal Village,for 1.48 cents and Chennai Corporation approved Layout No.1, A.2/87, Comprised in survey No.72/1 Part, situated at No. 30, Selavoyil Village, Perambur Taluk, Chennai and within Sub-Registration District of Madhavaram Registration District of Chennai North and measuring 979 Square Feet Land building, and thereabouts bounded on the North By : S.No.72/2 , South By : 30 feet Road (Munusamy Street)., East By : Plot No.22., West By : Property belongs to Mrs.Shakila Beevi.,Measuring at.; North by; 17 Feet,South by; 17 Feet,East by; 57.6 Feet,West by; 57.6 Feet, **And the property is situated within the Sub-Rgistration District of Madhavaram Registration District of Chennai North.**

Reserve Price	Earnest Money Deposit	Bid Incremental Amount	Auction Date & Time	EMD Last Date & Time
Rs.63,39,025 /-	**Rs.633903/-**	**Rs.100000/-**	**29-12-2026 at 11 AM to 12 Noon**	**28-12-2026 up to 04:00 p.m**

Terms and Conditions of Tender-cum-Auction Sale:

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.

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, Plot No. 68, 3rd Floor, Sector – 44, Gurgaon – 122003, Haryana, E-mail ID : support@bankeauctions.com, Contact Person name / mail id and contact no : Vinod Chauhan / delhi@c1india.com and 9813887931

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.

- The intending bidders may obtain the Tender Forms from the Authorized Officer , M/s.HDB Financial **HDB Financial Services Ltd. Old** No.64,New No: 84 'A' Block, MNO Complex, HDB Towers

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- 1st floor, Greams road, Chennai- 600006. **Auction venue: HDB Financial Services Ltd. Old** No.64,New No: 84 'A' Block, MNO Complex, HDB Towers 1st floor, Greams road, Chennai- 600006
- 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 4pm on the 28-12-2026 of Tender-cum-Auction sale hereby notified.
- For inspection of the Property and other particulars, the intending purchaser may contact: , M/s. **HDB Financial Services Ltd. Old** No.64,New No: 84 'A' Block, MNO Complex, HDB Towers 1st floor, Greams road, Chennai- 600006 – **S. Gopi (9884451533), K. Shanmugam (9597065780),** The Property/ies is sold on "As-is-where-is" and "As-is-what-is" condition basis

- The sealed Tenders will be opened in the presence of the intending bidders by 10:30am on the 29-12-2026 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 open 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.
- 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.
- The sale certificate will be issued by the Authorized Officer in favour of the successful purchaser only after receipt of the entire sale consideration within the time limit stipulated herein.
- The successful purchaser shall bear the charges/fees payable for conveyance, such as stamp duty, Registration Fee etc., as applicable under law.
- 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.
- 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

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- 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: Chennai
Date: 21.11.2026.

Authorised Officer
M/s.HDB Financial Services Limited.

Authorised Officer : HDB Financial Services Ltd. Old No.64,New No: 84 'A' Block, MNO Complex, HDB Towers 1st floor, Greams road, Chennai- 600006