



HDFC Bank Limited

Regd Office: HDFC BANK HOUSE,
Senapati Bapat Marg, Lower Parel, Mumbai - 400013

We understand your world

BRANCH OFFICE: 1st Floor, ITC Centre, 760, Anna Salai, Chennai- 600 002.
CIN L65920MH1994PLC080618 Website: www.hdfcbank.com

APPENDIX – II-A (See proviso to rule 8 (6))

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

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 Proviso 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 properties mortgaged /charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of HDFC Bank Ltd (Secured Creditor) **will be sold on "As is where is", "As is what is" and "Whatever there is" on 29.01.2026** for recovery of dues including interest and cost to the HDFC Bank Ltd. from the following Borrowers / Guarantors.

S.No.1: Borrower: Mr.Jeyakumar L, Co-Borrower: Mrs Lilly Pushpam J, Both at, SRM Builders Flat-S2, Floor - 2nd Plot 174, S.No 429 & 430, 8th Cross St, Modern City, Avadi, Chennai-600072; Amount Outstanding: ₹ 49,96,927/- as on 16.12.2025 with further interest, costs, other charges and expenses thereon.

DESCRIPTION OF IMMOVABLE PROPERTY: All that piece and parcel of property bearing **Flat No.S1, in the 2nd Floor, in the building known as "Sunshine Flats", having a built-up area of 889 Sq. Ft** (inclusive all common area and One Car Parking area), together with **431 Sq. Ft of Undivided Share of land., in total extent of 2280 Sq. Ft.,** comprised in Survey No. 429 & 430 (New Survey No. 425/1 part Block No.7, Ward 'E'), situated at **Plot No.174, in the approved Layout Known as "Modern City", Thandurai Village, Poonamallee Taluk, Thiruvallur District,** within the limits of Avadi Municipality and Bounded on the: North By- 8th Cross Street, South By- Plot No.207, East By- Canal, West By- Plot No.175, measuring on the; East to West on the Northern side – 38 feet, East to West on the Southern side-38 feet, North to South on the Eastern side – 60 feet and North to South on the Western side – 60 feet, and situated within the Registration District of South Chennai and Sub-Registration District of Avadi.

Reserve Price ₹ 27,00,000/- EMD ₹ 2,70,000/- Bid Multiplier ₹ 20,000/-

E-Auction Time: 11.30 a.m – 12.00 noon

S.No.2: Borrower: Mr.Mohanraj Kamatchi, P Block, Shriganasha Apartment, Manohara 2nd Street, Pallikaranai, Chennai 600100; Amount Outstanding: ₹22,85,828/- as on 16.12.2025 with further interest, costs, other charges and expenses thereon.

DESCRIPTION OF IMMOVABLE PROPERTY: Schedule A (Total Extent): All the piece and parcel of property measuring **1 Ground and 696 sqft, (i.e. 3096 Sq.ft., or 287.7 Sq. Mt) in Plot No. 18, Vignarajapuram Layout** as comprised in the Survey No.48/1A-1 and 49/3, situated in **No. 176, Vengaivasal Village, Tambaram Taluk, Kancheepuram District,** Bounded on the North by: Plot No. 17, South by: Plot No.19, East by 30 feet road in the said layout, West by Vacant land admeasuring, East to West on the Northern side 86'6", East to West on the Southern side 85'6", North to South on the Eastern side 36'0", North to South on the Western side 36'0". The Property is lying within the Registration District of South Chennai and Registration Sub- District of Selaiyur.

Schedule B (Property conveyed): All the piece and parcel property bearing **Flat No. S2, Second Floor, AMR Flats, Plot No. 18, Vignarajapuram, Vengaivasal, Chennai- 600100** measuring **960 Sq.ft. or 89.21 Sq. Mt.,** (Including common area and covered car parking) together with **562 Sq.Ft., or 52.23 Sq.Mt., of Undivided Share,** right and interest in the Schedule - A Property

Reserve Price ₹ 33,00,000/- EMD ₹ 3,30,000/- Bid Multiplier ₹ 20,000/-

E-Auction Time: 12.00 Noon – 12.30 p.m

S.No.3: Borrower: Mr.Balamanikandan V, 322, 1st Cross Street, Eshwaran Nagar, Vepampattu, Thiruvallur-602025; Amount Outstanding: ₹ 48,72,372/- as on 16.12.2025 with further interest, costs, other charges and expenses thereon.

DESCRIPTION OF IMMOVABLE PROPERTY: All that piece and parcel of Property bearing **Flat No. G1 in Ground Floor in the Project Known as "Nest Njoy Block-I",** having a super built up area **880 Sq. Ft., or 81.78 Sq.Mt.,** (including common area of 169 Sq. Ft) together with **409 Sq. Ft., or 38.01 Sq.Mt., Undivided share of land out of total extent of 3165 Sq. Ft., or 294.14 Sq.Mt.,** comprised in Survey Nos. 47/5F, as per Previous Patta No.902, and as per Present Patta No. 2127, New Survey No. 47/5F1, situated at **Plot No.14, Kanathur Reddy Kuppan Village, previously Chengalpattu Taluk, now Thiruporur Taluk, Kancheepuram District,** and bounded on the: North By- Plot No.13, South By- 20 Feet Road, East By- Plot No. 15, West By – 20 Feet Road within the Registration District of Chengalpattu and Sub-Registration District of Thiruporur.

Reserve Price ₹ 37,00,000/- EMD ₹ 3,70,000/- Bid Multiplier ₹ 20,000/-

E-Auction Time: 12.30 p.m – 01.00 p.m

S.No.4: Borrower: Mr.Jeyakumar L, Co-Borrower: Mrs Lilly Pushpam J, Both at, SRM Builders Flat-S1, Floor-2nd, Plot 174, S No 429 & 430, 8th Cross St, Modern City, Avadi, Chennai-600072; Amount Outstanding: ₹ 17,31,770/- as on 16.12.2025 with further interest, costs, other charges and expenses thereon.

DESCRIPTION OF IMMOVABLE PROPERTY: All that piece and parcel of property bearing **Flat No.S2, in the 2nd Floor, in the building known as "Sunshine Flats", having a built-up area of 600 Sq. Ft** (inclusive all common area as per the Specification), together with **280 Sq. Ft of Undivided Share of land., in total extent of 2280 Sq. Ft.,** comprised in Survey No. 429 & 430 (New Survey No. 425/1 part, Block No.7, Ward 'E'), situated at **Plot No.174, in the approved Layout Known as "Modern City", Thandurai Village, Poonamallee Taluk, Thiruvallur District,** within the limits of Avadi Municipality and Bounded on the: North By- 8th Cross Street, South By- Plot No.207, East By- Canal, West By- Plot No.175, measuring on the; East to West on the Northern side – 38 feet, East to West on the Southern side-38 feet, North to South on the Eastern side – 60 feet and North to South on the Western side – 60 feet, and situated within the Registration District of South Chennai and Sub-Registration District of Avadi.

Reserve Price ₹ 18,00,000/- EMD ₹ 1,80,000/- Bid Multiplier ₹ 20,000/-

E-Auction Time: 1.00 p.m – 1.30 p.m

S.No.5: Borrower: Mr.Karthik R, No.21, Elango Street, Cheliamman Nagar, Athipet, Ambattur, Chennai- 600058; Amount Outstanding: ₹ 30,16,079/- as on 16.12.2025 with further interest, costs, other charges and expenses thereon.

DESCRIPTION OF IMMOVABLE PROPERTY: All that piece and parcel of property bearing **Plot No.197,** admeasuring an extent of **2400 Sq.Ft.,** comprised in Old Survey No. 150/2, New Survey No. 150/50, in the **layout named as Thiruvalluvar Nagar, Thiruvillage, Thiruvallur Taluk and District.,** and land being bounded on the; North By- Vacant Land, South By- 30 Feet Wide Road, East By- Plot No.198, West By- Plot No.196, and having a linear measurement of; East to West on the Northern Side- 40 Feet, East to West on the Southern Side- 40 Feet, North to South on the Eastern Side- 60 Feet, North to South on the Western Side- 60 Feet. In all admeasuring **2400 Sq.Ft of land together with 580 Sq.Ft of Building thereon,** and within the Registration District of Kancheepuram and Sub-Registration District of Manavalanagar.

Reserve Price ₹ 27,00,000/- EMD ₹ 2,70,000/- Bid Multiplier ₹ 20,000/-

E-Auction Time: 2.00 p.m – 2.30 p.m

S.No.6: Borrower: Mr.Sivasankar Sabapathy, Co-Borrower: Mrs.Jayanthi S, Both at, No.8, MGR Road, Meenambakkam, Chennai- 600016; Amount Outstanding: ₹ 35,88,901/- as on 16.12.2025 with further interest, costs, other charges and expenses thereon.

DESCRIPTION OF IMMOVABLE PROPERTY: All that piece and parcel property bearing **Apartment No.E3-311,, in Third Floor, Block-E, in the Project named as "Happinest-Avadi", Type 2BHK admeasuring about 41.53 Sq.Mt (Equivalent to 447.03 Sq.Ft) of Carpet area, corresponding to 49.47 Sq.Mt (Equivalent to 532.50 Sq.Ft) of Built-up area , corresponding to 63 Sq.Mt (Equivalent to 677 Sq.Ft) of Salable area together with Undivided share of land 389.70 Sq.Ft (i.e.,36.20 Sq.mt),** out of 9.72 Acres., comprised in Sub-Division Survey Nos. 489/2B1(0.50 Acre), 490/1A(0.72Acre), 490/1B(0.07Acre), 490/2(0.68Acre), 491(0.91Acre), 494/2(0.09Acre), 465/1(0.40Acre), 465/1(0.41Acre), 489/1(1.95Acre), 489/2A(0.16Acre), 486(0.60 Acre), 480/2(1.21Acre), 488(0.67Acre), 481(0.07Acre), 463/1(1.17Acre), 463/2(0.08Acre), 492/1(1.43Acre), 550/12(0.07Acre), 493/2(1.00Acre), 487(1.03Acre) in total land admeasuring an extent of 13.22 Acres., situated at Paruthipattu Village, Avadi Municipal Limits, Poonamallee Taluk., and land being bounded on the; North By- S.Nos.463(part) & 464(part) of Paruthipattu Village, South By- S.Nos.482, 485 & 489(part) of Paruthipattu Village, East By- S.Nos.492(part) & 550 of Paruthipattu Village, West By- 12 meter wide Road in S.Nos.464 & 466 adjacent to VGN Apartment ,, situate within the Registration District of South Chennai and Sub-Registration District of Avadi.

Reserve Price ₹ 22,00,000/- EMD ₹ 2,20,000/- Bid Multiplier ₹ 20,000/-

E-Auction Time: 2.30 p.m – 3.00 p.m

S.No.7: Borrower: Mr.Shyam Chandru, No. C1/529, 1st Floor, 7th Street, Cauvery Nagar, Kattur, Tiruchirapalli - 620019; Amount Outstanding: ₹ 33,59,667/- as on 16.12.2025 with further interest, costs, other charges and expenses thereon.

DESCRIPTION OF IMMOVABLE PROPERTY: All that piece and parcel of the Residential property bearing **Flat No.B2, First Floor, Shree Enclave, Block B** having **super built up area 776 Sq.f.t together with 448 sq.ft., undivided share of land** in and out of 1800 Sq.f.t, situated at **Plot No 10 A, Diamond Colony, Veerabadra Nagar, Sholinganallur Taluk, Kancheepuram District** comprised in Survey No. 370/10-B, Patta No.1895, as per Patta New S. No. 370/10B, East being bounded on the North by: 20 Feet Road, South by: Natarajan Naicker's Land, East by: Plot No. 9, West by: 24 Feet Road, and measuring on the Northern Side : 60 Feet, Southern Side : 60 Feet, Eastern Side : 30 Feet, and Western Side : 30 Feet situated within the Registration District of Chennai South and Sub Registration District of Selaiyur.

Reserve Price ₹ 37,00,000/- EMD ₹ 3,70,000/- Bid Multiplier ₹ 20,000/-

E-Auction Time: 3.00 p.m – 3.30 p.m

DATE OF E-AUCTION 29.01.2026 (with unlimited auto extension of 5 minutes)

The Last Date of Submission of EMD and Documents : 28.01.2026 before 5.00 p.m. Payments shall be made only by Demand Drafts / Pay Orders drawn on a Scheduled Bank in favour of "HDFC Bank Ltd." payable at par at Chennai

Properties are available for inspection between 10.00 a.m. and 1.00 p.m on 09.01.2026

For detailed terms and conditions of the Sale, please refer to the link provided in the website. i.e.

https://www.hdfcbank.com/personal/resources/important-notice

https://hdfcltd.auctiontiger.net

TERMS AND CONDITIONS

1. Sale is strictly subject to the Terms & Conditions stipulated in the prescribed Tender Document and in this Notice. Further details of the immovable properties / Secured Assets and Tender Documents can be obtained from the Authorized Officer of HDFC Bank Limited – at 1st Floor, ITC Centre, No.760, Anna Salai, Chennai-600 002, within working hours of any working day i.e. 9.30 am to 5.30 pm.

2. Property is available for inspection between 10.00 a.m. to 1.00 p.m. on the date 09-January-2026. In case of any difficulty in obtaining Tender Documents or Inspection of Property(ies) and for queries please contact 98840 34113, 99403 05869, 98410 03226.

3. Earned Tenders (in the prescribed Tender Documents along with 10% of the offer amount towards Earnest Money Deposit (EMD) should be deposited in the Tender Box kept at HDFC Bank Limited, – 1st Floor, ITC Centre, No.760, Anna Salai, Chennai-600 002, on or before 28-January-2026 by 5.00 pm.

4. EMD should be made only by Demand Drafts / Pay Orders drawn on a Scheduled Bank in favour of "HDFC Bank Limited" payable at Chennai. Tenders that are not duly filled up or tenders not accompanied by the EMD or Tenders received after the above date prescribed herein will not be considered/ treated as valid tenders, and shall accordingly be rejected. Documents along with Tender Documents/ Online Auction catalogue the Tenderer/s should also attach his/her photo identity proof such as copy of the passport, election commission card, ration card, driving license, copy of the PAN card issued by the Income Tax department etc. and the proof of residence countersigned by the tenderer/ offeror herself/himself.

5. The Borrower of the immovable property / Secured Assets may, if they so desire, give / sponsor their best possible valid offer(s) for the immovable property / Secured Assets offered for sale provided that the terms and conditions of sale are duly complied with.

6. The Property is being sold one "As Is Where Is", "As Is What Is", "Whatever There Is" Condition. HDFC Bank Ltd. / the Authorised Officer of HDFC Bank Ltd. shall not be liable for any dues/charges including outstanding water/service charges, transfer fees, electricity dues, dues or arrears of taxes payable to the Municipal Corporation / local authority / Development Authority / Gram Panchayat, sundry creditors, vendors, suppliers and / or dues of any other nature or character, if any, in respect of the said Immovable Properties / Secured Assets. HDFC Bank Ltd. / the Authorised Officer of HDFC Bank LTD does not undertake any responsibility to procure any permission / consent / approval / license etc. for transfer of the Immovable Properties / Secured Asset in question offered for sale or otherwise. The payment of the buyer shall be the responsibility of the Purchaser. Wherever applicable, it is the responsibility of the buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.

7. The particulars in respect of the Immovable Properties / Secured Assets specified in the sale notice have been stated to the best of the information and knowledge of the Authorised Officer / HDFC Bank Ltd. However, the Authorised Officer / HDFC Bank Ltd. shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Properties / Secured Assets, before submitting the bids.

8. The public in general and the tenderers/offers are hereby cautioned from dealing with any individual or persons representing or claiming to be authorized agent/s of HDFC. Please do not come in trap of unscrupulous brokers/estate agents.

9. HDFC Bank Limited reserves its right to accept or to reject the highest and / or all offer/s without assigning any reasons whatsoever.

10. On sale of the property the purchaser shall not have any claim of whatsoever nature against HDFC Bank Ltd or its Authorised Officer.

11. Upon receipt of Bid with the necessary documents as mentioned therein and in this sale notice within the stipulated date and time as mentioned above, a password/ user ID would be provided by E-Procurement Technologies Limited, to eligible bidders for participation in online auction.

12. The e-bidding would commence and end at the time indicated as mentioned above. However, if a bid is received 5 minutes prior to the closing time indicated therein, it would get extended by five minutes every time a bid is offered. The auction would end if there is no bid for a period exceeding five minutes.

13. E-Procurement Technologies Ltd., would be assisting the Authorized Officer in conducting the auction through an e-bidding process.

14. Upon receipt of Bid with the necessary documents as mentioned therein and in the sale notice within the stipulated date and time mentioned above , a password / user ID will be provided by E-Procurement Technologies Ltd., to eligible bidders / prospective purchasers to participate in the online auction at https://hdfcltd.auctiontiger.net

15. Necessary trainings will be provided by E-Procurement Technologies Ltd., for the purpose. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and HDFC Bank Ltd will not entertain any claim or representation in that regard from the bidders.

16. The Authorized officer has the absolute right to accept or reject the highest and / or all Bid(s) or postpone or cancel the sale, as the case may be without assigning any reasons thereof and also to modify any of the terms and condition of this sale without prior notice. The sale shall be conferred on the highest bidder subject to confirmation by HDFC Bank Ltd.

17. EMD of successful bidder shall be adjusted and for all other unsuccessful bidders, the same shall be refunded within 10 days from the date of Auction. The Earnest money deposit will not carry any interest.

18. The successful bidder will be informed about the acceptance of the offer/ by email by the Authorised officer. The successful bidder shall be required to pay 25% of the writing amount (including the amount of EMD) immediately i.e. on the same day or not later than next working day, as the case may be (as per the amended provisions of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002) on confirmation of acceptance of offer by Secured Creditor, failing which the EMD amount remitted will stand forfeited. The balance amount of purchase price i.e., 75% of offer amount shall be paid within 15 days of confirmation of sale or extended time in writing as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002. If the balance amount is not remitted within stipulated / agreed time, the amount of 25% will stand forfeited. Payments should be made only by DD/RTGS.

Date : 16.12.2025, Place: Chennai Authorised Officer, HDFC Bank Ltd.