

**E-AUCTION SALE NOTICE OF RESIDENTIAL PLOT
(UNDER SARFAESI ACT 2002)**

Auction Sale of Secured asset, being immovable property mortgaged to HUDCO under the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act 2002 (SARFAESI Act) (hereinafter referred to as the Act), read with Security Interest (Enforcement) Rules, 2002 (hereinafter referred as the Rules).

Whereas pursuant to the notice issued u/s 13(2) of the above Act, the possession of the below mentioned property was taken on behalf of the Secured Creditor, Housing and Urban Development Corporation Ltd. (HUDCO), by the Authorised Officer u/s 13(4) of the Act. Now, the Secured Creditor (HUDCO) has decided to sell the property described herein below on "AS IS WHERE IS", "AS IS WHAT IS", AND "WHATEVER THERE IS" under Section 13 of the Act read with Rules 8 & 9 of the Rules for recovery of outstanding dues mentioned against the loan account.

Last date for submission of online bids and EMD: **on 05.10.2026:4.00 p.m**

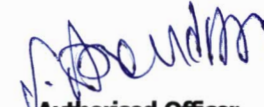
Loan A/c no. Borrower & Guarantor name and address	Loan amount outstanding/ Date of 13(2) and 13(4) notice	Description of immovable property	Date and time of E-Auction	Reserve Price, Earnest Money Deposit (EMD) & Bid Increment Value	Property Inspection Date & Time
IHL-CHN-03223: Borrower cum Mortgagor: (1) Shri. S.Darwin / Smt.D Bhavani , No.1, F-1, Gopal Street, Kosapalayam, Arani-632301, Thiruvanamalai and Guarantor (2) Shri. M.Sabhpathy No.38, Sadu Periyapalayam Village & Post Via Vada Mathimangalam, Arani Taluk- 606907, Thiruvanamalai.	Rs.43,63,500/- as on 31.07.2026 13(2) notice Date: 23.01.2008 13(4) notice Date: 19.10.2009	All that piece and parcel of land and building at Door No 10F/1, Gopal Street, Kosapalayam, Arni Town/Taluk, Tiruvannamalai District, Ward No 12, Block No E/11, Block T S No 61/1A1A1A measuring 1213 Sq.ft within the sub-registration district of Arni and Registration district of Cheyyar, more fully described in the sale deed dated 11.09.2002 bearing document no 3060 of 2002 on the file of SRO, Arni and bounded on the North by: Kamatchi Ammal House, South by: Street, East by: Street, and West by: Batcha Udaiyar Street and Mandapam Lane;	07.10.2026 from 1100 Hrs to 1300 Hrs <i>(with unlimited auto extension of 5 minutes)</i>	Reserve Price : Rs.37,00,000/- EMD: Rs.3,70,000/- Bid Increment Value: Rs 20,000/-	28.08.2026 between 11.00 a.m to 3.00 p.m.

TERMS AND CONDITIONS

1. The property will be sold on **"As is where is", "As is what is", and "Whatever there is" basis** and the intending bidder should make discreet enquiries as regards to the property and should satisfy themselves about the title, encumbrance, extent and quality of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges, encumbrances over the property on any other matter etc. will be entertained after submission of the online bid. The Authorised Officer / Secured Creditor shall not be responsible in any way for any third party claims/rights/dues.
2. Bids shall be submitted through online only in the prescribed format with relevant details and enclosures. Bids without EMD and/or quoting less than the Reserve Price shall be rejected.
3. **Last date for submission of online bids and EMD: on 05.10.2026: 4.00 p.m.** For details of Registration refer website <https://www.bankeauctions.com>
4. **Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT Fund transfer to the Credit of HUDCO's account in HDFC Bank, KG. Marg, New Delhi Account No.00030350017801, IFSC Code : HDFC0000003.**
5. **The bid price to be submitted shall be more than the Reserve Price (RP) and in multiples of Rs.20,000/- (Rupees Twenty Thousand Only).**
6. The auction sale will be only "Online E-Auction"/Bidding through website <https://www.bankeauctions.com> on the date and time indicated above. Intending bidders are advised to go through website for detailed terms and conditions of auction sale as also the HUDCO website www.hudco.org.in before submitting their bids and taking part in the e-auction sale proceedings.
7. **Intending bidders shall have a valid Digital Signature Certificate (DSC), E-mail address and PAN Number and KYC details.**
8. The interested bidders shall submit their bid along with proof of having deposited the EMD through Web Portal: website <https://www.bankeauctions.com>
9. 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 (ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/Passport/Ration Card 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 FILLING UP & SIGNING IS ALSO REQUIRED.
10. Prospective bidder may avail online training on e-auction from **M/s. C1 India Pvt Ltd,,** Plot No 68, Sector 44, Gurugram 122 003, Haryana, Contact Officials, Chennai: **Mr Prabakaran** (Mob: 7418281709) prior to the date of e-auction. Email: tn@c1india.com / Prabakaran.malaichamy@c1india.com.
11. Neither the Authorised Officer/ HUDCO nor M/s.C1 India Pvt Ltd shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-auction event.
12. The interested bidders who have submitted their EMD (not below the fixed price), along with required documents through online mode before last date shall be eligible for participating in the e-bidding process.
13. Bidding in the last moment should be avoided in the bidders own interest as neither the HUDCO nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.). In order to ward-off such contingent situations, bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the auction successfully.
14. Please note that the first online bid (H1) that comes in the system during the online forward auction can be one increment higher than the highest of the bids received upto last date of submission of the bids i.e auction start price or higher than the start price by one increment or higher than start price by multiple of increments. During auction, the subsequent bid that comes in to outbid the H1 rate will have to be higher than the H1 rate by one increment value or in multiple of the increment values.
15. The successful highest bidder declared by the Authorised Officer **shall have to pay 25% of the bid amount (adjusting the EMD already paid) immediately** i.e., on the same day or not later than the next working day, **through RTGS/NEFT Fund transfer to the Credit of HUDCO's account** in HDFC Bank, KG. Marg, New Delhi Account No.00030350017801, IFSC Code :HDFC0000003, in default of which the property shall be sold again. The balance 75% of the purchase price shall have to be paid within 15 days of confirmation of sale **or such extended period as may be agreed upon in writing between the purchaser and the secured creditor, in any case not exceeding three months.**

16. In case of default in payment by the successful bidder, the amount already deposited by the bidder shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.
17. The EMD of unsuccessful bidder(s) will be returned through RTGS/NEFT transfer to the bank account details provided by them in the bid form. EMD does not bear any interest.
18. **The sale is subject to confirmation by the Secured Creditor, HUDCO. If the borrower / guarantor pays HUDCO the entire outstanding dues before sale, no sale will be conducted.**
19. The sale is subject to conditions prescribed in the SARFAESI Act/ Rules 2002 and the sale / auction conditions mentioned herein.
20. Intending Bidders may verify copy of the title deed and other documents relating to the property available with the secured creditor during office working hours.
21. The Authorised Officer reserves the right to accept or reject any or all of the bids or adjourn/ postpone / cancel the auction without assigning any reason thereof and also to modify any terms and conditions of sale without any prior notice.
22. Sale Certificate will be issued only in the name(s) of the bidders whose name(s) is/are mentioned in the bid form. No request for inclusion /substitution of name(s), other than those mentioned in the bid, in the sale Certificate will be entertained.
23. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and also all the statutory/ non statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
24. This publication is also 30 days' notice required under Section 13, read with Rule 8(6) of the Act, 2002 and Security Interest (Enforcement) Rules, 2002 respectively to the above borrowers / guarantors / legal heirs to pay the up-to-date outstanding amount due as mentioned above before the date of e-auction, failing which, the property will be sold and balance dues, if any, shall be recovered with interest and cost from them.
25. The notice is also to the Borrower(s), Guarantor(s) in particular and the Public in general.
26. In case the date of e-Auction is declared holiday then the date will be automatically extended to the very next working day.
27. For any further details, please contact the Authorised Officer Smt G Anuradha, Senior Manager (S), Housing and Urban Development Corporation Ltd. (HUDCO), 5th Floor, CMDA Tower – 1, No. 1, Gandhi Irwin Road, Egmore Chennai – 600 008, Telephone Nos. 044-28412711 Mob: 9600152599, email: cro@hudco.org during office working hours.

Date: 19.08.2026
Place: Chennai


Authorised Officer
HUDCO Ltd

एस. आनंदराज / S. ANANDARAJ
वरिष्ठ प्रबंधक (वित्त) / प्राधिकृत अधिकारी
Senior Manager (Finance) / Authorised Officer
हडको लिमिटेड, एगमोर, चेन्नई-600 008.
HUDCO Limited, Egmore, Chennai-600 008.

DETAILS OF BIDDER – FILL ALL LETTER IN CAPITAL

Name(s) of Bidder (in Capital)[illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible][illegible]

— /

[illegible]

☐ **Yes**☐ **No**

— / — /

[illegible][illegible][illegible][illegible]

Bid Amount Quoted

Amount In Figure	
Amount in Word	

I/We declare that I/We have read and understood all the terms and conditions of auction sale and the auction notice published in the newspaper which are also available in the website <https://.auctiontiger.net> and shall abide by them. I/We also undertake to improve my/our bid by one bid incremental value notified in the sale notice if I/We am/are the sole bidder.

Name & Signature

ANNEXURE-III
DECLARATION BY BIDDER(S)

To,
Authorized Officer

Bank Name : _____

, Date : ____/____/____

1. I/We, the bidder/s do hereby state that, I/We have read the entire terms and conditions of the sale and have understood them fully. I/We, hereby unconditionally agree to abide with and to be bound by the said terms and conditions and agree to take part in the Online Auction.
2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our offer and that the particulars of remittance given by me/us in the bid form are true and correct.
3. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the offer/bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the Authorized Officer and that the Authorized Officer will be at liberty to annul the offer made to me/us at any point of time.
4. I/We understand that in the event of me/us being declared as successful bidder by the Authorized Officer in his sole discretion, I/We are unconditionally bound to comply with the Terms and Conditions of Sale. I/We also agree that if my/our bid for purchase of the asset/s is accepted by the Authorized Officer and thereafter if I/We fail to comply or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfill any/all of the terms and conditions, the EMD and any other monies paid by me/us along with the bid and thereafter, is/are liable to be forfeited by the Authorized Officer.

5. I/We also agree that in the eventuality of forfeiture of the amount by Authorized Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.
6. I/We also understand that the EMD of all offerer/bidders shall be retained by the Bank and returned only after the successful conclusion of the sale of the Assets. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.
7. The decision taken by Authorized Officer in all respects shall be binding on me/us.
8. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.

Signature: _____

Name: _____

Address: _____ **eMail ID:** _____