

**E-AUCTION SALE NOTICE
PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTY**

LAST DATE OF SUBMISSION OF EMD AND DOCUMENTS: AS MENTIONED IN THE TABLE BELOW

Sale of immovable property mortgaged to Bank under Securitization and Reconstruction of Financial assets and Enforcement of Security Interest Act, 2002 (No.54 of 2002) Whereas, the Authorized Officer of HDFC BANK HAD TAKEN PHYSICAL POSSESSION OF THE MENTIONED PROPERTY pursuant to the notice issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the following loan account with right to sell the same on "as is where is , as is what is, whatever is there is and without recourse basis" for realization of Bank's dues plus interest as detailed here under and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act read with Rule 8 of the said Rules proposes to realize the Bank's dues by sale of the said property. The sale will be done by the undersigned through e-auction platform provided at the website <https://hdfcbank.auctiontiger.net>.

Name of the Borrower, Guarantors & Mortgagors	1. BIJU CHACKO 2. DAISY BIJU 3. SHINTO
Loan Amount	Rs.1,13,29,337/-
Loan Ac N o. & Product	50200001938541(KGC-CASH CREDIT), 5741662(KGC TL)
Outstanding as per Sec 13(2) Notice dated 24.05.2022	Rs. 1,77,55,077/-(Rupees One Crore Seventy Seven Lakhs Fifty Five Thousand and Seventy Seven Only)
Debt Due with Interest and Cost As on 07.01.2026	Rs 2,88,80,232/-(Rupees Two Crore Eighty Eight lakh Eighty thousand Two hundred and thirty two only)
Reserve Price	For Property-I in Demand Notice: Rs: 42,03,171 (Rupees Forty Two Lakhs Three Thousand One Hundred and Seventy One Only) For Property -II in Demand Notice: Rs.48,87,500/- (Rupees Forty Eight Lakhs Eighty Seven Thousand and Five Hundred Only)
Earnest Money Deposit	For Property-I in Demand Notice: Rs. 4,20,317 (Rupees Four Lakhs Twenty Thousand Three Hundred and Seventeen Only) For Property -II in Demand Notice: Rs.4,88,750/- (Rupees Four lakhs Eighty Eight Thousand Seven Hundred and Fifty Only)
Bid Increase Amount	Rs.1,00,000/-
Date and Time of Inspection	Prior appointment to be taken from Authorized Officer
Last Receipt of Bid	19-02-2026 Bidding Closed at 3.00 PM
Date and Time of Auction	20-02-2026 From 1.00 PM to 2.00 PM

Description of the Immovable property under Auction: -

PROPERTY-I

All the pieces & parcel of 05.67 ares of land in Re.Sy. No.26/1/2 in Muvattupuzha Village and Taluk and Muvattupuzha Sub District in Ernakulam District more fully described in the Deed No.870/07 of SRO Muvattupuzha in the name of Daisy Biju.



We understand your world

HDFC Bank Ltd
Choice Towers, 1st Floor
Manorama Junction
Ernakulam South, Kochi-682016

Boundaries as per Deed.

East - Way
North - Way
West - Property of Mundakkal Thomas
South - Property of Daisy

PROPERTY II

All the pieces & parcel of 05.67 ares of land in Re.Sy. No.26/1/2 in Muvattupuzha Village and Taluk and Muvattupuzha Sub District in Ernakulam District more fully described in the Deed No.871/07 of SRO Muvattupuzha in the name of Daisy Biju.

Boundaries as per Deed.

East - Way
North - Property of Daisy
West - Property of Mundakkal Thomas
South - Property of Palakkuzhy

Together with buildings and all superstructures, fittings and all rights to roads, ways, and paths. .

TERMS & CONDITIONS: -

1. The e-Auction is being held on "as is where is, as is what is, whatever is there is and without recourse basis"
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property, however, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
3. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property put on auction will be permitted to interested bidders at sites as mentioned against each property description.
4. The interested bidders shall submit their EMD through Web Portal: <https://hdfcbank.auctiontiger.net> (the user ID & Password can be obtained free of cost by registering name **with <https://hdfcbank.auctiontiger.net> through Login ID & Password.** The EMD shall be payable through NEFT/ RTGS in the following Account: **50200006492171, Name of the Account: ONLINE AUCTION ACCOUNT-RPM LEGAL Name of the Beneficiary: HDFC BANK LTD., IFSC Code: HDFC0000240.** Please note that the Cheques shall not be accepted as EMD amount but the interested bidder can submit Demand Draft for EMD amount In favor of HDFC Bank Ltd. The highest bid shall be subject to approval of HDFC Bank Limited. Authorised Officer reserves the right to accept/ reject all or any of the offers/ bids so received without assigning any reasons whatsoever. His decision shall be final & binding.
5. After Registration (One Time) by the bidder in the Web Portal, the tending 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/ 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://hdfcbank.auctiontiger.net>) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED**
6. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact M/se-Procurement Technologies Limited (Auction Tiger), Ahmedabad [Contact Nos. : 079-6813 6842/68136837, Mo.: +91-9265562821/18; Contact Persons Mr. Ramprasad Sharma, Contact No. 8000023297, E-mail: ramprasad@auctiontiger.net & support@auctiontiger.net, Web Portal Address: <https://hdfcbank.auctiontiger.net> and for any property related query may contact Mrs. Meera Swaminathan(Authorised Officers), MOB No: 9544627647 and Email id: meera.swaminathan@hdfcbank.com in office hours during the working days.
7. Only buyers holding valid User ID/ Password and confirmed payment of EMD through NEFT/ RTGS shall be eligible for participating in the e-Auction process
8. The interested bidder has to submit their Bid Documents [EMD (not below the 10% of Reserve Price) and required documents (mentioned in Point No.5)] on/ before on/ before 19-01-2026 up to **03:00 PM**, after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating the e-Auction Process, subject to due verification (of the documents) and/ or approval of the Authorized Officer.
9. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will

automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification. **Please note that the bid for e-auction shall start with minimum one increment above the reserve sale price.**

10. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, immediately, *i.e.*, on the same day or any day not later than next working day from the date of auction, as the case may be, after the acceptance of bid price by the Authorized Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing between purchase and the secured creditor, in any case **not exceeding three months**. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting bidder as well as borrower shall have no claim/ right in respect of property/ amount.

11. The prospective qualified bidders may avail online training one-Auction from M/s E-Procurement Technologies Ltd. (Auction Tiger) prior to the date of e-Auction. Neither the Authorized Officer/ Bank nor M/s E-Procurement Technologies Ltd. (Auction Tiger). 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 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 w.r.t. said secured asset

13. The intended buyers shall have to make arrangements and expenses for getting auction property transfer in their name and bank will not be responsible under any circumstances for property transfer / registration / advocate and any other expenses for transfer of property.

14. As per the Section 194 -1A of the Income Tax Act 1961, TDS @1% will be applicable on the sale proceeds where the sale transaction is Rs.50,00,000/- (Rupees Fifty Lakhs) and above. The successful bidder /purchaser shall deduct 1% TDS from the Sale Price and deposit the same with the income tax department in Form No.16B, containing the Bank's Name as a seller and submit the original receipt of the TDS Certificate to the Bank.

15. Tenderers/Bidders, to carry ID like Pan card, address proof for KYC identity at the time of opening of the bid/offers.

16. On receipt of entire money, bank will issue sale certificate in favour of successful bidder and the expenditure for the registration/stamp duty/any other related expenses will be borne by purchaser.

17. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

18. The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.

19. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of M/s E-Procurement Technologies Ltd. (Auction Tiger), <https://hdfcbank.auctiontiger.net> before submitting their bids and taking part in the e-Auction.

20. Intended bidder(s) shall hold a valid digital signature certificate issued by the competent authority. It is the sole responsibility of the bidder to obtain the said digital certificate and ensure access to a computer terminal/ system with internet connection to enable him/her to participate in the bidding. Any issue with regard to Digital Signature certificate and connectivity during the course of bidding online shall be the sole responsibility of the bidder and no claim shall be entertained in this regard. The intending bidders should register their name at <https://hdfcbank.auctiontiger.net> and get user-id and password free of cost. Bidders who are holding valid ID & Password provided by M/s E-Procurement Technologies Ltd. for this auction after due verification of PAN are allowed to participate in online e-auction on the above portal

21. Bidding in the last moment should be avoided in the bidders own interest as neither the HDFC BANK 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.

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) READ WITH RULE 9(1) OF THE SARFAESI ACT, 2002

The borrowers/ guarantors are hereby notified to pay the sum as mentioned above along with up to dated interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

For HDFC BANK LIMITED
(Authorized Officer)



We understand your world

HDFC Bank Ltd
Choice Towers, 1st Floor
Manorama Junction
Ernakulam South, Kochi-682016

Place: Kochi
Date : 07.01.2026