



HDFC BANK LIMITED

Regd. Office: HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400013
Branch: HDFC Bank Ltd, Tagore Theatre Road, PB No.2288,Vazhuthacadu, Thiruvananthapuram-695010
Tel: 0471-6170373/6170372, CIN L65920MH1994PLC080618 Website: www.hdfcbank.com

SALE NOTICE

The Authorised Officer of HDFC Bank Limited (erstwhile HDFC Limited having amalgamated with **HDFC Bank Limited** by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (**HDFC**) issues 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 Borrower (s) and Guarantor (s) indicated in Column (A) that the below described immovable property(ies) described in Column (C) mortgaged/charged to the Secured Creditor, the constructive / physical possession of which has been taken as described in column (D) by the Authorised Officer of HDFC Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" as per the details mentioned below :

Notice is hereby given to Borrower indicated in **Column (A)** under Rule 8(6) of the Security Interest (Enforcement) Rules 2002.

Sl. No	Name/s of Borrower(s)	Outstanding dues to be recovered (Secured Debt) (Rs.)*	Description of the Immovable Property / Secured Asset (1 Sq. mtr. is equivalent to 10.76 Sq.ft)	Type of Possession	Reserve Price (Rs.)	Earnest money deposit (Rs.)	Date of Auction and time
(A)	(B)	(C)	(D)	(E)	(F)	(G)	
1.	Mr Binu Raj M Vaikuntam, KR -79 A, Kunnath Res. Asso, Kudapanakunnu, Thiruvananthapuram - 695005	*Rs. 17,89,932/- (Rupees Seventeen Lakhs Eighty Nine Thousand Nine Hundred and Thirty Two Only) as on 31/10/2022	01.62 Ares (162 Sq.M) of property comprised in Re-Sy No. 185/17, Old Sy. No. 2182, 2249 of Uliyazhthura Village, Thiruvananthapuram Taluk, Thiruvananthapuram District Bounded on the West: Thanath Property of 1st party, North : Property of Santha G Nair, South : 3.60 M Private Road, East : Property of Sunitha S	Actual	Rs. 12,00,000/-	Rs. 1,20,000/-	26/02/2026 At 10.00 AM
2.	Mr Abhilash C & Mrs. Meenu M N KRA 17, Athidhi, Killy, Kattakada, Trivandrum - 695571	*Rs. 32,35,000/- (Rupees Thirty Two Lakhs Thirty Five Thousand Only) as on 31/03/2023	02.23 Ares (223 Sq.M) of property comprised in Re-Sy. No.275/5/8/1, Old Sy.No. 147/1, Kulathummel Village, Kattakada Taluk, Trivandrum District, Bounded on the West: Property of Seena, North Pathway, South : Property of Noushad, East : Mud Road & Property of Ganesan.	Actual	Rs. 28,00,000/-	Rs. 2,80,000/-	26/02/2026 At 10.15 AM
3.	Mr Rajeev B T "Karthika", Opp SNDP Guru Mandiram Santhamoola, Malayinkil, Thiruvananthapuram -695571	*Rs. 42,17,359/- (Rupees Forty Two Lakhs Seventeen Thousand Three Hundred and Fifty Nine Only) as on 31/05/2023	All that piece and parcel of land admeasuring an extent of 01.66 Ares (166 Sq.M.) comprised in Re-Sy No.576/26-14, Old Sy. 109/1A of Vilavoorokk Village, Kattakada Taluk, Trivandrum District alongwith the building situated therein. Bounded on the West: Property of Maniyan Pillai, North: Property of Prasannakumar, South: Property of Aijikrishnan, East : 3.3 M width Private Road.	Actual	Rs. 33,30,000/-	Rs. 3,33,000/-	26/02/2026 At 10.30 AM
4.	Mrs Sindhu Varghese Fernandez & Mr Aloysius Joseph Fernandez Kottackal House Maikad P O, Angamaly Kochi-683572	*Rs. 16,42,607/- (Rupees Sixteen Lakh Forty Two Thousand Six Hundred and Seven only) as on 31/08/2023.	All that piece and parcel of land admeasuring an extent of 01.62 Ares (162 Sq.M.), comprised in Re-Sy 512/43, Old Sy.No.1916/1-1/1-2/1-3-10 of Vattappara Village, Nedumangadu Taluk, Trivandrum district alongwith the Villa No 12 constructed as Indigo Hills in the said property Bounded on the West: Property of Dennis Joe David, North: Private Road, South: Private Road, East: Thanathu Property.	Actual	Rs. 32,00,000/-	Rs. 3,20,000/-	26/02/2026 At 10.45 AM
5.	Mr Syamkumar B S Mrs Santha Kumari & Mrs. Prajitha M S TC 35/2463, Thara Bhavan, Vazhottukonam, Vattiyoorakavu P O, Trivandrum - 695013	*Rs.28,71,320/- (Rupees Twenty Eight Lakhs Seventy One Thousand Three Hundred and Twenty Only) outstanding as on 31/12/2023	ITEM-1: All that piece and parcel of land admeasuring an extent of 01.01 Ares (101Sq.M.), of property comprised in Re-Survey No.563/21, Old Survey No.2080 of Peroorkada Village, Trivandrum Taluk, Trivandrum District alongwith the building situated therein. Bounded on the West: Property of Manju, North: Property of Leela, your property & Corporation Road, South : Property of Sukumaran Nair , East : Property of Nandakumar ITEM 2 :- All that piece and parcel of land admeasuring an extent of 0.14 Ares (14 Sq.M.) of property comprised in Re- Survey No.563/20, Old Survey No.2080 of Peroorkada Village, Trivandrum Taluk, Trivandrum District along with the building situated therein Bounded on the West : Thanathu Property, South: Property settled today in the name of Syamkumar B S, North: Corporation Road, East : Property settled today in the name of Syamkumar B S.	Actual	Rs. 24,00,000/-	Rs. 2,40,000/-	26/02/2026 At 11.00 AM
6.	Mr Anoop R, MP 16/413 A, Sreyas, Aaliyottukonam, Malayinkeezhu, Thiruvananthapuram- 695571	*Rs. 16,28,770/- (Rupees Sixteen Lakhs Twenty Eight Thousand Seven Hundred and Seventy Only) as on 30/09/2023	01.62 Ares of property comprised in Re-Sy No.295/16-3-2, Old Sy.No.308/1 of Kulathummel Village, Kattakada Taluk, Trivandrum District alongwith the building situated therein Bounded on the South : Property of Prasanth, North : Private Road, East : Property of Abdul Naseer & others, West : Private Road	Actual	Rs. 9,00,000/-	Rs. 90,000/-	26/02/2026 At 11.15 AM
7.	Mr Benny M K, Muttel House, Vadattupara P O Thirikkariyoor Emakulam-686691 Mr Benny M K & Mrs Sreekala Benny, Qr No 55, Type II, Pallipuram, Sec-A, Pallipuram, Thiruvananthapuram - 695316	Rs. 9,18,749/- (Rupees Nine Lakh Eighteen Thousand Seven Hundred and Forty Nine only) as on 31/10/2023.	All that piece and parcel of land admeasuring an extent of 02.15 Ares (215 Sq.M.), of property comprised in Re-Sy No.254/19, Old Sy.No.1550 of Valoor Village, Trivandrum Taluk, Trivandrum District alongwith the building situated therein Bounded on the South : Panchayath Road, North: Property of Ayisha, East: Property wherein panchayath well situate, West: Property of Vijayamma.	Actual	Rs. 11,85,000/-	Rs. 1,18,500/-	26/02/2026 At 11.30 AM
8.	Mr Rahul M Akkottu, Roadarikathu Puthen Veedu Anavoar, Manavari, Perumkadavila, Thiruvananthapuram - 695124 & Mrs Amritha S Kulakkara, Meleputhanveedu, Koranamkodu, Kottackal P O, Anavoar, Manavari, Perumkadavila, Thiruvananthapuram - 695124	*Rs. 29,88,312/- (Rupees Twenty Nine Lakh Eighty Eight Thousand Three Hundred Twelve Only) dues as on 31/12/2023	All that piece and parcel of land admeasuring an extent of 02.53 Ares (253 Sq.M.), of property comprised in Re-Survey No.81/1-10, Old Survey No.491/1 A/20-1 of Vellarada Village, Neyyattinkara Taluk, Thiruvananthapuram District alongwith the building situated therein Bounded on the West : Property of Reshma, South: Property of Varghese, North: 6 Meter width Private Road, East : Property of Sangeetha.	Actual	Rs. 34,60,000/-	Rs. 3,46,000/-	26/02/2026 At 11.45 AM
9.	Mr Rajan Rajesh & Mrs Remya Rajesh C-8, Shageeralha East Gate Apartment, Maruthankuzhy, Kanjirampara Trivandrum-695030 Mr Rajan Rajesh 7C, B - Cantl River Park, Maruthankuzhy, Kanjirampara P O, Trivandrum -695030 Mrs Remya Rajesh 84(1172), K R Bhavan, 2 Kottakakom, Kulathoor Panchayath, Thiruvananthapuram-695503	*Rs.58,15,695/- (Rupees Fifty Eight Lakh Fifteen Thousand Six Hundred and Ninety Five only) as on 31/10/2023	Apartment No 7 C bearing TC No 7/768/54 in the seventh floor of the building complex known as "B Cantl River Park" having an area of 1634 Sq Ft and 0.38 Ares (2.8214%) of undivided share in the total extent of 14.38 Ares (as per tax receipt 19.92 Ares) in Old survey No. 1114/2-1, 1114/1-1, 1114/1-2 and 1115/A-3 in Re-Sy Block No 114 in Re Survey No. 1 of Sasthamangalam Village, including carpark marked as RP-12 and all rights and restrictions stipulated in the schedule A, B, and C of Sale Deed No.1945 of 2010. Bounded on the East: House / TC No.32/2206), North: Survey No 1104, West: River, South: B Cantl Mall and PWD Road.	Actual	Rs. 56,50,000/-	Rs. 5,65,000/-	26/02/2026 At 12.00 PM
10.	Mr.Antony Franco & Mrs. Beena K Roadarikathupurampokil veedu, Chetachal, Vithura, Trivandrum- 695551	*Rs. 34,94,595/- (Rupees Thirty Four Lakh Ninety Four Thousand Five Hundred and Ninety Five only) as on 31/01/2024.	All that piece and parcel of land admeasuring an extent of 06.88 Ares (688 Sq.M.), of property comprised in Re-Sy No. 611/3-20-1, of Vithura Village, Nedumangadu Taluk, Trivandrum District alongwith the building situated therein Bounded on the West:Property of Shemeena, South: Property of Santhakumar, North : Thadam, East: Property of Santhakumar.	Actual	Rs. 32,60,000/-	Rs. 3,26,000/-	26/02/2026 At 12.15 PM
11.	Mr Shejin V Das 178, Karthika Keezhalkonam Venjaramoodu Trivandrum-605606	*Rs. 25,43,804/- (Rupees Twenty Five Lakhs Forty Three Thousand Eight Hundred and Four Only) as on 29/02/2024	All that piece and parcel of land admeasuring an extent of 02.75 Ares (275 Sq.M.), of property comprised in Re-Sy No.79/11, Old Sy.No.1555/1-2, 1555/1, of Nellandu Village, Nedumangadu Taluk, Trivandrum District alongwith the building situated therein. Bounded on the West: S H Road, North : A schedule Property , South: Church Compound, East : A schedule Property.	Actual	Rs. 45,00,000/-	Rs. 4,50,000/-	26/02/2026 At 12.30 PM
12.	Mrs. Ronu Chandran, Rishal & Rishika (Legal Heirs of Sheji H H), ABRA-104, Jeevan Prakash, Annoor, Thirumaia, Thiruvananthapuram-695005. [And all other known and unknown Legal Heirs of Sheji H H (since deceased)]	*Rs.44,01,532/- (Rupees Forty Four Lakh One Thousand Five Hundred and Thirty Two Only) as on 31/05/2024	All that piece and parcel of land admeasuring an extent of 03.15 Ares (315 Sq.M.), of property comprised in Re-Survey No.434/1-1 Survey No. 85/1/2, 1/3, 1/1/3, 1/1/2 of Vilavoorokk Village, Kattakada Taluk, Trivandrum District alongwith the building situated therein Bounded on the West: 5 Meter width Private Road, South: Property of Athira, North : Thanathu Property, East: Property of Chandran.	Actual	Rs. 42,40,000/-	Rs. 4,24,000/-	26/02/2026 At 12.45 PM
13.	Mr. Pradeep Devarajan Siji Villa, CNRA-B-50, Karikkakom Trivandrum-695021 Mrs. Anila A S Aneesh Bhavan Kalathukal, Karakulam P O Trivandrum-695564 Mrs. Lali Ultradom, Vadakode Chemmannuvilla Perumpazhuthoor Neyyattinkara, Trivandrum-695126	*Rs. 22,24,595/- (Rupees Twenty Two Lakh Twenty Four Thousand Five Hundred and Ninety Five only) as on 31/07/2024.	All that piece and parcel of land admeasuring an extent of 01.62 Ares (162 Sq.M.), of property comprised in Re-Survey No.382/12 Old Sy. 1951 of Ulloor Village, Trivandrum Taluk, Trivandrum District alongwith the building situated therein. Bounded on the West: Thanathu Property, North: Property of Giresan, South: Private Pathway, East: Property of Jayaraj.	Actual	Rs. 19,00,000/-	Rs. 1,90,000/-	26/02/2026 At 01.00 PM
14.	Mr. Sunil Kumar Varghesh & Mrs. Priyanka S L Anugraha, TC 31 / 415, East Indira Nagar, Peroorkada Thiruvananthapuram - 695005	*Rs. 31,39,842/- (Rupees Thirty One Lakh Thirty Nine Thousand Eight Hundred and Forty Two only) as on 30/11/2024.	All that piece and parcel of land admeasuring an extent of 01.62 Ares (162 Sq.M.) comprised in Re-Sy. No.280/1-3-13 old Sy.No.290/1 of Vilappil Village, Kattakada (old Neyyattinkara) Taluk, Trivandrum District alongwith the building situated therein Bounded on the West : Property of Lekshmi Devi, South : Property of Mohanan & 3 Meter width Private Road, North : Nadevazhi, East : Property of Babu.	Actual	Rs. 30,40,000/-	Rs. 3,04,000/-	26/02/2026 At 01.15 PM



T'Puram, Koz metros unfit for RRTS link in present form: Behera

The metro projects that the Kochi Metro Rail Ltd is undertaking in Thiruvananthapuram and Kozhikode cannot be, in their present form, integrated with the state government's proposed Regional Rapid Transit System, KMRL MD Loknath Behera said on Thursday.

Do not mix politics & devpt, says Union min

Shobha Karandlaje trains guns on CM Pinarayi, state govt

EXPRESS NEWS SERVICE @ T'Puram

LAUNCHING a scathing attack on Chief Minister Pinarayi Vijayan, Union Minister of State for Labour and Employment, Shobha Karandlaje, alleged that the CM should focus on development and not hate speeches. "Do not mix politics and development. If the Centre is giving money for education, medical college and infrastructure, it will help all, and is independent of party politics," she said in a press meet held here on Thursday. Karandlaje also said that Kerala should compare the central funds it received ten years ago with the allocations given now.

Criticising the state government for not taking necessary actions towards improving facilities in the medical colleges in Wayanad and Kasaragod, Karandlaje said that the government has not allocated land for a hospital to be built by the ESIC. "The state government failed to allocate land for an ESIC Hospital for the labourers, which was announced to be opened in Kollam. If they were genuinely concerned about labourers, they would have done something. What we see today from them is just crocodile tears," she said. She also said that Kollam MP N K Premachandran spoke to the ministry

officials and informed them that he will communicate the issue to the state government. However, the last date to allocate land towards the same was on Tuesday, because of which the Union minister said it will not happen this year, adding that the revenue department is also not coordinating with them.

Mentioning that Kerala got over ₹63,000 crore as tax devolution alone in the last two years, Karandlaje said that whatever is provided to other states is also being provided to Kerala. "Southern states will benefit more from the Union budget as it has allocated significant funds for coconut farming," she said, adding that farmers should focus on growing high-yielding and high-density varieties of the same. The Union minister also mentioned that the budget provisions for cashew, cocoa, sandalwood, dairy products, tourism, and fisheries will be beneficial to the state.

Responding to questions regarding no major schemes for the state, Karandlaje said that when every state is asking for a project, things will take place according to how much they cooperate. "Our experience with Kerala had been bad (in that context)," she said, adding that every major project is not announced in the budget.



If the Centre is giving money for education, medical college and infrastructure, it will help all, and is independent of party politics. Kerala should compare the central funds it received 10 years ago with the allocations given now

Shobha Karandlaje, Union Minister

Massive cache of explosives seized from van in Palakkad

EXPRESS NEWS SERVICE @Palakkad

IN a major crackdown, the police seized a large quantity of explosives concealed in a pick-up van transporting watermelons from Tamil Nadu. A total of 18,000 gelatin sticks, packed in 90 boxes with 200 sticks each, and 4,800 detonators were seized from the vehicle. The explosives were hidden beneath sacks of watermelons and covered with a tarpaulin to evade detection.

The explosives were recovered after the police intercepted the vehicle near Palakkad Medical College following a chase based on confidential intelligence. The driver, identified as Senthil Kumar, 48, a native of Harur in Dharmapuri, Tamil Nadu, was arrested by the Palakkad town south police in connection with the incident.

The incident occurred around 8.30pm on Wednesday. When police signalled the vehicle to stop during inspection, it failed to comply, prompting officers to pursue and intercept it on the service road near the medical college. Police suspect that the explosives were being smuggled from Tamil Nadu to Kozhikode or Thrissur.

Kuttanad 1st in state to complete SIR process

EXPRESS NEWS SERVICE @Alappuzha

THE Kuttanad assembly constituency has become the first in the state to complete all procedures related to the Special Intensive Revision (SIR) of the electoral roll.

According to official records, the draft SIR voter list of Kuttanad constituency contained 1,50,189 voters. Of these, only 7,057 voters could not initially be linked with the 2002 SIR list. Hearings were conducted for these voters, as well as for 15,323 vot-

ers whose records showed minor discrepancies. After verification of documents and uploading of required details, all SIR-related procedures were successfully completed, making Kuttanad the first constituency in the state to achieve the milestone.

Following the completion of the verification process, 1,49,658 voters were found eligible and included in the final electoral roll. Meanwhile, 531 voters were declared ineligible due to reasons such

as death, change of residence, or other disqualifications.

This achievement was made possible through the concerted efforts of the election administration. The dedicated and coordinated work of the entire team, noting that the timely completion of the SIR process will contribute to ensuring a more accurate and reliable electoral roll in the constituency, said District Election Officer and Collector Alex Varghese.



15.	Mr. Venkatesh Sankaran & Mrs. Ananthalekshmi Venkatesh Apartment -5E Sowpamika Riverview Gardens Phase-5 Nemom, Trivandrum- 695020 Mr. Venkatesh Sankaran & Mrs. Ananthalekshmi Venkatesh TC 20/2549, SSRA-19, SS Street, Karamana P O Trivandrum-695002	*Rs. 18,14,749/- Rupees Eighteen Lakh Forteen Thousand Seven Hundred and Forty Nine only) as on 30/11/2024.	Apartment No. 5E on the fifth floor of the building known as "RIVER VIEW GARDEN PHASE-V" having super built up area of 760 Sq Ft with 2.01% share of undivided right title & interest equivalent to 21.52 Sq M over 13.36 Ares (1336 Sq.M) of property comprised in Sy No. 677/1-1-1, Old Sy.No.20/1 of Nemom Village, Trivandrum Taluk, Trivandrum District. Bounded on the West by : Property of Sundaran, North by : Property of Lakshmi Priyamada, South by : Private Road, East by : Property of Sowpamika Projects and Infrastructure Pvt Ltd.	Actual	Rs. 16,80,000/-	Rs. 1,68,000/-	26/02/2026 At 01.30 PM
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*together with further interest @ 18% p.a. as applicable, incidental expenses, costs, charges etc. incurred up to the date of payment and / or realisation thereof.

To the best of knowledge and information of the Authorized Officer of HDFC Bank Ltd, there are no encumbrances in respect of the above immovable properties / Secured Assets. However the bidder has to ascertain the encumbrances over the property, if any, and it is the responsibility of the buyer to lift the same.

TERMS & CONDITIONS OF SALE:

- The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / HDFC Bank Ltd.
- However, the Authorised Officer / HDFC 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 above mentioned Immovable Property / Secured Asset, before submitting the bids.
- Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
- Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sale 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 I/A of Income Tax Act.
- Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
- The Bid Document can be collected / obtained from the Authorized Officer of HDFC Bank Ltd having his office at HDFC Bank Ltd, HDFC House, Tagore Theatre Road, P B No 2288, Vazhuthacadu, Trivandrum on any working day during office hours.
- The Bid Document will also be available at site on the respective date fixed for inspection of the Immovable Property / Secured Asset.
- Properties / Secured Assets are available for inspection on 13/02/2026 between 10.30 a.m. and 12.30.
- For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with **8129756243 / 9388020941**.
- Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the bidders through Demand Draft / Pay Order in Favour of HDFC Bank Ltd payable at par in sealed envelope and shall be submitted at HDFC Bank Ltd, HDFC House, Tagore Theatre Road, P B No 2288, Vazhuthacadu, Trivandrum.
- The offer amount (to be mentioned in Bid document) shall be above Reserve Price and bidders shall improve their offers in multiples of Bid incremental amount which will be decided and disclosed by the Authorised officer at the time of auction.
- The last date of submission of bids in prescribed Bid Documents with all necessary documents and EMD in stipulated manner is 25/02/2026, 4pm.
- Incomplete Bid Documents or bids with inadequate EMD amount or bids received after the date indicated at Sr. No 12 hereinabove shall be treated as invalid.
- Conditional offers shall also be treated as invalid.
- The auction will be conducted on the date and time indicated in **Column (G)**. Bids will be opened on the date and time indicated in **Column (G)** in the presence of the Authorised Officer, HDFC Bank Limited, HDFC House, Tagore Theatre Road, P B No.2288,Vazhuthacadu, Thiruvananthapuram-695010 .
- The bidders or their duly authorized representatives may choose to remain present on the day and time fixed for opening the bids, inter alia, for negotiations / raising / revising / improving their respective bids / offers at HDFC Bank Ltd, HDFC House, Tagore Theatre Road, P B No 2288, Vazhuthacadu, Trivandrum .
- The Immovable Property / Secured Asset shall not be sold below the **Reserve Price**.
- On sale of the property, the purchaser shall not have any claim of whatsoever nature against HDFC or its Authorised Officer.
- 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 will not entertain any claim or representation in that regard from the bidders.
- 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 Secured Creditor i.e. HDFC
- 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.
- Along with Bid Documents the Bidder(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 bidder herself/himself.
- The successful bidder shall be required to pay 25% of the offer 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 offer acceptance by HDFC, failing which the EMD amount remitted will stand forfeited. The balance 75% of offer amount shall be paid within 15 days of confirmation of sale by the Authorised officer. If the balance amount is not remitted within stipulated time the amount of 25% will stand forfeited as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002.

Date: 05/02/2026
Place: Trivandrum

For HDFC Bank Ltd.
Authorised Officer