

**एसजेवीएन लिमिटेड SJVN Limited**  
 (भारत सरकार एवं हिमाचल प्रदेश सरकार का संयुक्त उपक्रम)  
 (A Joint Venture of Govt. of India & Govt. of H.P.)  
 A Navratna CPSE एक नवरत्न सीपीएसई  
 CIN: L40101HP1988GOI008409

**NATHPA JHAKRI HYDRO POWER STATION**  
**PRESS NOTICE / E-Tender No. PCD-2892**  
 Online bids (e-tender) on Domestic Competitive Bidding (DCB) are invited on behalf of SJVN Ltd. for, "Bituminous concreting and premix carpeting / resurfacing of roads under Nathpa Site with 5 year annual maintenance work at NJHPS, Nathpa, Distt. Kinnaur (HP)". For details, please visit websites <https://etender.sjvn.co.in>, [www.sjvn.nic.in](http://www.sjvn.nic.in) and [www.eprocure.gov.in](http://www.eprocure.gov.in).  
 Last date for downloading of bid document is **08.10.2024 (12:00 Hrs.)**.  
 Last date for bid submission is **09.10.2024 (13:00 Hrs.)**.  
 Amendment(s), if any, shall be issued on above websites only.  
**Dy. General Manager, (P&C deptt.), NJHPS, SJVN Ltd., Jhakri, Distt. Shimla (HP) 172201**

**ONLINE AUCTION**  
**Kisan Ramchandra AUCTIONEERS PVT. LTD., PUNE**  
**SEG Automotive India Private Limited, Nagnathpura, Bengaluru**  
**On 25th September 2024 at 03.00 pm onwards on www.krauctioneers.com**  
**Scrap Material on Arising up to 31.12.2024 :** Factory Waste-60 MT, Wood - 4 MT, MS Civil Scrap - 10 MT, Copper - 8 MT, Copper boring with MS/Aluminium - 1.5 MT, PDC Dies - 30 MT, MS Components - 30 MT, Armatures, Rotors, Stators, Commutator - 14.5 MT, Aluminum Casting - 5 MT, Plastics, Electrical and Electronic Waste & Other material etc.  
 •Inspection : On 19 & 20.09.2024 from 10 am to 4 pm  
 •Submission : On 23.09.2024 up to 11.59 PM by mail.  
 •NOTE : For Details visit our Website.  
 •Contact : 08050227327 •E-mail : support@krauctioneers.com

**Karnataka Bank Ltd.**  
 (Regd. & Head Office: Mangalore-575002) Your Family Bank Across India.

Branch: Sahakaranagar No. 2227, 'D' Block, Kodigehalli Main Road Opp. Sterling Apts, Sahakaranagar Bengaluru-560092  
 Phone : 080-22955891 / 892 E-Mail : [blr.sahakaranagar@kikbank.com](mailto:blr.sahakaranagar@kikbank.com) Website : [www.karnatakabank.com](http://www.karnatakabank.com) CIN : L85110KA1924PLC001128

**GOLD AUCTION PUBLIC NOTICE**  
 The following person who have availed loan against pledge of gold ornaments have not repaid the amount in spite of our demand notice. Therefore, please take notice that if the principal/interest and other charges are not paid on or before one day prior to the date of auction published here below, the pledged ornaments will be publicly auctioned on date mentioned therein at 3.00 P.M. in the respective branch premises mentioned below subject to rules & regulations of the Bank. The Bank reserves the right to cancel/postpone the auction to any other convenient date without further notice and assigning reasons therefor.

Sl. No.	Loan of A/c	Date of Loan	Name of the Borrower	Balance in Rs. #	Place & Date of Auction & Contact No.
01	0121702400007201	24.06.2024	BIPIN SURESH JAISWAL	Rs.1,01,448.68	Karnataka Bank Ltd. Sahakaranagar Branch, No. 2227, 'D' Block, Kodigehalli Main Road, Opp. Sterling Apts, Sahakaranagar, Bengaluru-560092. Ph.: 080-22955891 / 892 / M: 9449595414 Date of Auction: 27.09.2024 At 3.00 PM

# + Broken period interest + Other charges.

Date: 18.09.2024  
 Place: Bengaluru  
 Senior Branch Manager, Karnataka Bank Ltd., Sahakaranagar, Bengaluru.

**Chola CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**  
 Corporate Office: Chola Crest, Super B, C54 & C55, 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600 032, T. N.

**DEMAND NOTICE**  
 UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")  
 The undersigned being the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. (the Secured Creditor) under the Act and in exercise of the powers conferred under Sec. 13(12) of the Act read with Rule 3 issued Demand Notice(s) under Sec. 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is/are avoiding the service of the Demand Notice(s), therefore the service of notice is being effected by affixation and publication as per Rules. The contents of Demand Notice(s) are extracted herein below :-

Sl. No.	Name & Address of the Borrower/s & Co-Borrower/s	Loan Amt.	Dt. of Demand Notice & D's. Amt.	Description of the Property / Secured Asset
1.	Loan A/c. No(s) :- HL01RLJ000065280 1. Mr. / Mrs. Ramaiiah Santhosh Kumar 2. Mr. / Mrs. Muneshappa Manjula Both are R/o. :- No. 493, 11 <sup>th</sup> Main, 3 <sup>rd</sup> Cross, BHCS Layout, Uttarahalli, Brightway School, Bangalore South, Karnataka-560 061; Also at :- Flat No. 405, Kammasandra Village, Attibele Hobli, Anekal Taluk, Gold Coins Club & Resort, EISB-Ebenezer International, Bangalore South 560 100.	₹ 35,00,000/-	13.09.2024 (Rs. Thirty Seven Lakhs Seven Thousand Nine Hundred Five Only) as on 12.09.2024	All the piece & parcel of Property bearing Flat No. 405, on fourth Floor, Consisting of 2 BHK. In the building known as "SRINIVASA'S INFRA STRUCTURES", having 900 Sq. Ft. Super built up area, Along with One Car Parking space and Measuring 177 Sq. Ft. UDS. Constructed on Residential Site Nos. 1366, 1367, 1368 and 1369. Formed in Sy. No. 4/1 (Duly Converted vide Order No. B. DIS / ALN. SR (A) 108 / 1994-95, DATED 13.07.1995, issued by special deputy commissioner, Bangalore District, Bangalore), Situated at Kammasandra Village, Attibele Hobli, Anekal Taluk, Bangalore Presently within the Limits of Hebbagodi CMC, Site Measuring 7930 Square Feet and >Bounded on the >-East By: Corridor->West By: Aakruli Amity Apartments; >North By: Flat No. 406;>South By: VMAKS Apartment
2.	Loan A/c. No(s) :- HL05KJMD00064247 1. Mr. / Mrs. Sisandra Nanjunda Gowda 2. Mr. / Mrs. Varshini Nagaraja Both are R/o. :- Seesandra Village, Kemboji Post Seesandra, Kemboji Post Seesandra Village Kolar, Milk Dairy, Kolar, Karnataka-563 101; Also at :- Property Bearing No. 74 Seesandra Village, Vaduguru Village Panchayath, E-Katha No. 151900700701320146 Seesandra Kolar Kolar Taluk & District Janahtha High School, Kolar 563 101, Karnataka	₹ 24,00,000/-	13.09.2024 (Rs. Twenty Five Lakhs Fifty One Thousand Five Hundred Eighty One Only) as on 12.09.2024	All the piece and parcel of Property bearing HL No. 74, E Katha No. 15190070070132146, Under the limits of Vaduguru Village Pancha yet, Measuring East To West 18.288 Meters North To South 9.144. Meters Totally Measuring 167.23 sq Meters With RCC roofed house with Granite flooring Situated at Seesandra Village Huthur Hobli, Kolar Taluk and >Bounded on the >-East By: Property belongs to Maramma;>West By: Property belongs to Somappa;>North By: Property belongs to Narayanamma;>South By: Road.

The borrower(s) are hereby advised to comply with the Demand Notice(s) and to pay the Demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that Cholamandalam Investment and Finance Company Ltd. is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property / properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, The Secured Creditor shall be entitled to exercise all the rights under section 13(4) of the Act to take possession of the secured assets(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. The Secured Creditor is also empowered to ATTACH AND / OR SEAL the secured assets(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured assets(s), the Secured Creditor also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the Secured Creditor. This remedy is in addition and independent of all the other remedies available to the Secured Creditor under any other law.  
 The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained / prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of the Secured Creditor and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the Demand Notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.  
 Place : Bangalore / Kolar, Karnataka  
 Date : 13.09.2024  
 Authorized Officer For Cholamandalam Investment and Finance Company Limited

**PIRAMAL CAPITAL AND HOUSING FINANCE LIMITED**  
 (Formerly known as DHFL)  
 Registered office : Unit No. 601, 6th floor, PiramalAmity Building, Piramal Agastya Corporate Park, Kamani junction, Opp.Fire Station, LBS Marg, Kurla West Mumbai 400070.

**Possession Notice (for machinery & immovable property)**  
 Whereas, the undersigned being the Authorized Officer of Piramal Capital & Housing Finance Limited ( formerly known as Dewan Housing Finance Corporation Limited DHFL) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorized Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s) / Guarantor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of PCHFL for an amount as mentioned herein under with interest thereon.

Sl. No.	Name of the Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Date of Possession
1	Ramesh JI (Borrower) Ramya N M (Co- Borrower) Bengaluru - Jayanagar Branch	LC NO : 21500043739 30/06/2021 & Rs 1904354/-	11/09/2024
2	Shekar M R (Borrower) Anitha Shekar (Co- Borrower) Bengaluru - Jayanagar Branch	LC NO : 12700000787 27/12/2022 & Rs 1316251/-	13/09/2024
3	LUDWIQ ALBAN (Borrower) RACHANA ALBAN (Co- Borrower) Bengaluru - Jayanagar Branch	LC NO : 215BNG36195 29/10/2019 & Rs 2286858/-	13/09/2024
4	Harish B H (Borrower) Pavithra P (Co- Borrower) Bengaluru - Jayanagar Branch	LC NO : 2480001451 29/12/2022 & Rs 1781849/-	11/09/2024
5	Prabha . (Borrower) Udaykumar K A (Co- Borrower) Bengaluru - Jayanagar Branch	LC NO : 1270001164 30/06/2021 & Rs 1800395/-	11/09/2024
6	Satish G (Borrower) Manjula R (Co- Borrower) Bengaluru - Jayanagar Branch	LC NO : 2140004264 24/05/2021 & Rs 1337815/-	11/09/2024
7	R S Mahesh (Borrower) Girija S (Co- Borrower) Bengaluru - Jayanagar Branch	LC NO : 12700002937 08/11/2022 & Rs 1265219/-	13/09/2024
8	Ramesh N (Borrower) Tejashwini R (Co- Borrower) Hosur Branch	LC NO : 1180000961 08/11/2022 & Rs 4064467/-	11/09/2024
9	Yashodhama . (Borrower) Manjunatha M (Co- Borrower) Bengaluru - Jayanagar Branch	LC NO : 21500043508 27/12/2022 & Rs 1617300/-	13/09/2024
10	Jayaramalah N (Borrower) Nagarathna J (Co- Borrower 1) Raghavendra G (Co- Borrower 2) Pavithra J (GUARANTOR) Bengaluru - Mysuru	LC NO : 02900009250 04/11/2022 & Rs 1609034/-	13/09/2024

Description of Secured Asset (Immovable Property) All that part and parcel of the Property Plot No 36, Katha No.632 Anjanagar, Herohalli Village, Yeshwanthpura Hobli, Bangalore Bengaluru Karnataka :- 560091  
 Description of Secured Asset (Immovable Property) All that part and parcel of the Property 27th Floor No 5711 And Western Half Of Second Floor Sannidhi Road (Anjaneya Ea St Second Road) Basavangudi Bangalore Bengaluru Karnataka :- 560004  
 Description of Secured Asset (Immovable Property) All that part and parcel of the Property H/Flat No.T-8, Floor No. Cannberra Block,3Rd Floor, Raja Aristo, Village, Kammanahalli Village Begur Hobli, Bangalore, -560068  
 Description of Secured Asset (Immovable Property) All that part and parcel of the Property Western Portion Of Site No. 1, Property No.65, Khata No.718/748A, Hegganahalli Village, Yashwanthpura Hobli Bangalore Bengaluru Karnataka :- 562110  
 Description of Secured Asset (Immovable Property) All that part and parcel of the Property Site No. 15 & 16, Sy No. 279/13Th Crss Health Lyt, Shrigandadakavala Village Yeshwanthpura Hobli Bangalore Bengaluru Karnataka :- 560091  
 Description of Secured Asset (Immovable Property) All that part and parcel of the Property Site No 33 Kurubarahalli Village Near To Ash Nandi, Tavarekere Hobli Residency Tavarekere Hobli Bangalore Bengaluru Karnataka :- 562130  
 Description of Secured Asset (Immovable Property) All that part and parcel of the Property Flat No S1, 2Nd Floor, Shivaganga Castle Site No 90, 30Th Cross Road Bsk 2Nd Stage Bengaluru Bengaluru Karnataka :- 560070  
 Description of Secured Asset (Immovable Property) All that part and parcel of the Property No. 730/722, A Block, The Rajaji Nagar H C S Ltd, Yeshwanthpura Hobli Srigandadakavala Bangalore Bengaluru Karnataka :- 560091  
 Description of Secured Asset (Immovable Property) All that part and parcel of the Property 3A, Old Kola No 34/5 P2, New 619, Basavanapura Village, Begur Hobli, Banneragatta Road, Bangalore Bengaluru Karnataka :- 560083  
 Description of Secured Asset (Immovable Property) All that part and parcel of the Property No-179/19, Site No-19, Unique No-152900401500520093 Gowdaiahna Doddi Village, Kailanoha Hob, Ramanagara Ramanagara Karnataka :- 562159  
 Place : Karnataka, DATE : 18-09-2024 (Authorized Officer) For Piramal Capital And Housing Finance Limited

**ICICI Home Finance** Corporate Office : ICICI HFC Tower, Andheri - Kurla Road, Andheri (East), Mumbai - 400059, India  
 Branch Office : 1st floor, office no. 361/2-361/2-1232, Jayachandra Building, PB Gowda compound, 4th cross mark extension, Durgajudi, Shimoga - 571201

**Notice for sale of immovable assets through Private Treaty**  
 Sale Notice for Sale of Immovable Assets through Private Treaty under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(i) & 9(1) of the Security Interest (Enforcement) Rules, 2002  
 ICICI Home Finance Company Limited (ICICI HFC) conducted several e-Auctions for the sale of the mortgaged property mentioned below, however, all such e-Auctions failed. Now, an interested buyer has approached ICICI HFC with an offer to purchase the said property for an amount of Rs.3,000,000. Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below-described immovable property mortgaged to the Secured Creditor, the Possession of which has been taken by the Authorized Officer of ICICI Home Finance Company Ltd., will be sold on "As is what is", and "Whatever there is", by way of Private Treaty as per the brief particulars given hereunder.

Sr. No.	Name of Borrower(s) / Co-Borrowers / Guarantors/Legal Heirs. Loan Account No.	Details of the Secured asset(s) with known encumbrances, if any	Amount Outstanding	Reserve Price Earnest Money Deposit	Date and Time of Property Inspection	Date of Auction	One Day Before Auction Date	Stage
(A)	(B)	(C)	(D)	(E)	(F)	(G)	(H)	(J)
1	Radhisha. (Borrower) Rajesh. (Co-Borrowers) Girijara (Co-Borrowers) LHMNG0001320830 & LHMNG0001320831	House situated at house bearing Door No.3-112/34, Property No. 15110010020100670 Adarsha Nag Sy No. 231 Kalmanna Grama Panchayat, Belthangady Taluqa, D K District, Karnataka	Rs. 4,925,482.78/-	Rs. 3,000,000/- Rs. 300,000/-	24th Sept, 24 11AM - 3PM	04th Oct, 24 2PM - 3PM	03th Oct, 24	Physical Possession

The online auction will be conducted on website (URL: [www.icicifhc.com](https://www.icicifhc.com)) of our auction agency Shirram Automobile India Ltd. The Prospective Bidder(s) must submit the Earnest Money Deposit (EMD) RTGS/ Demand Draft (DD) (Refer Column E) at ICICI Home Finance Company Limited, Branch Office Address mentioned on top of the article on or before 03th Oct, 24 before 04:00 PM. The Prospective Bidder(s) must also submit a signed copy of the Registration Form & Bid Terms and Conditions form at ICICI Home Finance Company Limited, Branch Office Address mentioned on top of the article on or before 03th Oct, 24 before 05:00 PM. Earnest Money Deposit Demand Draft (DD) should be from a Nationalized/Scheduled Bank in favor of "ICICI Home Finance Company Ltd. - Auction" payable at Belthangady. The general public is requested to submit their bids higher than the amount being offered by the interested buyer mentioned above. It is hereby informed that in case no bids higher than the amount being offered by the aforementioned interested buyer is received by ICICI HFC, the mortgaged property shall be sold to the said interested buyer as per Rule 8(i) & 9(1) of the Security Interest (Enforcement) Rules, 2002. For any further clarifications with regards to inspection, terms and conditions of the sale or submission of bids, kindly contact ICICI Home Finance Company Limited on 9920877303. The Authorized Officer reserves the right to reject any or all the bids without furnishing any further reasons. For detailed terms and conditions of the sale, please visit <https://www.icicifhc.com/>  
 Date : 18.09.2024 | Place : Belthangady | Authorised Officer, ICICI Home Finance Company Limited | CIN : U65922MH1999PLC120106

**Hinduja Housing Finance Limited**  
 Corporate Office at 167-169, 2ND Floor, Little Mount, Saidapet, Chennai - 600 015,  
 CIN U65922TN2015PLC10093, [www.hindujahousingfinance.com](http://www.hindujahousingfinance.com)

**APPENDIX- IV A [See proviso to rule 8 (6)] Public Notice For E-Auction Cum Sale (Appendix - IV A) (Rule 8(6))**  
 Sale of Immovable property mortgaged to Hinduja Housing Finance Limited (HHF) having its Corporate Office at 167-169, 2ND Floor, Little Mount, Saidapet, Chennai - 600 015 and Branch at No. 5, Viny Arcade, KH Road, Shanithi Nagar, Bangalore - 560027 Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Authorized Officer ("AO") of HHF had taken the possession of the following properties/ies under Section 13(4) pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts/prospect nos. with a right to sell the same on "AS IS WHERE IS BASIS & AS IS WHAT IS BASIS" for realization of dues amounting to. The Sale will be done by the undersigned through e-auction platform provided at [www.hindujahousingfinance.com](http://www.hindujahousingfinance.com)

S. no.	Borrower(s) / Co-Borrower(s) / Guarantor(s) / LAN No	Demand Notice Date and Amount	Outstanding Amount	Date of Possession	Reserve Price	Date of Inspection of property
1.	Mr. . NAVEEN KUMAR M V (BORROWER) & Mrs. THEJAVATHI. (CO-BORROWER) Both are residing of #15, 2nd floor, 4TH CROSS, THIRUMALA NILAYA, NEAR UNION BANK, RMV 2ND STAGE, NEW BEL ROAD, BANGALORE, RMV 2ND STAGE, NEW BEL ROAD, BANGALORE, Metro, BANGALORE, Karnataka, India - 560094 Loan No- KA/BLR/ETML/A00000165	21/09/2023 & Rs. 37,07,405/- (Rupees Thirty Seven Lakh Seven Thousand Four Hundred and Five Only)	Rs. 37,07,405/- (Rupees Thirty Seven Lakh Seven Thousand Four Hundred and Five Only)	29-04-2024	Rs-75,03,000	12-Oct-2024 EMD Last Date 10-Oct-2024 till 5 pm.
1.	Mr. . SHANKAR MACHINDRA KASHID (BORROWER) & Mrs. SUNITA KASHID. (CO-BORROWER) Both are residing at No #14/28,M S LANE, J M ROAD,CHIKPET, BANGALORE 560002. Loan No - KA/BLR/ETML/A00000197	27/02/2024 & Rs. 42,36,300/- (Rupees Forty Two Lakh Thirty Six Thousand Three Hundred Only)	Rs. 42,36,300/- (Rupees Forty Two Lakh Thirty Six Thousand Three Hundred Only)	29.04.2024	Rs.75,03,000	12-Oct-2024 EMD Last Date 10-Oct-2024 till 5 pm.

Description of the Immovable property/ Secured Asset - All that piece and parcel of the vacant property bearing Site No. 9, Assesment No. 149 BBMP Assesment No.149/9 measuring East to West 41 ft and North to South 30 ft in total 1230 Sq.ft Situated at Herohalli village, presently BBMP Ward No. 72, Yeshwanthpura Hobli, Bangalore North Taluk and Bounded on :- East by: Site No. 362, West by: Road, North by: Site No. 10, South by: Site No. 08  
 Description of the Immovable property/ Secured Asset - All the piece and parcel of the immovable property consisting of sites Vacant Site Bearing No. 08, Assesment No. 149/8, BBMP Ward No. 72, Situated at Herohalli Village, Yeshwanthpura Hobli, Bangalore - 560091 and is bounded by :- East by Site No 01 & 02, West by: Road, North by: Site No 09, South by: Site No 07

**Mode of Payment :-** All payment shall be made by demand draft in favor of Hinduja Housing Finance Limited payable at Mangalore or through RTGS/NEFT. The accounts details are as follows: a) Name of the account - Hinduja Housing Finance Limited. b) Name of the Bank - HDFC. c) Account No - IFSC Code - HDFC0004989  
 1. KA/BLR/ETML/A00000165. (NAVEEN KUMAR, Property) 2. KA/BLR/ETML/A00000197 (SHANKAR MACHINDRA KASHID property)

**TERMS & CONDITIONS OF ONLINE E-AUCTION SALE :-** 1. The Property is being sold on "AS IS WHERE IS, WHATEVER THERE & WITHOUT RECOURSE BASIS". As such sale is without any kind of warranties & indemnities. 2. Particulars of the property / assets (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of information of the Secured Creditor and Secured creditor shall not be answerable for any error, mis-statement or omission. Actual extent & dimensions may differ. 3. E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or any representation on the part of the Secured Creditor. Interested bidders are advised to peruse the copies of title deeds with the Secured Creditor and to conduct own independent enquiries / due diligence about the title & present condition of the property / assets and claims / dues affecting the property before submission of bids. 4. Auction/bidding shall only be through "online electronic mode" through the website [www.hindujahousingfinance.com](http://www.hindujahousingfinance.com) / Or Auction provided by the service provider Clinda Pvt. Ltd. who shall arrange & coordinate the entire process of auction through the e-auction platform. 5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor /service provider shall not be held responsible for the internet connectivity, network problems, own system crash, power failure etc. 6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider Hinduja Housing Finance Ltd., No. 50 viny arcade k h road, Bangalore, Pin - 560027, Karnataka (Contact Person: Mr. Mastan Valli Munna Phone No: 9885786989 Regional Manager Legal & Mr. Prashantha Kumar Phone No: 9449728251 Cluster Manager Legal, Saven Shetty Ph 9113061026 Cluster Recover Manager) and Hinduja Housing Finance Ltd., No. 50 viny arcade k h road, Bangalore, Pin - 560027, Email: [Gangadhar@hinduja.com](mailto:Gangadhar@hinduja.com) or [Gangadhar@hinduja.com](mailto:Gangadhar@hinduja.com) For participating in the e-auction sale the intending bidders should register their name at <https://www.bankbids.com> well in advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider. 7. For participating in e-auction, intending bidders have to deposit a refundable Earnest Money Deposit (EMD) of 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favor of "Hinduja Housing Finance Limited" on or before 25-07-2024. The intending bidders should submit the duly filled in Bid Form (format available at <https://www.bankbids.com>) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer HHF Branch Office: Hinduja Housing Finance Ltd., Hinduja Housing Finance Ltd., No.50 viny arcade k h road, Bangalore, Pin - 560027, Karnataka latest by 05:00 PM on 25-07-2024. The sealed cover should be super scribed with "Bid for participating in E-Auction Sale - in the Loan Account Numbers, as mentioned & after expiry of the last date of submission of bids with EMD, Authorized Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the specified EMD with the Secured Creditor) to the service provider M/s. Clinda Pvt Ltd to enable them to allow only those bidders to participate in the online inter-se bidding / auction proceedings at the date and time mentioned in E-Auction Sale Notice. 8. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10" minutes each, i.e. the end time of e-auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension. 10. Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone. 11. Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him BY E-Mail both to the Authorized Officer, M. Masthan Valli Munna (RLM), cell no 9885786989 Branch Office Hinduja Housing Finance Ltd., Hinduja Housing Finance Ltd., No.50 viny arcade k h road, Bangalore,Pin -560027,karnataka / Authorized Officer, Mr. Prashantha Kumar Phone No: 9449728251 Cluster Manager Legal, Saven Shetty Ph 9113061026 Cluster Recover Manager) and No.50 viny arcade k h road, Bangalore,Pin -560027 and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings. 12. The successful bidder shall deposit 25% of the bid amount (including EMD) on the same day of the sale, being knocked down in his favor and balance 75% of bid amount within 15 days from the date of sale by DD/Pay order/NEFT/RTGS/Chq favoring Hinduja Housing Finance Limited. 13. In case of default in payment of above stipulated amounts by the successful bidder / auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put to sale. 14. At the request of the successful bidder, the Authorized Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount. 15. The Successful Bidder shall pay 1% of Sale price towards TDS (out of Sale proceeds) and submit TDS certificate to the Authorized officer and the deposit the entire amount of sale price (after deduction of 1% towards TDS), adjusting the EMD within 15 working days of the acceptance of the offer by the authorized officer, or within such other extended time as deemed fit by the Authorized Officer, failing which the earnest deposit will be forfeited. 16. Municipal / Panchayat Taxes, Electricity dues (if any) and any other authorities dues (if any) has to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property. 17. Sale Certificate will be issued by the Authorized Officer in favor of the successful bidder only upon deposit of entire purchase price / bid amount and furnishing the necessary proof in respect of payment of all taxes / charges. 18. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser. 19. The Authorized officer may postpone / cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 30 days from the scheduled date of sale, it will be displayed on the website of the service provider. 20. The decision of the Authorized Officer is final, binding and unquestionable. 21. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them. 22. For further details and queries, contact Authorized Officer, Hinduja Housing Finance Limited, M. Masthan Valli Munna (RLM) Mo. No. 9885786989 And Authorized Officer, Hinduja Housing Finance Limited, (Contact Person: Mr. Mastan Valli Munna Phone No: 9885786989 Regional Manager Legal & Mr. Prashantha Kumar Phone No: 9449728251 Cluster Manager Legal, Saven Shetty Ph 9113061026 Cluster Manager) and No. 50 viny arcade k h road, Bangalore, Pin -560027(its publication is also 30 (Thirty) days' notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 8(i) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above-mentioned date / place.  
 Date: 18.09.2024, Place: Bengaluru  
 Sd/- Authorised Officer, Mr. Saven Herinna Sheety, Hinduja Housing Finance Ltd

Special Instructions / Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Hinduja Housing Finance Limited nor the Service Provider will be responsible for any lapses/failure (internet failure, power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully

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