

WHEREAS the undersigned being the Authorized Officer of LIC Housing Finance Ltd (LIC HFL), under Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued Demand Notice to following Borrower/ Co-Borrower calling upon them to repay the outstanding due amount mentioned in the said notices. However, the Borrower/Co-Borrower having failed to repay the said due amount, the undersigned has taken **POSSESSION** of the following properties in exercise of powers conferred U/s 13(4) and U/s 14 of the said Act read with the Rule 8 of the said Rules. Further to this PUBLIC NOTICE for E-Auction Sale of the below mentioned Assets/properties (in terms and conditions of the SARFAESI, Act 2002 and rules there under) LICHFL invites OFFERS EITHER in sealed covers or in Online mode to purchase the said properties on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".

S.No.	Name & Address of Borrower/ Co-Borrower /Loan A/c No./ Total Outstanding	Property Address and Flat Area / UDS of land	Reserve Price / EMD / Bid increment	Bank details (EMD to be transferred to)
1.	Borrower: 1) Nalini Panda, S/o: Baidhar Patri, C/o: Biswa Ranjan Panda / Co-Borrowers: 2) Biswa Ranjan Panda, S/o: Adhikari Panda, 3) Swetapadma Panda, D/o: Abhaya Kumar Patri, All are at Plot No: 94(P), Dagarpada, Chandini Chowk, Near Aswini Hospital, Cuttack, Odisha-753002 / Loan Account No.: 220100001165 / Total Outstanding ₹93,41,503.22 as on 21.01.2022 + further incurred Interest from thereon, other cost & Expenses	All that part and parcel of immovable property bearing Mouza: Unit No:13, Chandini Chowk, Tahasil: Cuttack Sahar, Mutation Khata No: 573/117, Plot No: 94/5121, with Area: Ac.0.050Dec., Kissam: Gharabari-II, Dist.: Cuttack, Odisha-753002, Standing in the name of Nalini Panda, Bounded by: North: Manorama Das, South: Owner's Road, East: Street Road, West: Own Plot / Possession: Symbolic	₹1,41,00,000/- / ₹14,10,000/- / ₹10,000/-	Account No.: Axis Bank, Centralised Collection Hub IFSC Code: UTIBOCC274 Property Id:- HFLECEBFC01165
2.	Borrower: 1) Mrs. Sobha Pandey, W/o: Sriram Pandey / Co-Borrower: 2) Mr. Sriram Pandey, S/o: Indradeo Pandey, Both are At: Yunus Patna, P.O: College Square, Malgodown, Cuttack Sadar, Dist.: Cuttack - 753004, Also At: Hotel Sobha Residency, Station Bazar, College Square, Cuttack - 753003, Also At: Hotel Ashirbad Bhaban, Plot No.: 1146/2751, Khata No.: 758/279, Station Bazar, College Square, At: Yunuspatna, Malgodown, Dist.: Cuttack - 753003, Also At: Plot No.: 2859/7847, 2859/7821, 2859/5433, Khata No.: 772/3387, 772/612, 772/3361, Mouza: Nimpur, P.S: Tangi, Cuttack, Dist.: Cuttack- 753003 / Loan Account No.: 220100001889, 220100002165 / Total Outstanding ₹1,51,08,716.32 as on 23.08.2023 + further incurred Interest from thereon, other cost & Expenses	All that the piece and parcel of the House property having Built up Area 5530 Sqft, with Land Area: Ac.0.127 Dec, Plot No.: 2859/7847, 2859/7821, 2859/5433, Khata No.: 772/3387, 772/612, 772/3361, Mouza: Nimpur, P.S.: Tangi, Cuttack, Dist.: Cuttack-753003, Odisha, Bounded by: North: Road, South: Plot No.: 2856 & 2857, East: Anirudha Panda, West: Plot No.: 2861 / Possession: Physical	₹1,60,00,000/- / ₹16,00,000/- / ₹50,000/-	Account No.: Axis Bank, Centralised Collection Hub IFSC Code: UTIBOCC274 Property Id:- HFLECEBFC01889
3.	Borrower: 1) Mrs. Rekha Mishra, W/o: Naresh Kumar Mishra, Co-Borrower: 2) Mr. Naresh Kumar Mishra, S/o: Shyam Bihari Mishra, Residential Address: At: Siriya Bagicha, Near Railway Phatak, Jharsuguda, Odisha-768201. Business/Office Address: M/s. Mishra Enterprises, Plot No.: 2301/11317, Khata No.: 1067/4876, Jharsuguda-768201 and M/s. Mishra Electrical, Jhanda Chowk, Main Road, / 211200001893 / Total Outstanding ₹45,52,187.69 as on 27.12.2023 + further incurred Interest from thereon, other cost & Expenses	All that part and parcel of the Property bearing Old Plot No.: 2301(P), New Plot No.: 2301/11317, Old Khata No.: 460, New Khata No.: 1067/4876, Mouza/PS/Tahasil: Jharsuguda Town Unit No.: 1 Ekatali, Area: Ac.0.056 dec., Dist.: Jharsuguda PIN-768201, Odisha State, Bounded by North: Plot No: 2301(P), South: 15 Ft Wide Road, East: Plot No: 2301(P), West: Plot No.: 2301(P) / Possession: Symbolic	₹60,00,000/- / ₹6,00,000/- / ₹25,000/-	Account No.: Axis Bank, Centralised Collection Hub IFSC Code: UTIBOCC274 Property Id:- HFLECEBFC01892
4.	Borrower: Mr. Bhagirathi Patra, S/o: Mayadhar Patra, At: Flat No.: B-6/103, Jagannath Nagar, Road No.: 12, Near GGP Colony, Bhubaneswar, Dist.: Khurda, PIN-751010, Also At: At/P.O.: Keshadurapal, P.S.: Ghasipura, Dist.: Keonjhar, PIN-758025, Also At: LIC of India, P & GS Unit, Plot No.: 756, Saheed Nagar, Bhubaneswar, Dist.: Khurda, PIN-751007, Also At: Flat No.: 301, 3rd Floor, Ananya Enclave, Plot No.: 645 and 645/2686, Khata No.: 587 & 928/3740, Mouza: Bhubaneswar Sahar Unit No.: 33 Jharpada, Tahasil: Bhubaneswar, P.S.: New Capital No.: 77 (Laxmisagar), Near Ganesh Mandap, Bhubaneswar, Dist.: Khurda, PIN-751010 / Loan Account No.: 220100000815 / Total Outstanding ₹37,20,652.33 as on 05.01.2023 + further incurred Interest from thereon, other cost & Expenses	All that part and parcel of the Flat No.: 301 having Super Built up area of 1250 Sq. ft., alongwith Car Parking Space of 100 Sq ft. with undivided share of Area: Ac. 0.008 Dec., in land, 3rd Floor, Ananya Enclave, Plot No.: 645 and 645/2686, Khata No.: 587 & 928/3740, Mauza: Bhubaneswar Sahar Unit No.: 33, Jharpada, Tahasil: Bhubaneswar, PS: New Capital No.: 77 (Laxmisagar), Near Ganesh Mandap, Bhubaneswar, Dist.: Khurda- 751010, Odisha, Bounded by North: Staircase, South: Flat No.: 302, East: Staircase, West: Open Space / Possession: Symbolic	₹55,00,000/- / ₹5,50,000/- / ₹10,000/-	Account No.: Axis Bank, Centralised Collection Hub IFSC Code: UTIBOCC274 Property Id:- HFLECEBFC000815
5.	Borrower: 1) Mrs. Malati Dei, W/o: Rabi Mallick / Co-Borrower: 2) Mr. Rabi Mallick, S/o: Bhubani Mallick, At: Flat No.: 43, Haramani Bhawan, Sudarsan Nagar, Puri Station Road, Puri, Dist.: Puri-752002, Also at: Block Education Office, Rama Chandi Sahi, Puri, Dist.: Puri-752001, Also at: Plot No.: 1378/1379, Old Khata No.: 404/25 & New Khata No.: 404/229, Mouza: Kuhudi, PS/Tahasil: Astaranga, Dist.: Puri-752012 / Loan Account No.: 210400008475 / Total Outstanding ₹29,85,633.34 as on 23.02.2023 + further incurred Interest from thereon, other cost & Expenses	All that the Piece & Parcel of the House Property having built up area of 4140 Sq. Ft., with Land Area of Ac. 0.34 Dec., Plot No.: 1378/1379, Old Khata No.: 404/25 & New Khata No.: 404/229, Mouza: Kuhudi, PS/Tahasil: Astaranga, Dist.: Puri-752012, Odisha, Bounded by North: Revenue Plot No.: 1377, South: Revenue Plot No.: 1380, East: Revenue Plot No.: 1381 & 1374, West: Road / Possession: Symbolic	₹76,00,000/- / ₹7,60,000/- / ₹10,000/-	Account No.: Axis Bank, Centralised Collection Hub IFSC Code: UTIBOCC274 Property Id:- HFLECEBFC008475
6.	Borrower: 1) Mrs. Prajukta Dash, W/o: Sushant Dash / Co-Borrower: 2) Mr. Susanta Dash, S/o: Udayanath Dash, At: Flat No.: A/31, 3rd Floor, Block-A, Jagsai Colony, Plot No.: 608, 622/2631, Khata No.: 771/280, 771/115, Mouza: Chandama, Tahasil: Vyasanagar, Jaipur Road, Dist.: Jajpur, PIN-755019, Also At: M/s. Tata Steel Ltd., Kalinga Nagar, Duburi, Jajpur Road, Dist.: Jajpur, PIN-755026, Also At: Kumardeipur, Sasan, PO: Tarava, PS: Sadara, Dist.: Dhenkanal, PIN-759010 / Loan Account No.: 210400007587, 211600003762 & 210400009718 / Total Outstanding ₹22,29,982.09 as on 19.08.2023 + further incurred Interest from thereon, other cost & Expenses	All that part and parcel of the Flat No.: A/31 having Super Built up area of 750 Sq. Ft. with undivided share of Ac. 0.00400 B. Kadi in land, 3rd Floor, Block-A, Jagsai Colony, Plot No.: 608, 622/2631, Khata No.: 771/280, 771/115, Mouza: Chandama, Tahasil: Vyasanagar, Jajpur Road, Dist.: Jajpur-755019, Odisha, Bounded by North: Open Space, South: Open Space Road, East: Flat No.: A/32, West: Flat No.: A/30 / Possession: Physical	₹26,00,000/- / ₹2,60,000/- / ₹5,000/-	Account No.: Axis Bank, Centralised Collection Hub IFSC Code: UTIBOCC274 Property Id:- HFLECEBFC07587

Website of e-Auction <https://bankauctions.in>
Date & time of Inspection of Property & document verification 16.09.2024, 17.09.2024 & 18.09.2024 between 10.00 AM to 4.00 PM
Contact No. For SI. No.: 1 & 7- Contact: Shreeraj Associates on Mobile No.: 9853280765, For SI. No.: 2, 3, 5, 6 & 8- Contact: City Investigation & Detective on Mobile No.: 9437633914, For SI. No.: 1, 2, 4 & 8- Contact: Aditya Chandra on Mobile No.: 9110980299, For SI. No.: 3- Contact: Ketaki Mishra on Mobile No.: 9438623088, For SI. No.: 5 & 7- Contact: Aswin Kumar Sahoo on Mobile No.: 7751015139 / Rakesh Ranjan on Mobile No.: 9892044041
Last date of submission of Tender/Sealed Bid 07.10.2024 before 5.00 PM (online mode only)
E-Auction Date & Time for SI. No.: 1 to 4 08.10.2024 from 11.00 AM to 12.00 NOON
E-Auction Date & Time for SI. No.: 5 to 8 08.10.2024 from 2.00 PM to 3.00 PM

THE TERMS & CONDITIONS OF THE AUCTION ARE AS FOLLOWS:-

- E-Auction is being held on 'AS IS WHERE IS BASIS', 'AS IS WHAT IS BASIS', 'WHATEVER THERE IS' and 'WITHOUT ANY RECOURSE BASIS', and will be conducted "Online". The E-Auction will be conducted through LIC-Housing Finance approved E-Auction Service Provider "M/s 4 Closure".
- The intending bidders should register their names at portal <https://bankauctions.in> and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider M/s. 4 Closure, Officer Name Client Service Delivery Team, Mobile Nos. 8142000030 / 8142000062/66, (H.O.) 605A, 6th Floor, Maitrivanam, Ameerpet, Hyderabad, Telangana and Office located at Arihant Plaza, # 102, B-15, Saheed Nagar, Bhubaneswar - 751007, 0814200062/63. Mr. Bapi Pradhan, Mobile No. 8142000030 Email: pradhan@bankauctions.in / info@bankauctions.in
- The E-auction Sale is subject to the conditions prescribed in the SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder / website also subject to conditions in the offer/bid documents to be submitted by the intending / participating bidders.
- Every bidder is required to have his/her own email address in order to participate in the online E-Auction.
- Once Intending Bidder formally registers as a qualified tenderer before authorized officer of LICHFL, will have to express his/her interest to participate through the E-auction bidding platform, by submitting document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login ID and password from the E-auction service provider.
- The aforesaid properties shall not be sold below the reserve price mentioned above.
- The said Deposit/s shall be adjusted in the case of successful bidder/s, otherwise refunded. The said earnest money deposit/s will not carry any interest.
- If the successful bidder defaults in effecting payments or fails to adhere to the terms and condition of Sealed Tender/Auction in any manner the amount already deposited will be forfeited and he/she shall not have any claim as such for forfeited amount.
- The offer/s along with the aforesaid Earnest Money Deposit (EMD) can be submitted either "ONLINE" through the portal <https://bankauctions.in> along with the EMD and scanned copy of KYC Documents including PAN Card & Address Proof, to the service provider or through submitting sealed cover comprising bid form, EMD and KYC documents and it should reach the respective branch offices of LIC Housing Finance Ltd., mentioned above on or before EMD Submission due date.
- That, after opening the tenders, the intending bidders who have submitted their bids for not less than the reserve price will be given an opportunity at the sole discretion of the Authorized Officer to increase the bidding amount.
- The successful bidder/s shall deposit 25% of the amount of sale price, adjusting the EMD paid already, immediately on acceptance of offer by the Authorized officer in respect of the sale, failing which the earnest money deposited shall be forfeited. The balance 75% of the sale price is payable within 15 days from the date of confirmation of the sale solely at the discretion of the Authorized Officer. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited. The Authorized Officer shall not be required to give any further notice of forfeiture to the successful bidder.
- Bidders are bound by the principle of "caveat emptor" (Buyer Beware) and advised to conduct their own due diligence to find any encumbrances, statutory liabilities, arrears of property tax, Income Tax, Excise Duty, Labour Dues, electricity and maintenance dues etc., of the firm or Secured Asset. The Successful bidders shall have to bear all outgoing i.e., municipal taxes, maintenance/society charges, electricity charges, water charges, stamp duty, registration charges, (if applicable), if any and all other incidentals charges, cost including all outgoing relating to the respective properties other than the sale price.
- The successful bidder should bear the charges/fees payable on sale certificate, such as registration fees, stamp duty, taxes, or any other duties payable for getting the secured asset transferred in his/her name.
- The Sale Certificate will be issued only in the name of the successful bidder and only after receipt of the entire /sale price.
- The notice is hereby given to the Borrower/s, Mortgagor/s and Guarantor/s that they can bring the intending buyer/purchaser for purchasing the properties mentioned above, as per the terms and Conditions of the E-Auction Sale.
- Inspection of the above/said properties can be given on request and as per convenience of Authorized Officer.
- The Authorized Officer is not bound to accept the highest offer or any or all offers and reserves the right to accept or reject any or all the tenders without assigning any reason thereof.
- LICHFL is not responsible for any liability whatsoever pending upon the properties as mentioned above. The property shall be auctioned on "As is where is", "As is what is" "without any recourse Basic".
- The LIC Housing Finance Limited reserves the right to CANCEL / ACCEPT / REJECT/ALTER/ MODIFY / POSTPONE the TENDER SALE/AUCTION without giving any reason whatsoever or prior Notice.
- To the best of knowledge and information of the Authorized Officer, no other encumbrance exists on the property. LIC Housing Finance Ltd. will not be held responsible for any charge, lien and encumbrance, property tax, or any other dues to Government or anybody in respect of the property under sale.

21. The sale is subject to confirmation by LIC Housing Finance Ltd.
22. All statutory dues/arrears of property tax, electricity dues, other dues if any including registration charges, stamp duty, taxes etc shall have to be borne by the purchaser. Authorised Officer shall not be responsible for any charge, lien, encumbrance, etc. or any other dues to the Government, Local Authority or anybody, in respect of the properties under sale. LIC Housing Finance Ltd. does not undertake any responsibility to procure any permission/NOC/license in respect of property under sale.
For detailed terms and Conditions of the sale and full description of the properties please refer to the website of approved e-auction service provider "M/s 4 CLOSURE" and website <https://bankauctions.in> & www.foreclosureindia.com
STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT 2002
Date: 04.09.2024, Place: Bhubaneswar
Authorised Officer, LIC Housing Finance Ltd. Bhubaneswar