

Unit No. 25, 26 & 27, Laxmi Plaza, Laxmi Industrial Estate, New Link Road, Andheri West, Mumbai - 400053.
Email: mumbai_andheriwest@tmbank.in
Ph: 022 26366240 / 26366260
CIN : L65110TN1921PLC001908

**(Rule 8(1))
POSSESSION NOTICE
(For Immovable Property)**

Whereas the undersigned being the Authorized Officer of the Tamilnad Mercantile Bank Limited under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) and in exercise of powers conferred under Section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 26.08.2024 calling upon the Borrowers - Mr. Vikas Kumar Patel S/o. Ramraj Patel, Room No. 2, Laxmi Welfare Society, Hari Om Nagar, Nalasarpa East, Thane - 401203, Guarantors - Mr. Kamlesh Hujraj Bhardwaj S/o. Hujraj Bhardwaj, Room No. 2, Laxmi Welfare Society, Tanda Padra Road, Hari Om Nagar, Vashi, Thane 401209, to repay the amount mentioned in the notice being Rs. 19,72,811.16 (Rupees Nineteen lakhs seventy two thousand eight hundred eleven and sixteen paise Only) as on 25.08.2024 to the Bank 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 and the public in general that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him/her under Section 13 (4) of the said Act read with rule (8) of the Security Interest Enforcement Rules 2002 on this 27th day of November 2024.

The Borrower's attention is hereby 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 is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Tamilnad Mercantile Bank Ltd. for an amount of Rs. 20,20,176.16 (Rupees Twenty lakhs twenty thousand one hundred seventy six and sixteen paise Only) as on 22.11.2024 and with subsequent interest and charges thereon.

DESCRIPTION OF THE IMMOVABLE PROPERTY

On Equitable Mortgage of Residential New Flat No.403 admeasuring 28.72 Sq. Mt + Balcony 7.73 Sq. mt, carpet area, on the 4th Floor, in building No. 04, in C Wing, Type B-13, in the Building known as "Parvati Homes", of Sector IV, bearing Gut No. 115, 116 & 118, situate lying and being at Village Betagang, Taluka & District Palghar - 401404 standing in the name of Mr. Vikas Kumar Patel.

Boundaries

North : Staircase	East : Wall
South : Flat No. 404	West : Passage/ Flat No. 402

Date : 27.11.2024
Place : Mumbai

Sd/-
Authorised Officer
Tamilnad Mercantile Bank Ltd.,
(For Mumbai Andheri west Branch)

CIN: L67100MH1995PLC093797
Regd. Office: IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, Thane Industrial Area, Wagle Estate, Thane - 400604
Tel: (91-22) 41035000 / Fax: (91-22) 25806654
E-mail: reach@iifl.com • Website: www.iifl.com

IIFL FINANCE

PUBLIC NOTICE OF E-AUCTION OF GOLD ORNAMENTS

It is hereby notified to all concerned borrower(s) in specific and the public in general, that we, IIFL Finance Limited ("IIFL") are auctioning gold ornaments of defaulted customers who neither regularized their loans nor paid the outstanding amount despite being informed through registered auction notices and repeated reminders. Public auction of the gold ornaments pledged in the following loan accounts will be conducted online through E-Procurement Technologies Limited on their online auction platform <https://egold.auctiontiger.net> on 05.12.2024 between 02:00 P.M to 05:00 P.M. Change in venue or date (if any) will be displayed at the auction center. If for any reason the E-Auction cannot be held on the date mentioned herein or the auction does not get completed on the same day, IIFL reserves the right to conduct or proceed with the said auction on any subsequent date on the auction platform and/or auction center with same terms and conditions. The unauctioned gold ornaments shall be auctioned on subsequent working days after displaying the details on auction platform and/or auction center. In case the auction at branch level fails, the same will be re-auctioned on 16.12.2024 without any further notice at district level at the specified district center. If for any reason, the district level auction cannot be held on the date mentioned herein or the auction does not get completed on the same day, IIFL reserves the right to conduct or proceed with the district level auction on any subsequent date with same terms and conditions. If the customer is deceased, then all the conditions pertaining to auction will be applicable to nominee/legal heir.

District Centre: Nagothane-Monalisa Complex - IIFL Finance, Nagothane Shanti Nagar, Bazar Beth Road, Opp-Muthoot Finance, Nagothane, Pin-401206

Branch Name: ALIBAUG-SHREE BAUG 3 GL, Taluka - ALIBAG.
Gold Loan A/C No.: GL3102770, GL3011514, GL30397846, GL30381765, GL31642230, GL32130061, GL32144330, GL31949060, GL22972457, GL22913659.

Branch Name: MAHAD-RAIGAD GL, Taluka - MAHAD.
Gold Loan A/C No.: GL31206750, GL32239555, GL30917038, GL30925908, GL32211109, GL32185731, GL31851891, GL23165077, GL31915424, GL31935773, GL31872448, GL31878360, GL31844496, GL33893670, GL33855351, GL33834793, GL33860618, GL31713715.

Branch Name: MANGAON-MANGAON MUMBAI GOA ROAD GL, Taluka - MANGAON.
Gold Loan A/C No.: GL32501405, GL32064809, GL32143991, GL32129301, GL32139289, GL32144019, GL32090504, GL32096022, GL33410595, GL32080991, GL32096732, GL26904261, GL31761495, GL25072726, GL29921176, GL31960563, GL31953765, GL3153550, GL30295804, GL30014714, GL29937136, GL30589972, GL29956080, GL29898501, GL29877543, GL31792341, GL29862457, GL29871514, GL31808997, GL31769891, GL31736294, GL31736294, GL31726426, GL32729040.

Branch Name: MUMBAI-NEN-NAGARPALKA BUILDING GL, Taluka - PEN.
Gold Loan A/C No.: GL31614737, GL31626198, GL31650451, GL31634794, GL30345891, GL30329662, GL32030746, GL30280070, GL32927126, GL30284538, GL32142109, GL32141226, GL2872081, GL23517164, GL30233706, GL30220592, GL32067796, GL30053399, GL30048997, GL30042738, GL30053954, GL31851914, GL31844324, GL30001501, GL30003820, GL30005094, GL29920445, GL29917138, GL29826910, GL29846703, GL29845485, GL29835149, GL31726709, GL31710998, GL32885317, GL29820380, GL29807731.

Branch Name: MUMBAI-ROHA GL, Taluka - ROHA.
Gold Loan A/C No.: GL31325467, GL31341006, GL31855413, GL31272466, GL31271288, GL30141855, GL30216135, GL30157908, GL30092632, GL30109131, GL29990788, GL30006691, GL27768677, GL32154055, GL32172147, GL30255183, GL33139024, GL32042397, GL30225254, GL32026338, GL32039561, GL23036047, GL32012889, GL32008999, GL31954298, GL22986197, GL29865464, GL29843144, GL29825948.

Branch Name: NAGOTHANE-MONALISA COMPLEX, Taluka - ROHA.
Gold Loan A/C No.: GL26908424, GL30342792, GL30283247, GL30283341, GL3095743, GL31987830, GL31234498, GL31816121, GL22870969, GL32376573, GL29655643.

Branch Name: POYNAD-NASRAPUR GL, Taluka - ALIBAG.
Gold Loan A/C No.: GL31930044, GL32006073, GL31927338, GL30109901, GL30095743, GL31939755, GL31747119, GL31753631, GL29833319, GL29845062.

Branch Name: REVDAANDA-REVDAANDA GL, Taluka - ALIBAG.
Gold Loan A/C No.: GL31873132, GL31874255, GL29896581, GL29904709.

Branch Name: SHRIVARDHAN-SHRIVARDHAN GL, Taluka - SHRIVARDHAN.
Gold Loan A/C No.: GL32165402, GL32168306, GL30291848, GL30166076, GL30185923, GL31934503, GL31913205, GL31917378, GL32399748, GL29909215, GL29920423.

Branch Name: SUDHAGAD PALLI-PALI GL, Taluka - SUDHAGAD - PALLI.
Gold Loan A/C No.: GL32127400, GL32142922, GL32120653, GL32102340, GL32056044, GL30132663, GL30133639, GL30066648, GL31862493, GL31878947, GL29982656, GL29967460, GL31797242, GL31788644.

The E-Auction shall be conducted on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATSOEVER THERE IS" basis and IIFL does not make any representation or warranties regarding quality, purity, caratage, weight or valuation of the said gold ornaments. The E-Auction process and the sale (if any) pursuant to such E-Auction shall be subject to terms and conditions as IIFL may at its sole discretion deem fit to impose. IIFL, at its absolute sole discretion, may either postpone or remove any of accounts from auction list and any proceedings without prior notice and without assigning any reason therefor and to reject any or all the bids or offers without assigning any reason for the same. Details of defaulting borrower(s), pledged ornaments and other details have been displayed at the respective branch. The defaulter borrower(s) have an option to repay the entire dues including up to date interest and all applicable charges and close or regularize their loan account even after publication of this notice but in any case, till the date of auction, failing which the pledged gold ornaments will be sold and balance dues (if any) will be recovered with interest and costs. However, the defaulter loans which are closed or regularized on or after this publication, will have to bear the proportionate publication charge. Borrowers are requested to submit/update their latest bank account details to enable timely refund of excess auction proceeds, if any.

For detailed information, terms and conditions, contact the concerned branch office of IIFL Finance Limited.

Date: 30.11.2024
Place: RAIGARH

Sd/
AUTHORISED SIGNATORY
IIFL FINANCE LIMITED

GRIHUM HOUSING FINANCE LIMITED
(FORMERLY KNOWN AS POONAWALLA HOUSING FINANCE LTD)
Registered Office: 602, 6th Floor, Zero One IT Park, Sr. No. 79/1, Ghornadi, Mundhwa Road, Pune - 411036

Whereas, the undersigned being the Authorized Officer of Grih Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited) and originally incorporated with name of GE Money Housing Finance Public Limited Company (hereinafter referred to as Secured Creditor of the above Corporate/ Register office under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the "said Act") and in exercise of the powers conferred under Section 13 (12) of the said Act read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand notice below dated calling upon the below Borrowers to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13 (4) of the said Act read with Rule 8 of the said rules of the Security Interest Enforcement Rules 2002 on the dates mentioned herein below. The borrowers 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 secured Creditor the amount and interest thereon. 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. Details of Property taken in possession are herein below.

Sr. No.	Name of Borrowers	Description of Property	Possession Taken Date	Date of statutory Demand Notice	Amount in Demand Notice (Rs.)
1.	UMESH MAHATO DURGHA DEVI	All That Piece & Parcel Of Flat No. 108, 1st Floor, B Wing, Krishna Kunj, Cts No. 857, 858 & 859, Village Tarapur, Boisar West, Tal & Dist Palghar - 401501 Adm. 560 Sq.Ft. Next To Janabai Hall Pin Code: 401501 Bounded By- East- Other Building, West- Hall, North- Other Building, South- Open Plot.	26/11/2024	06/06/2024	Loan No. HM0491H17100087 Rs. 16,93,864/- (Rupees Sixteen Lakh Ninety Three Thousand Eight Hundred Sixty Four Only) payable as on 06/06/2024 along with interest @ 14.50 p.a. till the realization.
2.	FIROZ MOHAMMAD SHAHK, NASIMBANO FIROZ SHAHK	All That Piece And Parcels Of The Flat No. 403, On The 4th Floor, Adm. 531 Sq. Ft. Carpet Area. In The Building No. 64J, In The Housing Society To Known As 'Shubh Vastu', Constructed On All That Piece Or Parcel Of Land Bearing Plot No. 6, Survey/ Gut No. 122, 123, 124, 125, 126, 127, 128, 131, 134, 140, 143A, 143B, 146, 147, Situated, Lying & Being At Village Khativai, Taluka Shahapur, District Thane & Within The Limits Of Grampanchayat Khativai And Also Within Registration District Thane, Sub-Registration District Shahapur - 421 601	17/11/2024	08/09/2024	Loan No. HL0023510000005034978 Rs. 28,19,190/- (Rupees Twenty Eight Lakh Nineteen Thousand One Hundred Ninety Only) payable as on 08/09/2024 along with interest @ 12.50 p.a. till the realization.

Place: Mumbai, Date: 30.11.2024 Sd/- Authorised Officer, Grih Housing Finance Limited, (Formerly known as Poonawalla Housing Finance Limited)

GIC HOUSING FINANCE LTD.
CORPORATE OFFICE / HEAD OFFICE : GICHFL, National Insurance Building 6th Floor, 14, Jamshedi Tata Road, Churchgate, Mumbai - 400020. Tel No: 022-43041900. Email: investors@gichf.com. Corporate@gichf.com Website: www.gichfindia.com
NAVI MUMBAI BRANCH : Gic Housing Finance Ltd Satra Plaza, 211, 2nd Floor, Plot No. 19, 20, Sector No. 19d, Palm Beach Road, Vashi, Navi Mumbai-400703. Email : navimum@gichfindia.com, Tel Nos. : 022- 27832908/1359/1367/2810/27832832.
NERE-PANVEL BRANCH : Gic Housing Finance Ltd, mahalaxmi Nagar, Nere Branch, Panvel, Matiarach Road, Nere, New Panvel-410206. Branch Mail ID: Nerepanvel@gichfindia.com. Office Tel : Nere-Panvel-0243-236176/236177.
BORIVALI BRANCH : 401, 4th Floor, Soti Shopping Center, Above Om Jewellers, L.T. Road, Borivali(W), Mumbai-400092. Email : Borivali@gichfindia.com Office Tel : 022-28917002/28921603.
CONTACT DETAILS: SHAILESH SALVI-8355883574, SAMHAJI PATIL-9372697893, SANTOSH KHAVARE-9819906655

MEGA E-AUCTION SALE NOTICE
E-AUCTION DATE : 16-12-2024 / Last Date for Bid Submission : 14-12-2024

WHEREAS the undersigned being the Authorized Officer of GIC Housing Finance Ltd. (GICHFL), under Securitization & Reconstructions 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 Borrowers/Mortgagors calling upon them to repay the outstanding due amount mentioned in the said notices. However, The Borrower/Mortgagor having failed to repay the said due amount, the undersigned has taken PHYSICAL POSSESSION of the following property 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.

Sr. No.	Loan File No. / Name of the Borrower / Co Borrower / Guarantor Name / Branch Name /	Property Address / Property Area (built up in Sq Ft)	Demand Notice Issued Date	Date of Physical Possession	Total Outstanding as on 27.11.2024 (Incl. POS, Interest and Other charges) (In Rupees)	Reserve Price (In Rupees)
1	MH0040610005093/GOVIND GURUNATH KHOT/NAVI MUMBAI	Ridhi Sidhi Apt Flat No 305 C Wing 3rd Floor Plot No: 06 Kamothe, Sector 35, Land Mark: Mahalaxmi Hall, Village: Kamothe Navi Mumbai Pin Code: 410209. (Built Up Area 420 Sq Ft)	16.11.2017	06.02.2020	13,32,717/-	33,71,000/-
2	MH0040610007022/BABAN GOPAL BHOIR /SHAMAL BABAN BHOIR/NAVI MUMBAI	Yamuna Chs Ltd B-Wing, House No: Flat-206, Floor No: 2nd, Plot No: 12 Sec-17 Village: Kamothe Navi Mumbai Pin Code: 410209. (Built Up Area 322 Sq Ft)	20.07.2021	03.03.2023	35,71,606/-	22,97,000/-
3	MH004060011867/PIPALIA ROHIT THAKARSHI/ PIPALIA MITA ROHIT/NAVI MUMBAI	Manassarwar Complex Flat No A-503 5th Flr, Plot No: 1 To 6 And 19-26, Sector 34 Village: Kamothe Navi Mumbai Pin Code: 410209. (Built Up Area 516 Sq Ft)	05.08.2019	18.10.2022	17,81,424/-	38,55,000/-
4	MH0040610006486/ASHOK SHANTARAM PAWAR/ MANJIRE AASHOK PAWAR/ NAVI MUMBAI	Gut No: 146 H No 2 Kartikya Park -li Flat No 101 1st Floor Plot No: E Wing / Bldg No-1b Village: Adal Panvel, Location: Adal, Taluka: Navi Mumbai, Pin Code: 410206. (Built Up Area 692 Sq Ft)	07.01.2020	13.03.2023	49,95,752/-	31,01,000/-
5	MH0040610005863/ZAINUDDIN MOINUDDIN SAYED / RIZWAN ZAINUDDIN SAYED/NAVI MUMBAI	Gut No: 41/2 Kalpavriksha Flat No 104 1st Floor, Plot No: M-4 Wing Talaja Midc Mdr 6 Kanpoli, Land Mark: Nr. Balaji Residency, Village: Hedutane, Location: Panvel Pin Code: 410206. (Built Up Area 425 Sq Ft)	11.06.2018	15.07.2022	32,67,315/-	17,11,000/-
6	MH0040610002189/SATYAWAN SHANKAR GAIKWAD/NAVI MUMBAI	Ganesh Dham Apartment Flat No 402 4th Floor Plot No: 109, Land Mark: Near Yogi Hotel, Village: Turbhe, Location: Turbhe, Taluka: Navi Mumbai Pin Code: 400703. (Built Up Area 344 Sq Ft)	28.10.2015	14.11.2019	46,53,670/-	21,38,000/-
7	MH0040610005474/SANJAYKUMAR LAXMANRAO SANGAMKAR/NAVI MUMBAI	Om Shakti Complex, House No: E-03, Floor No: Ground, Plot No: Bldg No E, Land Mark: Nr. Ganesh Mandir, Village: Palivedad, Location: Panvel, Taluka: Panvel, State: Maharashtra, Pin Code: 410206. (Built Up Area 426 Sq Ft)	22.9.2021	16.01.2024	37,91,462/-	32,59,000/-
8	MH0040610006860/MANISHA SANJAY DHEKALE/SANJAY GYANU DHEKALE/NAVI MUMBAI	Himalaya Complex, House No: 203 Bldg No-01, Floor No: 2nd Flr, Plot No: Wing No-10, Karjat, Sector Ward No: 01, Land Mark: Pashane, Karjat (Raigarh (Mh)), Taluka: Karjat, State: Maharashtra, Pin Code: 410201. (Built Up Area 529 Sq Ft)	22.06.2021	15.12.2023	17,90,611/-	17,43,000/-
9	MH0490610002554/RAHUL CHANDRAKANT KONDHALKAR / MANISHA RAHUL KONDALKAR/NERE PANVEL	Building No - 05, House No: 201, Floor No: 2 Nd, Plot No: A-Wing, Chinchvli, Mahalaxmi Angan - 2, Land Mark: Chinchvli Panvel City, Taluka: Panvel, State: Maharashtra, Pin Code: 410206. (Built Up Area 605 Sq Ft)	10.06.2021	27.12.2022	25,21,237/-	18,66,000/-
10	MH0490610002271/PRAITHIB SANJAY SINGH/NERE PANVEL	Bldg No-02, House No: B/01, Floor No: 1 St, Plot No: 128/2/128/3/128/4, Mahalaxmi Angan-I, Land Mark: Nr. ritghar Location: Panvel City, Maharashtra, Pin Code: 410206. (Built Up Area 570 Sq Ft)	10.06.2021	27.02.2023	23,53,443/-	15,20,000/-
11	MH0040610005100/BHASKAR VISHRAM BAGWE/ARUN BHASKAR BAGWE/NAVI MUMBAI	Flat No.304, 3rd Floor, "B" Wing, Kanchanganga, Survey No.31, Plot No.5, 6, 7, & 8, Village Thakurli, Dombivli (W), Tal Kalyan, Dist. Thane 421201. (Built Up Area 516 Sq Ft)	16.11.2024	03.11.2023	52,04,659/-	29,00,700/-
12	MH0580600001650/HITESH LAXMIKANT PANDEY/ POOJA HITESH PANDEY/BORIVALI	Gut No: 196, Building Name: Mira Dharti Heights Bldg No 7, House No: C-401, Floor No: 4th Flr, Street Name: Sector No Iii Phase-I, Sector Ward No: Nilmore, Land Mark: Yashwanth Gaurav Complex, Village: Nallasopara, Location: Nallasopara (W), Taluka: Vasai, State: Maharashtra, Pin Code: 401203. (Built Up Area 326 Sq Ft)	09.11.2021	10.01.2024	29,70,600/-	21,18,136/-
13	MH0580600001956/PRAGYA ANOOPKUMAR MISHRA/ ANOOPKUMAR TARKHNATH MISHRA/BORIVALI	Gut No: 196, Building Name: Sundaram Plaza, House No: B-106, Floor No: 1st, Plot No: 196, Street Name: Funfiesta Road, Sector Ward No: 3, Land Mark: Nryashwanth Gaurav Bldg, Village: Nilemore, Location: Nallasopara (W), Taluka: Vasai, State: Maharashtra, Pin Code: 401203. (Built Up Area 394 Sq Ft)	05.06.2021	24.01.2024	29,21,653/-	26,32,000/-
14	MH0580600000912/JAYESH MANUSKHAL SHAH/ TULSI JAYESH SHAH/ BORIVALI	Gut No: S.n.275 H.n 4 Building Name: Adiral Apartment, House No: C-304, Floor No: 3rd Plot No: S.n.275 H.N.4 Land Mark: Rajiv Gandhi School, Village: Nilemore, Location: Nallasopara (W), Taluka: Vasai, State: Maharashtra, Pin Code: 401203. (Built Up Area 444 Sq Ft)	01.06.2017	20.10.2023	44,27,030/-	25,50,000/-

DATE OF E-AUCTION & TIME : 16-12-2024 at the Web-Portal (<https://www.bankauctions.in>) from 3.00 PM TO 04:00 PM. with unlimited extensions of 5 minutes each.
Last date of submission of Tender/Sealed Bid in the prescribed tender form along with EMD & KYC either through online mode or at the above mentioned GICHF Office at 14-12-2024 before 5.00 PM.
Further to this PUBLIC NOTICE for E-Auction Sale of the above said Assets / properties (in terms and conditions of the SARFAESI, Act 2002 and rules thereunder) GICHFL 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".

TERMS & CONDITIONS OF THE AUCTION SALE 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 GICHF 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. 4closure, # 605 A, 6th Floor Matirivanam, Ameerpet, Hyderabad - 500038, Telangana. Office Land Line No: 040-23736405; Backend team : 8142000662 / 66, Mr. Prakash : 8142000725, prakash@bankauctions.in, Mr. Nitesh Pawar, Manager, Mumbai; No:8142000725, mail id: Nitesh@bankauctions.in Property enquiries, CONTACT DETAILS : SHAILESH SALVI-8355883574, SAMHAJI PATIL-9372697893, SANTOSH KHAVARE-9819906655
- 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 GICHFL, 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.
- Intending bidders are required to deposit Earnest Money Deposit(s) (EMD) @ 10% of the above/said reserve price, by way of DD/RTGS/NEFT favouring GIC Housing Finance Ltd. Bank details are as follows: Bank Name: UNION BANK OF INDIA, A/c No: 005111010000039 - A/c Name: GIC HOUSING FINANCE LTD AUCTION A/C, Branch Name : LCB, FORT Address : UBI, 239 BACKBAY RECLAMATIO NARIMAN POINT MUMBAI MAHARASHTRA PINCODE 400021. IFSC Code - UBIN0800511.
- 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.
- 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 GIC 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 out 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 all 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 therefor.
- GICHFL 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", "Whatever there is" and "without any recourse basis".
- In case the borrower's/mortgagor approaches GICHFL before confirmation of sale, offering contractual dues + expenses + interest @ 15 % from date of proclamation of sale + 5% of the purchase money (in case after sale which is to be paid to successful bidder) and requests for cancellation of the sale, GICHFL shall accept the amount and hand over the possession to mortgagor.
- The highest bidder has to pay 25% (inclusive of earnest money deposited) of the bid amount in terms of the sale notice immediately and the balance 75% of the bid amount is payable in 15 days or such other extended period as agreed upon between the parties (AO and the successful bidder). However, Authorized Officer is to be confirmed sale certificate after expiry of 30 days from the date of sale and in no case the sale is to be confirmed before expiry of 30 days from the date of sale. Only after receipt of full payment, sale to be confirmed and the sale certificate to be issued.
- Minimum Bid increment value is Rs.10,000/-

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

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/>.

For GIC Housing Finance Ltd.
Sd/-
Authorised Officer

Date : 30.11.2024
Place : Navi Mumbai, Nere-Panvel, Borivali

POSSESSION NOTICE
(for immovable property)

Whereas, The undersigned being the Authorized Officer of SAMMAAN CAPITAL LIMITED (CIN:L65922DL2005PLC136029) (formerly known as INDIABULLS HOUSING FINANCE LIMITED) under the Securitisation 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 issued Demand Notice dated 08.08.2024 calling upon the Borrower(s) RAJU SHIVNATH CHHAJALANI AND LATA R CHHAJALANI ALIAS LATA RAJU CHHAJALANI to repay the amount mentioned in the Notice being Rs. 7,89,855.86 (Rupees Seven Lakhs Eighty Nine Thousand Eight Hundred Fifty Five And Paise Eighty Six Only) against Loan Account No.HHLVS00433531 as on 08.08.2024 and interest thereon within 60 days from the date of receipt of the said Notice.

The Borrower(s) having failed to repay the amount, Notice is hereby given to the Borrower(s) and the public in general that the undersigned has taken Symbolic Possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on 26.11.2024.

The Borrower(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of SAMMAAN CAPITAL LIMITED (formerly known as INDIABULLS HOUSING FINANCE LIMITED) for an amount of Rs. 7,89,855.86 (Rupees Seven Lakhs Eighty Nine Thousand Eight Hundred Fifty Five And Paise Eighty Six Only) as on 08.08.2024 and interest thereon.

The Borrowers' 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.

DESCRIPTION OF THE IMMOVABLE PROPERTY

FLAT NO. 710, ADMEASURING 256 SQ. FEET, CARPET AREA, 7TH FLOOR, BUILDING NO.D3 WING, XRBIA VANGNI, BEARING SURVEY NO. 10/1, 18/2, 18/4, 19/1B, 19/3, 19/4, 23/1, 23/2, 23/4, 24/14, 24/17, KHADAYACHA PADA, VANGNI, RAIGAD-410101, MAHARASHTRA.

Date : 26.11.2024
Place : RAIGAD

Sd/-
Authorised Officer
SAMMAAN CAPITAL LIMITED
(FORMERLY KNOWN AS INDIABULLS HOUSING FINANCE LIMITED)

SBI State Bank of India
STRESSED ASSETS