



GIC HOUSING FINANCE LTD.

CORPORATE OFFICE / HEAD OFFICE : GICHFL, National Insurance Building 6th Floor, 14, Jamshedji Tata Road, Churchgate, Mumbai – 400020, Tel No- 022-43041900. **Email:** investors@gichf.com, corporate@gichf.com **Website :** www.gichfindia.com

• **PANVEL BRANCH :** Shop No 2-6, Suryakiran Chs Ltd, Plot No: 05, Sec No :05 Behind D'mart, Opp Neel Vardhaman, New Panvel (East), Raigad District- 410 206 **EMAIL :** panvel@gichfindia.com

• **NAVI MUMBAI BRANCH,** Satra Plaza, 211, 2nd Floor, Plot No.19,20, Sector No.19d, Palm Beach Road, Vashi, Navi Mumbai-400703. **Email:** navimum@gichfindia.com. **TEL :** 022-27832908/1359/1367/2810/27832832

• **NERE PANVEL BRANCH :** Mahalaxmi Nagar, Nere Branch, Panvel Matheran Road, Nere, New Panvel-410206 **Tel :** 02143-236176/236177 **EMAIL :** nerepanvel@gichfindia.com

BORIVALI BRANCH : 401, 4th Floor, Soni Shopping Center, Above Om Jewellers, L.T.Road, Borivali(W), Mumbai-400092. **EMAIL :** borivali@gichfindia.com

Contact : VISHNU SALGAONKAR -9762442721, DEEPAK PADWAL-702190953, SAMBHAJI PATIL-9372697893, SANTOSH KHAVARE-9819906655

E-AUCTION SALE NOTICE

E-AUCTION DATE : 24-01-2025 / Last Date for Bid Submission : 23.01.2025

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 08.01.2025 (Incl. POS, Interest and Other charges) (In Rupees)	Reserve Price (In Rupees)
1	MH0170610007217/PANVEL / Savita Eknath Chandanshive	Gut No: Plot No.34, Building Name: Kana-Dhaya Bandhu Chs Ltd, House No: 05/C-2 Wing, Floor No: Ground, Plot No: 34, Street Name: N.a., Sector Ward No: 12, Land Mark: Nr.manmohan Mithaiwala, Village: Kamothe, Location: Kamothe, Taluka: Panvel, State: Maharashtra, Pin Code: 410209 (Built Up Area 356 Sq. Ft.)	24.07.2021	03.08.2023	40,18,492/-	25,82,100/-
2	MH0170610005018/PANVEL / Santosh Gangadhar Mohite/ Aarti Santosh Mohite	Vaastusiddhi Alps Flat No 302 A Wing 3rd Floor Plot No: 07, Land Mark: Gavdevi Mandir, Village: Vakdi Panvel Pin Code: 410206 (Built Up Area 541 Sq Ft)	22.08.2019	24.02.2023	21,03,114/-	18,76,500/-
3	MH0170610006075/PANVEL / Pralhad Pandurang Sodaye/ Jyoti P Sodaye	Aruhee Bhushan Flat No 402 4th Floor Plot No: 83 Sector 16, Nr. new Nmmc Depot Kalamboli Navi Mumbai Pin Code: 410210 (Built Up Area 313 Sq Ft)	12.07.2019	28.06.2022	21,71,842/-	14,85,000/-
4	MH0170610002197/PANVEL / Chandrakant Nana Margale/ Satish Nana Margale/ Nana Shrirang Margale	Aditya Complex Chs Ltd Flat No 108/B-2, Floor Plot No: 21 Sector 7, Land Mark: Near Mnr School Kamothe Pin Code: 410209 (Built Up Area 324 Sq Ft)	26.11.2018	15.02.2023	25,45,311/-	18,48,600/-
5	MH0170610005497/PANVEL / Nishad Anant Patil	Gut No: 16/2a, 16/2v & 16/3a, Building Name: Qualitas Gardens, House No: M-404, Floor No: 4th Flr, Plot No: S.n. 16/2A, 16/2V & 16, Land Mark: Nr. fortune Garden, Village: Koprol, Location: Koprol, Taluka: Panvel, State: Maharashtra, Pin Code: 410206 (Built Up Area 478 Sq Ft)	29.10.2018	24.02.2021	43,07,333/-	20,52,000/-
6	MH0170610005940/PANVEL / Shrikant Chandrakant Patil	Gut No: 972/1+B+1k.952/B, Building Name: Shree Hari Krupa Apartment Chs L, House No: 203/B-Wing, Floor No: 2nd Flr, Plot No: 972/1+B+1k.952/B, Land Mark: Sahyadri Wine Shop, Village: Uran, Location: Uran, Taluka: Uran, State: Maharashtra, Pin Code: 400702 (Built Up Area 644 Sq Ft)	10.06.2018	23.06.2022	55,32,180/-	28,79,100/-
7	MH0170610005244/PANVEL / Shashikant Mahadeo Ghadi	Gut No: 19/3 And 27/9, Building Name: Satkar Tower Bldg No.2,3, 4,5 Chs, House No: 206, Floor No: 2nd Flr, Plot No: Bldg No.03, Land Mark: Nr.saket College, Village: Katemanivali, Location: Katemanivali, Taluka: Kalyan-East, State: Maharashtra, Pin Code: 421306 (Built Up Area 571 Sq Ft)	14.12.2017	24.01.2023	69,80,609/-	27,08,100/-
8	MH0040600118667/NAVI MUMBAI BRANCH / Pipalia Rohit Thakarshi/ Pipalia Mita Rohit	Manassarovar 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	18,18,371/-	24,69,500/-
9	MH0040610006486/NAVI MUMBAI BRANCH / Ashok Shantaram Pawar/ Manjiree Ashok Pawar	Gut No: 146 H No 2 Kartikya Park -II Flat No 101 1st Floor Plot No: E Wing / Bldg No-1b Village: Adai Panvel, Location: Adai, Taluka: Navi Mumbai, Pin Code: 410206. (Built Up Area 692 Sq Ft)	07.01.2020	13.03.2023	50,89,153/-	27,90,900/-
10	MH0040610005863/NAVI MUMBAI BRANCH / Zainuddin Moinuddin Sayed / Rizwana Zainuddin Sayed	Gut No: 41/2 Kalpavriksha Flat No 104 1st Floor, Plot No: M-4 Wing Taloja 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	33,23,885/-	15,39,900/-
11	MH0040610005474/NAVI MUMBAI BRANCH / Sanjaykumar Laxmanrao Sangamkar	Om Shakti Complex, House No: E-03, Floor No: Ground, Plot No: Bldg No E, Land Mark: Nr. Ganesh Mandir, Village: Palidevad, Location: Panvel, Taluka: Panvel, State: Maharashtra, Pin Code: 410206. (Built Up Area 426 Sq Ft)	22.9.2021	16.01.2024	38,67,735/-	29,33,100/-
12	MH0040610006860/NAVI MUMBAI BRANCH / Manisha Sanjay Dhekale/Sanjay Gyanu Dhekale	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	18,20,973/-	15,68,700/-
13	MH0040610005100/NAVI MUMBAI BRANCH / Bhaskar Vishram Bagwe/Arun Bhaskar Bagwe	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	53,24,832/-	13,68,000/-
14	MH0040610005050/ MH0040610005826/NAVI MUMBAI BRANCH / Manoj Motiram Worlikar	Gut No: Sr No. 216 B H No. 1 United Galaxy Flat No E/404, Floor No: 4th Flr R P Nagar, Land Mark: R P Nagar, Village: Pen, Taluka: Raigarh Pin Code: 402107 (Built Up Area 516 Sq Ft)	16.11.2024	03.11.2023	32,36,442/-	17,28,000/-

15	MH0040610002189/NAVI MUMBAI BRANCH / Satyawan Shankar Gaikwad	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	47,30,446/-	19,24,200/-
16	MH0490610002554/NERE-PANVEL BRANCH / Rahul Chandrakant Kondhalkar / Manisha Rahul Kondalkar	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	25,65,396/-	16,79,400/-
17	MH0490610002271/NERE-PANVEL BRANCH / Pratibha Sanjay Singh	Bldg No-02, House No: B/101, 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	23,90,201/-	13,68,000/-
18	MH0170610007515/PANVEL / Sanjiv Shambhol Chandan	Gut No: Cts No.194-A, Building Name: Ghatkopar Daxata Police Chs Ltd, House No: 9, Floor No: 2nd Flr, Plot No: Bldg.no.b-4, Street Name: Ramabai Nagar, Street No: N.A, Sector Ward No: Ambedkar Nagar, Land Mark: Ramabai Nagar, Village: Ghatkopar-E, Location: R.A. Nagar, Taluka: Mumbai, State: Maharashtra, Pin Code: 400075 (Built Up Area 382 Sq Ft)	12.07.2019	08.02.2023	85,11,435/-	44,10,900/-
19	MHO580600001956/ BORIVALI / Pragna Anoopkumar Mishra	Building Name: Sundaram Plaza, House No: B-106, Floor No: 1st, plot No: 196, Street Name: Funfiesta Road, Sector Ward No: 3, Land Mark: Nr.yashwant Gaurav Bldg, Village: Nilemore, Location: Nallasopara (W), Taluka: Vasai, State: Maharashtra, Pin Code: 401203 (Built Up Area: 570 Sq.ft Built Up)	05.06.2021	24-01-2024	29,69,773/-	23,68,800/-

DATE OF E-AUCTION & TIME : 24-01-2025 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 23-01-2025 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 cover/s 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 Euction 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 Maitrivanam, Ameerpet, Hyderabad – 500038, Telangana. Office Land Line No: 040-23736405; Backend team : 814200062 / 66, Mr. Prakash - 814200064 / 8142000725, prakash@bankauctions.in, Mr. Nitesh Pawar, Manager, Mumbai, No:8142000725, mail id: Nitesh@bankauctions.in Property enquiries, CONTACT DETAILS : VISHNU SALGAONKAR -9762442721, DEEPAK PADWAL-702190953, SAMBHAJI 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 abovesaid respective reserve prices, 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 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 EAuction 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.
- 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 borrowers/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 Office 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>.

Date : --.01.2025

Place : Panvel / Navi Mumbai / Nere Panvel / Borivali

For GIC Housing Finance Ltd.

Sd/-

Authorised Officer

SIZE : 33 (W) X 27 (H) - 15 Days