

WHEREAS, the undersigned being the Authorised Officer of **LIC Housing Finance Ltd. (LIC HFL)**, under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under Section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued Demand Notice to following Borrowers/ Mortgagors/ Guarantors calling upon them to repay the outstanding due amount mentioned in the said notices. However, the Borrowers/Mortgagors/Guarantors having failed to repay the said due amount, the undersigned has taken **SYMBOLIC POSSESSION(S) / PHYSICAL POSSESSION (P) (specify property wise)** in exercise of powers conferred U/s 13(4) and U/s 14 of the said Act read with the Rule 8.

This notice is hereby given to the public in general and in particular to the Borrower(s) / Guarantor(s) that the below described immovable property have been mortgaged to the LIC HFL, the possession of which has been taken by the Authorised Office of LIC HFL will be sold on "As is where is", "As is what is", "Whatever there is" & "without any recourse" basis on 24.02.2025, as per the brief particulars given here under.

Sl. 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.	<b>Borrower:</b> Mrs. Minati Khandual, W/o: Mr. Sudarsan Khandual / Co-Borrower: Mr. Sudarsan Khandual. S/o: Banchhanidhi Khandual having <b>Residential Address:</b> Plot No.: 1302/2821, Ashirwad, Shastri Nagar, Unit-IV, Bhubaneswar, PIN-751001, Dist.: Khurda, <b>Permanent Address:</b> Village: G. Nuqaon, PS/PO: Bhanjanagar, Dist.: Ganjam, PIN-761026, <b>Office Address:</b> D.R. John's Lab Pharma Pvt. Ltd., Plot No.: 1074/3403, Jaya Durga Nagar, Dist.: Cuttack, PIN-751006, <b>Property Address:</b> Flat No.: 404, 4th Floor, Block-B, Sai Ashraya, Plot No.: 1921 & 1920, Khata No.: 211, Sabik Khata No.: 114 & 145 & Sabik Plot No.: 310 & 314, PS: Chandaka, PS No.: 47, Mouza: Gothapatna, Tahasil: Bhubaneswar, PIN-751005, Dist.: Khurda / <b>Loan Account No.:</b> 220100001875 / <b>Demand Notice Date:</b> 16.09.2024, <b>Amount Demanded:</b> 39,27,543.99 with further interest, costs & expenses, <b>Possession Notice Date:</b> 18.11.2024, <b>Total Amount Payable:</b> ₹40,78,612.36 as on date	All that part and parcel of the property consisting of Flat No.: 404, 4th Floor, Block-B, Sai Ashraya, Plot No.: 1921 & 1920, Khata No.: 211, Sabik Khata No.: 114 & 145 & Sabik Plot No.: 310 & 314, PS: Chandaka, PS No.: 47, Mouza: Gothapatna, Tahasil: Bhubaneswar, PIN-751005, Dist.: Khurda, Super Built-up Area 1389 sq.ft. UDS: Ac. 0.013.15 Dec. and Bounded by North: Open Space & Staircase, South: Flat No.: B-403, Corridor, East: Open Space, West: Flat No.: B-401 with Registered Document No.: 11131906083 for the year 2019 / <b>Possession:</b> Symbolic.	₹57,00,000/- / ₹5,70,000/- / ₹2,00,000/-	Account No.: Axis Bank, Centralised Collection Hub IFSC Code: UTIB0CCH274 Property Id: HFLECEBFC01875
2.	<b>Borrowers:</b> 1) Ratnakar Raut, S/o.: Dinabandhu Raut, 2) Gajendra Ratnakar Raut, S/o.: Ratnakar Raut, Both are At: Harichandanpur, PO.: Fatehpur, Balasore, Odisha-756048 / <b>Loan Account No.:</b> 220400000268 / <b>Demand Notice Date:</b> 28.04.2022, <b>Amount Demanded:</b> ₹14,06,813.90 with further interest, costs & expenses, <b>Possession Notice Date:</b> 07.12.2022, <b>Total Amount Payable:</b> ₹ 16,75,812.58 as on date	All that part and parcel of the property being Mouza: Harichandanpur, Tahasil: Oupada, Mutation Khata No: 210/39,227, Plot No: 58, with Area: Ac.0.19 Dec., Plot No: 57/651, 81, with Area: Ac.0.09 Dec., Total Area: Ac.0.28Dec., Plot No: 81 with Area: Ac.0.0460 Dec., PS: Oupada, Kissam: Gharabari, Dist: Balasore, Odisha-756049, Standing in the name of <b>Ratnakar Raut</b> , Bounded by: South: Plot No: 83 & 85, North: Plot No: 80, East: Plot No: 86, West: Road / <b>Possession:</b> Symbolic.	₹23,00,000/- / ₹2,30,000/- / ₹50,000/-	Account No.: Axis Bank, Centralised Collection Hub IFSC Code: UTIB0CCH274 Property Id: HFLECEBFB600268
3.	<b>Borrower:</b> Mr. Bhatal Hembram, S/o.: Sri P. Hembram, At: Barajupur, P.O.: Damodarpur, P.S.: Baripada Sadar, Dist.: Mayurbhanja-757003, <b>Also at:</b> At: Itapokhari, P.O.: Baura, P.S.: Morada, Via: Chitrada, Dist.: Mayurbhanja-757018, <b>Also at:</b> O/o LIC of India, Baripada Branch, P.O.: Bhanjpur, Baripada, Dist.: Mayurbhanja-757002, <b>Also at:</b> Plot No.: 274/912, Sabik Plot No.: 274 & Khata No.: 72/318, Sabik Khata No: 61, Mouza: Barajupur, P.O.: Damodarpur, Tahasil / P.S.: Baripada, Dist.: Mayurbhanja-757003 of Odisha State and Bounded by North: Road, South: Plot No.: 274, East: Part of Same Plot, West: Part of Same Plot / <b>Possession:</b> Physical.	All that part and parcel of the House property having Built up Area of 2728 Sqft. with Land area of Ac.0.060 Dec., on Plot No.: 274/912, Sabik Plot No.: 274 & Khata No.: 72/318, Sabik Khata No.: 61, Mouza: Barajupur, P.O.: Damodarpur, Tahasil / P.S.: Baripada, Dist.: Mayurbhanja-757003 of Odisha State and Bounded by North: Road, South: Plot No.: 274, East: Part of Same Plot, West: Part of Same Plot / <b>Possession:</b> Physical.	₹64,00,000/- / ₹6,40,000/- / ₹1,00,000/-	Account No.: Axis Bank, Centralised Collection Hub IFSC Code: UTIB0CCH274 Property Id: HFLECEBFSN04469
4.	<b>Borrower:</b> Mr. Sanjaya Kumar Gupta, S/o.: Ashok Kumar Gupta, <b>Residential Address:</b> At: Patanasahi, Baralapokhari, P.O.: Charampa, Dist.: Bhadrak, Odisha, <b>Office Address:</b> M/s Sanjay Steel, At: New Bus Stand, NH Bypass, P.O. & Dist.: Bhadrak-756100, Odisha, <b>Property Address:</b> Plot No.: 2128/4992, Khata No.: 813/667, Mouza: Charampa, P.S.: Bhadrak-137, Dist.: Bhadrak, Odisha / <b>Loan Account No.:</b> 220400000117 / <b>Demand Notice Date:</b> 04.05.2023, <b>Amount Demanded:</b> ₹25,09,735/- with further interest, costs & expenses, <b>Possession Notice Date:</b> 11.04.2024, <b>Total Amount Payable:</b> ₹31,71,257.63 as on date	All that piece and parcel of the House property having Built up Area of 1778 Sqft. with Land Area of Ac.0.040 Dec., on Plot No.: 2128/4992, Khata No.: 813/667, Mouza: Charampa, P.S. No.: 137, P.S./Tahasil: Bhadrak, Dist. Bhadrak-756100 of Odisha State and Bounded by North: Plot No.: 2117, Sout: Rest Land, East: Road, West: Plot No.: 2127 / <b>Possession:</b> Symbolic.	₹40,00,000/- / ₹4,00,000/- / ₹50,000/-	Account No.: Axis Bank, Centralised Collection Hub IFSC Code: UTIB0CCH274 Property Id: HFLECEBFB600117

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) LICHFL invited OFFERS through online mode only to purchase the said property/ies as per the following Terms & Conditions as mentioned below:

1. E-Auction Sale is being held on 'AS IS WHERE IS BASIS', 'AS IS WHAT IS BASIS', 'WHATEVER THERE IS BASIS' AND 'WITHOUT ANY REOURSE BASIS', and will be conducted "Online". The EAuction will be conducted through LIC HFL approved E-Auction Service Provider "M/s. 4 Closure" - (H.O): 605A, 6th Floor, Maitrivanam, Ameerpet, Hyderabad-500038, Contact Person: T. Jaya Prakash Reddy, Mob.: 8142000064, Email: [prakash@bankauctions.in](mailto:prakash@bankauctions.in) / [info@bankauctions.in](mailto:info@bankauctions.in)
2. To the best of the knowledge and information of the Authorised Officer, no other encumbrance exists on the mortgaged property, except as disclosed in the publications. However, the interested Bidders to conduct their own independent due diligence verifications regarding the Location and Identity of the property, Inspection of Public records in Sub Registrars' Offices / Civil Courts, to find any encumbrances, statutory liabilities, arrears of property tax, Income Tax, Excise Duty, Labor Dues, electricity, and maintenance dues etc., of the 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 over and above the Reserve Price. LICHFL will not be held responsible for any charge, lien, liabilities, etc., of whatsoever nature pending upon the properties as mentioned above.
3. The intending bidders should register their names at portal <https://bankauctions.in> as mentioned in the auction sale notice.
4. 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.
5. 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 documents. 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.
6. The aforesaid properties shall not be sold below the Reserve Price mentioned above.
7. If the successful bidder defaults in effecting payments or fails to adhere to the terms and condition of E-Auction in any manner the amount already deposited will be forfeited and he/she shall not have any claim as such for forfeited amount.
8. The offer/s along with the aforesaid **Ernest Money Deposit (EMD)** can be submitted "ONLINE" through the portal e.g. "<https://bankauctions.in>" along with the EMD and scanned copy of KYC Documents including PAN Card & (Aadhar Card) Address Proof, to the service provider, mentioned above on or before the Bid Submission due date & time as per other details of Auction above. Authorised Officer is not bound to accept highest offer made by the bidder if not acceptable to the secured creditor.
9. Every Bidder shall deposit EMD before participating in E-Auction. 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.
10. Initial Bidding increment is 10% of Reserve Price. However, Authorised Officer will state bidding increment amount percentage for each property if, decided otherwise.
11. The successful bidder/s shall deposit 25% of the amount of sale price, adjusting the EMD paid already, **within 24 hours** of bid acceptance by the Authorized officer / next working day before close of cash hours, 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 unless decided otherwise by Authorised Officer in writing, the maximum period allowed is 90 days, beyond which time-period cannot be extended. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited. The Authorised Officer shall not be required to give any further notice of forfeiture to the successful bidder.
12. 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.
13. The sale Certificate will be issued only in the name of the successful bidder and only after receipt of the entire sale price.
14. 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.
15. Inspection of the photocopies of documents and Property Inspection of the above said properties can be done on the dates stated in the advertisement. Interested bidders shall contact the designated related to Inspection of the property/document copies shall be borne by the interested bidders.
16. The LIC Housing Finance Limited reserves the right to CANCEL / ACCEPT / REJECT / ALTER / MODIFY / POSTPONE the AUCTION without giving any reason whatsoever or prior Notice.
17. The sale is subject to confirmation by the Secured Creditor, viz., **LIC Housing Finance Ltd.**

**STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT 2002**

Date: 21.01.2025

Place: Bhubaneswar

Authorised Officer

LIC Housing Finance Ltd., Bhubaneswar