

**MORARKA FINANCE LIMITED**  
CIN : L67120MH1985PLC035632

Regd Office : 511, Maker Chambers V, 221, Nariman Point, Mumbai - 400 021,  
Email : investors@morarkafinance.in, Website : www.morarkafinance.in

**INFORMATION OF OPENING OF SPECIAL WINDOW FOR RE-LODGE OF TRANSFER DEEDS IN ELIGIBLE CASES**

Transfer of securities in physical mode was discontinued with effect from April 01, 2019, by Securities and Exchange Board of India (SEBI). Subsequently, it was clarified that transfer deeds lodged prior to deadline of April 01, 2019 and rejected/returned due to deficiency in the documents may be re-logged with requisite documents till March 31, 2021.

SEBI has vide Circular No. SEBI/HO/MIRSD/MIRSD-PoD/PICIR/2025/97 dated July 02, 2025, decided to extend this facility and open a special window for re-lodgement of transfer requests for physical shares which were originally lodged before April 01, 2019 and were rejected, returned, or not attended to due to deficiency in documents or process or otherwise, for a period of six months from July 07, 2025 till January 06, 2026.

Eligible shareholders are requested to note that during this period, the securities that are re-logged for transfer (including those requests that are pending with the company / RTA, as on date) shall be issued only in demat mode and due procedures must be followed. Shareholders who had earlier lodged any physical transfer request prior to April 01, 2019 which was rejected or returned due to reasons mentioned above, may take benefit of this opportunity and re-logged such shares for transfer.

For any queries or assistance, you may contact the Company's RTA:  
Name of RTA : M/s. MUFG Intime India Private Limited (Formerly M/s. Link Intime India Private Limited)  
Email: mt.helpdesk@in.mpsms.mufg.com  
Phone: +91 22 49186000-79  
Address: C 101, 247 Park, LBS Marg, Vikhroli (West), Mumbai-400 083

This communication is also updated on the website of the Company at [www.morarkafinance.in](http://www.morarkafinance.in).

For Morarka Finance Limited  
Sd/-  
Divya Agarwal  
Company Secretary & Compliance Officer

Place : Mumbai  
Date : July 10, 2025

**DhanlaxmiBank**

Regional Office: Ground Floor, Thirumalai House, Road No. 29, Sion East, Mumbai 400022 Phone: - 022 24020029 Corporate Office: Thirissur  
**NOTICE OF E-AUCTION OF GOLD JEWELLERY**

Whereas the below mentioned borrowers have been issued notices to pay their outstanding amounts towards loans against gold items (loans) availed by them from Dhanlaxmi Bank Ltd (Bank). Since the borrowers have failed to repay the dues in their loans, the Bank is constrained to conduct an auction of the pledged gold items described below by way of Online Electronic Bidding (E-auction) through [HTTP://GOLD.SAMLIN](http://GOLD.SAMLIN) between 12:00 (am) to 3:00 (pm) on 22/07/2025 on "As-is-where-is" and "As-is-what-is" basis, condition without any guarantee, explicit or implied, on the purity or weight or any matter connected therewith, at the sole discretion of the Bank, for recovery of the dues of the Bank. The Bank reserves the right to remove any of the following accounts from the auction and also to change the auction date and time without any prior intimation.

SL No.	Name	Acct No.	Amount
1	Sujata S Achary	020856200060155	Rs. 1,57,000/-

For further information with regard to weight, purity, minimum expected price, detailed terms and conditions and getting registered to participate in the auction etc., the interested bidders may login to the aforesaid website or contact the auction portal / the Bank. If the auction does not get completed on the same day due to time limit or for any other reasons, the Bank reserves the right to conduct the auction within 7 working days from the date of Auction or any date at the discretion of the Bank on the same terms and conditions by publishing the date and time of such action in the notice board of the Bank. If the borrower is deceased, all the terms of the auction shall be applicable to his legal heirs also. The Borrower/s shall have right to redeem their pledged gold items till the date of auction only.

Sd/-  
Authorised Signatory  
For Dhanlaxmi Bank Ltd

**कार्यपालक अभियंता का कार्यालय**  
पथ निर्माण विभाग, पथ प्रमंडल, चाईबासा  
E-mail Id- eercdchaibasa-jhr@nic.in

**शुद्धि पत्र**

कार्यपालक अभियंता, पथ निर्माण विभाग, पथ प्रमंडल, चाईबासा का E- Tender Reference No. RCD/CHAIBASA/2024-25/17 (9<sup>th</sup> Call) दिनांक 03.07.2025 एवं PR 356479 West Singhbhum (24-25) द्वारा आमंत्रित निविदा में निम्नांकित संशोधन किया जाता है :-

क्र० सं०	विवरण	पूर्व के आमंत्रित निविदा में तिथि एवं समय	संशोधित तिथि एवं समय
04	Date of Publication of Tender on website	07.07.2025 at 11:30 AM,	11.07.2025 at 11:30 AM,
05	Last date/Time for receipt of bids	21.07.2025 up to 03:00 PM	28.07.2025 up to 03:00 PM
06	Date of opening of Bid	22.12.2025 at 11:30 AM	29.07.2025 at 03:30 PM

शेष शर्तें यथावत् रहेगी।

कार्यपालक अभियंता,  
पं०नि०वि०, पथ प्रमंडल, चाईबासा

PR 356903 West  
Singhbhum (25-26)\_D

**SBI भारतीय स्टेट बैंक**  
State Bank of India

Home Loan Center, Santacruz  
1st Floor, Jeevan Seva Annex Building,  
B Wing, LIC Complex, S.V. Road,  
Santacruz West, Mumbai-400054.

**DEMAND NOTICE**

A notice is hereby given that the following borrower **MR. ASHANK HEMANT SHAH** Flat No. 702-703, A-Wing, Aristo Sapphire, Hansabud Lane, Khar Subway, Near Majid, Santacruz West, Mumbai-400054. Home Loan A/c No. 38196591226 have defaulted in the repayment of principal and interest of the loans facility obtained by them from the Bank and the loans have been classified as Non Performing Assets (NPA) on 23.06.2025. The notices were issued to them on 29.06.2025 under section 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 on their last known addresses, but have been returned unserved, they are hereby informed by way of this public notice.

Amount Outstanding: Rs. 3,75,18,227.00 (Rupees Three Crore Seventy Five Lakh Eighteen Thousand Two Hundred & Twenty Only) as on 29.06.2025 with further interest and incidental expenses, costs, etc.

The above Borrower(s) and/or their Guarantor(s) (whenever applicable) are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of section 13 of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

The borrowers attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured assets.

**Description of Immovable properties**

An immovable property with Flat No. 01, in Wing-A, on 13th Floor, adm. about 71.63 sq.mtr. carpet in addition to balcony area ad. -sq.mtr. i.e. total carpet area 71.63 sq.mtr. approx. in the building known as "MANHATH EMBASSY" being lying and situated on plot of land bearing C.T.S. No. C/864 to C/867 admeasuring about 1611.10 sq.mtrs. or there about of Village Bandra, at Pali Mala Road, Bandra (West), Mumbai-400050.

Date: 09/06/2025 Place: Mumbai  
Authorised Officer, State Bank of India

**GIC HOUSING FINANCE LTD.**

CORPORATE OFFICE / HEAD OFFICE : GICHFL, National Insurance Building 6<sup>th</sup> Floor, 14, Jamshedji Tata Road, Churchgate, Mumbai - 400020. Tel No-022-43041900. corporate@gichf.com Website : www.gichfndia.com

- GICHFL VIRAR BRANCH : 3<sup>rd</sup> Floor, Sandeep House, Tirupati Nagar Phase-1, Opp. Royal Academic School, Virar (W) - 401303. Branch Mail: virar@gichfndia.com
- GICHFL VASAI BRANCH : 1<sup>st</sup> Floor, Kiri Associates Building, Behind Stella Petrol Pump, Vasai West, Mumbai - 401202. Branch Mail Id : Vasai@gichf.com
- GICHFL BOISAR BRANCH, 235, Second Floor, Harmony Plaza, Opp. SBI, Tarapur Road, Boisar (W) - 401501. BRANCH MAIL: boisar@gichfndia.com
- GICHFL BORIVALI BRANCH, 401, 4<sup>th</sup> Floor, Soni Shopping Center, Above Om Jewellers, L.T.Road, Borivali(W), Mumbai-400092. BRANCH MAIL: borivali@gichfndia.com CONTACT : SANTOSH KHAVARE - 9819906655

## MEGA E-AUCTION SALE NOTICE

**E-AUCTION DATE : 25-07-2025 / Last Date for Bid Submission : 24.07.2025**

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 Branch Name	Property Address/ Property Area (Built up in Sq Ft)	Demand Notice Issued Date	Date of Physical Possession	Total Outstanding as on 08.07.2025 (Incl. POS, Interest and Other charges) (In Rupees)	Reserve Price (In Rupees)
1	MH0630600000314 / AMRENDRA VAKIL SINGH/MALA AMRENDRA SINGH / BOISAR	GUT No: 311, Building Name: MANOMAY HEIGHTS BLDG NO 5, House No: 102, Floor No: FIRST, Plot No: TYPE-J3, Street Name: MAHIM ROAD, Sector Ward No: VARDHAMAN SRUSHTI PHS II, Land Mark: NR KENAM ENGLISH SCHOOL, Village: ALIYALI -VISHNU NAGAR, Location: Palghar, Taluka: PALGHAR, State: Maharashtra, Pin Code: 401404, Police Station: PALGHAR WEST, North By: OPEN PLOT, South By: OPEN PLOT, East By: INTERNAL ROAD, West By: INTERNAL ROAD, / Built-Up Area : 296 Sq. Ft.	09.10.2017	24.02.2022	1272144/-	794210/-
2	MH0630600000230 / SURESH DATTARAM BHURKE/LATA SURESH BHURKE / BOISAR	GUT No: GUT NO 108, Building Name: SHREE OM SAI APARTMENT, House No: 403 WING-B, Floor No: FOURTH, Plot No: TYPE-B1, Street Name: BOISAR CHILLAR ROAD, Land Mark: NR TATA HOUSING COMPLEX, Village: BETEGAON- BOISAR EAST, Location: Bategaon, Taluka: PALGHAR, State: Maharashtra, Pin Code: 401501, Police Station: BOISAR WEST, North By: OPEN PLOT, South By: INTERNAL ROAD, East By: OPEN PLOT, West By: OPEN PLOT, / Built-Up Area : 355 Sq. Ft.	03.12.2019	06.07.2021	2031141/-	1293975/-
3	MH0740600001050 / SYLVIA FRANCIS DSOUZA / VASAI	GUT No: 254 HSS NO16, Building Name: RELIABLE GALAXY CHS LTD, House No: 03 I WING, Floor No: GROUND, Plot No: BLDG NO 2, Street Name: NR RASHI HILLS BUILDING, Street No: 254, Sector Ward No: GOKHIVARE TALAO ROAD, Land Mark: NR RASHI HILLS BUILDING, Village: ACHOLE, Location: Vasai East IE, Taluka: VASAI, State: Maharashtra, Pin Code: 401208, Police Station: VASAI EAST, North By: HOUSE, South By: INTERNAL ROAD, East By: SLUM ROAD, West By: OPEN PLOT, / Built-Up Area : 563 Sq. Ft.	01.09.2021	03.03.2023	4978511/-	3297996/-
4	MH0740600000251 / RAKESH NATWARLAL POBARI / VASAI	GUT No: 87/2, Building Name: NISARG NIRMAN, House No: BUNGALOW NO B-10, Floor No: GROUND, Plot No: 2, Land Mark: VILLAGE DHAMOTE, Village: DHAMOTE, Location: Neral, Taluka: KARJAT, State: Maharashtra, Pin Code: 410101, Police Station: NERAL EAST, North By: ROAD, South By: OPEN PLOT, East By: BUNGALOW NO. B-11, West By: BUNGALOW NO. B-09, / Built-Up Area : 640 Sq. Ft.	01.04.2021	21.03.2022	4116091/-	1763597/-
5	MH0740600000806 / RAMPRASAD SHRIRAM MOURYA/ SARITA RAMPRASAD MOURYA / VASAI	GUT No: 19 A, Building Name: SUBINNY APT BLDG NO 6, House No: FLAT NO 403, Floor No: 4TH, Plot No: 19, Street Name: TYPE H 1, Street No: 19, Sector Ward No: NAGZARI, Land Mark: NEAR NAGZARI PETROL PUMP, Village: NAGZARI, Location: Boisar, Taluka: PALGHAR, State: Maharashtra, Pin Code: 401501, Police Station: BOISAR WEST, North By: OPEN SPACE, South By: U C BLDG NO 05, East By: OPEN SPACE, West By: U C BLDG NO 02, / Built-Up Area : 424 Sq. Ft.	03.11.2022	25.10.2024	1868148/-	1484244/-
6	MH0740600001084 / AMLA AMINUL KHATOON / VASAI	GUT No: S NO 238, Building Name: CRYSTAL PALLAZO CHS LTD BLDG NO, House No: FLAT NO A304, Floor No: 3RD, Plot No: S NO 238, Street Name: BLDG NO 5, Sector Ward No: VIVA SWASTIK TOWNSHIP, Land Mark: NEAR MANIBHADRA AVENUE, Village: NILEMORE, Location: NALLASOPARA (W), Taluka: VASAI, State: Maharashtra, Pin Code: 401203, Police Station: NALLASOPARA W, North By: POONAM PALLAZO, South By: INTERNAL ROAD, East By: VIRAR RAILWAY CARSHED ROAD, West By: OPEN PLOT, / Built-Up Area : 292 Sq. Ft.	11.10.2023	13.02.2025	2806505/-	1916541/-
7	MH0740600000834 / AKASH ASHOK PAWAR / VASAI	GUT No: S NO 199, Building Name: DREAMS TOWER BLDG NO 3, House No: 403 E WING, Floor No: 4TH, Plot No: S NO 199, Street Name: PHASE 1, Street No: 199, Sector Ward No: SECTOR NO IIA, Land Mark: YASHWANT GURAV COMPLEX, Village: NILEMORE, Location: NALLASOPARA (W), Taluka: VASAI, State: Maharashtra, Pin Code: 401203, Police Station: NALLASOPARA WEST, North By: RELIABLE HEIGHT, South By: NAKODA HEIGHT, East By: OPEN PLOT, West By: YASHWANT GURA COMPLEX, / Built-Up Area : 428 Sq. Ft.	03.05.2021	21.09.2022	4177080/-	2080080/-
8	MH0740600000913 / MUKESH ANANDJI CHUDASAMA/ HEENA MUKESH CHUDASAMA / VASAI	GUT No: 59 1 A, Building Name: EVERGLADES I IN MAHAVIR UNIVERS, House No: A 102, Floor No: 1ST, Plot No: 59 1 B, Street Name: BEHIND SAYLI HOTEL, Street No: H NO 3, Sector Ward No: BLDG NO 4, Land Mark: BEHIND SAYLI HOTEL, Village: PASTHAL, Location: Boisar, Taluka: PALGHAR, State: Maharashtra, Pin Code: 401501, Police Station: BOISAR WEST, North By: NAVKAR BUILDING, South By: OPEN PLOT, East By: LOTUS BUILDING, West By: INTERNAL ROAD, / Built-Up Area : 472 Sq. Ft.	03.05.2021	21.10.2022	1920535/-	1840320/-
9	MH05806000000912 / JAYESH MANSUKHLAL SHAH/ TULSI JAYESH SHAH / BORIVALI	GUT No: S.N.275 H.N.4, Building Name: ADIRAJ 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, Police Station: NALLASOPARA WEST, North By: MAULI APARTMENT, South By: LAXMI APARTMENT, East By: B WING, West By: SAI KAMAL, / Built-Up Area : 444 Sq. Ft.	01.06.2017	20.10.2023	4684717/-	2184084/-
10	MH05806000001714 / RUPA DILIP DAS/MAYURESH GOPINATH CHAVAN / BORIVALI	GUT No: 190, Building Name: CHANDRESH BREEZE CHS LTD, House No: B/004, Floor No: GROUND, Plot No: 9, Street Name: ACHOLE ROAD, Sector Ward No: 1, Land Mark: CRYSTAL HIGH SCHOOL, Village: ACHOLE, Location: Nallosapare E, Taluka: VASAI, State: Maharashtra, Pin Code: 401209, Police Station: NALLASOPARA EAST, North By: MAHALAKSHMI NIWAS, South By: CHANDRESH BUILDING, East By: BHAI COMPLEX, West By: MAHALAKSHMI NIWAS, / Built-Up Area : 354 Sq. Ft.	12/01/2019	07.02.2023	3658099/-	1652400/-
11	MH05806000000531 / HITESH GOPAL ALIGAL / BORIVALI	GUT No: 196, Building Name: SUNDARAM PLAZA -1, House No: C-305, Floor No: 3RD, Plot No: SEC NO-2A, Street Name: NILE MORE, Land Mark: NILEMORE ROAD, Village: NALLASOPARA, Location: NALLASOPARA (W), Taluka: VASAI, State: Maharashtra, Pin Code: 401203, Police Station: NALLASOPARA WEST, North By: SUNDARAM B-WING, South By: SHANTI NAGAR, East By: YASHWANT GAURAV, West By: JAIN TEMPLE, / Built-Up Area : 436 Sq. Ft.	17/03/2018	16.01.2025	4297456/-	2098062/-
12	MH05806000000048 / MANSI MANIK MUNGEKAR/ MANIK MANOHAR MUNGEKAR / BORIVALI	GUT No: GAOTHAN, Building Name: AARAMBH APARTMENT, House No: FLT NO B/602, Floor No: 6TH FLR, Plot No: 111/112/113 & 107, Street Name: AGASHI ROAD, Sector Ward No: AGASHI NAKA, Land Mark: NEAR VASAI VIKAS BANK, Village: AGASHI, Location: Virar (W), Taluka: VASAI, State: Maharashtra, Pin Code: 401303, Police Station: VIRAR WEST, North By: RESIDENTIAL HOUSE, South By: ARNALA ROAD, East By: HARIDWAR APARTMENT, West By: RESIDENTIAL HOUSE, / Built-Up Area : 238 Sq. Ft.	17/03/2018	29.11.2019	3069104/-	1836000/-
13	MH03406100007182 / YATIN VANMALI VANJARI/URMILA VANMALI VANJARI / VIRAR	GUT No: 1A/167, Building Name: BACHRAJ RESIDENCY, House No: FLAT 004 A WING, Floor No: GROUND, Plot No: 1 TO 4, Street Name: NARANGI ROAD, Sector Ward No: BUILDING NO 02, Land Mark: NEAR RUSTOMJEE SCHOOL, Village: DONGARE, Location: Virar (W), Taluka: VASAI, State: Maharashtra, Pin Code: 401303, Police Station: VIRAR WEST, North By: GARDEN, South By: COMPOUND WALL, East By: POONAM COMPLEX, West By: B WING, / Built-Up Area : 375 Sq. Ft.	17.05.2021	26.12.2022	3546530/-	2181168/-
14	MH03406100004429 / DANIEL SAMEL TAMANNA / VIRAR	GUT No: 07, Building Name: SHRAM DEEP C CHS LTD, House No: A/105, Floor No: 1ST FLR, Street Name: AGASHI ROAD, Land Mark: OPP.SYNDICATE BANK, Village: BOLINJ, Location: Virar (W), Taluka: VASAI, State: Maharashtra, Pin Code: 401303, Police Station: VIRAR WEST, North By: INTERNAL ROAD, South By: B WING, East By: SHRAM DEEP A WING, West By: BUNGLOW, / Built-Up Area : 366 Sq. Ft.	29.06.2018	19.12.2019	4792832/-	1604966/-

15	MH03406100008411 / DEEPIKA DEEPAK SANAS/DEEPAK DMYAMDEV SANAS / VIRAR	GUT No: 14/2108 15/6022 16/1, Building Name: PUSHAPAM CHS LTD, House No: 402, Floor No: 4TH, Street Name: BOLINJ ROAD,, Sector Ward No: 33, Land Mark: SAPTRUNGI MANDIR, Village: BOLINJ, Location: Virar (W), Taluka: VASAI, State: Maharashtra, Pin Code: 401303, Police Station: VIRAR WEST, North By: COMPOUND WALL, South By: ROAD, East By: INTERNAL ROAD, West By: COMPOUND WALL, / Built-Up Area : 462 Sq. Ft.	20.07.2021	16.12.2022	3028262/-	2312971/-
16	MH0340610002024 / SHEETAL SANTOSH PANSARE/AMIT P SINGH / VIRAR	Building Name: VISHNU PRASAD COMPLEX BLDG NO-04, House No: 202, Floor No: 2ND, Street Name: BHATI BUNDRER ROAD, Sector Ward No: AGASHI, Land Mark: SHRI RAM MANDIR, Village: AGASHI, Location: Virar (W), Taluka: VASAI, State: Maharashtra, Pin Code: 401303, Police Station: VIRAR WEST, North By: OPEN PLOT, South By: UNDER CONSTRUCTION (BLDG NO-05), East By: SHUBHAM -1, West By: EXTERNAL ROAD, / Built-Up Area : 275 Sq. Ft.	20.07.2021	07.03.2024	1375058/-	1075680/-
17	MH0340610003288 / SANTOSH PHULCHAND YADAV / VIRAR	GUT No: 22, Building Name: RUDRAAPT, House No: FLT NO.106, Floor No: 1ST FLR, Street Name: VALIV ROAD, Sector Ward No: NR VITHAL MANDIR, Land Mark: BEHIND VITHAL MANDIRVAL, Village: VALIV, Location: Valiv, Taluka: VASAI, State: Maharashtra, Pin Code: 401208, Police Station: VASAI EAST, North By: U/C BLDG, South By: U/C BLDG HAYAT BLDG, East By: ROAD, West By: OPEN PLOT, / Built-Up Area : 322 Sq. Ft.	17.05.2021	14.03.2024	1773718/-	1719630/-
18	MH0340610004516 / RAJAB HAIDER ALI SHAIKH / VIRAR	GUT No: GAOTHAN LAND, Building Name: SHREE SAMARTH ANNEX, House No: FLAT NO-B/401, Floor No: 4TH, Plot No: GAOTHAN LAND, Street Name: ACHOLE GAON, Land Mark: NR.SHIV SENA OFFICE, Village: ACHOLE, Location: Nallosapare E, Taluka: VASAI, State: Maharashtra, Pin Code: 401209, Police Station: NALLASOPARA EAST, North By: SLUM, South By: OLD BLDG, East By: VVCMC OVER WATER HEAD TANK, West By: APPROCH ROAD, / Built-Up Area : 246 Sq. Ft.	20.07.2021	02.02.2024	1425807/-	1336500/-
19	MH0340610006412 / MAHENDRA RAMCHANDRA SHIGAWAN/ MANSI MAHENDRA SHIGAWAN / VIRAR	GUT No: 03, Building Name: SAI SIDDHI APARTMENT, House No: FLAT 101 C WING, Floor No: 1ST FLR, Plot No: 03, Street Name: CHANDANSAR ROAD, Land Mark: TANDUL BAZAR, Village: CHANDANSAR, Location: Virar (E), Taluka: VASAI, State: Maharashtra, Pin Code: 401303, Police Station: VIRAR EAST, North By: TABELA, South By: GAIKAR NIWAS CHS, East By: B WING, West By: TABELA, / Built-Up Area : 225 Sq. Ft.	17.05.2021	19.03.2024	2363541/-	1146960/-
20	MH0340610006778 / AMARNATH DINDAYAL YADAV / VIRAR	GUT No: 311, Building Name: MANOMAY HEIGHTS BLDG NO-04, House No: FLAT 103 TYPE J2, Floor No: 1ST FLR, Plot No: 311, Street Name: VARDHAMAN SHRUSHTI, Sector Ward No: PHASE II, Land Mark: NEAR KENAM HIGH SCHOOL, Village: ALIYALI, Location: Palghar, Taluka: PALGHAR, State: Maharashtra, Pin Code: 401404, Police Station: PALGHAR WEST, North By: BLDG NO-08, South By: COMPANY, East By: BLDG NO-06, West By: BLDG NO-03, / Built-Up Area : 445 Sq. Ft.	15.02.2018	31.03.2022	3281881/-	1153440/-
21	MH0340610007559 / ENAYATALI MOHAMADALI MOTANI / VIRAR	GUT No: 134 254, Building Name: PARIJAT BLDG NO 03, House No: 302 303 WING B, Floor No: 3RD, Plot No: 134 254, Street Name: AMBIKA NAGAR, Land Mark: HP PETROL PUMP, Village: CHANDANSAR, Location: Virar (E), Taluka: VASAI, State: Maharashtra, Pin Code: 401303, Police Station: VIRAR EAST, North By: OPEN PLOT, South By: ROAD, East By: HDIL INDUSTRIAL AREA, West By: CHANDANSAR ROAD, / Built-Up Area : 729 Sq. Ft.	06.01.2021	20.04.2022	4037868/-	2835000/-
22	MH0340610007889 / KALPANA NIMESH BHANSALI / VIRAR	GUT No: SR NO 9/1/10, Building Name: SHARDA VILLA, House No: 302 A WING, Floor No: 3RD FLOOR, Land Mark: NR HANUMAN TEMPLE, Village: SARAVALI, Location: Boisar, Taluka: PALGHAR, State: Maharashtra, Pin Code: 401501, Police Station: BOISAR WEST, North By: B WING, South By: UNDER CONSTRUCTION BLDG, East By: DATTATREYA BLDG, West By: RESIDENTIAL BLDG, / Built-Up Area : 409 Sq. Ft.	17.05.2021	12.03.2024	2699070/-	1656450/-
23	MH0340610008906 / PRAMODKUMAR N JAISWAR / VIRAR	GUT No: 13, Building Name: KANHAIYA MEDWOS, House No: D-002, Floor No: GROUND, Plot No: 01, Street Name: KHAN PADA ROAD, Sector Ward No: 02, Land Mark: NR. PATRA SHED, Village: TEMBHODE, Location: Tembhode, Taluka: PALGHAR, State: Maharashtra, Pin Code: 401404, Police Station: PALGHAR WEST, North By: OPEN SPACE, South By: OPEN SPACE, East By: C-WING, West By: OPEN SPACE, / Built-Up Area : 355 Sq. Ft.	22.09.2021	31.10.2023	1508183/-	631800/-

**DATE OF E-AUCTION & TIME : 25-07-2025 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 24-07-2025 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 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 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, 6<sup>th</sup> Floor Matrivanam, 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 : 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, he 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 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 of 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 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.</