

**IDBI BANK**  
IDBI Bank Limited  
**PUBLIC NOTICE**

Notice is hereby given to the public at large that Original Share Certificate dated 30 June 1987, bearing serial no. 18, issued by Shri Sant Dnyaneshwar Co-operative Housing Society Limited, Thane in favour of Shri Arjun Govind Gavas, which was subsequently transferred in the name of Mr. Ashish Anant Sawant in respect of Flat No. 14, at Plot No. 47, in Shri Sant Dnyaneshwar Co-operative Housing Society, 3rd Floor, Shivaji Nagar, Thane - 400606 (the said property) deposited by Mr. Ashish Anant Sawant on 20.11.2009 with IDBI Bank for creation of mortgage and availing the Loan from IDBI Bank Ltd. has been lost / misplaced / not traceable.

Any person who finds the said Share Certificate or in possession of the said Share Certificate, is requested to kindly intimate and return / handover the said Share Certificate to the undersigned at the below mentioned address within 15 days from the date of publication of this Notice. Public is hereby informed / cautioned not to act on the said Share Certificate without consulting IDBI Bank Ltd., failing which, IDBI Bank Ltd. shall not be responsible for any loss / damages, in any manner whatsoever.

Date: 26/07/2025  
Place: Mumbai

Sd/-  
Shri Ghananeel Gajanan Asgekar  
Deputy General Manager - Admin  
IDBI Bank Ltd.  
IDBI Tower, WTC Complex,  
Cuffee Parade, Mumbai - 400 005.

**LAKHOTIA POLYESTERS (INDIA) LIMITED**  
CIN: L17120MH2005PLC155146  
Registered Office: 158/159, Samartha Sahakarudayogik Vasahat Ltd., Pimpal-Gaon (Baswan) Tal Niphad Dist Nashik MH 422209  
Tele Nos.: 02554 - 232000; Website: www.lakhotiapoly.in, Email id: info@lakhotiapoly.in

**Statement of Unaudited Standalone Financial Results for the Quarter ended June 2025**  
(Rupees in Lakhs, except for EPS)

Sr. No.	Particulars	Quarter Ended		Year Ended	
		30-06-2025 (Unaudited)	31-03-2025 (Audited)	30-06-2024 (Unaudited)	31-03-2025 (Audited)
1	Total Income from operations	102.59	1,135.32	35.77	6,046.62
2	Profit (Loss) before tax for the period	133.90	497.76	(17.40)	805.96
3	Net Profit (Loss) for the period	97.84	397.33	(17.87)	602.06
4	Total Comprehensive Income for the period	-	(139.14)	11.38	45.02
5	Paid-up equity share capital (Face Value of Rs.10/- each)	1,047.40	1,047.40	1,047.40	1,047.40
6	Basic and diluted EPS	0.93	2.47	(0.06)	6.18

**Note**  
1. The above Unaudited financial results for quarter ended June 30, 2025 were reviewed by the Audit Committee and then approved by the Board of Directors at their respective Meetings held on July 24, 2025  
2. The above is an extract of the detailed format of the Un-audited financial results for the quarter ended on June 30, 2025 filed with the Stock Exchange under regulation 33 of SEBI (Listing and Other Disclosure Requirements) Regulation 2015. The full format of the standalone Unaudited financial results for the quarter ended on June 30, 2025 are available on the Stock Exchange website i.e. www.bseindia.com and Company website i.e. www.lakhotiapoly.in

For and on behalf of the Board of Directors of Lakhotia Polyesters (India) Ltd  
Sd/-  
Madhusudan Lakhotia  
Managing Director  
DIN:00104576

Place: Nashik  
Date: 24/07/2025

**GARWARE**  
गवारे

**GARWARE SYNTHETICS LIMITED**  
Registered Address: Manish Textile Industrial Premises, Opp. Golden Chemical, Penkar Pada, Mira Road-401104  
CIN: L99999MH1969PLC014371

**Statement of Audited Financial Results (Standalone) for the Quarter ended 30th June, 2025**

The Board of Directors of the Company at the meeting held on 25th July, 2025, approved the Un-Audited Financial Results of the Company for the Quarter ended June 30, 2025 (Financial Results).

The Financials along with the Audit Report, have been posted on the Company's website at <https://www.garwaresyn.com/investor.php?val=20> and can be assessed by scanning the QR code.

For Garware Synthetics Limited  
Sd/-  
Nihal Garware  
Additional Director  
DIN: 02708438

Date: 26.07.2025  
Place: Thane

**बँक ऑफ महाराष्ट्र**  
Bank of Maharashtra  
A GOVT. OF INDIA UNDERTAKING  
१९० मीठारा एन डी

MULUND WEST BRANCH  
Ground Floor, D.S. Galaxy, Devidayal Road, Mulund - (W)  
Tel : 022 - 25600701 e-mail : bom90@mahabank.co.in, bomr90@mahabank.co.in

**AP04/ SECURITISATION/ AP ENTERPRISES /2025-26**  
**WITHOUT PREJUDICE**  
DATE: 24/07/2025

A notice is hereby given that the following 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). The notices were issued to them under Section 13(1) of the Securitization & Re-construction of Financial Assets & Enforcement of Security Interest Act 2002 on their last known addresses, but they have been returned unserved and as such they are hereby informed by way of this public notice.

Name of the Borrower	Nature of Credit Facilities	Security/ies	Date of Demand Notice	Amount Outstanding
M/s A P ENTERPRISES, Mr. Arayan Ajay Panchal (Proprietor) Shop No. 28, A Wing, Green Avenue Shanti Park, Nr. St. Xavier School, Mira Road East, Thane 401107	1) Cash Credit Facility AC No. 60468202373	Primary Security: Hypothecation of Stock & Book Debts and entire current assets present and future (CERSAI ID : 200077025867) Collateral Security: Property 1 : Shop No. 02, Ground Floor, Shree New Ankita Building, Arati Industrial Estate, Navghar Phatak Road, Old Survey No. 199, New Survey No. 82, Hissa No. 12(P), Village Khari, Bhayander (East) Taluka and Dist. Thane Maharashtra (CERSAI ID : 200077027150)	24/07/2025 31/07/2025	Rs.19983227.86 (Rupees One crore Ninety Nine Lakh Eighty Three Thousand Two Hundred Twenty Seven Six paise only) (as on 24/07/2025)

The Bank hereby calls upon you to repay in full the amount of Rs.19983227.86 (Rupees One crore Ninety Nine Lakh Eighty Three Thousand Two Hundred Twenty Seven Six paise only plus future interest thereon) within 60 days from the date of receipt of this notice. If the concerned Borrowers/Guarantors shall fail to make payment to Bank of Maharashtra as aforesaid, then the Bank of Maharashtra shall be entitled to proceed against the above secured assets under Section 13(4) of the Act and the applicable Rules entirely at the risks of the concerned Borrowers/Guarantors as to the costs and consequences.

In terms of provisions of SARFAESI ACT, the Concerned Borrowers/Guarantors are prohibited from transferring the Bank of Maharashtra assets, in any manner, whether by way of sale, lease or otherwise without the prior written consent of Bank of Maharashtra. Any contravention of the said provisions will render the concerned persons liable for punishment and /or penalty in accordance with the SARFAESI Act.

The borrower's attention is invited to the provisions of sub-section 8 of Sec 13 of the Act, in respect of time available, to redeem the secured assets.

For Bank of Maharashtra  
Authorized Officer, Bandra East Branch  
Date :- 26.07.2025  
Place :- Mumbai

**GRIHUM HOUSING FINANCE LIMITED**  
(FORMERLY KNOWN AS POONAWALLA HOUSING FINANCE LTD)

Registered Office: 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014 Branch Office: Shivkala Arcade, 1st Floor, Shivkala Arcade, Tarapur Road, Boisar, Mumbai, Maharashtra-401501

**E-AUCTION - SALE NOTICE**  
Sale of secured immovable asset under SARFAESI Act

E-auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower/ Co-Borrower/ Mortgagee (s)/Guarantor(s) that the below described immovable properties mortgaged to Grihumb Housing Finance Limited (formerly known as Poonawalla Housing Finance Limited as the Poonawalla Housing Finance Limited changed to Grihumb Housing Finance Limited with effect from 17 Nov 2023 (Previously known as Magma Housing Finance Limited and originally incorporated with name of GE Money Housing Finance Public Limited Company) (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorized Officer of Secured Creditor in exercise of powers conferred under section 13(1) of the Act read with Rules 8 and 9 of the Security Interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 11/08/2025 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: <https://www.bankauctions.com>. For detailed T&Cs of sale, please refer to link provided in GHFL/Secured Creditor's website i.e. www.grihumbhousing.com

Sl. No.	Proposal No. Customer Name (A)	Demand Notice Date and Outstanding Amount (B)	Nature of Possession (C)	Description of Property (D)	Reserve Price (E)	EMD (10% of RP) (F)	EMD Submission date (G)	Incremental Bid (H)	Property Inspection Date & Time (I)	Date and time of Auction (J)	Known encumbrances/ Court cases if any (K)
1	Loan No. HL00491100000005017871 Arvind Footermal Rathod (Borrower) Sunita Rathod (Co Borrower)	Notice date: 10/03/2025 Total Dues: Rs. 1439406/- (Rupees Fourteen Lakh ThirtyNine Thousand Four Hundred Sixty Only) payable as on 10/03/2025 along with interest @10.70% p.a. till the realization.	Physical	All That Piece And Parcel Of The Flat No. 301, On The 3rd Floor, Measuring Area 395.75 Sq. Ft. LE 36.77 Sq Mtrs (Carpet Area) In B Wing, Building No. 7 Of Type-B, In The Building Known As "Shrikrishna Heritage", Constructed On N.A. Land Bearing Survey No. 413/3, 831/1 & 831/3/1, Admeasuring Area 14540.00 Sq. Mtrs., Lying Being And Situated At Village-Mahim, Tal & Dist. Palghar And Boundaries Of The Plot Not Mentioned In The Said Documents. Please Provided The Same. East- Property Of Rajesh Jain West- Property Of Vishnu N.Patil North- Property Of Rajesh Jain South- Property Of Vishnu N.Patil	Rs. 1160000/- (Rupees Eleven Lakh Sixty Thousand Only)	Rs. 116000/- (Rupees One Lakh Sixteen Thousand Only)	30/07/2025 Before 5 PM	10,000/-	28/07/2025 (11AM - 4PM)	11/08/2025 (11AM - 2PM)	NIL
2	Loan No. HF02352H1100161 Nitin Chhabiraj Parmar (Borrower) Dolly Nitin Parmar (Co Borrower) Kanta Chhabiraj Parmar (Co Borrower)	Notice date: 06/02/2025 Total Dues: Rs. 2305350/- (Rupees TwentyThree Lakh Five Thousand Three Hundred Fifty Only) payable as on 06/02/2025 along with interest @12.85% p.a. till the realization.	Physical	All That Premises Of Flat No. 101, Area Adm. 920 Sq. Ft. (Built Up) On 01st Floor, In Building No. 3, In The Building Known As "Matoshri Complex Constructed On Bearing Survey No. 69, Hissa No. 6 Area Adm. 1950 Sq. Mtr., Lying, Being And Situated At Village Devruing, Tal. Bhiwandi, District Thane Within The Registration District Thane, Sub Registration District Bhiwandi (Hereinafter For The Sake Of Brevity Called And Referred To As The "said Property"), And Boundaries Of The Plot East- Building No. 10, West- Open Plot North- Building No. 4 South- building No. 102	Rs. 1800000/- (Rupees Eighteen Lakh Only)	Rs. 180000/- (Rupees One Lakh Eighty Thousand Only)	30/07/2025 Before 5 PM	10,000/-	28/07/2025 (11AM - 4PM)	11/08/2025 (11AM - 2PM)	NIL

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider/ C1 India PVT Ltd. Address- Plot No. 68 3rd floor Gurgaon Hayana-122003. Helpline Number- 7291981124,256 Support Email id - Support@bankauctions.com. Contact Person - Dharmi P. Email id- dharanip@gcindia.com Contact No- 9948182222. Please note that Prospective bidders may avail online training on e-auction from the only. The intending purchaser/bidder is required to submit the Earnest Money Deposit (EMD) by way of by way of NEFT/RTGS/IDR in the account of "GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C", Bank-ICICI BANK LTD. Account No-091551000028 and IFSC Code- ICICI0009155. ICICI Bank Ltd, Panchshil Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar - 411014 drawn on any nationalized or scheduled Bank on or before 30/07/2025 and register their name at <https://www.bankauctions.com> and get user ID and password free of cost and get training on e-auction from the service provider. After their registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at Address: 401, 4th Floor, Ramkrishna Bhawan, Sajanan Chowk, Agra Road, Kalyan (W), Mumbai, Maharashtra-421301 Mobile no. +91 9567626050 e-mail id rahul.r1@grihumbhousing.com For further details on terms and conditions please visit <https://www.bankauctions.com> & [www.grihumbhousing.com](https://www.grihumbhousing.com) to take part in e-auction. This notice should also be considered as 15 days' notice to Borrower/ Co-Borrower/ Mortgagee (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002

In any case if there is any difference between the contents of local language publication and English newspaper publication, the content, of the English newspaper language published in Free Press Journal shall be prevail.  
Date: 26.07.2025 Place: MUMBAI  
Sd/- Authorized Officer, Grihumb Housing Finance Limited (Formerly Known as Poonawalla Housing finance Ltd)

**GIC HOUSING FINANCE LTD.**  
CORPORATE OFFICE / HEAD OFFICE : GICHL, National Insurance Building 6th Floor, 14, Jamshedji Tata Road, Churchgate, Mumbai - 400020. Tel No- 022-43041900. corporate@gichf.com Website : www.gichf.com

• **THANE BRANCH OFFICE** : 1st Floor, Horizon Tower, Above Kalyan Janata Saha Bank Ltd, Bhakti Mandir Road, Near Harinivas Circle, Panchpakadi, Thane West -400602, Office Tel : 022-25401957 / 58 / 59 Branch Mail ID:-thane@gichf.com

AUTHORIZED OFFICER : DATTARAM GAWADE -9821505626

• **NERE PANVEL BRANCH:** Mahalaxmi Nagar, Nere Branch, Panvel Matheran Road, Nere, New Panvel-410206  
Branch Email : nrepanvel@gichf.com AUTHORIZED OFFICER : SAMBHAJI PATIL-9372697893

**E-AUCTION SALE NOTICE**  
**E-AUCTION DATE : 12-08-2025 / Last Date for Bid Submission : 11.08.2025**

WHEREAS the undersigned being the Authorized Officer of GIC Housing Finance Ltd. (GICHL), 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 reply 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 24.07.2025 (Incl. PDS, Interest & Other charges) (In Rs.)	Reserve Price (In Rupees)
1	MH0230610005394 / AMARNATH KHUSHILAL PATEL PINKE AMARNATH PATEL / Thane	Gut No: S.N.115/5(P), . 201(P), Building Name: Navnirman Enclave, House No: 204, Floor No: 2Nd, Plot No: A Wing/Bldg No.5, Land Mark: Nr.Tulsi Vihar, Village: Asangaon, Location: Asangaon, Taluka: Shahapur, State: Maharashtra-421301, Police Station: Asangaon, North By: S.N.115(P), South By: S.N.201(P), East By: S.N.115 / 58.116/3, West By: S.N.114, (Aear Of The Property - Built Up Area 475Sq. Ft.	08.07.2021	14.10.2024	1768694/-	1144800/-
2	MH0230610004109 / RAMKRISHNA SANGAMLAL PANDEY / RENUKA RAMKRISHNA PANDEY / Thane	Gut No: Bldg No-8, Building Name: Vaishnavi Sai Complex, House No: 404 Wing C, Floor No: 4Th Flr, Land Mark: Vaishnavi Sai Complex, Village: Kopari, Location: Virar (E), Taluka: Vasai, State: Maharashtra, Pin Code: 401303, Police Station: Virar East, North By: Bldg No-7, South By: Makwan Bldg, East By: Bldg No-5, West By: Road, (Aear Of The Property - Built Up Area Sq. Ft.	25.04.2018	29.11.2023	4899920/-	1862100/-
3	MH0230610002984 / RAVINDRA WAGHU JADHAV / LEELA RAVINDRA JADHAV / Thane	Building Name: Gayatri Niwas-Panchaganga Chsltd, House No: 002, Floor No: Grd, Land Mark: Nr. Titwala Vir. Stn., Village: Mandla, Location: Titwala, Taluka: Thane, State: Maharashtra, Pin Code: 421605, Police Station: Titwala, North By: Open Land, South By: Bldg. Of Same Layout, East By: Road, West By: Bldg. No. 28, (Aear Of The Property - Built Up Area 446Sq. Ft.	10.06.2015	27.02.2020	3308884/-	1422900/-
4	MH0230610010257 / MILIND UTTAM CHAVAN MANGALA UTTAM CHAVAN / Thane	Gut No: S No 142 44 3 1 42 8, Building Name: Casa Estela, House No: Flat No 1702, Floor No: 17Th Flr, Plot No: C Wing, Street Name: Lodha Palava, Street No: Xx, Sector Ward No: Khoni, Land Mark: Lodha Palava, Village: Khoni, Location: Vishunagar, Taluka: Dombivali, State: Maharashtra, Pin Code: 421202(Aear Of The Property - Built Up Area 487Sq. Ft.	06.06.2024	03.02.2025	4429614/-	3796200/-
5	MH0230610006645 / TEJAS NARESH KHAIR / JAYESH NARESH KHAIR / Thane	Gut No: G.No.212/Old.No.235, Building Name: "Manas Hills", Bldg. No.B/1, House No: 004, Floor No: Grd.Flr, Plot No: B Wing, Land Mark: Nr.H.P.Petrol Pump., Village: Mauze Khativali, Location: Shahapur (Thane), Taluka: Shahapur, State: Maharashtra, Pin Code: 421601, Police Station: Mauze Khativali, North By: Road, South By: Bldg No.A/2, East By: Open Space, West By: Open Space, (Aear Of The Property - Built Up Area 456Sq. Ft.	12.01.2022	04.03.2025	2748041/-	1569600/-
6	MH0230610007178 / MOHSIN YUSUF SHAIKH / NILOFER MOHSIN SHAIKH / Thane	Gut No: Sr.No.254/H.No.16, Building Name: Sunshine Hills/Bldg No.1, House No: Flat No. 2Nd Flr, Plot No: 4Th Flr, Land Mark: Ram Rahim Nagar, Village: Achole-Vasai-E, Location: Vasai (E), Taluka: Vasai, State: Maharashtra, Pin Code: 401201, Police Station: Achole-Vasai-E, North By: Garden, South By: Road, East By: D Wing, West By: B Wing, (Aear Of The Property - Built Up Area 444Sq. Ft.	17.09.2019	25.02.2025	3102122/-	2302020/-
7	MH0230610006363 / VIVEK HARNE / Thane	Gut No: S.No.206/P & 216., Building Name: "Royale City"Building No.A-11, House No: 002, Floor No: Gr.Flr, Plot No: 206/216, Street Name: Orchid Chs.-Proposed, Land Mark: Village- Kalambe, Village: Kalambe, Location: Shahapur (Thane), Taluka: Shahapur, State: Maharashtra, Pin Code: 421601, Police Station: Shahapur, North By: Open Space, South By: Internal Road, East By: Internal Road, West By: Bldg No. A/5, Aear Of The Property - Built Up Area 672 Sq. Ft.	01.02.2017	12.07.2024	6168446/-	2145510/-
8	MH0230610003030 / SACHIN SHRAVAN DHALE / VISHRANTI SACHIN DHALE / Thane	Gut No: 77 Hno 12 P, Building Name: Sonam Apartment, House No: 001, Floor No: Ground, Plot No: 20, Land Mark: Nr Khankar School, Village: Kulgaon, Location: Kulgaon, State: Maharashtra, Pin Code: 421503(Aear Of The Property - Built Up Area 457Sq. Ft.	04.09.2017	12.04.2023	3411139/-	1301265/-
9	MH0230610009460 / SARITA PRAJANT KADAM / PRAJANT RAMCHANDRA KADAM / Thane	Gut No: Sr No 69, Building Name: Gayatri Complex, House No: Flat 202 A Wing, Floor No: 2Nd Flr, Plot No: H No 1A, Street Name: Shirgaon, Sector Ward No: Shirgaon, Land Mark: Mohan Willons, Village: Badlapur East, Location: Badlapur E.D., Taluka: Ambernath, State: Maharashtra, Pin Code: 421503(Aear Of The Property - Built Up Area 724Sq. Ft.	02.08.2021	14.06.2023	3946354/-	1688947/-
10	MH0230610003804 / AAKASH SADASHIV GIKAWAD VARSHA AKASH GIKAWAD / Thane	Building Name: Karunza 2 P Hills, House No: 004, Floor No: Gr. Plot No: C Wing, Sector Ward No: Khoj Khuntavali, Land Mark: Nr. Kannad School, Village: Ambernath West, Location: Ambernath, State: Maharashtra, Pin Code: 421501(Aear Of The Property - Built Up Area 480Sq. Ft.	15.05.2017	04.01.2023	1694502/-	1368333/-
11	MH0230610009708 / SAGAR SURYAKANT WADKAR / Thane	Gut No: Cidco Apt, Building Name: Swapnapoorti Housing Scheme, House No: Flat No 203, Floor No: 2Nd Flr, Plot No: Bldg No L 13, Street Name: Sector 36, Sector Ward No: Sector 36, Land Mark: Near Lally Ship Project, Village: Kharghar, Location: Kharghar, Taluka: Navi Mumbai, State: Maharashtra, Pin Code: 410210, Police Station: Kharghar, North By: Bldg No L 14, South By: Internal Road, East By: Internal Road, West By: Internal Road, (Aear Of The Property - Built Up Area 444Sq. Ft.	28.08.2021	28.04.2023	4150098/-	2827710/-
12	MH0230610006557 / MADAN BHALCHANDRA NAGOTANEKAR / DHANSHREE MADAN NAGOTANEKAR / Thane	Gut No: 187 H. No. 1-10, Building Name: Morya Plaza, House No: 202, Floor No: 2Nd, Plot No: 67, Street Name: Bldg. No.-2, Land Mark: Nr. Mahaganapati Hospita, Village: Titwala, Location: Titwala, Taluka: Kalyan, State: Maharashtra, Pin Code: 421605, Police Station: Titwala, North By: Pvt. Bldg., South By: Internal Road, East By: Pvt. House, West By: Sai Siddhi Apt., (Aear Of The Property - Built Up Area 552Sq. Ft.	02.08.2021	30.05.2023	2254849/-	1689300/-

13	MH0230610009850 / GANESH PONNURANGAM MUDALIAR / PRIYA NARASIMMAN MUDALIYAR / Thane	Gut No: 37/2 And 3 38/4, Building Name: Khatri Grande, House No: Flat 406, Floor No: 4Th Floor, Plot No: Bldg No 8, Street Name: Shirgaon Road, Sector Ward No: Badlapur E., Land Mark: Nr Apte Construction, Village: Shirgaon, Location: Badlapur E.D., Taluka: Ambernath, State: Maharashtra, Pin Code: 421503, Police Station: Badlapur, North By: Internal Road, South By: Bldg No 6, East By: Pvt Bunglow, West By: Bldg No 7, (Aear Of The Property - Built Up Area 526Sq. Ft.	12.08.2021	13.07.2023	3220193/-	1810800/-
14	MH0230610005200 / NARAYAN DUDHA RATHOD / Thane	Gut No: 185/1 185/7, Building Name: Manjiri Heights, House No: 004, Floor No: Grd Flr, Plot No: F Wing, Land Mark: Nr.Badlapur High School, Village: Badlapur West, Location: Badlapur E.D., Taluka: Ambernath, State: Maharashtra, Pin Code: 421503(Area Of The Property - Built Up Area466Sq. Ft.	15.05.2017	31.01.2020	3560921/-	1115370/-
15	MH0230610005192 / NAGORAO BALAJI TALINIKAR / Thane	Gut No: Cts No.211, Building Name: Harshal-Buddhikshetra Chs Ltd, House No: 1, Floor No: Ground, Land Mark: Nr.Badlapur Police Chowk, Village: Badlapur, Location: Badlapur E.D., Taluka: Badlapur, State: Maharashtra, Pin Code: 421503, Police Station: Badlapur West, North By: Internal Road, South By: Pvt House, East By: Internal Road, West By: Banne Bakery, (Aear Of The Property - Built Up Area600Sq. Ft.	22.11.2018	07.12.2021	1721735/-	1721700/-
16	MH0230610007305 / SUNIL BECHAN PANDEY / NEELAM SUNIL PANDEY / Thane	Gut No: Sr No.58, H.No.4/2, 6B, Building Name: Patels Elysium, House No: Flat No1005, Floor No: 10Th Flr, Street Name: Shiv Mandir Road, Land Mark: Nr.Reliance Residency, Village: Pale Ambernath -East, Location: Ambernath, Taluka: Ambernath, State: Maharashtra, Pin Code: 421501(Aear Of The Property - Built Up Area492Sq. Ft.	08.02.2019	15.03.2022	4336582/-	1807200/-
17	MH0490610002455 / KRISHNA MARUTI INGAWALE / Nere Panvel	"Nirmiti Garden/TulipBuilding, House No: B/104, Floor No: 1, St. Plot No: 59/61/62/H.No-5/10/2, Street Name: Panvelmatheran Road, Sector Ward No: Umroli, Land Mark: Nr.Umroli Village, Village: Umroli, Location:Panvel City, Taluka: Panvel, State: Maharashtra, Pin Code: 410206 (Aear Of The Property - Built Up Area378Sq. Ft."	6-10-2021	23.09.2022	2317731/-	1330200/-

**DATE OF E-AUCTION & TIME : 12-08-2025 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 11-08-2025 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) GICHL 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 Maitrivanam, Amerpet, 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: DATTARAM GAWADE -9821505626 / SAMBHAJI PATIL-9372697893
- 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 GICHF, will have to express his/her intention 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 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 shall 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 Borrowers/ Mortgagee/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 tend