



# GIC HOUSING FINANCE LTD.

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

● **MEERUT BRANCH OFFICE :** Second Floor, Darshan Plaza, Garh Road, Meerut – 250004

Office Tel : 8126696959, Branch nMail Id : Meerut@gichfindia.com **CONTACT DETAILS : AMIT THAKUR - 9899584838**

● **GHAZIABAD OFFICE ADDRESS:** Shop No – 3, 1st Floor, Astoria Boulevard, RDC, Rajnagar, Ghaziabad – 201002.  
Email : ghaziabad.ncr@gichf.co.in Office Tel : 0120-4995536 **Authorized officer : ANEESH ASWAL - 9818392307**

## E-AUCTION SALE NOTICE

**E-AUCTION DATE : 07-08-2025 / Last Date for Bid Submission : 06.08-2025**

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 / SYMBOLIC 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 18.07.2025 (Incl.POS, interest and Other charges) (In Rupees)	Reserve Price (In Rupees)
1	UP0610600001085/ 050082307 / NEHA AHUJA/SAROJ AHUJA / MEERUT Branch	Flat No. UGF-07, on Upper Gr. Floor, Plot No. E-55 & 55-A, Balaji Enclave, Raispur, Ghaziabad. U.P. 201001. <b>(Built Up Area - ---- Sq.Ft)</b>	07-12-2020	22-11-2022	2148338/-	1012500/-
2	UP0610600001257/050087881 / SURJEET BERA/POOJA BERA / MEERUT Branch	Flat No. F-2, on first Floor, Plot No. P-25, ward No. 53, Balaji Enclave, Raispur, Ghaziabad. U.P. 201001 <b>(Built Up Area - ---- Sq.Ft)</b>	04-12-2020	22-11-2022	2564021/-	901692/-
3	UP0610600001261/050088443 / GAURAV SHARMA / MEERUT Branch	Flat No. UGF- 3, Upper Ground Floor, Plot No. 102, 103, 104, Kailash Puram-2, Raispur, Ghaziabad U.P. 201013 <b>(Built Up Area - ---- Sq.Ft)</b>	18-10-2021	22-11-2022	2243427/-	1173690/-
4	UP0610600000428/050053871 / NATWAR KUMAR / MEERUT Branch	Flat no.ug-4, Upper Ground floor, Plot no: B-1/48, Dlf dilshad Extension-2, bhopura, defense colony, brahmpur, Sahibabad, Ghaziabad Uttar Pradesh-201005 <b>(Built Up Area - ---- Sq.Ft)</b>	18-10-2021	01-03-2024	2573230/-	1210950/-
5	UP0610600000165/050039113 / SUDHIR KUMAR / MEERUT Branch	Flat No: Ug-9, Upper Ground floor plot No: C-43, C-44, C-45, Yusufpur Chakshaberi, Dadri, Noida Sector 62, Uttar Pradesh-201309 <b>(Built Up Area - ---- Sq.Ft)</b>	25/06/2021	04-03-2024	1840741/-	835920/-
6	UP0610600001375/050090477 / KAMINI K / MEERUT Branch	House No: UGF-2, Upper Ground Floor, Plot No: K-50 K-51, Balaji Enclave, Raispur,Ghaziabad 201002 <b>(Built Up Area - ---- Sq.Ft)</b>	25/06/2021	22/11/2022	2773562/-	1154817/-
7	UP0610600001738/050100157 / PRANAV SAINI / MEERUT Branch	Flat No F-1, First floor, Plot No: 03, Akshay Enclave, Ward No 53, Raispur, Uttar Pradesh-201002 <b>(Built Up Area - ---- Sq.Ft)</b>	15/06/2022	14/12/2023	1743839/-	911250/-
8	UP0620600000775 / 050068050 / DEEPAK TYAGI/SONIYA TYAGI / GHAZIABAD Branch	Khasra No. 1461/2, Balaji Enclave, Flat No. Ff-4, First Floor, Plot No: F-64-65, Raispur, Ghaziabad, Uttar Pradesh, 201002 <b>(Built Up Area - 375Sq.Ft)</b>	24.11.2022	07.07.2023	1017770/-	673313/-
9	UP0620600001397 / 050082980 / KAMLESH KUMAR GUPTA / GHAZIABAD Branch	Flat No. Ugf-04, Upper Ground Floor Back Side, Plot No. F-11, Sif Ved Vihar, Loni, Ghaziabad, Uttar Pradesh, <b>(Built Up Area - 350Sq.Ft, Carpet Area - 280Sq.Ft)</b>	25.06.2021	11.04.2023	2050153/-	1197000/-
10	UP0620600001477 / 050083272 / SURENDER UJJAINWAL/ RENU UJJAINWAL / GHAZIABAD Branch	Flat No.T-4, Third Floor(With Roof Rights), Plot No.62, Khasra No-68, Akashwani Samiti Colony, Village Sadullabad, Pargana Loni. Ghaziabad, Uttar Pradesh <b>(Built Up Area - 325Sq.Ft, Carpet Area - 280.5Sq.Ft)</b>	12.07.2019	15.02.2023	2360987/-	972563/-
11	UP0620600000415 / 050054879 / MUNENDRA KUMAR / GHAZIABAD Branch	Kh No 1460, Ugf 3, Floor No: Ugf, Plot No: H 2 And 3, Balaji Enclave, Raispur, Ghaziabad, Uttar Pradesh, Pin Code: 201001 <b>(Built Up Area - 400Sq.Ft, Carpet Area - 320Sq.Ft)</b>	18.10.2021	26.12.2022	1442465/-	701100/-
12	UP0620600000750 / 050067498 / SANJAY KUMAR/ MEENAKSHI M / GHAZIABAD Branch	Khasra No 1552, Keshav Puram, Flat No. Ugf-02, Floor No: Upper Gr, Raispur, Dasna, Uttar Pradesh, Pin Code: 201002 <b>(Built Up Area - 540Sq.Ft, Carpet Area - 459Sq.Ft)</b>	25.06.2021	26.12.2022	2140501/-	1052676/-

13	UP0620600001871 / 050091064 / DHARMENDRA SAINI / GHAZIABAD Branch	"H.No.15-B, Khasra No-165, Ncr Railway City,Ward No-4, Village Girdharpur Sunarasi, Pargana & Tehsil Dadri, Dist. Gautam Budh Nagar, Uttar Pradesh <b>(Built Up Area - 634Sq.Ft, Carpet Area - 510Sq.Ft)</b>	25.06.2021	18.12.2023	2583609/-	1235817/-
14	UP0620600001767 / 050091402 / VISHNU KANT JHA / GHAZIABAD Branch	Flat No. 204, Second Floor, (Without Roof Rights) Plot No. 8, Part Of Khasra No. 5, Sai Garden, Village Shahberi, Tehsil Dadri, Greater Noida, Gautam Budh Nagar, U.P. <b>(Built Up Area - 300 Sq.Ft, Carpet Area - 240 Sq.Ft)</b>	18.10.2021	17.11.2023	1456120/-	718200/-

**DATE OF E-AUCTION & TIME : 07-08-2025 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 GICHFL Office at **06-08-2025 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) 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 GICHFL 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, 6<sup>th</sup> Floor Maitrivanam, Ameerpet, Hyderabad – 500038, Telangana. Office Land Line No: 040-23736405; Backend team : 8142000062 / 66, Mr. Prakash - 8142000064 / 8142000725, prakash@bankauctions.in, Mr. Shailendra Kumar, Asst. Manager, Mobile No. 9515160061 Email : shailendra@bankauctions.in Property enquiries, **CONTACT DETAILS : AMIT THAKUR - 9899584838, ANEESH ASWAL - 9818392307**
- 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 - UBIN08000511.**
- 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 : 23.07.2025  
Place : MEERUT / GHAZIABAD

For GIC Housing Finance Ltd.  
Sd/-  
Authorised Officer

Size : 33 (W) x 21 (H)