



GIC HOUSING FINANCE LTD.

CORPORATE OFFICE / HEAD OFFICE : GICHFL, National Insurance Building, 6th Floor, J. T. Road, Next to Astoria Hotel, Churchgate, Mumbai, 400 020 Tel.: (022) 43041900 Email: 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. Phone: 022-27450853 | 27455815 | Email: panvel@gichfindia.com | Website: www.gichfindia.com
 NEW PANVEL OFFICE : Mahalaxmi Nagar Nere Branch, Panvel, Matharan Road Nere, New Panvel Pincode 410206
 Branch mail id: panvel@gichfindia.com/ nerepanvel@gichfindia.com
 Contact Details: SAMBHAJI PATIL - 9372697893 VISHNU SALGAONKAR - 9762442721 DIPAK PADWAL - 7021990953

MEGA E-AUCTION SALE NOTICE

E-AUCTION DATE : 19-09-2024

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./ Branch Name/ Name of the Borrower/ Co Borrower/ Guarantor Name	Property Address/ Property Area (Built Up in Sq Ft)	Demand Notice Issued Date	Date of Physical Possession	Total Outstanding as on 21.08.2024 (Incl.PDS, Interest and Other charges) (In Rupees)	Reserve Price (In Rupees)
1	MH0170610001293 / AMOL ASHOK SHIRKE/ VASUNDHARA AMOL SHIRKE	Kaashni Vihar Bldg No.01 Flat No 019 D Wing, Floor Palebudruk Panvel Pin Code: 410206, MUMBAI (Maharashtra) (Built Up Area 330 Sq Ft)	06.11.2018	07.06.2022	2047638/-	11,00,000/-
2	MH0170610002197 / 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 Kamathe Pin Code: 410209 MUMBAI (Maharashtra) (Built Up Area 324 Sq Ft)	26.11.2018	15.02.2023	2438666/-	23,00,000/-
3	MH0170610003071 / TILAKRAM SITARAM GUPTA/PINKI TILAKRAM GUPTA	Krishna Park-Building No-03 Flat No 302/C-Wing 3rd Flr, Pale Budruk Panvel Pin Code: 410206 MUMBAI (Maharashtra) (Built Up Area 300 Sq Ft)	19.12.2018	14.02.2023	1041250/-	10,80,000/-
4	MH0170610003171 / SUNIL BHAGWAN LOKHANDE/ SANTOSH BHAGWAN LOKHANDE/SAKHARABAI BHAGWAN LOKHANDE	Nearg Complex-Building No-23 Flat No 07 2nd Floor Village-Pale Budruk Panvel Pin Code: 410206 MUMBAI (Maharashtra) (Built Up Area 474 Sq Ft)	23.10.2018	25.07.2022	1545651/-	14,93,000/-
5	MH0170610003489 / AMIT DASHRATH KADAM	Manda Dham Flat No 203, 2nd Flr, Nr Vidya Niketan Road, Manpada Dombivali(E), Pin Code: 421201 MUMBAI (Maharashtra) (Built Up Area 352 Sq Ft)	07.08.2017	19.05.2022	1855248/-	12,44,000/-
6	MH0170610003807 / SANJAY ASHOK KAMBLE/ ASHWINI SANJAY KAMBLE	Savithri Residency Flat No 204 2nd Floor Plot No: 12, Sector Ward No: Cts No.1073 & 1141 Chinchivali Shekin Khalapur Pin Code: 410202 MUMBAI (Maharashtra) (Built Up Area 517 Sq Ft)	23.07.2021	27.09.2021	2289239/-	14,74,000/-
7	MH0170610004353 / RAJESH KODHAN RAO/ JYOTHI KODHAN RAO/ VIJAYA RAO	Gut No: G.no.117/1b, Building Name: Daisy-Tater Florence Flat No: 202/B-Wing, Floor No: 2nd Floor, Plot No: 41,46,47, Land Mark: Village - Dahivali, Village: Dahivali Tarf Need, Location: Dahivali T.need, Taluka: Karjat, State: Maharashtra, Pin Code: 410201 MUMBAI (Maharashtra) (Built Up Area 347 Sq Ft)	28.07.2021	17.08.2023	1595532/-	11,80,000/-
8	MH0170610004543/ PANKAJ RAMNIVAS SHARMA	Gut No: 54/2,57/2, Building Name: Balaji Complex Flat No: 104/A-Wing, Floor No: 1st Flr, Plot No: 1,2,5,6,7,8,11 To18, Land Mark: Opp.lawjee Rly Stn, Village: Chinchvali Shekin, Location: Khalapur, Taluka: Khalapur, State: Maharashtra, Pin Code: 410202 MUMBAI (Maharashtra) (Built Up Area 327 Sq Ft)	11.02.2019	26.07.2023	1479788/-	11,50,000/-
9	MH0170610004592 / MOHD SAKHIB COATWALA	Gut No: Plot No -105, Building Name: Esta Corner Flat No: 302, Floor No: 3rd Flr., Plot No: 105, Sector Ward No: 23, Land Mark: Arose International Scho, Village: Ulwe, Location: Ulwe, Taluka: Navi Mumbai, State: Maharashtra, Pin Code: 410206 MUMBAI (Maharashtra) (Built Up Area 268 Sq Ft)	05.07.2019	30.05.2023	1988012/-	17,37,000/-
10	MH0170610004767 / GONDULE SHILPA/DEEPAK GONDULE	Green Acre- Bldg No.02 Flat No 204/B-Wing 2nd Floor Plot No: S.n.1/10,1/12 To 17 Vakdi, Village Panvel, Taluka: Panvel Pin Code: 410206 (Built Up Area 508 Sq Ft)	28.07.2021	13.08.2021	2694175/-	18,52,000/-
11	MH0170610005018 / 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 MUMBAI (Maharashtra) (Built Up Area 541 Sq Ft)	22.08.2019	24.02.2023	2027639/-	21,00,000/-
12	MH0170610005398 / VIDYA AMENDRA MORE/ AMENDRA RAGHOO MORE	Nirmiti Garden-Lavender Flat No 004/A-Ground Floor A-Wing Ground, Street Name: Bldg No 7 Umroll Panvel Pin Code: 410206 (Built Up Area 358 Sq Ft)	09.10.2018	27.03.2023	1759062/-	11,90,000/-
13	MH01706100055418 / ASHOKKUMAR RAMADHAR JAISWAR/ LALATIDEVI ASHOKKUMAR JAISWAR	Aastha Apartment Flat No 302 3rd Fl Plot No: 49 Mamdapur Neral Pin Code: 41020 MUMBAI (Maharashtra) (Built Up Area 418 Sq Ft)	26.10.2018	05.08.2021	2322793/-	13,43,000/-
14	MH0170610005606 / RAKESH MADHUKAR KATARE/PRASHANT MADHUKAR KATARE	Shree Mahalaxmi Vihar Flat No 07/B-Wing Ground Floor, Plot No: 06, Land Mark: Lowjee Station Chinchvali Shekin Khopoli, Taluka: Khalapur Pin Code: 410203 MUMBAI (Maharashtra) (Built Up Area 408 Sq Ft)	02.12.2018	23.01.2023	1116318/-	10,53,000/-
15	MH0170610005794 / VIKAS VITTHAL DESHMUKH	Gut No: 28/0,27a/A+3f, Building Name: Gauri Kamal Flat No: 101, Floor No: 1st Flr, Plot No: 6 & 7, Sector Ward No: Cts No.1085/1086, Land Mark: Nr.maroj Construction, Village: Chinchavali Shekin, Location: Panvel, Taluka: Panvel, State: Maharashtra, Pin Code: 410206 (Built Up Area 442 Sq Ft)	28.07.2021	23.08.2023	2028711/-	15,54,000/-
16	MH0170610005803 / RAVINDRA RAMCHANDRA NALAWADE	Gut No: 56/59 H.n.3,4/2-5, Building Name: Nirmiti Garden-Orchid Bldg No.03 Flat No: 303/A-Wing, Floor No: 3rd Flr, Plot No: S.n.56/59 H.n.3,4/2- Land Mark: Nr.umrolli Goan, Village: Umrolli, Location: Panvel, Taluka: Neral Pin Code: 410206 MUMBAI (Maharashtra) (Built Up Area 327 Sq Ft)	27.07.2021	03.08.2023	3069790/-	18,83,000/-

Built Up Area 268 Sq Ft)

10	MH0170610004767 / GONDULE SHILPA/DEEPAK GONDULE	Green Acre- Bldg No.02 Flat No 204/B-Wing 2nd Floor Plot No: S.n.1/10,1/12 To 17 Vakkdi,Village Panvel,Taluka: Panvel Pin Code: 410206 (Built Up Area 508 Sq Ft)	28.07.2021	13.08.2021	2694175/-	18,52,000/-
11	MH0170610005018 / SANTOSH GANGADHAR/ MOHITE/AARTI SANTOSH MOHITE	Vaastusiddhi Alps Flat No 302 A Wing 3rd Floor Plot No: 07, Land Mark: Gavdevi Mandir,Village: Vakkdi Panvel Pin Code: 410206 MUMBAI (Maharashtra) (Built Up Are 541 Sq Ft)	22.08.2019	24.02.2023	2027639/-	21,00,000/-
12	MH0170610005398 / VIDYA AMENDRA MORE/ AMENDRA RAGHOO MORE	Nirmitti Garden-Lavender Flat No 004/A-Ground Floor A-Wing Ground,Street Name: Bldg No 7 Umroli Panvel Pin Code: 410206 (Built Up Area 358 Sq Ft)	09.10.2018	27.03.2023	1759062/-	11,90,000/-
13	MH0170610005418 / ASHOKKUMAR RAMADHAR JAISWAR/ LALATIDEVI ASHOKKUMAR JAISWAR	Aastha Apartment Flat No 302 3rd Fl Plot No: 49 MAMDAPUR NERAL Pin Code: 41020 MUMBAI (Maharashtra) (Built Up Area 418 Sq Ft)	26.10.2018	05.08.2021	2322793/-	13,43,000/-
14	MH0170610005606 / RAKESH MADHUKAR KATARE/PRASHANT MADHUKAR KATARE	Shree Mahalaxmi Vihar Flat No 07/B-Wing Ground Floor ,Plot No: 06, Land Mark: Lowjee Station Chinchvali Shekin Khopoli,Taluka: Khalapur Pin Code: 410203 MUMBAI (Maharashtra) (Built Up Area 408 Sq Ft)	02.12.2018	23.01.2023	1116318/-	10,53,000/-
15	MH0170610005794 / VIKAS VITTHAL DESHMUKH	Gut No: 28/0,27a/A+3f,Building Name: Gauri Kamal Flat No: 101, Floor No: 1st Flr, Plot No: 6 & 7, Sector Ward No: Cts No. 1085/1086, Land Mark: Nr.maroj Construction,Village: Chinchavali Shekin, Location: Panvel, Taluka: Panvel, State: Maharashtra, Pin Code: 410206 (Built Up Area 442 Sq Ft)	28.07.2021	23.08.2023	2028711/-	15,64,000/-
16	MH0170610005803 / RAVINDRA RAMCHANDRA NALAWADE	Gut No: 56/59 H.n.3,4/2-5,Building Name: Nirmitti Garden-Orchid Bldg No.03 Flat No: 303/A-Wing, Floor No: 3rd Flr, Plot No: S.n.56/59 H.n.3,4/2-, Land Mark: Nr.umroli Goan,Village: Umroli, Location: Panvel, Taluka: Panvel, State: Maharashtra, Pin Code: 410206 (Built Up Area 504 Sq Ft)	27.07.2021	03.08.2023	3069790/-	18,83,000/-
17	MH0170610005918 / SUNIL GOPAL ABHANG	Chandresh Shehna Chs Ltd Flat No.103/ B Wing 1st Floor Land Mark: Ne.gajanana Patil Bhopar, Dombivali East Pin Code: 421201 (Built Up Area 288 Sq Ft)	23.10.2018	10.12.2021	2731825/-	14,26,000/-
18	MH0170610006099 / PRAKASH NANOCHAR PARAB	Hill Park Chs Ltd Flat No 401 4th Flr Plot No: S.n.33d&33e/ P1-Cts-8, Land Mark: Nr.gaondevi Mandir, Vadavli Ambemath-East Pin Code: 421501 MUMBAI (Maharashtra) (Built Up Area 576 Sq Ft)	05.07.2019	01.06.2022	2974463/-	19,08,000/-
19	MH0170610006075 / PRALHAD FANDURANG SODAYE/ J/OTI 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	2087821/-	17,62,000/-
20	MH0170610006437 / RAJKUMAR RAMASHANKAR GAUTAM	Gut No: 169/2,Building Name: Shraddha Apt Flat No: A-101, Floor No: 1st Flr, Plot No: 2, Land Mark: Nr Dilop College Road, Village: MAMDAPUR, Location: Karjat (Raigarh (Mh)), Taluka: Karjat, State: Maharashtra, Pin Code: 410201 (Built Up Area 384 Sq Ft)	28.07.2021	10.07.2023	1870172/-	1307000/-
21	MH017060006548 / SUNNY KUMAR BANNA	Gut No: 38/1, 38/2,Building Name: Royal Hills Flat No: D-401, Floor No: 4th Flr, Street Name: Tiware, Land Mark: Tiware Village, Village: Tiware Karjat, Location: Karjat (Raigarh(Mh)), Taluka: Karjat, State: Maharashtra, Pin Code: 410201 (Built Up Area 306 Sq Ft)	26.07.2021	18.07.2023	1421494/-	10,66,000/-
22	MH0170610006923 / SUDALAIKANN THANGIAH NADAR/ PARAMESHWARI SUDALAIKAN NADAR	Arihant Anaika-Building No.F-4 Flat No 204 2nd Floor Nr.ghot Goan,Village: Koynavele Panvel Pin Code: 410206 MUMBAI (Maharashtra) (Built Up Area 548 Sq Ft)	14.11.2019	16.02.2023	3152833/-	25,50,000/-
23	MH0170610006885 / RAVINDRA SADASHIV JADHA//DIPTI VASANT MALUSARE	Gut No: 370m,Building Name: Regency Plaza Flat No: 306/D, Floor No: 3rd Flr, Plot No: 01, Street Name: , Street No: , Sector Ward No: , Land Mark: Nirman Nagari, Village: Neral, Location: Karjat (Raigarh(Mh)), Taluka: Karjat, State: Maharashtra, Pin Code: 410201 (Built Up Area 613 Sq Ft)	28.07.2021	07.07.2023	3156350/-	20,36,000/-

24	MH0170610006778 / SHRADHA MAYUR JADHAV/ MAYUR SHRIKRISHNA JADHAV	Gut No: 6/1c, Building Name: Sharoda Moni Apartment Flat No: 202, Floor No: 2nd Floor, Plot No: 1, Land Mark: Nr. mohan Palm Residency, Village: Shirgoan-Badlapur, Location: Badlapur E. d., Taluka: Ambermath, State: Maharashtra, Pin Code: 421503 (Built Up Area 528 Sq Ft)	14.11.2019	21.07.2023	2704836/-	19,65,000/-
25	MH0170610006925 / VAIBHAV PARAJI WALUNJ/ PARAJI GANGARAM VALUNJ/SHAKUNTALA PARAJI VALUNJ	Chandresh Manor A B C D Chs Ltd Flat No. a-405 4th Flr, Nr. kalubai Chowk Dombivali East Pin Code: 421204 (Built Up Area 314 Sq Ft)	07.02.2019	24.01.2023	2624131/-	15,00,000/-
26	MH0170610006939 / JITENDRASINGH S THEKEDAR	Krishna Park- Bulding No.- 3 Flat No 304- D'Wing 3rd Floor Haware Nisarg Pale-Budruk Panvel Pin Code: 410206 MUMBAI (Maharashtra) (Built Up Area 301 Sq Ft)	26.07.2021	24.02.2023	1459288/-	12,75,000/-
27	MH0170610007026 / TAUSIF ABDULAZIZ RAKHANGI/ SANA TAUSIF RAKHANGI	Gut No: Plot No.17, Building Name: S.r. arcade Flat No: 401, Floor No: 4th Flr, Plot No: 17, Street Name: N.a., Sector Ward No: 02, Land Mark: Nr. rana Hospital, Village: Taloja Panchanand, Location: Taloja A.v., Taluka: Panvel, State: Maharashtra, Pin Code: 410208 (Built Up Area 312 Sq Ft)	26.07.2021	04.07.2023	2879429/-	20,78,000/-
28	MH0170610007061 / HASAN SIRAJUDDIN SHAIKH/ RAFAT HASAN SHAIKH	Aamna Complex Flat No 101/A-Wing, Floor No: 1st Flr Behind Masjid Mamdapur Neral Pin Code: 410201 MUMBAI (Maharashtra) (Built Up Area 511 Sq Ft)	12.07.2019	25.06.2021	1899643/-	14,86,000/-
29	MH0170610007369 / NARENDRA S SARGAR/ SANKET SURESH SARGAR/SUREKHA SURESH SARGAR	Himalaya Complex Flat No 01/002-Wing No.3 Village-Pashane , Location: Shelu, Taluka: Karjat Pin Code: 410101 MUMBAI (Maharashtra) (Built Up Area 660 Sq Ft)	23.07.2021	23.03.2022	3178615/-	20,00,000/-
30	MH0170610007525 / TUSHAR TUKARAM GANGARKAR/TEJAS TUKARAM GANGARKAR/ JAYASHREE TUKARAM GANGARKAR	Gut No: 85 Plot No.11, Building Name: Shre Mahalakshmi Park Flat No: 302, Floor No: 3rd Flr, Plot No: Building No.01, Street Name: N.a., Sector Ward No: N.a., Land Mark: Behind Swagat Village, Village: Dhamote, Location: Karjat (Raigarh (Mh)), Taluka: Karjat, State: Maharashtra, Pin Code: 410201 (Built Up Area 443 Sq Ft)	27.07.2021	07.07.2023	2351500/-	15,82,000/-
31	MH0170610007510 / SAGAR SAINATH CHARI/SAINATH CHARI	Gut No: N.A, Building Name: Mahi Park Flat No: 102, Floor No: 1st Flr, Plot No: B/30, Ward No: 16, Land Mark: N.a, Village: Ulwe, Location: Panvel City, Taluka: Panvel, State: Maharashtra, Pin Code: 410206 (Built Up Area 301 Sq Ft)	24.07.2021	04.07.2023	3127105/-	22,59,000/-
32	MH0170610002559 / NAMRATA RAJENDRA DIVEKAR	Fantasy Niketan, House No: 103, Floor No: Ground F, Plot No: 1 To 5, Land Mark: Sai Baba Mandir, Village: Dhamote, Location: Neral, Taluka: Karjat, State: Maharashtra, Pin Code: 410101 (Built Up Area 434 Sq Ft.	18.07.2016	25.10.2018	3700222/-	1388475/-
33	MH0170610005295 / CHANDRAKANT NAMDEO SHINDE	Gut No: Cts No. 4383, Building Name: Samrat Plaza Chs Ltd, House No: 04, Floor No: Ground F, Plot No: 4, Land Mark: Nr Bhidewadi, Village: Kansai-Bhidewadi, Location: Ambernath, Taluka: Ambernath- East, State: Maharashtra, Pin Code: 421501 (Built Up Area 476 Sq. Ft)	05.07.2019	10.11.2022	3806710/-	1915475/-
34	MH0170610005566 / RAJKUMAR CHANDRAKANT KAWALE	Gut No: 1/6, 1/10 & 1/12, Building Name: Orchid Residency-Bldg No.07, House No: 007, Floor No: Ground, Plot No: S.n.1/6, 1/10 & 1/12, Land Mark: Harigram Orchid Residenc, Village: Harigram, Location: Panvel, Taluka: Panvel, State: Maharashtra, Pin Code: 410206 (Built Up Area 478 Sq Ft.)	07.02.2019	23.01.2020	3791742/-	19,77,488/-
35	MH0170610006295 / SUMEDH SHANKAR JADHAV	Gut No: 1/12-3b, Building Name: Shree Herambha Chs Ltd, House No: 204, Floor No: 2nd, Plot No: 21, Land Mark: Gaon Devi Dhaba, Village: Nevali, Location: Panvel, Taluka: Panvel, State: Maharashtra, Pin Code: 410206 (Built Up Area 480 Sq Ft)	16.02.2018	28.06.2022	4588632/-	23,91,030/-
36	MH0170610006984 / SHARDA VIJAY KHADE/ VIJAY PANDURNAG KHADE	Gut No: 27 H.no.-4, Building Name: Shivalaya Chs, House No: 403, Floor No: 4th, Plot No: 05, Land Mark: Behind Kirti Uday, Village: Katrap- Badlapur, Location: Ambernath, Taluka: Ambernath, State: Maharashtra, Pin Code: 421501 (Built Up Area 518 Sq Ft.)	05.07.2019	10.05.2022	3963801/-	2168000/-
37	MH0170610007079 / RAJENDRAKUMAR SHREEDHAR MANCHEKAR/RANJANA R MANCHEKAR	Gut No: 62+61+60/10+7+5a+2/0, Building Name: Trimurti Complex, House No: 11, Floor No: 2nd Flr, Plot No: Cts-1605/ Plot-36, Opp.datta Homes Building, Village: Chinchavali Shekin, Location: Khalapur, Taluka: Khalapur, State: Maharashtra, Pin Code: 410202 (Built Up Area 474 Sq Ft.)	23.10.2018	17.02.2020	3353994/-	1800000/-
38	MH0170610007401 / SANGEETA SAYAJIRAO KAMBLE/SAHIL SAYAJIRAO KAMBLE	Gut No: G.no.6 H.no.0, Building Name: Riddhi Siddhi Chs Ltd, House No: C204, Floor No: 2nd Flr, Plot No: N.a., Street Name: N.a, Street No: N.a, Sector Ward No: N.a, Land Mark: N.a, Village: Usarlil Khurd, Location: Panvel, Taluka: Panvel, State: Maharashtra, Pin Code: 410206 (Built Up Area 436 Sq Ft.)	19.12.2018	13.12.2023	4058074/-	21,00,000/-
39	MH0490610002271 / PRATIBHA SANJAY SINGH	Bldg No-02, House No: B/101, Floor No: 1 St, Plot No: 128/2/128/3/128/4, Mahalaxmi Angan-1, Land Mark: Nr.ritghar Location: Panvel City, Maharashtra, Pin Code: 410206. (Carpet Area 475 Sq Ft)	10.06.2021	27.02.2023	2299290/-	15,35,000/-

DATE OF E-AUCTION & TIME : 19-09-2024 at the Web-Portal (<https://www.bankauctions.com>) from 12:00 PM To 02:00 PM Noon 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 on 17-09-2024 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) GICHF invites OFFERS EITHER in Online mode to purchase the said properties on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".

TERMS & CONDITIONS:

The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS".

- To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/rights/dues/affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- The interested bidders shall submit their EMD through Web Portal: <https://www.bankauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankauctions.com>) through Login ID & Password. 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 EMD Deposit/s shall be adjusted in the case of successful bidders/ otherwise refunded. The said earnest money deposit/s will not carry any interest
- After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan or Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. selfattested copy of Voter ID Card/ Driving License/ Passport etc., without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: <https://www.bankauctions.com>) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact M/s C1 India Pvt Ltd, Plot No-68, Sector-44, Gurgaon Haryana- 122003, E-mail ID : support@bankauctions.com, Support Helpline Numbers : 124-4302020/21/22/23, 7291981124/ 1125/1126, for any queries / Sales Enquiries, Contact Name:- Bhavik Pandya - Mo:-8866682937, maharashtra@c1india.com. For Property queries Please Contact - contact Details: SAMBHAJI PATIL - 9372697893 VISHNU SALGAONKAR - 9762442721 DIPAK PADWAL - 7021990953
- The interested bidder has to submit their Bid Documents (EMD (not below the Reserve Price) and required documents (mentioned in Point No.4)) on or before last date of bid submission and after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating in the e-Auction Process, subject to due verification (of the documents) and/or approval of the Authorised Officer.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorised Officer/Secured Creditor, after required verification
- The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within 24 hours of the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/right in respect of property/ amount.
- The prospective qualified bidders may avail online training on e-Auction from M/s. C1 India Pvt. Ltd. prior to the date of eAuction. Neither the Authorised Officer/ Bank nor M/s. C1 India Pvt. Ltd. shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.
- The purchaser shall bear the applicable stamp duties/ additional stamp duty/transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/ cancel the e-Auction without assigning any reason therefor.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of M/s. C1 India Pvt. Ltd., <https://www.bankauctions.com> before submitting their bids and taking part in the e-Auction
- The publication is subject to the force major clause.

SPECIAL INSTRUCTIONS

- Bidding in the last moment should be avoided in the bidders own interest as neither the GIC HFL nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.). in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

The borrower/ guarantors are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

For GIC Housing Finance Ltd.

Sd/-

Authorised Officer

Date : 31.08.2024

Place : PANVEL / NERE PANVEL