



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
MEERUT BRANCH OFFICE : Second Floor, Darshan Plaza, Garh Road, Meerut – 250004 Office Tel : 8126696959
Contact Details: 9899584838/8126696959 Branch mail Id: meerut@gichfindia.com

E-AUCTION SALE NOTICE

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.	File No./CID	Name of Borrower/ Co-Borrower	Property Address & Area of Property details	Demand notice issued date	Date of Physical Possession	Total Outstanding as on 08.08.24 (Incl.POS, Interest and Other charges) (In Rupees)	Reserve Price (In Rupees)
1.	UP0610600001738/050100157	PRANAV SAINI/ SEEMA SAINI	FLAT NO F-1 FIRST FLOOR AKSHAY ENCLAVE PLOT NO. 03, RAEESPUR GHAZIABAD UTTAR PRADESH-201002. AREA40 SQ MTR	15.06.2022	26.12.2023	16,02,951/-	12,61,164/-
2.	UP0610600001043/050081257	ARABINDA DASH/AMITA PANDA	FLAT NO SF-06 ,SECOND FLOOR, BALAJI ENCLAVE PLOT NO. 272, 273, 274 RAEESPUR GHAZIABAD, UTTAR PRADESH-201002. AREA50 SQ MTR	01.11.2022	26.12.2023	18,34,289/-	14,25,676/-
3.	UP0610600000419/050052702	SUNIL KUMAR	FLAT NO UG-01, UPPER GROUND FLOOR, PLOT NO. 130 131, GIRDHAR ENCLAVE, LONI GHAZIABAD, UTTAR PRADESH-201102. AREA38.46 SQ MTR	18.10.2021	16.11.2023	20,63,660/-	14,56,878/-
4.	UP0610600000381/050075720	SARITA GARG/ AJAY GARG	FLAT NO A-2 FIRST FLOOR, MOHALLAJATTIWARA MEERUT, UTTAR PRADESH- 250002. AREA58.53 SQ MTR	15.06.2022	14.12.2023	17,87,715/-	11,72,856/-
5.	UP0610600000364/050050628	SANJAY KUMAR MISHRA	FLAT NO UG-01 , UPPER GROUND FLOOR, PLOT NO. C-47, KHASRA NO 151B, SAI UPAVAN, VILLAGE YUSUFPUR CHAKSHABERI DADRI, GAUTAM BUDH NAGAR UTTAR PRADESH-201309 AREA40 SQ MTR	18.10.2021	01.03.2024	13,37,658/-	8,34,881/-
6.	UP0610600000322/050038020	KISHAN KUMAR	FLAT NO T-1 THIRD FLOOR PLOT NO. C-47, KHASRA NO. 151B, SAI UPAVAN, VILLAGE YUSUFPUR CHAKSHABERI DADRI, GAUTAM BUDH NAGAR UTTAR PRADESH-201309. AREA40 SQ MTR	25.06.2021	01.03.2024	16,63,316/-	9,94,730/-
7.	UP0610600000165/050039113	SUDHIR KUMAR	FLAT NO UG-09, UPPER GROUND FLOOR, PLOT NO. C-43, 44, 45 KHASRA NO. 154A & 155 A, SAI UPAVAN, VILLAGE YUSUFPUR CHAKSHABERI, DADRI GAUTAM BUDH NAGAR, UTTAR PRADESH-201309 AREA40 SQ MTR	25.06.2021	01.03.2024	16,57,605/-	9,75,791/-
8.	UP0610600000428/050053871	NATWAR KUMAR	FLAT NO. UG-04, UPPER GROUND FLOOR, PLOT NO B-1/48, DLF DILSHAD EXTN-2, BRAHAMPUR BHOPURA GHAZIABAD, UTTAR PRADESH- 201005. AREA37.16 SQ MTR	18.10.2021	01.03.2024	23,24,745/-	17,09,000/-
9.	UP0610600001261/050088443	GAURAV SHARMA	KHASRA NO. 1557 & 1578, PLOT NO. 102 103 & 104, FLAT NO. UGF-03, KAILASHPURAM II, VILLAGE-RAISPUR, GHAZIABAD-201002(U.P.). AREA60 SQ MTR	17.11.2021	22.11.2022	20,46,914/-	14,20,000/-
10.	UP0610600001375/050090477	KAMINI K/ BRAHM PRAKASH	KHASRA NO 1471, PLOT NO. K-50 & K-51, FLAT NO. UGF-2 BALAJI ENCLAVE, VILLAGE-RAISPUR, GHAZIABAD-201001(U.P.). AREA50 SQ MTR	19.07.2021	22.11.2022	24,88,391/-	1596390/-
11.	UP0610600001085/050082307	NEHA AHUJA/ SAROJ AHUJA	KHASRA NO. 1477 UPPER GROUND FLOOR MIG FLAT NO. UGF-07 PLOT NO. E-55 & E-55A BALAJI ENCLAVE VILLAGE RAISPUR DASNA GHAZIABAD-201002. AREA45 SQ MTR	30.12.2020	22.11.2022	19,60,504/-	11,75,000/-
12.	UP0610600000261/050044632	SOMA MAJUMDAR/ TAPASH MAZUMDAR	KHASRA NO. 1575, PLOT NO. 16, FLAT NO. SE-3, KAILASH PURAM-2, VILLAGE-RAISPUR, GHAZIABAD-201002(U.P.). AREA33 SQ MTR	19.07.2021	22.11.2022	13,51,785/-	8,06,573/-
13.	UP0610600001257/050087881	SURJEET BERA/ POOJA BERA	KHASRA NO. 1473, PLOT NO. P-25, FLAT NO. F-2, FIRST FLOOR, BALAJI ENCLAVE, VILLAGE-RAYEESPUR, GHAZIABAD-201002(U.P.). AREA45 SQ MTR	13.04.2021	22.11.2022	23,40,548/-	13,86,800/-
14.	UP0610600001102/050082419	VEER BAHUR/ DEVENDRA KUMAR	KHASRA NO. 90 & 96, PLOT NO. 15 & 16, FLAT NO. 403, THIRD FLOOR, UNI ONE RESIDENCY VILLAGE-AKBARPUR BAHERAMPUR, GHAZIABAD-201002(U.P.). AREA50.16 SQ MTR	17.11.2021	22.11.2022	23,51,569/-	16,62,000/-

DATE OF E-AUCTION & TIME : 18.09.2024 at the Web-Portal (<https://www.bankeauctions.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) 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 :-

- 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.bankeauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankeauctions.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 bidder/s, 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 Licence 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.bankeauctions.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, Gurugram Haryana- 122003. E-mail ID : support@bankeauctions.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 - Amit – 8126696959, 9899584838, 8126696959.
- 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 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 7. 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 officer 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 officer(s) or adjourn/postpone/ cancel the e-Auction without assigning any reason thereof.
- 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.bankeauctions.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 30 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.

Date: 17/08/2024

For GIC Housing Finance Ltd.

Place: Meerut

Sd/- Authorised Officer

