

WHEREAS the undersigned being the Authorized Officer of L.I.C. Housing Finance Ltd (LIC HFL), 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 Borrowers/Mortgagors, having failed to repay the said due amount, the undersigned have taken **SYMBOLIC/ PHYSICAL POSSESSION** of the following properties in the 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 | Name of the Borrowers & Loan Ac. No.                                                                                                                              | Property Description                                                                                                                                                                                                                                                                                                                                     | Date Of Demand Notice | Fix Reserved Price                                                             | EMD (Rs)                                                                | Possession Date | Inspection Date & Time             | EMD COLLECTION ACCOUNT DETAILS                                                                                                                           |
|-------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|--------------------------------------------------------------------------------|-------------------------------------------------------------------------|-----------------|------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1     | <b>LOAN A/C NO. 610400003083</b><br><b>Mr. Bobby Surendranath</b>                                                                                                 | Flat No.61, 6th Floor, Building K1, Dhawalgiri CHS, Yashodhan Megh Malhar Complex, Gen A.K. Vaidya Marg, Near Filmcity Road, Chincholi, Goregaon- East, Mumbai-400063<br>( Carpet Area :1162 sq.ft. )                                                                                                                                                    | 25.07.2018            | Rs.2,78,50,000.00<br>(Rupees Two Crore Seventy Eight Lakh Fifty Thousand Only) | Rs.27,85,000.00<br>(Rupees Twenty Seven Lakh Eighty Five Thousand Only) | Physical        | 09.02.2026<br>11.00 AM to 01.00 PM | Beneficiary Name : LIC HOUSING FINANCE LTD<br>Beneficiary Bank Name:Axis Bank<br>Beneficiary Bank Account No.:LHMU610400003083<br>IFSC Code: UTIB0CCH274 |
| 2     | <b>LOAN A/C NO.610900005337</b><br><b>Mr. Hemant Vishnu More</b><br><b>Mr. Vishnu Baburav More</b><br><b>Ms. Swati Vishnu Risbud &amp; Ms. Shanta Vishnu More</b> | Flat no 303, Kalyani B wing, Jai Mata Di Complex, Kasheli, Kalhar, Bhiwandi, Thane - 421302. (Built up Area 860 sq.ft)                                                                                                                                                                                                                                   | 21.03.2017            | Rs.33,00,000.00<br>(Rupees Thirty Three Lakh Only)                             | Rs.3,30,000.00<br>(Rupees Three Lakh Thirty Thousand Only)              | Physical        | 10.02.2026<br>02.00 PM to 04.00 PM | Beneficiary Name : LIC HOUSING FINANCE LTD<br>Beneficiary Bank Name:Axis Bank<br>Beneficiary Bank Account No.:LHMU610900005337<br>IFSC Code:UTIB0CCH274  |
| 3     | <b>LOAN A/C NO. 611900002280</b><br><b>Ms. Christina Rajesh Ahiwale</b><br><b>Mr. Rajesh Madhukar Ahiwale</b>                                                     | Flat No-101, 1st Floor Building D1, "ARIHANT ANSHULA",S. No.1/1A,67/1A,1B,2,3,4,68/1,2,3B,4,5 & 6. Village Ghot, Tal - Panvel, Dist- Raigad - 410208. (Carpet Area 591 sq.ft)                                                                                                                                                                            | 22.04.2021            | Rs.43,70,000.00<br>(Rupees Forty Three Lakh Seventy Thousand Only )            | Rs.4,37,000.00<br>(Rupees Four Lakh Thirty Seven Thousand only)         | Physical        | 12.02.2026<br>11.00 AM to 01.00 PM | Beneficiary Name : LIC HOUSING FINANCE LTD<br>Beneficiary Bank Name:Axis Bank<br>Beneficiary Bank Account No.:LHMU611900002280<br>IFSC Code: UTIB0CCH274 |
| 4     | <b>LOAN A/C NO. 611100002575</b><br><b>Mr. Amit Madanlal Lakhapal</b>                                                                                             | Flat No 1303-1304 ,13th Floor , B Wing, SANPADA KSHITIJ CHSL , Plot No -3, Sector 19, Palm Beach Road , Sanpada ,Thane ,Navi Mumbai , Maharashtra - 400705<br>Flat no 1303 - Carpet Area 754 sq.ft ( 2BHK)<br>Flat no 1304 - Carpet Area 907 sq.ft ( 2BHK ) *This property is under the attached Maharashtra Protection of Interest of Depositors (MPID) | 09.11.2023            | Rs 5,24,00,000.00<br>(Rupees Five Crore Twenty four Lakh Only)                 | Rs. 52,40,000.00<br>(Rupees Fifty Two Lakh Forty Thousand Only)         | Symbolic        | 11.02.2026<br>11.00 AM to 01.00 PM | Beneficiary Name : LIC HOUSING FINANCE LTD<br>Beneficiary Bank Name:Axis Bank<br>Beneficiary Bank Account No.:LHMU611100002575<br>IFSC Code:UTIB0CCH274  |
| 5     | <b>LOAN A/C NO. 612100001193</b><br><b>Mr. KISHOR J. BHINGARE</b>                                                                                                 | Flat no. 115, Survey no 20, Durgamata chs, Matoshree sankul , Village-Ris , Taluka - Panvel , Dis -Raigad-410207<br>(Carpet Area769 sq.ft. +Terrace Area 769 sq.ft)                                                                                                                                                                                      | 09.01.2018            | Rs.33,00,000.00<br>(Rupees Thirty Three Lakh Only)                             | Rs.3,30,000.00<br>(Rupees Three Lakh Thirty Thousand Only)              | Physical        | 11.02.2026<br>02.30 PM to 04.30 PM | Beneficiary Name : LIC HOUSING FINANCE LTD<br>Beneficiary Bank Name:Axis Bank<br>Beneficiary Bank Account No.:LHMU612100001193<br>IFSC Code:UTIB0CCH274  |



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|-------------------------------------------------------|------------------------------------------------|
| <b>Website For E- Auction</b>                         | <b>www.auctionbazaar.com</b>                   |
| <b>Last Date of Submission of Tender / Sealed bid</b> | <b>Feb 20th 2026 before 5.00 PM.</b>           |
| <b>E- Auction date</b>                                | <b>Feb 21st 2026 from 12.00 PM to 03.00 PM</b> |
| <b>Contact details of officials:</b>                  | <b>9702040992/ 9920965783</b>                  |

**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) LICHFL invites OFFERS through online mode only to purchase the said property as per the following Terms and Conditions as mentioned below:**

1. E-Auction Sale is being held on 'As is where is Basis is' and 'As is what is Basis', 'whatever there is Basis' And 'Without Any Recourse Basis', and will be conducted "Online". The E-Auction will be conducted through LIC HFL approved E-auction service provider – M/s. ARCA EMART PRIVATE LIMITED , +91 7997043999, & +91 83709 69696, email: contact@auctionbazaar.com, support@auctionbazaar.com, Auction portal - www.auctionbazaar.com
2. To the best of the knowledge and information of the Authorized Officer, no other encumbrance exists on the mortgaged property, except as disclosed in the publications. However, the interested Bidders to conduct their own independent due diligence verifications regarding the Location and Identity of the property, Inspection of Public records in the Sub Registrars' Offices/Civil Courts, to find any encumbrances, statutory liabilities, arrears of property tax, Income Tax, Excise Duty, Labor Dues, electricity, and maintenance dues, etc., of the 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 over and above the Reserve Price. LICHFL will not be held responsible for any charge, lien, liabilities, etc., of whatsoever nature pending upon the properties as mentioned above.
3. The intending bidders should register their names at the portal www.auctionbazaar.com and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider Agency: M/s. ARCA EMART PRIVATE LIMITED.
4. 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.
5. 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 LICHFL, will have to express his/her interest to participate through the E-auction bidding platform, by submitting documents. 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.
6. The aforesaid properties shall not be sold below the Reserve Price mentioned above.
7. If the successful bidder defaults in effecting payments or fails to adhere to the terms and condition of E-Auction in any manner the amount already deposited will be forfeited and he/she shall not have any claim as such for forfeited amount.
8. The offer/s along with the aforesaid Earnest Money Deposit (EMD) can be submitted "online" through the portal eg., "www.auctionbazaar.com" along with the EMD and scanned copy of KYC documents including PAN Card & (Aadhar Card) address proof, to the service provider, mentioned above on or before the Bid Submission due date & time as per Other details of Auction above. Authorised Officer is not bound to accept highest offer made by the bidder if not acceptable to the secured creditor.
9. Every Bidder shall deposit EMD before participating in E-Auction. 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.
10. Minimum Bid Increment amount Rs. 10,000/- (Rupees Ten Thousand) However, Authorised Officer will state bidding increment amount percentage for each property if, decided otherwise.
11. The successful bidder/s shall deposit 25% of the amount of sale price, adjusting the EMD paid already, within 24 hours of bid acceptance by the Authorized officer/next working day before close of cash hours, 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 unless decided otherwise by Authorised Officer in writing, the maximum period allowed is 90 days, beyond which time-period cannot be extended. 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.
12. 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.
13. The Sale Certificate will be issued only in the name of the successful bidder and only after receipt of the entire sale price.
14. 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 E-Auction Sale.
15. Inspection of the photocopies of documents and Property Inspection of the above said properties can be done on the dates stated in the advertisement. Interested bidders shall contact the designated official as per the other details of E-Auction mentioned above. All conveyance and other expenses related to Inspection of the property/document copies shall be borne by the interested bidders.

**For Inspection Contact: SR NO 1- 8329152604 , SR NO 2 -9619028140 , SR NO 3- 9029531082, SR NO 4 -9833400159 And SR 5-9967036500.**

16. The LIC Housing Finance Limited reserves the right to CANCEL / ACCEPT / REJECT / ALTER / MODIFY / POSTPONE the AUCTION without giving any reason whatsoever or prior Notice.

17. The sale is subject to confirmation by the Secured Creditor, viz., LIC Housing Finance Ltd.

**Date : 03.02.2026**

**Place : Mumbai**

**Sd/-  
Authorised Officer  
LIC HOUSING FINANCE LIMITED**