

SVATANTRA MICRO HOUSING FINANCE CORPORATION LTD.

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svatanttra
 Micro Housing Finance Corporation Ltd.

AUCTION-CUM-TENDER SALE NOTICE TO GENERAL PUBLIC

Whereas under section 13(2) of the 'Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, the Authorized Officer has issued demand notices as mentioned below in table for the recovery as mentioned from the borrowers/guarantors/ mortgagors (herein referred to as borrowers). Further, in exercise of powers contained in the 'Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, the Authorized Officer has taken the possessions of the under mentioned secured assets which are held as securities in respect of Loan/credit facilities granted to them. Whereas sale of the secured asset/s is to be made through Public Auction cum Tender, for recovery of the secured debt due to **Svatanttra Micro Housing Finance Corporation Ltd., (SMHFC)**. The General Public is invited to bid either personally or by a duly authorised agent.

Details of borrowers/amount outstanding/Properties/Reserve Price/EMD Amount, Date & Time of Deposit of EMD/Date & Time of Inspection/Date & Time of Auction:

Name & Address of Borrower/Guarantors/ Mortgagors	Date of Demand Notice Amount outstanding Possession Date	Description of properties along with name of mortgagors (Owner of the property)	Reserve Price & Earnest Money Deposit (EMD)
Mr. Bhikhabhai Kherajbhai Bhat Mrs. Kamuben Bhikhabhai Bhat	09/10/2025 Rs.2,85,629/- (Rupees Two Lakh Eighty Five Thousand Six Hundred Twenty Nine only). Possession Date: 27-01-2026	Flat/Unit No. C - 505, Floor No. 5, Flat Type - 1 BHK of Building called C in the Project BMC-EWS 4 - T.P. 2/B - Fulsar - F.P. 36 situated at T. P. Scheme No. 2/B - Fulsar, F. P. No. 36, Beside Kalyan Nagar, Behind Government Quarters, Opp. Sarkari Vasahat, Chitra, Bhavnagar-384140	Rs.3.50 Lacs Rs.35,000/-
Mrs. Jashuben Bharatbhai Bharvad Mr. Bharatbhai Chothabhai Bharvad	09/10/2025 Rs.14,22,535/- (Rupees Fourteen Lakh Twenty Two Thousand Five Hundred Thirty Five only) Possession Date: 27-01-2026	Flat/Unit No. 3, Floor No. 1, Flat Type - 1 BHK of Building called Devganga Apartment in the Project Devganga Apartment situated at Revenue Survey No. 155/1/Paiki, T.P.S.NO. 64, F.P.NO. 8+9, Sub Plot No. 11+14+15, At Ghodasar, Near Samir Hotel, Ghodasar Road, Taluka- Maninagar, District- Ahmedabad, Gujarat - 380050	Rs.15.00 Lacs Rs.1,50,000/-
Mr. Manmohan-singh Ghotra Mrs. Narinder kaur Ghotra	09/10/2025 Rs.21,73,402/- (Rupees Twenty One Lakh Seventy Three Thousand Four Hundred Two only) Possession Date: 27-01-2026	Flat/Unit No. 104, Floor No. 1, Flat Type - 2 BHK of Building called B in the Project Pushp Heights 2 situated at Revenue Survey No. 175/1, 176/1/1, T.P.S.NO. 115, F.P.NO. 43/1+44/1/1, At Ramol, Near Ramol Toll Plaza, Taluka- Ahmedabad City East, District Ahmedabad, Gujarat - 382449	Rs.18.00 Lacs Rs.1,18,000/-
Mr. Akash Babubhai Patni Mr. Babubhai Mohanbhai Patni	07/11/2025 Rs.1,13,144/- (Rs. One Lakh Thirteen Thousand One Hundred Forty Four only) & Rs. 55,070/- (Rs. Fifty Five Thousand Seventy Only) Possession Date: 28-01-2026	Flat/Unit No. G / 608, Floor No. 6, Flat Type - 1 BHK of Building called G in the Project Auda-EWS - Paranti situated at TP 110 Nikol-Kathwada, FP 86, Sardar Patel Ring Road, Near Kathwada Circle, Kathwada, Ahmedabad, Gujarat - 382430	Rs.7.00 Lacs Rs.70,000/-
Mr. Vinubhai Rabari Mr. Vipul Rabari	09/10/2025 Rs.18,28,851/- (Rupees Eighteen Lakh Twenty Eight Thousand Eight Hundred Fifty One only) Possession Date: 27-01-2026	Flat/Unit No. 03/401, Floor No. 4, Flat Type - 1 BHK of Building called 3 in the Project Anandnagar (bajigar Chsl Vibhag-5 B) situated at Survey No. 1302, TPS No. 27, FP No. 381, at Vejalpur, behind Shell Petrol Pump, Anandnagar Road, Prahladnagar, Taluka - Vejalpur, District and Sub District - Ahmedabad - 380015	Rs.18.00 Lacs Rs.1,80,000/-

Mrs. Geeta Tejas Pal Mr. Tejas Rameshbhai Pal	<u>07/11/2025</u> Rs.10,55,443/- (Rupees Ten Lakh Fifty Five Thousand Four Hundred Forty Three only) Possession Date: 27-01-2026	Flat/Unit No. 203, Floor No. 2, Flat Type - 1 BHK of Building called B 8 (Type A) in the Project Aavaas - Phase I situated at Survey Nos.454 /1 & 454/2 /1/ P, Nr. Kesar City, B/h Zydus Research Center, Sarkhej Bawla Highway, Moraiya-Changodar - 382213	Rs.8.20 Lacs Rs.82,000/-
Mrs. Anita Gaud Mr. Rohit Radheshyam Goud Mr. Radheshyam Gopalbhai Gaud	<u>09/10/2025</u> Rs.10,19,347/- (Rupees Ten Lakh Nineteen Thousand Three Hundred Forty Seven only) Possession Date: 27-01-2026	Flat/Unit No. Plot No. 84, Floor No. 0, Flat Type - 1 BHK (HOUSE) of Building called Plot No. 84 in the Project Green Park Vibhag-1 situated at Revenue Survey No. 498/1, Old Block No. 21/1 To 21/28, New Block No. 23, 700 To 726 After Promulgation New Block No. 23, At Haldharu, Near Garden City, Haldharu Parab Road, Taluka- Kamrej, District-Surat, Gujarat - 394310	Rs.6.00 Lacs Rs.60,000/-
Mr. Ramchandra Swami Mrs. Kavita Devi	<u>07/11/2025</u> Rs.18,44,137/- (Rupees Eighteen Lakh Forty Four Thousand One Hundred Thirty Seven only) Possession Date: 28-01-2026	Flat/Unit No. 404, Floor No. 4, Flat Type - 2 BHK of Building called Block B in the Project Vastu Villa situated at New Survey No. 2174, 2178, Old Survey No. 74/1, Plot No.14, 15, At Tukwada, Near Jain Derasar Temple, Tukwada Road, Taluka-Pardi, District-Valsad, Gujarat - 396191	Rs.16.00 Lacs Rs.1,60,000/-
Mrs. Chauhan Anita Kanubhai Mr. Chauhan Kanubhai Ranabhai	<u>07/11/2025</u> Rs.12,96,197/- (Rupees Twelve Lakh Ninty Six Thousand One Hundred Ninty Seven only) Possession Date: 28-01-2026	Flat/Unit No. House No A 249, Floor No. 0, Flat Type - 2 BHK (HOUSE) of Building called House No.A - 249 in the Project Hari Darshan Residency situated at Block No. 18, 19, 20 Paiki 1, 21 and 37, After Amalgamation Block No.18, At Shekhpur Opp. Shiv Darshan Residency, Sayan Shekhpur Road, Taluka - Kamrej, District - Surat, Gujarat - 394150	Rs.8.60 Lacs Rs.86,000/-
Mr. Bahadursinh Vaghela Mrs. Bharatiben Makvana	<u>12/08/2025</u> Rs.11,13,438/- (Rupees Eleven Lakh Thirteen Thousand Four Hundred Thirty Eight only) Possession Date: 08-12-2025	Flat/Unit No. B-16, Floor No. 1, Flat Type - 1 BHK of Building called B in the Project Swapna Sakar Residency situated at Survey No. 635, Block No. 651, Village: Lambha, Taluka : Dascroi, District: Ahmedabad - 382405, Gujarat - 382405	Rs.10.00 Lacs Rs.1,00,000/-
Mrs. Purnimaben Hadiyal Mr. Dhavalkumar Hadiyal Mrs. Harshaben Hadiyal	<u>12/08/2025</u> Rs.13,40,281/- (Rupees Thirteen Lakh Forty Thousand Two Hundred Eighty One only) Possession Date: 11-12-2025	Flat/Unit No. T 3, Floor No. 3, Flat Type - 1 BHK of Building called 12 (Type C-1) in the Project Indiabulls Centrum situated at City Survey No. 920, T.P.S.NO. 16, F.P.NO. 114, Ward no.T.P.16 No.2 At Shaher Kotada, Behind Sumel 10, Anil Starch Mill Road, Taluka- Maninagar, District- Ahmedabad, Gujarat - 380018	Rs.13.00 Lacs Rs.1,30,000/-
Mr. Parihar Vijay Rajveersinh Mrs. Parihar Sangitadevi Rajveersinh Mr. Rajbirsingh S Parihar	<u>10/09/2025</u> Rs.10,30,845/- (Rupees Ten Lakh Thirty Thousand Eight Hundred Forty Five only) Possession Date: 09-12-2025	Milkat No.258, Moti Khadki, At.- Navapura, Near Mahadev Temple, Taluka - Sanand, District-Ahmedabad, Navapura, Ahmedabad, Gujarat, 382213	Rs.8.00 Lacs Rs.80,000/-
Mr. Solanki Kanubhai Jivaji Mr. Solanki Pradip Mrs. Solanki Hansaben Kanubhai	<u>12/08/2025</u> Rs.16,25,259/- (Rupees Sixteen Lakh Twenty Five Thousand Two Hundred Fifty-Nine only) Possession Date: 08-12-2025	Flat/Unit No. 410, Floor No. 4, Flat Type - 1 BHK of Building called C in the Project Aashirwad City situated at Revenue Survey No. 243, T.P.S No. 112, F. P. No. 46/2, At Odhav, Near Gajanan Opera, Taluka - Vatva, District- Ahmedabad, Gujarat - 382415	Rs.15.00 Lacs Rs.1,50,000/-
Mrs. Jyoti Bhardwaj Mr. Yogesh Bhardwaj Mr. Satender Sharma	<u>13/05/2025</u> Rs.6,94,974/- (Rs. Six Lakh Ninty Four Thousand Nine Hundred Seventy-Four only) & Rs.1,16,299/- (Rs. One Lakh Sixteen Thousand Two Hundred Ninety Nine only) Possession Date:- 10-09-2025	Flat/Unit No. 402, Floor No. 4, Flat Type - 2 BHK of Building called J in the Project Paradise Park situated at Paradise Park, S.P. Ring Road, Near Hathijan Cross Road, Vinzol, Ahmedabad 382445	Rs.12.50 Lacs Rs.1,25,000/-

Name & Address of Borrower/Guarantors/ Mortgagors	Date of Demand Notice Amount outstanding Possession Date	Description of properties along with name of mortgagors (Owner of the property)	Reserve Price & Earnest Money Deposit (EMD)
Mrs. Kavitaaben Chaudhari Mr. Rahul Chaudhari	<u>11/06/2025</u> Rs.2,95,082/- (Rupees Two Lakh Ninty Five Thousand Eighty Two only) Possession Date: - 10-09-2025	Flat/Unit No. F -208, Floor No. 2, Flat Type - 1 RK of Building called F in the Project Aatrey Elegance situated at Sub Plot No. (27+28+29) 1 & 2, Revenue Survey No. 231+232+233, TPS No: 70, FP No. 27+28+29, Near Shreenath Estate, Next to Sai Estate - 2, Ranasan Railway Crossing, Near Naroda GIDC, S P Ring Road, Muthiya-Naroda, Ahmedabad, Gujarat. - 382330	Rs.7.00 Lacs Rs.70,000/-
Mr. Bhargavkumar Vijaybhai Patel Mrs. Neha Bhargav Patel	<u>13/05/2025</u> Rs.23,66,778/- (Rupees Twenty Three Lakh Sixty Six Thousand Seven Hundred Seventy Eight only) Possession Date: - 10-09-2025	Flat/Unit No. 904, Floor No. 9, Flat Type - 2 BHK of Building called Tower: 4 in the Project Natraj Enclave situated at Consolidated Revenue Survey No. 746, Consolidated City Survey No. 5075 Paiki, At Vadodara Kasba, Near Jalaram Temple, Jalaram Temple Road, Karelbaug, Taluka - Vadodara City, District - Vadodara, Gujarat. - 390018	Rs.14.00 Lacs Rs.1,40,000/-
Mr. Shrivastav Kamal Mrs. Rishita Shrivastav	<u>09/07/2025</u> Rs.14,02,194/- (Rupees Fourteen Lakh Two Thousand One Hundred Ninety-Four Only) Possession Date: - 23-09-2025	Flat/Unit No. 310, Floor No. 3, Flat Type - 1 BHK of Building called A1 in the Project Umang Aslali situated at Block No. 1610 / A, Draft TPS No. 420, Near Saubhagya Hotel, Ring Road, Near Aslali Circle, Aslali, Ahmedabad 382427	Rs.10.00 Lacs Rs.1,00,000/-
Mr. Vinodkumar Tiwari Mrs. Anita Vinod kumar Tivari	<u>11/04/2025</u> Rs.5,63,350/- (Rs. Five Lakh Sixty Three Thousand Three Hundred Fifty only) Possession Date: - 18-07-2025	Flat/Unit No. 02, Floor No. 2, Flat Type - 3 RK of Building called D - Suyog in the Project Kesar City situated at Near Kesar Sopan, Behind Zydus Research Centre, Sarakhej Bawla Highway, Moraiya-Hangodar - 382213, District Ahmedabad	Rs.7.35 Lacs Rs.73,500/-
Mr. Nageshbhai Uda Mrs. Sumitra Uda	<u>10/09/2025</u> Rs.2,63,881/- (Rupees Two Lakh Sixty Three Thousand Eight Hundred Eighty One only) Possession Date: 28-03-2026	Flat/Unit No. EWS-1/J/703, Floor No. 7, Flat Type - 1 BHK of Building called J in the Project GHB-Phase V-EWS-1-Hathijan situated at EWS-1, T.P. S. No. 94 F.P. No. 3/1/1, Behind GHB Hathijan Project, Hathijan, Ahmedabad - 382445	Rs.3.00 Lacs Rs.30,000/-
Mr. Avinash Ghodse Mrs. Mahire Babu	<u>11/04/2025</u> Rs.10,15,236/- (Rupees Ten Lakh Fifteen Thousand Two Hundred Thirty Six only) Possession Date:- 01-07-2025	Flat/Unit No. 410, Floor No. 4, Flat Type - 1 BHK of Building called Building - I in the Project Hanumant Residency situated at Old Revenue Survey No.143/paikee2, Plot No. 1 To 11, New Survey No. 905 To 907, 910 To 917 At Chandor, Near Namdha Check Post, Geeta Nagar Road, Taluka-vapi, District-valsad Gujarat - 396191	Rs.7.50 Lacs Rs.75,000/-

Mr. Digant More Mr. Bhavesh More	11/03/2025 Rs.16,71,624/- (Rupees Sixteen Lacs Seventy-One Thousand Six Hundred Twenty Four Only) Possession Date: - 28-05-2025	Flat/Unit No. B-607, Floor No. 3rd, Flat Type - 1 BHK of Building called B in the Project Shree Prayosha Residency situated at Revenue Survey No.638/7/2, T.P.S No.72, F.P NO.48/3, At Vinzol, Near Prime Elegance, Taluka - Vatva, District-Ahmedabad, Gujarat - 382445	Rs.17.00 Lacs Rs.1,70,000/-
Mr. Takhtsang Padheriya Mrs. Padheriya Takhtsang	11/03/2025 Rs.13,59,211/- (Rupees Thirteen Lacs Fifty-Nine Thousand Two Hundred Eleven Only) Possession Date: - 28-05-2025	Milkat No.528/1, Rajput Vas, Near Dhedhal Primary School, Village- Dhedhal, Taluka - Bavla, Dhedhal, Ahmedabad, Gujarat, 382220	Rs.14.00 Lacs Rs.1,40,000/-
Mr. Prakash Parmar Mrs. Manisha Parmar	08/10/2024 Rs.13,59,408/- (Rupees Thirteen Lakh Fifty-Nine Thousand Four Hundred Eight Only) Possession Date: - 23-01-2025	Flat No. B/16, Tower : B, Shiv Dhara Flat Revenue Survey No. 822/1, City Survey No. 162/1/B, At Vadodara Kasba, Opp. Warasiya Police Station, Old RTO Road, Warasiya, Taluka - Vadodara City, District - Vadodara, Gujarat. - 390006	Rs.7.00 Lacs Rs.70,000/-
Mr. Ranjeet Bhai Bharvad Mrs. Labhuben Bharvad Mr. Bhikhabhai Bharvad	08/10/2024 Rs.11,40,535/- (Rupees Eleven Lakh Forty Thousand Five Hundred Thirty-Five Only) Possession Date: - 23-01-2025	Milkat No. 845, Bharvad Vas, Near Bapasitaram Temple, Baroda-Varsang Road, Baroda, Kheda-387530, Matar Baroda, Kheda, Gujarat, 387530	Rs.11.00 Lacs Rs.1,10,000/-
Mr. Vijaybhai Solanki Mrs. Taraben Solanki	09/12/2024 Rs.1,85,386/- (Rupees One Lakh Eighty Five Thousand Three Hundred Eighty Six only) Possession Date: - 17-04-2025	Flat/Unit No. EWS/P/408, Floor No. 1st, Flat Type - 1 BHK of Building called Hathijan EWS / P in the Project GHB - Hathijan situated at TPS 94, FP NO 3/1/182, Hathijan- 382445 Ahmedabad	Rs.5.00 Lacs Rs.50,000/-
Mr. Vishalkumar Ramnath Mrs. Labhuben Ramnath Vishvakarma Mr. Ramnath Shekhran Vishvakarma	10/09/2025 Rs.11,50,339/- (Rupees Eleven Lakh Fifty Thousand Three Hundred Thirty Nine only) Possession Date: 08-12-2025	Flat/Unit No. 602, Floor No. 6, Flat Type - 2 BHK of Building called A in the Project Paanjiat Vishwas situated at R.S. No. 166, TP No. - 128 (Vatva-Aslali), FP No -88, Vatva Gandi Road, Near SP Ring Road, New Vatva, Ahmedabad, Gujarat. - 382440	Rs.18.00 Lacs Rs.1,80,000/-
Mr.Shailendra Devdutt Pathak Mrs. Chanchaldevi Shailendrakumar Pathak	07/11/2025 Rs.2,18,364/- (Rs. Two Lakh Eighteen Thousand Three Hundred Sixty Four only) Possession Date: 28-01-2026	Flat/Unit No. 105, Floor No. 1, Flat Type - 1 RK of Building called G in the Project Fortune Dp Nano 2- Phase I situated at Survey Nos. 305/2, 306/1&2, Opp. Krishi Farm, Vapi - Kachigam Road, Kachigam, Nani Daman, Daman & Diu - 396215	Rs.6.00 Lacs Rs.60,000/-

◆ Date and Time of Inspection : 20-04-2026 - 11.00 AM to 1.00 PM ◆ Last date & time of deposit of EMD : 24-04-2026 up to 5.00 PM ◆ Date and Time of Auction : 27-04-2026 - 11.00 AM to 12.00 PM

TERMS AND CONDITIONS OF E-AUCTION SALE: The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

- The properties are being sold on 'AS IS WHERE BASIS IS.
- The particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
- The secured assets will not be sold below the reserve price.
- The auction sale will be "through Auction-Cum-Tender".
- The bidders are also advised for detailed terms and conditions The interested bidders shall deposit the EMD by way of Demand Draft favoring "SMHFC LTD" or through NEFT/RTGS A/c No. 00608940000020 IFSC Code: HDFC0000060" as per above mentioned account numbers The draft should not be of a Cooperative-Bank.
- Bidder is to submit these documents through e-mail to the Authorised Officer at e-mail address and also to submit self-attested hard copies of these documents (Demand Draft in original) to the Authorised Officer, at the Branch address mentioned herein above in the envelope super scribing as 'Bid in the A/C (mention the account Name)
- Others detailed Terms and Conditions available on website www.svatantramhfc.com.

Further enquiries may be clarified with the **Authorized Officer, SMHFC (+91 8657949180), Mr. Ankit Mistry (+91 9033282327), Mr. Rizwan Qureshi (+91 7575005977), Mr. Anil Patil (+91 9167220728) & Mr. Sharik Saudagar (+91 8879666943) or 022-26101076-79, Email-sharik.saudagar@svatantramhfc.com.**

Place : Gujarat
Date : 11-04-2026

Authorised Officer
Svatantra Micro Housing Finance Corporation Ltd (SMHFC)
(Secured Creditor)