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AUCTION 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 for recovery of the secured debt due to Svatantra Micro Housing Finance Corporation Ltd. The General Public is invited to bid either personally or by duly authorised agent. It is open to the Company to appoint a representative and to make self-bid and participate in the auction.

Details of borrowers/amount out standings/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. Vikash Ishwarchandra Jha Mr. Ishwarchandra Jha	<u>07/12/2022</u> Rs. 9,97,662/- (Rupees Nine Lakh Ninety Seven Thousand Six Hundred Sixty Two only) Possession Date :- 18-05-2023	Flat No. 305, F, Navjivan Vihar Crossing Road, Near Geratpur Railway Station, Taluka - Dascroi, District - Ahmedabad, PIN 382435	Rs. 4.00 Lacs Rs. 40,000 /-
Mrs. Dashrathba Sodha Mr. Ashoksinh Sodha	<u>07/12/2022</u> Rs. 5,72,267/- (Rupees Five Lakh Seventy Two Thousand Two Hundred Sixty Seven only) Possession Date :- 07-06-2023	Flat No. Sub Plot No. A/73, Sub Plot No.A/73, Vraj Bhumi Revenue Survey No.181 Paiki, Plot No.18 To 26, At Hadala, Vrajbhumi, Behind Momai Hotel, Near Arpit Engineering College, Off. Rajkot - Morbi Highway, Taluka Rajkot, Dist Rajkot-360003	Rs. 4.50 Lacs Rs. 45,000 /-
Mr. Mahesh Panchal Mrs. Savitaben Pancha	<u>07/11/2023</u> Rs. 3,05,094/- (Rupees Three Lakh Five Thousand Ninty Four only) Possession Date :- 14-02-2023	Flat No. EWS17-003-00-0007, 3, Amc - Ews 17 Phase Ii - Tp No 18 Chandlodiya Fp No 24 EWS 17 - T.P. No. 18 Chandlodiya, F.P. NO. 24, Behind Shayona City-3, Nr. Railway Track, Chandlodiya, Ahmedabad, Gujarat-382481	Rs. 4.00 Lacs Rs. 40,000 /-
Mrs. Jayeshrao Harishrao Yadav Mrs. Sudhaben Jayeshrao Yadav	<u>06/01/2023</u> Rs. 8,36,312/- (Rupees Eight Lakh Thirty Six Thousand Three Hundred Twelve only) Possession Date :- 19-05-2023	Flat No. 209, D, Umang Vatva Ambika Mill Land, Nr Sadbhavna Cross Road, Nr Railway Station, GIDC, Vatva, Ahmedabad - 382445.	Rs. 7.50 Lacs Rs. 75,000 /-
Mrs. Sangita Kadiya Mr. Harishbhai Kadia	<u>07/12/2023</u> Rs. 3,46,334/- (Rupees Three Lakh Forty Six Thousand Three Hundred Thirty Four only) Possession Date :- 19-05-2023	Flat No. 608, C, Utsav Vatva F.P. No. 52/1, Sub Plot No. 1/1+(1/2+2)/B/C, Survey Nos. 993 To 996 +1562 +1563+1564, TPS No. 88, Near Gujarat Offset, Opp Bombay Motors, P. D. Pandya College Road, Vatva, Ahmedabad - 382445	Rs. 7.00 Lacs Rs. 70,000 /-
Mr. Govindbhai Patni Mr. Gopalbhai Patni	<u>06/01/2023</u> Rs. 3,85,275/- (Rupees Three Lakh Eighty Five Thousand Two Hundred Seventy Five only) Possession Date :- 18-05-2023	Flat No. I / 705, I, Auda -ews-narmadanagar TP 110 Nikol- Kathwada, FP 77, B/h AUDA-EWS - Amraparn, Sardar Patel Ring Road, Near Kathwada Circle, Kathwada, Ahmedabad, Gujarat - 382430	Rs. 5.00 Lacs Rs. 50,000 /-
Mr. Motibhai Makwana Mr. Khemabhai Makwana Mrs. Hemiben Makwana	<u>08/06/2023</u> Rs. 17,88,561/- (Rupees Seventeen Lakh Eighty Eight Thousand Five Hundred Sixty One only) Possession Date :- 16-08-2023	Flat No. 107, A, Hiralaxmi City Survey No 4263/1, 4263/2, F.P.No 106, SP No. 1+2, T.P.S.NO 1, At Behrampura, Near Church Of God Shalom City, Taluka-Maninagar, District- Ahmedabad, Gujarat. - 380022	Rs. 18.00 Lacs Rs. 1,80,000 /-

Mr. Rahul Zala Mr. Pradipbhai Zala Mrs. Dipikaben Zala Mrs. Payal Zala	<u>08/06/2023</u> Rs. 25,97,503/- (Rupees Twenty Five Lakh Ninety Seven Thousand Five Hundred Three only) Possession Date:- 16-08-2023	Flat No. 505, L, Akshardham Residency (nikol) Revenue Survey No. 399, T.P.S.NO. 102, F.P.NO. 5, At Nikol, Near D-Mart, Taluka- Ahmedabad City (Asarva), District- Ahmedabad, Gujarat - 382345	Rs. 20.00 Lacs Rs. 2,00,000 /-
Mrs. Komal Yadav Mr. Sudheer Yadav	<u>06/01/2023</u> Rs. 10,90,773/- (Rupees Ten Lakh Ninety Thousand Seven Hundred Seventy Three only) Possession Date:- 17-05-2023	Plot No. 179, Sarjan Residency Revenue Survey No. 65, Block No. 96, At Kareli, Near Aarya Residency, Surat Bardoli Main Road, Taluka-Palsana, District-Surat, Gujarat - 394310	Rs. 8.00 Lacs Rs. 80,000 /-
Mrs. Kusum Sharma Mr. Avinash Sharma Mr. Hariprasad Sharma	<u>11/04/2023</u> Rs. 9,35,506/- (Rupees Nine Lakh Thirty Five Thousand Five Hundred Six only) Possession Date:- 22-06-2023	Flat No. 103, Cott - 3, Prescott Residency Survey No. 318/1 And 327, Block No. 230, At Kapurai, Near Ashopalav Residency, Taluka-Vadodara, District & Sub District- Vadodara - 390004	Rs. 9.50 Lacs Rs. 95,000 /-
Mr. Maheshbhai Rajput Mrs. Joshnaben Rajput	<u>07/11/2022</u> Rs. 17,03,575/- (Rupees Seventeen Lakh Three Thousand Five Hundred Seventy Five only) Possession Date:- 17-02-2023	Flat No. 3, Swati Chambers, Swati Chambers (Gunjan Park Housing Society) City Survey No. 59/74, Old Revenue Survey No. 59, T.P.S No.03, F.P No.74, Paikie Sub Plot No.01, Swati Chambers In Gunjan Park Housing Society, At Vadodara Kasba, Near Ayurvedic College, Kaladarshan Road, Taluka-Vadodara, District-Vadodara, Gujarat - 390020	Rs. 13.50 Lacs Rs. 1,35,000 /-

Date and Time of Inspection: 06-11-2023 - 11.00 AM to 1.00 PM Last date & time of deposit of EMD :09-11-2023 up to 5.00 PM

Date and Time of Auction: 11-11-2023 - 11.00 AM to 12.00 PM

TERMS AND CONDITIONS OF 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:

- I. The properties are being sold on 'AS IS WHERE IS BASIS.
- II. The particulars of Secured Assets specified in the Schedule hereinabove 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.
- III. The secured asset will not be sold below the reserve price.
- IV. The interested bidders shall deposit the EMD by way of Demand Draft favoring **"SMHFC LTD.,"** or through NEFT/RTGS by 23.08.2023 up to 5.00 PM to the following Account – Bid in the A/C (ACCOUNT NO. **00608940000020**, IFSCI CODE- **HDFC0000060**.
- V. Thereafter, on deposit of EMD, the bidders shall submit- 1. Proof of deposit of EMD (When remitted through NEFT/RTGS) or Demand Draft in original (* Where payment by way of draft is stipulated for) 2. ID Proof, that is- Scanned copies of PAN card, Aadhar Card, etc. 3. Proof of residential address 4. (a) Bidder's Name (b) Mobile No./Contact No.(c) Address (d) E-Mail Address (f) Bidder's A/C details for online refund of EMD, if any. 5. The bidders other than individuals shall also submit proper mandate for e-bidding. Bidder is to submit these documents through e-mail to the Authorised Officer/Nodal 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 hereinabove in the envelope super scribing as 'Bid in the A/C (Mention the Account Name).'

- VI. Only those bidders confirmed payment of EMD through NEFT/RTGS/*Demand Draft (* Where payment by way of draft is stipulated for) shall be eligible to participate in the auction.
- VII. The Authorised Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel /adjourn/discontinue the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final.
- VIII. The bidders shall improve their offer in multiple of Rs. 10,000.00/- (Rupees Ten thousand only) In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 10 minutes.
- IX. The bid to be submitted shall be above the Reserve price with one minimum bid increment and bidders shall improve their offer as stated hereinabove. On closure of 'auction', the highest bidder shall be declared as successful bidder and such sale shall be subject to confirmation by the Secured Creditor/Company.
- X. The successful bidder shall have to deposit 25% of the bid/sale amount immediately to the account mentioned at. Above or by Demand Draft and the earnest money shall be adjusted towards 25% of the bid/sale amount. In case of default in payment of the remaining 25% of the bid amount within the prescribed period, the amount deposited will be forfeited and the secured asset will be resold.
- XI. The successful bidder shall be required to deposit the balance 75% of the bid amount within 15 days from the date of confirmation of sale. In case of default in payment of the remaining 75% of the bid amount within the prescribed period, the amount deposited will be forfeited and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.
- XII. If the dues of the Company together with all costs, charges and expenses incurred by them or part thereof as may be acceptable to the Company are tendered by/on behalf of the borrowers or guarantor/s, at any time on or before the date fixed for sale, the sale of asset may be canceled.
- XIII. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
- XIV. The sale certificate shall be issued in the same name in which the Bid is submitted.
- XV. To the best of knowledge and information of the Authorised Officer, no other encumbrances known to the Company exist. The Authorized Officer or the Company shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties Auctioned. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc and should satisfy themselves about the title, extent quality of the property, charges/encumbrances over the property or on any other matter etc. before submitting their Bid. No claim of whatsoever nature will be entertained after submission of on line bid in respect of the property.
- XVI. The bidder should ensure proper internet connectivity, power back-up etc. The Company shall not be liable for any disruption due to internet failure, power failure or technical reasons or reasons/contingencies affecting the auctions.
- XVII. The sale is subject to the conditions prescribed in the SARFESI Act/Rules 2002 and the conditions mentioned above.

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

STAUTORY NOTICE

Note-This is also a notice to the borrower/guarantors/ mortgagers of the above loan under Rule 8(6) of the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act-2002 about holding of sale by inviting sealed tenders from the public in general for the sale of the secured assets on above mentioned date if his/their dues are not cleared in full.

Notice is hereby given to you to pay the sum as mentioned above before the date fixed for sale failing which the property will be sold and balance due, if any, will be recovered with interest and cost from you. Please note that all expenses pertaining to demand notice, taking possession, valuation and sale etc. shall be

first deducted from the sale proceeds, which may be realized by the undersigned and the balance of the sale proceeds will be appropriated towards your liability as aforesaid. You are at liberty to participate in the auction to be held on the terms and conditions thereof including deposit of earnest money.

Place: Gujarat
Date :12/10/2023

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