

Office no 1,2,3,4. Ground floor, Pushpak CHS,
Malaviya Road, Vile Parle (East), Mumbai 400 057.
TEL- 18001234427 / 022 26101076-79



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)
Mrs. Tapasi Mondal Mr. Nihar Ranjan Mondal	08/04/2024 Rs.7,96,436/- (Rupee Seven Lakh Ninty Six Thousand Four Hundred Thirty Six only) Possession Date :- 19-12-2024	Flat No. 103, C4, Larica Township -phase 4 295, Baluria Uttar (Talikhola), Mouza - Anantpur, J L No. 33, Opp. Lokenath Mandir, Barasat - Barrackpore Road, P.S. Barasat, District : North 24 Parganas, Kolkata - 700126	Rs.10.50 Lacs Rs.1,05,000/-
Mr. Aktaruzzaman Mrs. Bilakis Khatun	08/05/2024 Rs.3,22,855/- (Rupees Three Lakh Twenty Two Thousand Eight Hundred Fifty Five only) Possession Date :- 20-12-2024	JL No. 35, Touzi No.11, R.S and L. R Dag No. 914, L R Khatian No. 2174, P. S. Deganga , at Belgachhia, North 24 Parganas, West Bengal, 743423	Rs.6.10 Lacs Rs.61,000/-
Mr. Joydeb Dey Mrs. Sawpna Dey	06/06/2024 Rs.8,05,862/- (Rupees Eight Lakh Five Thousand Eight Hundred Sixty Two only) Possession Date :- 17-12-2024	Plot No.E, JL No.77, R.S No. 239, Touzi No. 2128 Hal 14, RS and LR Dag No. 3127/5675, Khatian No.3538, at Janaful ,Holding No. 6783, Pratap Nagar, P.S - Habra, North Twenty Four Parganas, West Bengal, 743263	Rs.8.90 Lacs Rs.89,000/-
Mr. Ratan Paul Mrs. Swapna Pal Mr. Joy Pal	10/07/2024 Rs.18,16,547/- (Rupees Eighteen Lakh Sixteen Thousand Five Hundred Forty Seven only) Possession Date :- 19-12-2024	Holding No.203/1,JL No. 52, R.S Khatian No.15, LR Khatian No.1714, R.S Dag No. 424, LR Dag No. 524, at Humaipur, Srinagar -3, Ward No. 7, P.S- Madhyamagram , North 24 Parganas ,West Bengal, 700129	Rs.15.00 Lacs Rs.1,50,000/-
Mrs. Pratima Mandal Mr. Biswanath Mandal Mr.Jaydeb Mandal	08/04/2024 Rs.8,09,964/- (Rupees Eight Lakh Nine Thousand Nine Hundred Sixty Four only) Possession Date :- 17-12-2024	J.L.No.18, Touzi No. 9, R.S and LR. Dag No. 754/2664, L.R. Khatian No.1066, at Charharipur, P.S.- Santipur, Nadia, West Bengal, 741404	Rs.8.90 Lacs Rs.89,000/-
Mr. Abbas Uddin Mondal Mr. Abdul Rajjak Mondal Mrs. Halima Bibi ,	08/05/2024 Rs.11,87,453/- (Rupees Eleven Lakh Eighty Seven Thousand Four Hundred Fifty Three only) Possession Date :- 17-12-2024	JL No. 44, Dag No. 934, R.S Khatian No. 307, New Khatian No. 494/1, at Gajabandha, North 24 Parganas , West Bengal, 743221	Rs.9.00 Lacs Rs.90,000/-
Mr. Mahammad Ali Mr. Jiad Ali Mondal Mrs. Sakera Bibi	07/11/2023 Rs.5,98,232/- (Rupees Five Lakh Ninty Eight Thousand Two Hundred Thirty Two only) Possession Date :- 20-12-2024	JL No. 64, LR Dag Nos. 3744, 3745 and 3747 , LR Khatian No. previously 2442, currently 8240, LR Dag nos. 3744, 3745 and 3747, At -Kaokapara, P.S -Deganga,, North 24 Parganas , West Bengal, 743424	Rs.7.50 Lacs Rs.75,000/-

Mr. Taroknath Pal Mrs. Gurudasi Pal Mrs. Mousumi Pal Mr. Bablu Pal	<u>09/09/2024</u> Rs.7,95,602/- (Rupees Seven Lakh Ninty Five Thousand Six Hundred Two only) as Possession Date :- 20-12-2024	JL No. 153, Touzi No. currently 11, LR Khatian No. currently 2025, RS Dag No. 120, LR Dag No.198, At -Anulia, Pargana Panjnor, P.S- Ranaghat, Nadia, West Bengal, 741288	Rs.10.90 Lacs Rs.1,09,000/-
Mrs. Ruma Sarkar Mr. Prasenjit Sarkar	<u>08/05/2024</u> Rs.13,23,459/- (Rupees Thirteen Lakh Twenty Three Thousand Four Hundred Fifty Nine only) Possession Date :- 19-12-2024	Flat No. 202/2, B5, Larica Township - Phase 5 295, Baluria Uttar (Talikhola),Opp. Loknath Mandir, Barasat - Barrackpore Road,Barasat, Kolkata - 700125	Rs.9.50 Lacs Rs.95,000/-
Mr. Alamuddin Molla Mrs. Mahima Bibi ,	<u>07/08/2024</u> Rs.11,27,051/- (Rupees Eleven Lakh Twenty Seven Thousand Fifty One only) Possession Date :- 20-12-2024	Holding No. 5681, JL No.105, Touzi No.11, RS and LR Dag No. 268, LR Khatian No. 187/1 now 1351, At -Jamalpur, P.S - Deganga, North 24 Parganas, West Bengal, 743425	Rs.13.00 Lacs Rs.1,30,000/-
Mrs. Khadija Gazi Mr. Abdul Rasid Gaji	<u>11/07/2022</u> Rs.4,80,160/- (Rupees Four Lakh Eighty Thousand One Hundred Sixty only) Possession Date :- 15-10-2022	JL No.33 (now 28), Touzi No.1064, R.S and L.R.Dag No.14, L.R. Khatian No.1547, P.S. Mathurapur, at Purba Ranaghata, South 24 Parganas, West Bengal, 743338	Rs.5.50 Lacs Rs.55,000/-
Mr. Banti Majhi Mrs. Srayasee Majhi	<u>07/02/2023</u> Rs.5,80,551/- (Rupees Five Lakh Eighty Thousand Five Hundred Fifty One only) Possession Date :- 24-07-2023	Flat No. S1, Asha Niketan, Asha Niketan R.S. Dag No. 1634, Khatian No. 918, J.L. No. 7, Municipal Holding No. 30, Khudiram Sarani, Mouza : Konnagar, P.S. Uttarpara, District : Hooghly. - 712235	Rs.8.00 Lacs Rs.80,000/-
Mr. Abul Kalam Azad Mrs. Aklima Bibi ,	<u>07/11/2022</u> Rs.22,02,004/- (Rupees Twenty Two Lakh Two Thousand Four only) Possession Date :- 25-07-2023	Plot No.1457-sarapul-swarupnagar L.R. Khatian No. 3153, R.S. Khatian No. 74, J.L. No. 36, L.R. Plot No. 1457, Near Sarapul High Madrasa, Mouza- Sarapul, P.S. Swarupnagar, Under Sarapul Nirman Gram Panchayet, District: North 24 Parganas, West Bengal - 743286	Rs.37.00 Lacs Rs.3,70,000/-
Mr. Jitesh Das Mr. Mantu Das Mrs. Shakuntala Das	<u>07/12/2022</u> Rs.7,43,499/- (Rupees Seven Lakh Forty Three Thousand Four Hundred Ninty Nine only) Possession Date :- 24-07-2023	Municipal Holding No.774, JL No.22, R.S. and L.R Dag No.951,Khatian No. 2095, Ward No.12, P.S Chakdaha, at Kanthalpuli, Nadia, West Bengal, 741222	Rs.9.20 Lacs Rs.92,000/-
Mr. Chandra Nath Bhattacharjee Mrs. Sharmistha Bhattacharjee	<u>06/09/2023</u> Rs.9,00,927/- (Rupees Nine Lakh Nine Hundred Twenty Seven only) Possession Date :- 18-04-2024	Flat No. 501, B21, Larica Township - Phase 3 295, Baluria Uttar (Talikhola),Opp. Loknath Mandir, Barasat - Barrackpore Road,Barasat, Kolkata - 700125	Rs.10.50 Lacs Rs.1,05,000/-

Mr. Goutam Nath Mrs. Paromita Nath	<u>08/06/2023</u> Rs.6,99,328/- (Rupees Six Lakh Ninty Nine Thousand Three Hundred Twenty Eight only) Possession Date :- 22-04-2024	Holding No.16/13/10-ward No.19-thana Road J.L.No.- 02, R.S No. 18, Touzi No. 7, 218, R.S. Khatian No. 90, R.S. Dag No. 2946, 2949, L.R. Dag No.5367, Ward No. 19, Thana Road, Thana Road Kali Bari, P.O. Khardah P.S. Khardah, District – North 24 Parganas, West Bengal - 700116	Rs.6.50 Lacs Rs.65,000/-
Mr. Manish Kumar Mondal Mrs. Manju Mondal	<u>08/06/2023</u> Rs.6,96,171/- (Rupees Six Lakh Ninty Six Thousand One Hundred Seventy One only) Possession Date :- 22-04-2024	Flat No. A4, Sindhuja Apartment Part II, Sindhuja Apartment Part LI J.L.No. 7, R.S. No. 43, Touzi No. 223, R.S. Dag No. 313, L.R. Dag No. 1726, R.S.Khatian No. 23 And L.R. Khatian No.1319, 1320, 1321, 1322, Ward No. 22, At Mouza- Rambhadrabati, P. S- Khardah, District -North 24 Parganas, West Bengal. - 700110	Rs.7.00 Lacs Rs.70,000/-
Mr. Liyakat Molla Mrs. Fatema Bibi Molla	<u>07/07/2023</u> Rs.6,75,743/- (Rupees Six Lakh Seventy Five Thousand Seven Hundred Forty Three only) Possession Date :- 21-04-2024	J.L No.61,Khatian No.898, Plot No. (R.S and L.R) 1415, Jangalia, South 24 Parganas, West Bengal,743372	Rs.7.00 Lacs Rs.70,000/-
Mr. Firuj Mollya Mrs. Farida Bibi	<u>11/04/2023</u> Rs.5,91,421/- (Rupees Five Lakh Ninty One Thousand Four Hundred Twenty One only) Possession Date :- 21-04-2024	Holding No.742, JL No.88, Touzi No.250, R.S and L. R Dag No.1786, LR Khatian Nos. 903 and 1144 now 2696 , at Panchgachhia, P.S - Baruipur, South 24 Parganas, West Bengal, 743391	Rs.6.50 Lacs Rs.65,000/-
Mr. Jagadish Ghosh Mrs. Rinku Ghosh Podder	<u>10/05/2023</u> Rs.3,96,703/- (Rupees Three Lakh Ninty Six Thousand Seven Hundred Three only) Possession Date :- 18-04-2024	J.L. No. 07, L.R. Khatian No. 785 , R.S. and L.R. Dag No. 126, P.S.- Gaighata, Haspur, North 24 Parganas, West Bengal, 743249	Rs.6.00 Lacs Rs.60,000/-
Mr. Sohan Mondal Mrs. Mamata Mandal Mr. Bankim Mandal	<u>11/04/2023</u> Rs.8,12,898/- (Rupees Eight Lakh Twelve Thousand Eight Hundred Ninty Eight only) Possession Date :- 22-04-2024	JL No. 25, LR Khatian No. 2422, LR Dag No. 4581, at Sreenagar, P.S- Basirhat, North 24 Parganas, West Bengal, 743420	Rs.10.90 Lacs Rs.1,09,000/-
Mrs. Sanjukta Sarkar Mr. Tapan Sarkar	<u>10/05/2023</u> Rs.7,57,868/- (Rupees Seven Lakh Fifty Seven Thousand Eight Hundred Sixty Eight only) Possession Date :- 18-04-2024	JL No.21, R.S and LR Dag No.1319, R.S Khatian No. 276, LR Khatian No. 725 now 1502, At Umapatipur, P.S- Baduria, North 24 Parganas , West Bengal, 743401	Rs.9.10 Lacs Rs.91,000/-
Mr. Safiraddin Gazi Mrs. Hachina Bibi	<u>08/08/2023</u> Rs.6,63,510/- (Rupees Six Lakh Sixty Three Thousand Five Hundred Ten only) Possession Date :- 22-04-2024	JL No. 123, Touzi No. 602, RS and LR Dag No. 2670, LR Khatian No. 9526, At -Nalkora, Gajalmari Road,, North 24 Parganas, West Bengal, 743412	Rs.11.10 Lacs Rs.1,11,000/-

Mr. Nirmal Sarkar Mrs. Mamata Sarkar	<u>06/09/2023</u> Rs.12,19,837/- (Rupees Twelve Lakh Nineteen Thousand Eight Hundred Thirty Seven only) Possession Date :- 18-04-2024	Flat No. 101/1, C7, Larica Township -phase 4 295, Baluria Uttar (Talikhola), Mouza - Anantpur, J L No. 33, Opp. Lokenath Mandir, Barasat - Barrackpore Road, P.S. Barasat, District : North 24 Parganas, Kolkata - 700126	Rs.10.50 Lacs Rs.1,05,000/-
Mr. Dilip Chakraborty Mrs. Bulu Chakraborty	<u>08/08/2023</u> Rs.24,36,012/- (Rupees Twenty Four Lakh Thirty Six Thousand Twelve only) Possession Date :- 22-04-2024	Holding No.21/18/1-purbachal Govt Colony Holding No.21/18/1-Purbachal Govt Colony, Ward No. 5, J.L. No. 03, R.S. No. 61, L.R. Khatian Nos. 286/1 And 1551/1, L.R. Plot No. 2786 And 2787, P.O. Rahara P.S. Khardah, District - North 24 Parganas, West Bengal - 700118	Rs.45.00 Lacs Rs.4,50,000/-
Mr.Pintu Karmakar Mrs.Paromita Chakraborty Karmakar	<u>08/06/2023</u> Rs.4,42,463/- (Rupees Four Lakh Forty Two Thousand Four Hundred Sixty Three only) Possession Date :- 22-04-2024	Shop No. 15G, Om Apartment , Holding No23/A, JL No. 1, RS No. 34, RS Khatian No. 896, LR Khatian No. 448, RS Dag No. 290, LR Dag No. 402, At- Mallikerbag, Bag Station Road, kalyani, P.S.- Kalyani(Bijpur), Ward No - 01, District- North 24 Parganas, Kolkata, Waist Bengal. 743134	Rs.5.50 Lacs Rs.55,000/-
Mr. Wasist Kumar Mrs. Kiran Devi	<u>10/05/2023</u> Rs.19,51,751/- (Rupees Nineteen Lakh Fifty One Thousand Seven Hundred Fifty One only) Possession Date :- 23-04-2024	Municipal Holding No. 20/B, J.L No. 7,R.S. Dag Nos. 3170 and 3195, R.S. Khatian Nos. 4415 and 328, L.R Dag No. 6822/7749, L.R. Khatian No. 6612 now 15915, At- Konnagar, Ward No.16, P.S.-Uttarpara, Hooghly, West Bengal, 712235	Rs.20.00 Lacs Rs.2,00,000/-

Date and Time of Inspection: 22-03-2025 - 11.00 AM to 1.00 PM Last date & time of deposit of EMD : 26-03-2025 up to 5.00 PM

Date and Time of Auction: 28-03-2025 - 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:

- i. The properties are being sold on 'AS IS WHERE BASIS IS.
- ii. 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.
- iii. The secured asset will not be sold below the reserve price.
- iv. The auction sale will be "through Auction-Cum-Tender".
- v. 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

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 on line 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. Joy Biswas-(+91 8691005127),Mr. Subrata Biswas-(+91 9836266296), Mr. Rahul Kulay (+91 9167829994), 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:- Kolkata
Date : 25/02/2025**

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