

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)
Mr. Pravinsinh Bhikhubha Zala Mrs. Reetaba Pravinsin Zala	<u>03/09/2018</u> Rs.2,98,444/- (Rupees Two Lakh Ninty Eight Thousand Four Hundred Forty-Four only) Possession Date: -06-06-2023	Flat No. F - 602, F, Bmc - Ews 4 - T.p. 2/b - Fulsar - F.p. 36 T. P. Scheme No. 2/B, Fulsar, F. P. No. 36, Beside Kalyan Nagar, Behind Government Quarters, Opp. Sarkari Vasahat, Chitra, Bhavnagar - 364140	Rs.5.00 Lacs Rs.50,000/-
Mr. Sukhadevsinh Dhirubha Gohil Mrs. Alakaba Sukhadevsinh Gohil	<u>02/01/2019</u> Rs.2,74,854/- (Rupees Two Lakh Seventy-Four Thousand Eight Hundred Fifty-Four only) Possession Date: -06-06-2023	Flat No. G-105, G, Bmc - Ews 3 - T.p. 2/a - Fulsar - F.p. 30 T. P. Scheme No. 2/A, Fulsar, F. P. No. 30, Opp. Sanskar Vidhyalaya, Beside Maninagar, Opp. Aakhlol Jakatnaka, Rajkot Road, Bhavnagar - 364140	Rs.5.00 Lacs Rs.50,000/-
Mr. Rajubhai Balabhai Solanki Mrs. Simaben Rajubhai Solanki	<u>02/03/2019</u> Rs.2,66,389/- (Rupees Two Lakh Sixty-Six Thousand Three Hundred Eighty-Nine only) Possession Date: -06-06-2023	Flat No. A - 202, A, Bmc - Ews 1 - T.p. 1/b - Chitra - F.p. 13 T. P. Scheme No. 1/B, Chitra, F. P. No. 13, Swaminarayan Nagar, Near Gurunagar, Towards Hadanagar, Bhavnagar - 364004	Rs.6.00 Lacs Rs.60,000/-
Mrs. Gunvanti Dalpatbhai Gohil Mr. Kalpesh Dalpatbhai Gohil	<u>03/12/2019</u> Rs.1,43,895/- (Rupees One Lakh Forty-Three Thousand Eight Hundred Ninty Five only) Possession Date: -06-06-2023	Flat No. K - 403, K, Bmc - Ews 4 - T.p. 2/b - Fulsar - F.p. 36 T. P. Scheme No. 2/B, Fulsar, F. P. No. 36, Beside Kalyan Nagar, Behind Government Quarters, Opp. Sarkari Vasahat, Chitra, Bhavnagar - 364140	Rs.5.00 Lacs Rs.50,000/-
Mr. Mayursinh Gohil Mrs. Jayshreeba Gohil	<u>04/05/2021</u> Rs.3,05,538 /- (Rupees Three Lakh Five Thousand Five Hundred Thirty-Eight only) Possession Date: -06-06-2023	Flat No. 406, Q, Bmc-ews 4-t.p.8(ruva)-subhashnagar-f.p.28 T. P. Scheme No. 8 (Ruva), Subhashnagar, F. P. No. 28, Phase 2, Suman Township, Hamirji Park, Bhavnagar - 364001	Rs.5.00 Lacs Rs.50,000/-
Mrs. Fatemabanu Murtujaali Nurani Mr. Murtujaali Ansarali Nurani	<u>11/07/2022</u> Rs.2,70,094/- (Rupees Two Lakh Seventy Thousand Ninty Four only) Possession Date: -06-06-2023	Flat No. A-507, A, Bmc - Ews 1 - T.p. 1/b - Chitra - F.p. 13 T. P. Scheme No. 1/B, Chitra, F. P. No. 13, Swaminarayan Nagar, Near Gurunagar, Towards Hadanagar, Bhavnagar - 364004	Rs.6.00 Lacs Rs.60,000/-
Mr. Gopalsinh Gohil Mrs. Avnikaba Gohil,	<u>11/07/2022</u> Rs.2,56,362/- (Rupees Two Lakh Fifty-Six Thousand Three Hundred Sixty-Two only) Possession Date: -06-06-2023	Flat No. 707, G, Bmc-ews 4-t.p.8(ruva)-subhashnagar-f.p.28 T. P. Scheme No. 8 (Ruva), Subhashnagar, F. P. No. 28, Phase 2, Suman Township, Hamirji Park, Bhavnagar - 364001	Rs.5.00 Lacs Rs.50,000/-
Mr. Ashwinbhai Ramnikbhai Vadhaiya Mrs. Pritiben Asvinbhai Vadhaiya	<u>08/06/2023</u> Rs.3,23,827/- (Rupees Three Lakh Twenty-Three Thousand Eight Hundred Twenty-Seven only) Possession Date: -08-11-2023	Flat No. B-603, B, Bmc - Ews 4 - T.p. 2/b - Fulsar - F.p. 36 T. P. Scheme No. 2/B, Fulsar, F. P. No. 36, Beside Kalyan Nagar, Behind Government Quarters, Opp. Sarkari Vasahat, Chitra, Bhavnagar - 364140	Rs.5.00 Lacs Rs.50,000/-
Mr. Umang Rajeshbhai Panchal Mrs. Taraben Rajeshbhai Panchal	<u>07/11/2022</u> Rs.1,17,854/- (Rupees One Lakh Seventeen Thousand Eight Hundred Fifty-Four only) Possession Date: -13-02-2023	Flat No. K / 705, K, Auda - Ews - Paranti TP 110 Nikol-Kathwada, FP 86, Sardar Patel Ring Road, Near Kathwada Circle, Kathwada, Ahmedabad, Gujarat - 382430	Rs.6.50 Lacs Rs.65,000/-

Mr. Rameshabhai Somabhai Patani Mrs. Kanchanben Rameshabhai Patani	<u>04/01/2020</u> Rs.3,16,949/- (Rupees Three Lakh Sixteen Thousand Nine Hundred Forty-Nine only) Possession Date: -18-05-2023	Flat No. P / 2, P, Auda - Ews - Paranti TP 110 Nikol-Kathwada, FP 86, Sardar Patel Ring Road, Near Kathwada Circle, Kathwada, Ahmedabad, Gujarat - 382430	Rs.7.50 Lacs Rs.75,000/-
Mr. Shaileshbhai Prabhudas Nayak Mrs. Kiranben Shileshkumar Nayak	<u>06/01/2023</u> Rs.2,91,885/- (Rupees Two Lakh Ninety-One Thousand Eight Hundred Eighty-Five only) Possession Date: -06-08-2023	Flat No. J / 4, J, Auda - Ews - Paranti TP 110 Nikol-Kathwada, FP 86, Sardar Patel Ring Road, Near Kathwada Circle, Kathwada, Ahmedabad, Gujarat - 382430	Rs.7.50 Lacs Rs.75,000/-
Mrs. Purnimaben Hadiyal Mr. Dhavalkumar Hadiyal Mrs. Harshaben Hadiyal	<u>06/06/2024</u> Rs.13,25,313/- (Rupees Thirteen Lakh Twenty-Five Thousand Three Hundred Thirteen only) Possession Date: -10-10-2024	Flat No. T 3, 12 (Type C-1), Indiabulls Centrum 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.15.00 Lacs Rs.1,50,000/-
Mr. Purshottam lavjibhai Parmar	<u>15/07/2024</u> Rs.1,38,175/- (Rupees One Lakh Thirty-Eight Thousand One Hundred Seventy-Five only) Possession Date: -08-10-2024	Flat No. 307, J, Umang Narol - 4 F. P. No. 69 / 2 Of T.P.S. No. 60, Survey No.153 / 1,B/H GEB Office, Near Laxmi Nagar,Behind Narol Old Court, Narol, Ahmedabad - 382405	Rs.9.00 Lacs Rs.90,000/-
Mrs. Guddidevi Yadav Mr. Sipu Kalyansingh Yadav Mr. Ramkesh Kalyansingh Yadav	<u>10/07/2024</u> Rs.1,93,650/- (Rupees One Lakh Ninety-Three Thousand Six Hundred Fifty only) Possession Date: -08-10-2024	Flat No. D - 507, D, Sona Akruti Survey No. 279, Sona Akruti, Opp. Pramukh Park, Geratpur, Taluka Daskroi, District Ahmedabad - 382435	Rs.7.00 Lacs Rs.70,000/-
Mrs. Pooja Yadav Mr. Naveen Kumar	<u>10/07/2024</u> Rs.2,95,305/- (Rupees Two Lakh Ninety-Five Thousand Three Hundred Five only) Possession Date: -08-10-2024	Flat No. 407, D, Sangani Residency Survey No. 565 & 566/2, Near Sangani Platinum, Narol-Asali Highway, Narol, Ahmedabad - 382405	Rs.7.00 Lacs Rs.70,000/-
Mrs. Munnidevi Sing Mr. Kaushal Kumar Singh	<u>10/07/2024</u> Rs.6,77,782/- (Rupees Six Lakh Seventy-Seven Thousand Seven Hundred Eighty-Two only) Possession Date: -10-10-2024	Flat No. 404, E, Umang Aslali Block No. 1610 / A, Draft TPS No. 420, Near Saubhagya Hotel, Ring Road, Near Aslali Circle, Aslali, Ahmedabad 382427	Rs.7.30 Lacs Rs.73,000/-
Mr. Devendra Krit Jha Mrs. Ruby Devendra Jha	<u>11/08/2022</u> Rs.8,46,005/- (Rupees Eight Lakh Forty-Six Thousand Five only) Possession Date: -11-10-2024	Flat No. 304, F, Aakruti Aangan Near Narol - Aslali Highway, Behind Sunrise Hotel, Next to Umang Lambha, Vatva, Ahmedabad - 382440	Rs.8.00 Lacs Rs.80,000/-
Mrs. Jasheeben Pravinkumar Chauhan Mr. Pravinkumar Mavjibhai Chauhan	<u>07/02/2023</u> Rs.1,31,105/- (Rupees One Lakh Thirty-One Thousand One Hundred Five only) Possession Date: -22-05-2023	Flat No. 205, C - Akruti, Kesar City Near Kesar Sopan, Behind Zydus Research Centre, Sarakhej Bawla Highway, Moraiya-Changodar - 382213, District Ahmedabad	Rs.5.50 Lacs Rs.55,000/-
Mrs. Pinkiben Patni Mr. Mukeshbhai Patni	<u>06/06/2023</u> Rs.3,48,506/- (Rupees Three Lakh Forty-Eight Thousand Five Hundred Six only) Possession Date: -10-10-2024	Flat No. EWS24-007-03-0305, 7, Amc-ews 24 Phase Iii-tp 110-nikol-fp-108 TP 110, FP 108, Infront of Govardhan Tenament, Behind Yash Platina, Near Haridarshan Cross Road, Nikol, Ahmedabad - 380023	Rs. 5.00 Lacs Rs.50,000/-
Mr. Chandrakant Rohit Mrs. Gayatriben Rohit	<u>06/06/2024</u> Rs.11,18,951/- (Rupees Eleven Lakh Eighteen Thousand Nine Hundred Fifty-One only) Possession Date: -11-10-2024	Flat No. 11, Block B, Suryoday Park Revenue Survey No. 633, 636, 637, At Gotri, Near Amin Party Plot, Gotri Road, Taluka-Vadodara, District-Vadodara, Gujarat - 391101	Rs.9.50 Lacs Rs.95,000/-

Mr. Imran Sindha Mrs. Mohsinabanu Sindha	<u>06/06/2024</u> Rs.22,97,540/- (Rupees Twenty-Two Lakh Ninty Seven Thousand Five Hundred Forty only) Possession Date: -11-10-2024	Flat No. 401, Tower: B, Al Minaar Heights Revenue Survey No. 253 & 254, City Survey No. 162 & 163, T. P. Scheme No. 26, Final Plot No. 16 (6210 Sq.mt) Paiki Plot No. A (3105 Sq.mt), At Tandalja, B/h. Fatima Heights, Tandalja Road, Taluka - Vadodara City, District - Vadodara, Gujarat. - 391135	Rs.21.00 Laacs Rs.2,10,000/-
Mr. Guddu Singh Mrs. Kaushilya	<u>10/07/2024</u> Rs.7,97,658/- (Rupees Seven Lakh Ninty Seven Thousand Six Hundred Fifty-Eight only) Possession Date: -11-10-2024	Flat No. 105, Avadh Residency, Avadh Residency (sahara Park) Block No. 579, Plot No. 12, At Sayan, Opp. Sayan CNG Pump, Sayan Kim Road, Taluka -Olpad, Dist.-Surat, Gujarat. - 394130	Rs.6.50 Laacs Rs.65,000/-
Mrs. Minaben Jiyalal Kamat Mr. Jiyalal Bhoiji Kamat Mr. Santosh Jiyalal Kamat	<u>10/07/2024</u> Rs.3,29,416/- (Rupees Three Lakh Twenty-Nine Thousand Four Hundred Sixteen only) Possession Date: -11-10-2024	Flat No. LIG-2/I/803, Gorwa LIG-2 / I, Ghb - Gorwa Laxmipura Road, Next to Aaradhana Duplex, Vadodara - 390016 Gujarat	Rs.8.50 Laacs Rs.85,000/-

Date and Time of Inspection: 13-12-2024 - 11.00 AM to 1.00 PM Last date & time of deposit of EMD :16-12-2024 up to 5.00 PM

Date and Time of Auction: 17-12-2024 - 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. Rizwan Qureshi (+91 7575005977), Mr. Ankit Mistry (+91 9033282327), 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 :16-11-2024**

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