

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/Mortga gors	Date of Demand Notice	Description of properties along with name of mortgagors (Owner of the property)	Reserve Price & Earnest Money Deposit (EMD)
	Amount outstanding -- Possession Date		
Mr. Bhupendra Kumar Mrs. Priyanka Kumari	<u>11/06/2025</u> Rs.24,65,983/- (Rupees Twenty Four Lakh Sixty Five Thousand Nine Hundred Eighty Three only) Possession Date: -09-09-2025	Flat/Unit No. 105, Floor No. 1, Flat Type - 2 BHK of Building called A in the Project Shivalay Heritage situated at Revenue Survey No. 448, T.P.S.NO. 118, F.P.NO. 44/1, At Singarva, Near Suvidha Elegance, Singarva Road, Taluka-Daskroi, District- Ahmedabad, Gujarat - 382418	Rs.24.00 Lacs Rs.2,40,000 /-
Mrs. Harshaben Pankajbhai Ghoria Mr. Harsh Pankajbhai Dhoriya	<u>13/05/2025</u> Rs.17,07,460/- (Rupees Seventeen Lakh Seven Thousand Four Hundred Sixty only) & Rs.10,82,051/- (Rupees Ten Lakh Eighty Two Thousand Fifty One only) Possession Date: -09-09-2025	Flat/Unit No. Plot No 22, Floor No. 0, Flat Type - 3 BHK of Building called Plot No.22 in the Project Star Residency situated at Revenue Survey No. 607 Paiki2 Paiki2, T.P. Scheme No.23 (Draft), O.P. No.29/2 Paiki, F.P. No.29/2/Paiki, Plot No.21 To 24, City Survey Ward No.18, City Survey No.30/1/22, At Rajkot, Shivalay Chowk, Sadhu Vasvani Kunj Road, Railnagar, Taluka-Rajkot, Distri - 360001	Rs.30.00 Lacs Rs.3,00,000 /-
Mrs. Hiral Ashokbhai Patel Mrs. Manjulaben Popatlal Kathiya	<u>11/06/2025</u> Rs.6,32,608/- (Rupees Six Lakh Thirty Two Thousand Six Hundred Eight only) Possession Date: -09-09-2025	Flat/Unit No. 501, Floor No. 5, Flat Type - 1 BHK of Building called G in the Project Navjivan Vihar situated at Crossing Road, Near Geratpur Railway Station, Taluka - Dascroi, District - Ahmedabad, PIN 382435	Rs.4.00 Lacs Rs.40,000/-
Mrs. Jyoti Bhardwaj Mr. Yogesh Bhardwaj Mr. Satender Sharma	<u>13/05/2025</u> Rs.6,94,974/- (Rupees Six Lakh Ninty Four Thousand Nine Hundred Seventy-Four only) & Rs.1,16,299/- (Rupees 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 /-
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. Manoj Kumar Krishan Nandan Singh Mrs. Ranjita Devi Manoj Kumar	<u>11/04/2025</u> Rs.10,15,845/- (Rupees Ten Lakh Fifteen Thousand Eight Hundred Forty Five only) Possession Date: -09-09-2025	Flat/Unit No. 209 (A-203), Floor No. 2, Flat Type - 2 BHK of Building called Wing L (as per marketing plan building A) in the Project Parshwanath Residency situated at Revenue Survey No. 76/1, 76/2, 76/4 At Thangadh, Devgirija, Railway Station To Vagadiya Road, Taluka Thangadh, District Surendranagar - 363530	Rs.5.00 Lacs Rs.50,000/-
Mr. Pathak Miteshkumar S Mrs. Pooja Miteshbhai Pathak	<u>13/05/2025</u> Rs.10,53,507/- (Rupees Ten Lakh Fifty Three Thousand Five Hundred Seven only) Possession Date: -10-09-2025	Flat/Unit No. 502, Floor No. 5, Flat Type - 1 BHK of Building called G in the Project Navjivan Flats situated at Survey No. 1071/2 (Old Survey No. 1071+1075+1076+1079), TPS No. 86, Final Plot No. 33/2, at Vatva, Near Asopalav Society, District and Sub District-Ahmedabad - 382440	Rs.5.00 Lacs Rs.50,000/-
Mrs. Rinku Devi . Mr. Umesh Ram	<u>13/05/2025</u> Rs.8,83,016/- (Rupees Eight Lakh Eighty Three Thousand Sixteen only) Possession Date: -09-09-2025	Flat/Unit No. B7-111, Floor No. 1, Flat Type - 1 BHK of Building called B 7 (Type B2) in the Project Aavaas - Phase I situated at Survey Nos.454 /1 & 454/2 /1/ P, Nr.Kesar city, B/h Zyodus Research Center, Sarkhej Bawla Highway, Moraiya-Changodar - 382213	Rs.8.50 Lacs Rs.85,000/-
Mr. Shaileshbhai Manharlal Kayasth Mr. Hitesh Shaileshbhai Kayasth Mrs. Nilishaben Shaileshbhai Kayasth	<u>16/05/2025</u> Rs.4,99,870/- (Rupees Four Lakh Ninty Nine Thousand Eight Hundred Seventy only) Possession Date: -09-09-2025	Flat/Unit No. 502, Floor No. 5, Flat Type - 1 RK of Building called A in the Project Dev Manek Apartment situated at F.P.No.2, Survey No. 15 & 16 (Draft T. P. Scheme - 80), NR. Badiadev Temple, Canal Road, Vatva, Ahmedabad - 382445	Rs.5.20 Lacs Rs.52,000/-
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, Karelibaug, Taluka - Vadodara City, District - Vadodara, Gujarat. - 390018	Rs.14.00 Lacs Rs.1,40,000/-
Mr. Sunil Udayaraj Dubey Mrs. Laxmiben Sunilbhai Dube Mr. Pratik Sunil Dube	<u>11/06/2025</u> Rs.7,02,885/- (Rupees Seven Lakh Two Thousand Eight Hundred Eighty Five only) Possession Date: -06-09-2025	Flat/Unit No. Plot No. : 151, Floor No. 0, Flat Type - 1 BHK (HOUSE) of Building called Plot No. : 151 in the Project Rudraksh Home situated at Survey No. 357/2A, 357/2B, 357/2C and 356/2, Block No. 145/A, Khata No. 547, At Mulad, Near Mulad Lake, Sayan-Kim Road, Taluka - Olpad, District - Surat, Gujarat. - 394110	Rs.5.90 Lacs Rs.59,000/-

Mrs. Alkaben Rohidas Gayakwad Mr. Sanjay Rohidas Gayakwad Mr. Rohidas Digambar Gaikwad Mr. Bharat Rohidas Gayakwad	<u>13/05/2025</u> Rs.10,45,957/- (Rupees Ten Lakh Forty Five Thousand Nine Hundred Fifty Seven only) Possession Date: -09-09-2025	Flat/Unit No. House No.82, Floor No. 0, Flat Type - 1 BHK of Building called House No.82 in the Project Balaji Villa situated at Revenue Survey No. 340/2, Block No. 354, At Kareli, Near Ryan International School, Surat Bardoli Main Road, Taluka-Palsana, District-Surat, Gujarat - 394310	Rs.8.10 Lacs Rs.81,000/-
Mrs. Saroj Mr. Vishal Rajubhai Shree Vaas Mr. Raju Munneelal	<u>11/06/2025</u> Rs.13,64,304/- (Rupees Thirteen Lakh Sixty Four Thousand Three Hundred Four only) Possession Date: -11-09-2025	Flat/Unit No. 408, Floor No. 4, Flat Type - 1 BHK of Building called Prabhat Apartment in the Project Prabhat Apartment situated at New Revenue Survey No. 519, 520, Old Survey No. 14/1, 14/2, At Chanod, Near J K Residency, Chanod Village Road, Taluka-Vapi, District-Valsad, Gujarat - 396191	Rs.9.25 Lacs Rs.92,500/-
Mr. Nilesh Kumar Mr. Maheshchandra Verma Mr. Pratap M Verma Mrs. Kusum Varma	<u>11/06/2025</u> Rs.17,45,359/- (Rupees Seventeen Lakh Forty Five Thousand Three Hundred Fifty Nine only) Possession Date: -11-09-2025	Flat/Unit No. 510, Floor No. 5, Flat Type - 2 BHK of Building called Prabhat Apartment in the Project Prabhat Apartment situated at New Revenue Survey No. 519, 520, Old Survey No. 14/1, 14/2, At Chanod, Near J K Residency, Chanod Village Road, Taluka-Vapi, District-Valsad, Gujarat - 396191	Rs.12.00 Lacs Rs.1,20,000/-
Mr. Vasava Arjunbhai Mrs. Vasava Sunitaben	<u>13/05/2025</u> Rs.16,22,665/- (Rupees Sixteen Lakh Twenty Two Thousand Six Hundred Sixty Five only) Possession Date: -10-09-2025	Flat/Unit No. Sub Plot No. 3, Floor No. 0, Flat Type - 2 BHK (HOUSE) of Building called Sub Plot No. 3 in the Project Lokeshwar Duplex situated at Block/Survey No. 357, Khata No. 982, At Madodhar, B/h. Lokeshwar Residency, Madodhar Road, Taluka - Vaghodia, District - Vadodara, Gujarat. - 391760	Rs.11.50 Lacs Rs.1,15,000/-
Mr. Pannelal Yadav Mrs. Sangita	<u>08/02/2025</u> Rs.13,21,283/- (Rupees Thirteen Lakh Twenty One Thousand Two Hundred Eighty Three only) Possession Date: -16-07-2025	Flat/Unit No. 411, Floor No. 4, Flat Type - 1 BHK of Building called Prabhat Apartment in the Project Prabhat Apartment situated at New Revenue Survey No. 519, 520, Old Survey No. 14/1, 14/2, At Chanod, Near J K Residency, Chanod Village Road, Taluka-Vapi, District-Valsad, Gujarat - 396191	Rs.9.25 Lacs Rs.92,500/-
Mrs. Savaliya Sejalben Shaileshbhai Mr. Shaileshbhai S Savaliya	<u>11/04/2025</u> Rs.13,09,323/- (Rupees Thirteen Lakh Nine Thousand Three Hundred Twenty Three only) Possession Date: -15-07-2025	Flat/Unit No. 402, Floor No. 4, Flat Type - 2 BHK of Building called Wing A in the Project Aman Park (bardoli) situated at Survey No.3/5, C.S. No.6325, At Bardoli, Near Limda Chowk, Gandhi Road, Taluka - Bardoli, District- Surat, Gujarat. - 394601	Rs.8.65 Lacs Rs.86,500/-
Mr. Deveshkumar Singh Mrs. Padma Singh Mr. Veerbahadur Singh	<u>09/07/2025</u> Rs.37,59,199/- (Rupees Thirty Seven Lakh Fifty Nine Thousand One Hundred Ninety-Nine only) Possession Date: -23-09-2025	Flat/Unit No. 101, Floor No. 1, Flat Type - 3 BHK of Building called A in the Project Aditya Greens situated at Revenue Survey No. 334/4/B, T.P.S.No. 409/B, F.P.NO. 53, At Zundal, Near Ganga Residency, S.P.Ring Road, Taluka and District- Gandhinagar, Gujarat - 382421	Rs.50.00Lacs Rs.5,00,000/-

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/-
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Date and Time of Inspection: 03-11-2025 - 11.00 AM to 1.00 PM Last date & time of deposit of EMD: 06-11-2025 up to 5.00 PM

Date and Time of Auction: 08-11-2025 - 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. 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 - 08-10-2025

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