

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. Islam Khan Mrs. Shama Parveen Khan	06/06/2024 Rs.24,70,880/- (Rupees Twenty-Four Lakh Seventy Thousand Eight Hundred Eighty only) Possession Date: -15-10-2024	Flat No. 201 (625 Sq.Ft) and 206 (425 Sq.Ft), Building No. 2, Green Park (palghar) Gat No. 367, Plot No. 3 & 4, At -Kudus, Taluka - Wada, District - Palghar, Maharashtra. - 421312	Rs. 15.00 Lacs Rs.1,50,000/-
Mr. Abdul Sagri Mrs. Bano Sagri	06/06/2024 Rs.18,64,762/- (Rupees Eighteen Lakh Sixty-Four Thousand Seven Hundred Sixty-Two only) Possession Date: - 15-10-2024	Flat No. 203, Building No. 2, Green Park (palghar) Gat No. 367, Plot No. 3 & 4, At -Kudus, Taluka - Wada, District - Palghar, Maharashtra. - 421312	Rs.11.90 Lacs Rs.1,19,000/-
Mr. Merugu Prasad Mrs. Merugu Rameswari	10/07/2024 Rs.19,30,551/- (Rupees Nineteen Lakh Thirty Thousand Five Hundred Fifty-One only) Possession Date: -15-10-2024	Flat No. 204, Building No. C, Gokuldharm Residency Gat No. 157, Plot/ Hissa No. 1 To 11, At -Kudus, Taluka - Wada, District - Palghar, Maharashtra. - 421312	Rs.11.00 Lacs Rs.1,10,000/-
Mr. Deepak Utekar Mrs. Dipika Pawar	08/05/2024 Rs.11,41,866/- (Rupees Eleven Lakh Forty-One Thousand Eight Hundred Sixty-Six only) Possession Date: -13-08-2024	Flat No. 507, Wing/Type -A, Vardhaman Vatika (karjat) Survey No. 42, Hissa No. 2, At - Bandhivali, Taluka - Karjat, District - Raigarh, Maharashtra. - 410101	Rs.10.50 Lacs Rs.1,05,000/-
Mr. Mukesh Lokhande Mrs. Ashwini Lokhande	08/05/2024 Rs.25,99,373/- (Rupees Twenty-Five Lakh Ninty Nine Thousand Three Hundred Seventy-Three only) Possession Date: -13-08-2024	Flat No. 204, C - Wing, Signature Aqua Survey No. 43, Hissa No. 3A, At - Ladiwali, Taluka - Karjat, District - Raigarh, Maharashtra. - 410201	Rs.19.00 Lacs Rs.1,90,000/-
Mr. Manoj Yadav Mrs. Seeta Devi	06/06/2024 Rs.18,30,880/- (Rupees Eighteen Lakh Thirty Thousand Eight Hundred Eighty only) Possession Date: -16-10-2024	Flat No. 901, Building -A4, Prem Narayan Residency Survey Nos. 46/5, 47/A, 47/B, At - Atagaon, Taluka - Shahapur, District - Thane, Maharashtra. - 421603	Rs.11.00 Lacs Rs.1,10,000/-
Mr. Monir Shaikh	06/06/2024 Rs.16,49,142/- (Rupees Sixteen Lakh Forty-Nine Thousand One Hundred Forty-Two only) Possession Date: -17-10-2024	Flat No. 118, Building No. D (Type - 03), Udaan Aria Survey No. 13, Hissa Nos. 1C1, 1C3, 1D, 2A1 To 2A8, At - Chinchwali, Taluka - Karjat, District - Raigarh, Maharashtra. - 410201	Rs.8.00 Lacs Rs.80,000/-
Mr. Shyam Vitthal Khandagale Mrs. Radha Shyam Khandagale	06/06/2024 Rs.5,73,010/- (Rupees Five Lakh Seventy-Three Thousand Ten only) Possession Date: -15-10-2024	Flat No. 2, Moraya Apartment, Moraya Apartment Plot No. 26 Of Survey No. 421/4+5+6A At Makhmalabad Shiwar, Taluka And District Nashik - 422003	Rs.6.50 Lacs Rs.65,000/-
Mr. Sanjay Chhotulal Pardeshi Mrs. Nanda Sanju Pardeshi	10/07/2024 Rs.4,47,538/- (Rupees Four Lakh Forty-Seven Thousand Five Hundred Thirty-Eight only) Possession Date: -16-10-2024	Flat No. 303, E, Majha Niwara New Survey No.120/1/156 (Old Survey No.120/1 And 120/2), At - Kopargaon, Taluka -Kopargaon, Brijlal Nagar, Dharangaon Road, DistrictAhemednagar, Maharashtra. - 423601	Rs.7.50 Lacs Rs.75,000/-

Mr. Jalinder Gaikwad Mr. Atul Gaikwad Mr. Amol Gaikwad Mrs. Sarita Gaikwad	06/09/2023 Rs.4,95,088 /- (upees Four Lakh Ninty Five Thousand Eighty-Eight only) Possession Date: -14-12-2023	Grampanchayat Property No. 475, Tahsil-Sangamaner, Dhandarphal Budruk, Ahmednagar, Maharashtra, 42260	Rs.4.50 Lacs Rs.45,000/-
Mr. Sunil Jadhav Mrs. Manisha Jadhav	06/06/2024 Rs.9,69,503/- (Rupees Nine Lakh Sixty-Nine Thousand Five Hundred Three only) Possession Date: -18-10-2024	Gram Panchayat Property No. 223(Old No.40), Taluka-Akole, at Babhulwandi, Ahmednagar, Maharashtra, 422604	Rs.7.00 Lacs Rs.70,000/-
Mr. Danish Shaikh Mrs. Arshin Shaikh Mr. Aslam Shaikh	10/07/2024 Rs.17,58,967/- (Rupees Seventeen Lakh Fifty-Eight Thousand Nine Hundred Sixty-Seven only) Possession Date: -16-10-2024	Flat No. Unit No. 3 (Plot Area 432.70 Sq.Ft), Row House, Plot No.10-bhingar Row House Plot No.10 Out Of Survey No.250/3A, At Bhingar, Taluka- Nagar, District-Ahmednagar - 414001	Rs.14.00 Lacs Rs.1,40,000/-
Mr. Amol Khode Mrs. Vaishali Khode	08/06/2024 Rs.6,61,964/- (Rupees Six Lakh Sixty-One Thousand Nine Hundred Sixty-Four only) Possession Date: -07-09-2023	Flat No. 208, A, Amc-ahp-pmay-mhasala 22 Part Plot No. 1 To 16, Survey No. 22 Part, Backside Of I.T.I. College, Near Krushna Nagar, Tapovan Road, Rahatgaon, Mhasala, Amravati, Maharashtra - 444602	Rs.8.00 Lacs Rs.80,000/-
Mr. Hemant Wankhade Mrs. Pragati Ingale	10/07/2024 Rs.6,60,731/- (Rupees Six Lakh Sixty Thousand Seven Hundred Thirty-One only) Possession Date: -18-10-2024	Flat No. 206, C, Amc-ahp-pmay-mhasala 22 Part Plot No. 1 To 16, Survey No. 22 Part, Backside Of I.T.I. College, Near Krushna Nagar, Tapovan Road, Rahatgaon, Mhasala, Amravati, Maharashtra - 444602	Rs.8.00 Lacs Rs.80,000/-
Mr. Avdhut Farakate Mrs. Saubai Farakate	05/07/2021 Rs.3,95,833/- (Rupees Three Lakh Ninty Five Thousand Eight Hundred Thirty-Three only) Possession Date: -02-05-2022	Grampanchayat Milkat No 634, Gat No 781, Tal Kagal, Karanjivane, Kolhapur, Maharashtra, 416219	Rs.6.50 Lacs Rs.65,000/-
Mr. Imran Kureshi Mrs. Moshina Saudagar	06/02/2024 Rs.10,80,960/- (Rupees Ten Lakh Eighty Thousand Nine Hundred Sixty only) Possession Date: -16-08-2024	Flat No. 1, C, Rati Rajani Apartments Pasalkar Vasti Behind New Court Building Post Daund Dist Pune - 413801	Rs.8.50 Lacs Rs. 85,000/-
Mr. Sudhir Maruti Kakade Mrs. Kalpana Kakade	08/05/2024 Rs.5,02,478/- (Rupees Five Lakh Two Thousand Four Hundred Seventy-Eight only) Possession Date: -16-08-2024	Flat No. 5, Q 2, Dreams Nivara (phase I) Gut No. 532, Hissa No. 1, 2 & 3, Opp. Prayagdham, Koregaon Mul, Near Urlikanchan, Taluka - Haveli, District - Pune - 412202	Rs.6.00 Lacs Rs.60,000/-
Mrs. Vandana Shendge Mr. Akshay Shendge Mr. Suhas Shendge Mr. Sushant Shendge	08/05/2024 Rs.9,11,849 /- (Rupees Nine Lakh Eleven Thousand Eight Hundred Forty-Nine only) Possession Date: -16-08-2024	Flat No. 21, Pragati Apartment, Pragati Apartment Plot No. 10,11 And 12, S.No 95/2/A, At Daund, Behind Ice Factory, Lingali Road, Sarsawati Nagar, Taluka - Daund, District - Pune - 413801	Rs.10.00 Lacs Rs.1,00,000/-
Mr. Suraj Sarode Mr. Mahadev Sarode	08/05/2024 Rs.6,64,979/- (Rupees Six Lakh Sixty-Four Thousand Nine Hundred Seventy-Nine only) Possession Date: -16-08-2024	Flat No. Plot No 2, Plot No. 2, Nisarg Aangan Survey No. 41/2/C/1, At Gopalwadi, Taluka Daund, District Pune. - 413801	Rs.6.50 Lacs Rs.65,000/-
Mr. Jameer Shaikh Mrs. Taslim Shaikh	08/05/2024 Rs.6,40,856/- (Rupees Six Lakh Forty Thousand Eight Hundred Fifty-Six only) Possession Date: -16-08-2024	Flat No. Plot No 23, Plot No. 23, Nisarg Aangan Survey No. 41/2/C/1, At Gopalwadi, Taluka Daund, District Pune. - 413801	Rs.6.50 Lacs Rs.65,000/-

Mr. Shivaji Gayakavad Mrs. Pallavi Gaikwad	08/05/2024 Rs.10,95,990/- (Rupees Ten Lakh Ninty Five Thousand Nine Hundred Ninty only) Possession Date: -17-08-2024	Flat No., Plot No. 47, Chandan Park Gat No.54, At Lakadi, Taluka Indapur, District Pune. - 413105	Rs.10.00 Lacs Rs.1,00,000/-
Mr. Appa Sabale Mrs. Nitesh Sabale ,	06/06/2024 Rs.6,58,631/- (Rupees Six Lakh Fifty-Eight Thousand Six Hundred Thirty-One only) Possession Date: -18-10-2024	Flat No. 10, Plot No. 10, Nisarg Aangan Survey No. 41/2/C/1, At Gopalwadi, Taluka Daund, District Pune. - 413801	Rs.6.50 Lacs Rs.65,000/-
Mr. Umesh Koli Mr. Tuljapa Koli	06/02/2024 Rs.12,70,176/- (Rupees Twelve Lakh Seventy Thousand One Hundred Seventy-Six only) Possession Date: -17-08-2024	Flat No. 206, A2, Sangam Realty Chakan Annex Gat No.255, At Shelgaon, Chakan Shikhrapur Road, Near HP Petrol Pump, Taluka Khed, District Pune - 413114	Rs.10.50 Lacs Rs.1,05,000/-
Mr. Sandeep Siddheshwar Dolas Mr. Shailesh Siddheshwar Dolas Mrs. Neeta Siddheshwar Dolas	08/05/2024 Rs.8,57,892/- (Rupees Eight Lakh Fifty-Seven Thousand Eight Hundred Ninty Two only) Possession Date: -16-08-2024	Flat No. 015, G1, Xrbia Abode Gat No 240, Jambhul Rd, Jambhul, Taluka-Mawal, District-Pune - 412106	Rs.7.00 Lacs Rs.70,000/-
Mr. Ramesh Goud Mrs. Jyoti Jadhav	06/06/2024 Rs.17,52,054/- (Rupees Seventeen Lakh Fifty-Two Thousand Fifty-Four only) Possession Date: -15-10-2024	Flat No. 5, Wing A, Balaji Complex (pune) Survey No.14, Hissa No.05, At- Pimple Gurav,Taluka- Haveli, District-Pune - 411061	Rs.16.00 Lacs Rs.1,60,000/-
Mr. Gajanan Khadase Mrs. Neeta Khadase	06/01/2024 Rs.28,42,590/- (Rupees Twenty-Eight Lakh Forty-Two Thousand Five Hundred Ninety only) Possession Date: -17-08-2024	Flat No. 204, Gandharv Apartment, Gandharv Apartment Survey No.62 Hissa No. 9/2/1 And Hissa No.9/3/1 At Ambegaon Khurd, Taluka: Haveli, District: Pune. - 411046	Rs.26.00 Lacs Rs.2,60,000/-
Mr. Dnyanashwar Hakim Mrs. Swati Hakim	08/05/2024 Rs.11,78,386/- (Rupees Eleven Lakh Seventy-Eight Thousand Three Hundred Eighty-Six only) Possession Date: -17-08-2024	Flat No. 602, B2, Playtor Paud - B Gut No. 218, 219, 220 & 221 , Village : Paud,Taluka : Mulshi , Dist - Pune - 412108 , Maharashtra	Rs.10.00 Lacs Rs.1,00,000/-
Mr. Gajanan Pawar Mrs. Janabai Pawar Mr. Ajay Pawar	07/07/2023 Rs.6,08,054 /- (Rupees Six Lakh Eight Thousand Fifty-Four only) Possession Date: -02-11-2023	Gram Panchayat Property No.32,Taluka-Digras, At Post Lakh Rayaji, Yavatmal, Maharashtra, 445203	Rs.6.00 Lacs Rs.60,000/-
Mr. Ayyajoddin Mrs. Rukhsanabi Kazi	08/05/2024 Rs.4,39,263/- (Rupees Four Lakh Thirty-Nine Thousand Two Hundred Sixty-Three only) Possession Date: -17-08-2024	Gram Panchayat Property No.296, Nazul Plot No.210, Taluka-Digras, Lakh (Rayaji), Yavatmal, Maharashtra, 445203	Rs.13.10 Lacs Rs.1,31,000/-

Date and Time of Inspection: 24-12-2024 - 11.00 AM to 1.00 PM **Last date & time of deposit of EMD :28-12-2024 up to 5.00 PM**

Date and Time of Auction: 30-12-2024 - 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

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- 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**, IFSC 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.Dattatray Rajguru (+91 8291297005), 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: Maharashtra
Date :29-11-2024**

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