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 Amount outstanding	Description of properties along with name of mortgagors (Owner of the property)	Reserve Price & Earnest Money Deposit
			(EMD)
Mrs. Sangita Prakash Jadhav Mrs. Bhagyashree Prakash Jadhav Mrs. Laxshimi Shidram Jadhav Mr. Hemant Prakash Jadhav	13/05/2025 Rs.5,49,535/- (Rupees Five Lakh Forty Nine Thousand Five Hundred Thirty Five only) Possession Date: -22-07-2025	Flat/Unit No. 205, Floor No. 2, Flat Type - 2 BHK of Building called D in the Project Spring Village situated at Survey No. 207 (Part), Tandulwadi, Ring-Road, Near Krushnai Lawns (Sawant Vishva), MIDC Tandulwadi Road, Taluka- Baramati, District-Pune 413102	Rs.12.50 Lacs Rs.1,25,000/-
Mrs. Shubhangi Jadhav	08/02/2025 Rs.7,21,175/- (Rupees Seven Lakh Twenty One Thousand One Hundred Seventy Five only) Possession Date: -22-07-2025	Flat/Unit No. 301, Floor No. 3, Flat Type - 2 BHK of Building called B2 in the Project Spring Village 1 Affordable Housing situated at New Survey no. 214 (Part), Old Survey No. 126, Near Krushnai Lawns, Tandulwadi Ring Road, Tandulwadi, Taluka Baramati, District Pune - 413102	Rs.13.50 Lacs Rs.1,35,000/-
Mr. Abdul Anwar Shaikh Mrs. Anjum Abdul Shaikh Mr. Altaf Anwar Shaikh	11/03/2025 Rs.7,55,374/- (Rupees Seven Lakh Fifty Five Thousand Three Hundred Seventy Four only) Possession Date: -23-07-2025	Flat/Unit No. 22, Floor No. 3, Flat Type - 1 BHK of Building called B in the Project Om Shanti Nagar situated at Survey No. 167/1A/1/1A (Old Gat No. 187), CTS No. 2690, at Daund, Near Swami Samarth Mandir, Shalimar Chowk, Taluka- Daund, DistrictPune - 413801	Rs.8.00 Lacs Rs.80,000/-
Mr. Praveen Lahu Nikam Mrs. Priti Pravin Nikam	08/02/2025 Rs.13,83,907/- (Rupees Thirteen Lakh Eighty Three Thousand Nine Hundred Seven only) Possession Date: -22-07-2025	Flat/Unit No. 705, Floor No. 7, Flat Type - 1 BHK of Building called 3A in the Project Vanalika Paradise Phase- Iii situated at Gat No.124 (old Gat No.121), at Pirangut, before Lawale Phata, Off Paud Road, Taluka- Mulshi, District Pune, Maharashtra 412115	Rs.11.00 Lacs Rs.1,10,000/-
Mr. Umesh Soma Bhosale Mrs. Jaishree Soma Bhosale	08/02/2025 Rs.13,64,123/- (Rupees Thirteen Lakh Sixty Four Thousand One Hundred Twenty Three only) Possession Date: -23-07-2025	Flat/Unit No. Plot No.11(1033.88 Sq.ft) and Plot No.12 (1032.59 Sq.ft), Floor No. 0, Flat Type - Plot of Building called Plot No. 11 and 12 in the Project Nisarg Aangan situated at Survey No. 41/2/C/1, At Gopalwadi, Taluka Daund, District Pune 413801	Rs.8.00 Lacs Rs.80,000/-
Mr. Vaibhav Wable Mrs. Prajita Wable	11/06/2025 Rs.9,97,446/- (Rupees Nine Lakh Ninty Seven Thousand Four Hundred Forty Six only) Possession Date: -15-09-2025	Flat/Unit No. 403, Floor No. 4, Flat Type - 2 BHK of Building called Opulent Suvastu - B Wing in the Project Opulent Suvastu situated at Gat No. 722, at Patas, Sub-District Taluka Daund, Pune - 412219	Rs.15.80 Lacs Rs.1,58,000/-

Mrs. Vimal Thite	11/06/2025	Flat/Unit No. 002, Floor No. 0, Flat Type - 1 BHK of Building	Rs.8.00 Lacs
Mr. Raju Thite	Rs.7,08,278/- (Rupees Seven Lakh Eight Thousand Two Hundred	called B in the Project Amc-ahp-pmay-mhasala 22 Part situated at Plot No. 1 to 16, Survey No. 22 Part, Backside of I.T.I. College,	Rs.80,000/-
	Seventy Eight only) Possession Date: -11-09-2025	Near Krushna Nagar, Tapovan Road, Rahatgaon, Mhasala, Amravati, Maharashtra - 444602	
Mrs. Urmila Jagtap	11/06/2025 Rs.3,71,308/- (Rupees Three Lakh	Gram Panchayat Property No. 50/1, At Post Manjari, Taluka-Rahuri, at Kopre, Ahmednagar, Maharashtra, 413705	Rs.4.40 Lacs
Mr. Pandurang Jagtap	Seventy One Thousand Three	Kanuri, at Kopre, Anmednagar, Manarashtra, 413703	Rs.44,000/-
	Hundred Eight only) Possession Date: -11-09-2025		
Mr. Sanjivan Kamble	13/05/2025	Flat/Unit No. 507, Floor No. 5, Flat Type - 1 RK of Building called	Rs.7.40 Lacs
Mrs. Sanjivani Sanjivan Kamble	Rs.15,03,153/- (Rupees Fifteen Lakh Three Thousand One	Building No. D (Type - 03) in the Project Udaan Aria situated at Survey No. 13, Hissa Nos. 1C1, 1C3, 1D, 2A1 to 2A8, At -	Rs.74,000/-
	Hundred Fifty Three only).	Chinchwali, Taluka - Karjat, District - Raigarh, Maharashtra	
Mrs. Chahnaz Dajiak Chailth	Possession Date: -11-09-2025 11/06/2025	410201 Flat/Unit No. 43, Floor No. 6, Flat Type - 1 BHK of Building	
Mrs. Shahnaz Rajjak Shaikh & Mr. Rajjak Abdul Shaikh	Rs.7,41,632/- (Rupees Seven Lakh	called A2 in the Project Pmc-pmay-survey	Rs.8.70 Lacs Rs.87,000/-
	Forty One Thousand Six Hundred	No106a/16a(p)+17a(p)+17b(p)+18a(p)+18b(p)-hadapsar situated at	KS.67,000/-
	Thirty Two only) Possession Date: -11-09-2025	Survey No.106A/16A(P)+17A(P)+17B(P)+18A(P)+18B(P), Hadapsar, Taluka Haveli, District Pune, Maharashtra - 411013	
Mr. Nikhil Tanaji Yadav	13/05/2025	Plot No.16 out of New Survey No. 39/1/2/A (Old Survey No.	Rs.17.80 Lacs
Mrs. Priyanka Nikhil Yadav	Rs.14,73,491/- (Rupees Fourteen	141/1/+2/A), at Wanleswadi, Taluka- Miraj, Sangli, Maharashtra,	Rs.1,78,000/-
Mr. Tanaji Nana Yadav Mrs. Suvrna Tanaji Yadav	Lakh Seventy Three Thousand Four Hundred Ninty One only)	416416	, ,
iviis. Suviiia Taliaji Tadav	Possession Date: -13-09-2025		
Mr. Rhishikesh Hansraj	11/06/2025	Flat/Unit No. 06, Floor No. 1, Flat Type - 1 RK of Building called	Rs.6.60 Lacs
Shirsath Mr. Utkarsh Hansraj Shirsath	Rs. 6,45,272 /- (Rupees Six Lakh Forty Five Thousand Two Hundred	Parimal Chaya CHSL in the Project Parimal Chaya Chsl situated at Plot No. 14 of Survey No. 10/3A+3B, At Dasak, Taluka and	Rs.66,000/-
	Seventy Two only).	District - Nashik, Maharashtra 422101	
	Possession Date: -11-09-2025	22701	
Mr. Arjun Ramchandra Koli	11/04/2025	Plot No.282 out of Survey No.492/1/2/3/4, at Jat, Taluka-Jat,	Rs.13.10 Lacs
Mrs. Rekha Arjun Koli Mrs. Nitin Arjun Koli	Rs.16,42,426 /- (Rupees Sixteen Lakh Forty Two Thousand Four	Sangli, Maharashtra, 416404	Rs.1,31,000/-
•	Hundred Twenty Six only)		
	Possession Date: -24-07-2025		
Mrs. Laxmi Yallappa Gollar	11/04/2025	Flat/Unit No. 502, Floor No. 5, Flat Type - 1 RK of Building called	Rs.7.70 Lacs
Mr. Yavan Nagappa Golar	Rs.13,49,082/- (Rupees Thirteen Lakh Forty Nine Thousand Eighty	Building -A6 in the Project Prem Narayan Residency situated at Survey Nos. 46/5, 47/A, 47/B, At - Atagaon, Taluka - Shahapur,	Rs.77,000/-
	Two only)	District - Thane, Maharashtra 421603	
	Possession Date: -22-07-2025	, in the second of the second	

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. 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 - 08-10-2025

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