

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 a 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. Ramesh Meena Mrs. Raj Bai Mr. Mukesh	07/12/2022 Rs.1,65,516/- (Rupees One Lakh Sixty-Five Thousand Five Hundred Sixteen only) Possession Date: -06-03-2023	Abadi Khasra No 321, Patwari Halka No 14, Jamusar Khurd, Tehsil - Berasiya, Baija Khedi, Bhopal, MP, 463111	Rs.4.00 Lacs Rs.40,000/-
Mr. Gyan Singh Mr. Pramod Gurjar	08/06/2023 Rs. 7,53,223/- (Rupees Seven Lakh Fifty-Three Thousand Two Hundred Twenty-Three only) Possession Date: -19-10-2023	Patwari Halka No.59, Khasra No.08,Tehsil-Ichawar, at Abidabad, Sehore, MP, 466111	Rs.6.00 Lacs Rs.60,000/-
Mr. Ramendra Singh Mrs. Varsha Tomar	11/04/2023 Rs.1,64,945/- (Rupees One Lakh Sixty-Four Thousand Nine Hundred Forty-Five only) Possession Date: -11-03-2024	Flat No. 202, E24, Mmc-ahp-morena Atarsuma, Ward No. 4, A. B. Road, In Front Of Ghirona Sarkar Ji Mandir, Near TSS School, Morena, Madhya Pradesh - 476001	Rs.3.55 Lacs Rs.35,500/-
Mr. Jay Prakash Meher Mrs. Heera Bai	11/08/2022 Rs.1,81,794/- (Rupees One Lakh Eighty-One Thousand Seven Hundred Ninty Four only) Possession Date: -22-06-2024	Flat No. 104, E-39, Mcv-pmay-ahp-vidisha Khasra No. 1212/3, Sewage Treatment Plant, Near Ramleela, Vidisha, Madhya Pradesh - 464001	Rs.1.85 Lacs Rs.18,500/-
Mr. Rajesh Mrs. Sanju Bai	06/02/2024 Rs.5,48,545/- (Rupees Five Lakh Forty-Eight Thousand Five Hundred Forty-Five only) Possession Date: -26-06-2024	House constructed on Part of Khasra No. 625, Patwari Halka No. 134/68, Tehsil-Pithampur, at Bachhanpur, Dhar, Madhya Pradesh, 454010	Rs.8.50 Lacs Rs.85,000/-
Mr. Bhagirath Mrs. Nani Bai	06/01/2023 Rs.5,30,729/- (Rupees Five Lakh Thirty Thousand Seven Hundred Twenty-Nine only) Possession Date: -21-06-2024	House constructed on Part of Khasra No. 9, Patwari Halka No. 30, Tehsil-Berasia, at Doulatpura, Bhopal, Madhya Pradesh, 463106	Rs.6.75 Lacs Rs.67,500/-
Mr. Mehtab Singh Mrs. Nabbi Bai	06/01/2023 Rs.7,89,696/- (Rupees Seven Lakh Eighty-Nine Thousand Six Hundred Ninty Six only) Possession Date: -21-06-2024	House constructed on Part of Khasra No. 09, PH No. 30, Tehsil-Berasia, at Barela Kheda, Bhopal, Madhya Pradesh, 463106	Rs.6.70 Lacs Rs.67,000/-
Mr. Kalyan Singh Mrs. Chaya Bai. Mr. Anand. Mrs. Bidiya Bai .	06/06/2024 Rs.7,28,586/- (Rupees Seven Lakh Twenty-Eight Thousand Five Hundred Eighty-Six only) Possession Date: -22-08-2024	House No. 04, Patwari Halka No. 36, Abadi Khasra No. 171, Khajuri Sadak, Khori, Bhopal, MP, 462030	Rs.7.40 Lacs Rs.74,000/-
Mr. Nanuram Mrs. Chandrakanta Bai Mrs. Nihal Gehlot	08/04/2024 Rs.8,33,884/- (Rupees Eight Lakh Thirty-Three Thousand Eight Hundred Eighty-Four only) Possession Date: -22-08-2024	Patwari Halka No. 24, Sadar Bazar, Tehsil- Mhow, Harsola, Indore, MP, 453441	Rs.13.00 Lacs Rs.1,30,000/-

Mr. Pati Ram Mrs. Sudha Bai	<u>08/05/2024</u> Rs.1,07,586/- (Rupees One Lakh Seven Thousand Five Hundred Eighty-Six only) Possession Date: -21-08-2024	Patwari Halka No.07, Khasra No.359/1, Tehsil-Huzur, at-Chanderi, Bhopal, Madhya Pradesh, 462101	Rs.4.00 Lacs Rs.40,000/-
Mr. Dinesh Kumar Yadav Mrs. Arti Gour	<u>10/03/2023</u> Rs.5,32,192/- (Rupees Five Lakh Thirty-Two Thousand One Hundred Ninty Two only) Possession Date: -21-08-2024	Flat No. 09 - 321, EWS-2, Bmc-pmay-ahp-kokta-bhopal Khasra No 6/1(Part), Gram Kokta, Huzoor, District- Bhopal, Madhya Pradesh - 462001	Rs.5.00 Lacs Rs.50,000/-
Mrs. Santosh Mr. Radhedhyam Mr. Karan Davar	<u>08/05/2024</u> Rs.14,07,085/- (Rupees Fourteen Lakh Seven Thousand Eighty-Five only) Possession Date: -22-08-2024	Flat No. 405, B-05, Palash Parisar Phase -1 Khasra Nos. 802, 1067, 1070, 1075/1 ,Near Silicon City, Near Rau Circle, Near India Oil Petrol Pump, Nihalpur Mundi, Tehsil : Indore, Madhya Pradesh - 452016	Rs.17.50 Lacs Rs.1,75,000/-
Mr. Sundar Ahirwar	<u>08/05/2024</u> Rs.3,47,137/- (Rupees Three Lakh Forty-Seven Thousand One Hundred Thirty-Seven only) Possession Date: -21-08-2024	House constructed on Part of Khasra No. 58-B, Patwari Halka No. 46, Tehsil-Berasia, at Garetiya Dangi, Bhopal, Madhya Pradesh, 462101	Rs.5.10 Lacs Rs.51,000/-
Mr. Sibbu Ahirvar Mrs. Sat Bati Bai	<u>06/06/2024</u> Rs.5,34,366/- (Rupees Five Lakh Thirty-Four Thousand Three Hundred Sixty-Six only) Possession Date: -21-08-2024	Flat No. 196, EWS-2, Bmc-pmay-ahp-kokta-bhopal Khasra No 6/1(Part), Gram Kokta, Huzoor, DistrictBhopal, Madhya Pradesh - 462001	Rs.5.00 Lacs Rs.50,000/-
Mrs. Sunita . Mr. Bhawani Rathore	<u>06/06/2024</u> Rs.5,26,809/- (Rupees Five Lakh Twenty-Six Thousand Eight Hundred Nine only) Possession Date: -23-08-2024	Flat No. 416, Laabh Apartment, Shri Ram Kamal Residency - Phase 2 Khasra No. 35/3/1, Gram Nainod, Near Gomatigiri Chouraha, Aerodrome Road, Tehsil: Nainod, District: Indore, Pincode - 452005	Rs.5.00 Lacs Rs.50,000/-
Mr. Surendra Singh Mrs. Radha Kuvar	<u>08/04/2024</u> Rs.2,27,853/- (Rupees Two Lakh Twenty-Seven Thousand Eight Hundred Fifty-Three only) Possession Date: -24-08-2024	Patwari Halka No.01, Tehsil- Malhargargh, Kachariya Dev , Mandsaur , MP, 458339	Rs.10.00 Lacs Rs.1,00,000/-
Mr. Mahesh Solanki Mrs. Sumitra Solanki	<u>08/05/2024</u> Rs.17,31,278/- (Rupees Seventeen Lakh Thirty-One Thousand Two Hundred Seventy-Eight only) Possession Date: -23-08-2024	House constructed on Plot No. 98, Tehsil-Indore, at Subhash Marg, Indore, Madhya Pradesh, 452007	Rs.16.50 Lacs Rs.1,65,000/-
Mr. Akhilesh Suner Mrs. Kiran Suner	<u>08/04/2024</u> Rs.5,52,418/- (Rupees Five Lakh Fifty-Two Thousand Four Hundred Eighteen only) Possession Date: -23-08-2024	House constructed on part of Survey No. 609, PH No. 128, Tehsil-Pithampur, at Kunwarsi, Dhar, Madhya Pradesh, 454774	Rs.16.00 Lacs Rs.1,60,000/-
Mr. Vikas Goyal Mrs. Reena Goyal	<u>08/05/2024</u> Rs.6,10,073/- (Rupees Six Lakh Ten Thousand Seventy-Three only) Possession Date: -17-10-2024	Flat No. 119, Siddhi, Shri Ram Kamal Residency - Phase 2 Khasra No. 35/3/1, Gram Nainod, Near Gomatigiri Chouraha, Aerodrome Road, Tehsil: Nainod, District: Indore, Pincode - 452005	Rs.5.00 Lacs Rs.50,000/-

Mr. Balu Singh Parmar Mrs. Prem Kunvar Parmar	<u>06/06/2024</u> Rs.4,19,509/- (Rupees Four Lakh Nineteen Thousand Five Hundred Nine only) Possession Date: -24-08-2024	House constructed on Part of Khasra No. 127/1, Patwari Halka No. 37, Tehsil-Aalot, at Daulatganj, Ratlam, Madhya Pradesh, 457114	Rs.6.00 Lacs Rs.60,000/-
Mrs. Kanchan Bai Mr. Pyare Lal	<u>09/09/2022</u> Rs.1,29,316/- (Rupees One Lakh Twenty-Nine Thousand Three Hundred Sixteen only) Possession Date: -06-12-2022	Flat No. G-4, 115, Bsup - Baba Nagar Pariyojna - Bmc Near 12 No. Bus Stop, Indira Nagar Sabzi Farm, Opposite To E7 Arera Colony, Bhopal-462011. Madhya Pradesh.	Rs.1.51 Lacs Rs.15,100/-
Mr. Suresh Kanade Mrs. Mamta Kanade	<u>09/09/2022</u> Rs.1,38,244/- (Rupees One Lakh Thirty-Eight Thousand Two Hundred Forty-Four only) Possession Date: -06-12-2022	Flat No. T-6, 100, Bsup - Baba Nagar Pariyojna - Bmc Near 12 No. Bus Stop, Indira Nagar Sabzi Farm, Opposite To E7 Arera Colony, Bhopal-462011. Madhya Pradesh.	Rs.1.51 Lacs Rs.15,100/-
Mr. Karan Mrs. Sunita Dhakse	<u>09/09/2022</u> Rs.1,20,460/- (Rupees One Lakh Twenty Thousand Four Hundred Sixty only) Possession Date: -06-12-2022	Flat No. F-2, 109, Bsup - Baba Nagar Pariyojna - Bmc Near 12 No. Bus Stop, Indira Nagar Sabzi Farm, Opposite to E7 Arera Colony, Bhopal-462011. Madhya Pradesh.	Rs.1.51 Lacs Rs.15,100/-

Date and Time of Inspection: 09-12-2024 - 11.00 AM to 1.00 PM **Last date & time of deposit of EMD :12-12-2024 up to 5.00 PM**

Date and Time of Auction: 14-12-2024 - 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. Rahul Kulaye (+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: Madhya Pradesh.

Date :13-11-2024

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