

Office no 1,2,3,4. Ground floor, Pushpak CHS,  
Malaviya Road, Vile Parle (East), Mumbai 400 057.  
TEL- 18001234427 / 022 26101076-79



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### **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	Description of properties along with name of mortgagors (Owner of the property)	Reserve Price & Earnest Money Deposit (EMD)
	Amount outstanding		
	Possession Date		
Mr. Rakesh Kumar Bhavar Lal Sharma Mrs. Raj Kumari Rakesh Sharma	<u>03/03/2022</u> Rs. 1,09,529 /- (Rupees One Lakh Nine Thousand Five Hundred Twenty Nine only) Possession Date :- 10-06-2022	Flat No. 194 (Plot Area 560 sq. ft.), Atal Awas Pendri Rajnandgaon EWS, Chb - Atal Awas Pendri Housing Board Colony At Pendri, Tehsil - Rajnandgaon, Dist- Rajnandgaon, Chhattisgarh, Pin Code - 491441	Rs.1.00 Lacs Rs. 10,000/-
Mrs. Champeklata Hiyal Mr. Dhiraj Hiyal Mr.Chandrabhanu Hiyal Mr. Avinash Hiyal ,	<u>09/09/2022 &amp; 10/10/2022</u> Rs. 28,45,615 /- (Rupees Twenty Eight Lakh Fourty Five Thousand Six Hundred Fifteen only) Possession Date :- 02-12-2022	Khasra No.554/20, PH No. 45, Tehsil-Pithora, at Sakra, Mahasamund, Chhattisgarh, 493112	Rs. 20.00 Lacs Rs.2,00,000/-
Mr. Gautamachand Jodharaj Parakh Mrs. Rakhi Gautamachand Parakh	<u>11/07/2022</u> Rs. 1,62,693 /- (Rupees One Lakh Sixty Two Thousand Six Hundred Ninty Three only) Possession Date :- 10-10-2022	Flat No. 30 (Plot Area 435.94 sq. ft.), ATAL VIHAR EWS Type 1, Chb - Atal Vihar - Arang P.H.No. 60, Part Of K H No. 3786 / 1, K,KH,3786/3, Village: Arang, Tah. Arang, District : Raipur - 493441, Chhattisgarh.	Rs. 1.60 Lacs Rs. 16,000/-
Mrs. Sangita Singh Mr. Shailesh Singh	<u>06/01/2023</u> Rs. 2,10,664 /- (Rupees Two Lakh Ten Thousand Six Hundred Sixty Four only) Possession Date :- 14-06-2023	Flat No. 1284, B - 81 (EWS), Chb - Boriyakala Raipur Housing Board Colony, Boriyakala, Dharsiwa, Raipur, Chhattisgarh, Pincode- 492015	Rs. 2.90 Lacs Rs. 29,000/-
Mrs. Shanti Bai . Mr. Mahesh Kumar	<u>10/10/2022</u> Rs. 2,09,381 /- (Rupees Two Lakh Nine Thousand Three Hundred Eighty One only) Possession Date :- 05-01-2023	Flat No. 1318, B - 83 (EWS), Chb - Boriyakala Raipur Housing Board Colony, Boriyakala, Dharsiwa, Raipur, Chhattisgarh, Pincode- 492015	Rs.3.00 Lacs Rs.30,000/-
Mr. Saurabh Shrivastava Mrs. Ashwani Shrivastava	<u>07/07/2023</u> Rs. 4,91,590 /- (Rupees Four Lakh Ninety One Thousand Five Hundred Ninty only) Possession Date :- 21-11-2023	Flat No. LIG - 9 (Plot Area 899 .75 sq. ft.), Deendayal Awass - Kohka LIG, Chb -Deendayal Awass Kohka Housing Board Colony, Kohka, Tehsil Tilda, District Raipur Chhattisgarh -493114	Rs. 10.00 Lacs Rs. 10,000/-
Mr. Hiralal Mrs. Janak Bhatpahari Mrs. Digeshwari Gilhare	<u>08/08/2023</u> Rs. 7,29,584 /- (Rupees Seven Lakh Twenty Nine Thousand Five Hundred Eighty Four only) Possession Date :- 22-11-2023	Patwari Halka No.09(New No.18),Khasra No. 338/17, at Manpur, Mahasamund ,CG, 493551	Rs. 5.70 Lacs Rs.57,000/-

Mrs. Chand Bibi Mr. S M Akbar Sidhiqui Mr. Aihatesham Siddiqui	<u>07/07/2023</u> Rs. 2,52,187 /- (Rupees Two Lakh Fifty Two Thousand One Hundred Eighty Seven only) Possession Date :- 22-11-2023	Plot No. 677, Khasra No. 398, Tehsil-Durg, at Nehru Nagar Ward 13, Bhilai, Durg, Chhattisgarh, 490021	Rs. 4.00 Lacs Rs.40,000/-
Mr. Bignu Sagar Mrs. Laxmi Sagar Mr. Damu Sagar	<u>11-08-2022</u> Rs. 4,16,937 /- (Rupees Four Lakh Sixteen Thousand Nine Hundred Thirty Seven only) Possession Date :- 01-12-2022	Ward No 41, Nehru Nagar, Vidya Nagar, Byron Bazar, Raipur , CG, 492001	Rs. 6.20 Lacs Rs.62,000/-
Mrs. Sima Dhruw Mr. Rainu Dhruw	<u>04-12-2021</u> Rs. 1,78,286 /- (Rupees One Lakh Seventy Eight Thousand Two Hundred Eighty Six only) Possession Date :- 03-12-2022	Flat No.70 (Plot Area 550 sq. ft.), Atal Awas Kanhapuri Kurud EWS, Chb - Atal Awas - Kanhapuri Kurud Housing Board Colony, At Village Kanharपुर, Kurud, Dist- Dhamtari, Chattisgarh, 493663	Rs. 2.20 Lacs Rs. 22,000/-
Mrs. Pramila Dewangan Mr. Anil Kumar Dewangan	<u>11/07/2022</u> Rs. 2,11,518 /- (Rupees Two Lakh Eleven Thousand Five Hundred Eighteen only) Possession Date :- 07-10-2022	Flat No. 75, Atal vihar pendari EWS, Chb - Atal Vihar Pendri Housing Board Colony At Ward No. 36, Pendri, Tehsil - Rajnandgaon , Dist- Rajnandgaon , Chhattisgarh - 491441	Rs. 4.50 Lacs Rs. 45,000/-
Mr. Krishna Kumar Soni Mrs. Jagriti Sahu	<u>11/04/2023</u> Rs. 1,50,625 /- (Rupees One Lakh Fifty Thousand Six Hundred Twenty Five only) Possession Date :- 22-08-2023	Flat No. 99 (Plot Area 435.78 sq. ft.), Atal Vihar Kanker EWS, Chb-atal Vihar-shriram Nagar-kanker Housing Board Colony, Atal Vihar Shriram Nagar, Kanker, District: Kanker, Chhattisgarh - 494334	Rs.6.50 Lacs Rs. 65,000/-
Mrs. Mohani Soni Mr. Govardhan Soni Mrs. Mayank Soni	<u>10/05/2023</u> Rs. 5,97,672 /- (Rupees Five Lakh Ninty Seven Thousand Six Hundred Seventy Two only) Possession Date :- 22-08-2023	Flat No. 305, G, Rda - Indraprastha Phase Ii Ews Indraprastha Colony, Raipura , Tehsil And District Raipur - 492013	Rs. 5.80 Lacs Rs. 58,000/-
Mrs. Jarina Khatun . Mr. Abdul Rashid Ali	<u>07/07/2023</u> Rs. 2,21,012 /- (Rupees Two Lakh Twenty One Thousand Twelve only) Possession Date :- 20-11-2023	Flat No. 1377, B - 87 (EWS), Chb - Boriyakala Raipur Housing Board Colony, Boriyakala, Dharsiwa, Raipur, Chhattisgarh, Pincode- 492015	Rs. 2.90 Lacs Rs. 29,000/-
Mrs. Shaheen Kouser Mr. Shah Nawaz Iqbal Mehboob .	<u>05/08/2021</u> Rs. 2,36,151 /- (Rupees Two Lakh Thirty Six Thousand One Hundred Fifty One only) Possession Date :- 08-06-2022	Flat No. 301, B, Rda - Raipura Ews Raipura RDA Colony, Raipura, Raipur, Chhattisgarh - 492013	Rs. 2.00 Lacs Rs.20,000/-
Mr. Santosh Yadav Mrs. Jayanti Yadav	<u>08/08/2023</u> Rs. 2,39,103 /- (Rupees Two Lakh Thirty Nine Thousand One Hundred Three only) Possession Date :- 22-11-2023	Khasara No. 216/1/2/57, 217/8, Saraipali, Mahasamund, -1, 493558	Rs. 3.00 Lacs Rs.30,000/-

Mr. Vijay Giri Mrs. Janki Giri	<u>11/08/2022</u> Rs. 6,86,218 /- (Rupees Six Lakh Eighty Six Thousand Two Hundred Eighteen only) Possession Date :- 01-12-2022	Flat No. 910, LIG BLOCK - 76, Chb-deendayal Awas-kabir Nagar Housing Board Colony, Near Adarsh Chowk, Kabir Nagar, Raipur, Chhattisgarh - 492099	Rs. 5.50 Lacs Rs.55,000/-
Mr. Dilip Kannoje Mr. Pramila Bai Kannoje Mr. Sunil Kannoje Mr. Anil Kumar Kannoje	<u>07/02/2023</u> Rs. 3,31,188 /- (Rupees Three Lakh Thirty One Thousand One Hundred Eighty Eight only) Possession Date :- 14-06-2023	Patwari Halka No.35/ 34, Khasra No.157/2 & 177/2 renumbered as Khasra No. 157/18, Ramnagar, Ward No.5, Tehsil- Rajnandgaon, Motipur, Rajnandgaon, CG, 491441	Rs. 7.00 Lacs Rs. 70,000/-
Mrs. Vandana Thakur Mr. Yashwant Thakur	<u>10/05/2023</u> Rs. 3,55,885 /- (Rupees Three Lakh Fifty Five Thousand Eight Hundred Eighty Five only) Possession Date :- 13-08-2023	Flat No. 100 (Plot Area 900 sq.ft.), Deendayal Awas LIG, Chb - Deendayal Awas -Joratal (kawardha) Housing Board Colony, At Joratal, TehsilKawardha, Dist – Kabirdham, Chattisgarh, Pin- 491995	Rs. 10.00 Lacs Rs.1,00,000/-

**Date & Time of Inspection: 23-03-2024 - 11.00 AM to 1.00 PM**

**Last date & time of deposit of EMD : 27-03-2024 up to 5.00 PM**

**Date & Time of Auction: 29-03-2024 - 11.00 AM to 12.00 PM**

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](mailto: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: Chattisgarh  
Date :28/02/2024**

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