Office no. 5 & 6, 11th Floor, E Wing, Times Square,
Andheri-Kurla Road, Marol, Andheri (E), Mumbai – 400059.
TEL- 18001234427 / +91 22 69609000/100 Email :
collections@mhfcindia.com

AUCTION-CUM-TENDER 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 cum Tender, for recovery of the secured debt due to Svatantra Micro Housing Finance Corporation Ltd., (SMHFC). The General Public is invited to bid either personally or by a duly authorised agent.

Details of borrowers/amount outstanding/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)
Mrs. Surekha Makode Mr. Sandip Makode	**14/05/2026** Rs.1,56,214/- (Rupees One Lakh Fifty-Six Thousand Two Hundred Fourteen Only) **Possession Date: - 10/08/2026**	Flat/Unit No. 101, Floor No. 1, Flat Type - 1 BHK of Building 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, Near Krushna Nagar, Tapovan Road, Rahatgaon, Mhasala, Amravati, Maharashtra - 444602	**Rs.8.00 Lacs** **Rs.80,000/-**
Mr. Tanaji Borane Mrs. Sangeeta Borane	**14/05/2026** Rs.2,47,578/- (Rupees Two Lakh Forty-Seven Thousand Five Hundred Seventy-Eight Only) **Possession Date: - 11/08/2026**	Flat/Unit No. 408, Floor No. 0, Flat Type - 1RK of Building called A in the Project Jivdani Krupa situated at Survey No. 125, Nirabai Patil Marg, Next to Gitanjali School, Manvelpada Road, Virar (E), Mumbai 401305	**Rs.10.60 Lacs** **Rs.1,06,000/-**
Mr. Dharmapal Kotian Mrs. Manisha Kotian	**04/02/2022** Rs. 8,06,120/- (Rupees Eight Lakh Six Thousand One Hundred Twenty Only) **Possession Date: - 25/05/2022**	Flat/Unit No. G 02, Floor No. 0, Flat Type - 1 BHK of Building called Aazad, C wing, in the Project Karrm Residency situated at At Post - Dhasai, Shahpur Kinhvali Road, Taluka - Shahapur, District - Thane, Shahapur 421601	**Rs.8.00 Lacs** **Rs.80,000/-**
Mr. Shubham Subhash Pawar Mrs. Suvarnlata Subhash Pawar Mr. Subhash Jagannath Pawar	**11/07/2022** Rs. 5,94,490/- (Rupees Five Lakh Ninety-Four Thousand Four Hundred Ninety Only) **Possession Date: - 10/10/2022**	Flat/Unit No. 403, Floor No. 4, Flat Type - 1 RK of Building called Arpan (Wing-B) Sec-4 in the Project Karrm Residency situated at At Post - Dhasai, Shahpur Kinhvali Road, Taluka - Shahapur, District - Thane, Shahapur 421601	**Rs.4.50 Lacs** **Rs.45,000/-**
Mr. Shivaji Babar Mr. Amol Babar	**09/04/2026** Rs. 3,00,445/- (Rupees Three Lakh Four Hundred Forty-Five Only) **Possession Date: - 13/08/2026**	Milkat No 371, Taluka Kagal, Karanjivane, Kolhapur, Maharashtra, 416219	**Rs.5.70 Lacs** **Rs.57,000/-**
Mr. Sandip Patil Mr. Vishnu Patil Mrs. Vimal Patil	**14/05/2026** Rs. 1,87,278/- (Rupees One Lakh Eighty-Seven Thousand Two Hundred Seventy-Eight Only) **Possession Date: - 13/08/2026**	Grampanchayat Property No.61, Taluka-Gaganbavda, Kherivade, Kolhapur, Maharashtra, 416205	**Rs.5.70 Lacs** **Rs.57,000/-**
Mrs. Lata Patil Mr. Jivan Patil Mr. Bhaskar Patil Mrs. Sushilabai Patil	**14/05/2026** Rs. 4,84,517/- (Rupees Four Lakh Eighty-Four Thousand Five Hundred Seventeen Only) **Possession Date: - 14/08/2026**	Gram Panchayat Property No.26, Taluka-Dhule, at Aamdad, Dhule, Maharashtra, 424301	**Rs.7.10 Lacs** **Rs.71,000/-**
Mr. Mayur Dayanand More Mr. Dayanand Babasaheb More Mrs. Sarika Dayanand More	**14/05/2026** Rs. 19,07,950/- (Rupees Nineteen Lakh Seven Thousand Nine Hundred Fifty Only) **Possession Date: - 12/08/2026**	Plot No.06, Survey No.482/2, Dudhalwasti, Ghatagewadi Road, at Jath, Sangli, Maharashtra, 416404	**Rs.23.00 Lacs** **Rs.2,30,000 /-**
Mrs. Baanu Mainoddin Chanda Mr. Iliyas Mainoddin Chanda	**14/05/2026** Rs. 2,01,794/- (Rupees Two Lakh One Thousand Seven Hundred Ninety-Four Only) **Possession Date: 11/08/2026**	Flat/Unit No. 311, Floor No. 2, Flat Type - 1 BHK of Building called Gat No. 979/1 Plot No. 1 Building No. 20 in the Project Ray Nagar Housing Project situated at Gat No. 722/2/F723, 697, 707, 726, 724, 725, 764, 721, 845, 728, 710, 755, 729/1, 978/3, 979/1, 963/1, 963/2, 963/3, 977/1, 981/1, 982/1, 982/2 At Kumbhari, Solapur-South, Solapur, 413006	**Rs.4.00 Lacs** **Rs.40,000/-**

Mr. Rangnath Uppar Mrs. Renuka Ranghnath Uppar	**11/07/2022** Rs. 12,18,494/- (Rupees Twelve Lakh Eighteen Thousand Four Hundred Ninety-Four Only) **Possession Date: - 08/10/2022**	Flat/Unit No. 423, Floor No. 4, Flat Type - 1 RK of Building called X1 in the Project Sheltrex Smart Phone City - Akurle situated at Gat No. 27, 28, 29, 31, 32, 33, 34, 35/1, 37, 38/1, 41/5, Village Akurle , Taluka Karjat, Dist - Raigad - 410201	**Rs.5.00 Lacs** **Rs. 50,000/-**
Mr. Gautam Sakharam Panad Mrs. Sukeshini Gautam Panad	**14/05/2026** Rs. 9,87,942/- (Rupees Nine Lakh Eighty-Seven Thousand Nine Hundred Forty-Two Only) **Possession Date: - 11/08/2026**	Flat/Unit No. Plot No. 19, Floor No. 0, Flat Type - Plot of Building called Plot No. 19 in the Project Gat No. 21 Part - Sundarwadi situated at Gat No.21 Part, Situated at Mouje - Sundarwadi, Taluka and District- Aurangabad - 431001	**Rs.9.30 Lacs** **Rs. 93,000/-**
Mr. Mohd Hasan Majed Shaikh Mrs. Mehrunnisha Hasan Shaikh	**08/06/2026** Rs. 2,37,423/- (Rupees Two Lakh Thirty-Seven Thousand Four Hundred Twenty-Three Only) **Possession Date: - 28/08/2026**	Flat/Unit No. 102, Floor No. 1, Flat Type - 1 BHK of Building called Sunrise III in the Project New Manor Town Phase I situated at Gut No. 169/2 and 39/2 , Manor Village, Dargah Road, Taluka - Palghar (East) Dist - Palghar, Maharashtra 401403	**Rs. 7.50 Lacs** **Rs. 75,000/-**
Mr. Nadeem Mirza Mrs. Heena Kausar Mirza	**08/06/2026** Rs. 28,41,491/- (Rupees Twenty-Eight Lakh Forty-One Thousand Four Hundred Ninety-One Only) **Possession Date: - 28/08/2026**	Flat/Unit No. 1, Floor No. 0, Flat Type - 3 BHK of Building called Row House in the Project Satyam Row Houses Apartment situated at Survey No. 813/A/3, Plot No. 123 to 128 E and F, at Nashik, Behind Sumanchandra Visteria Project, Happy Home Colony, Pakhal Road, Taluka and District- Nashik- 422006	**Rs.25.00 Lacs** **Rs. 2,50,000 /-**
Mrs. Alkabai Patil Mr. Sukhdev Patil Mr. Umesh Patil Mr. Arjun Patil	**08/06/2026** Rs. 5,53,485/- (Rupees Five Lakh Fifty-Three Thousand Four Hundred Eighty-Five Only) **Possession Date: - 29/08/2026**	Gram Panchayat Property No.27, at Aamdad, Dhule, Maharashtra, 424301	**Rs.9.00 Lacs** **Rs.90,000/-**
Mr. Pradeep Gulabchand Maurya Mrs. Nirmala Maurya	**08/06/2026** Rs. 11,19,464/- (Rupees Eleven Lakh Nineteen Thousand Four Hundred Sixty-Four Only) **Possession Date: - 29/08/2026**	Flat/Unit No. 4, Floor No. 1, Flat Type - 1 RK of Building called Ishwarpooja Sankul in the Project Ishwarpooja Sankul situated at Plot No. 27 of Survey/Gat No. 126, At Palse, Taluka and District - Nashik, Mahaarshtra. - 422102	**Rs.8.50 Lacs** **Rs.85,000/-**
Mrs. Seema Chandrakant Khandekar	**08/06/2026** Rs. 15,41,834/- (Rupees Fifteen Lakh Forty-One Thousand Eight Hundred Thirty-Four Only) **Possession Date: - 28/08/2026**	Flat/Unit No. 317, Floor No. 3, Flat Type - 1 RK of Building called Building No. D (Type - 03) in the Project Udaan Aria situated at 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. Najir Mehabub Shaikh Mrs. Shamim Najir Shaikh	**08/06/2026** Rs. 14,04,773/- (Rupees Fourteen Lakh Four Thousand Seven Hundred Seventy-Three Only **Possession Date: - 31/08/2026**	Flat/Unit No. G-2, Floor No. 0, 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, District- Pune - 413801	**Rs. 8.95 Lacs** **Rs.89,500/-**
Mr. Amit Laxmi Gupta Mr. Sujeet Kumar Mrs. Rani Gupta Mr. Rohit	**08/06/2026** Rs. 27,80,350/- (Rupees Twenty-Seven Lakh Eighty Thousand Three Hundred Fifty Only) **Possession Date: - 28/08/2026**	Flat/Unit No. 1008, Floor No. 10, Flat Type - 1 BHK of Building called Building No. 3, Wing - B in the Project Raj Regalia situated at Survey No. 55, Hissa No. 3, Survey No. 54, Hissa No. 3E & Survey No. 55, Hissa No. 2, Plot No.1 t0 3, At - Pale, Taluka - Ambarnath, District - Thane, Maharashtra. - 421501	**Rs.20.00 Lacs** **Rs. 2,00,000/-**
Mr. Vinay R Kangutkar Mrs. Tanvi Kangutkar	**08/06/2026** Rs. 14,77,623/- (Rupees Fourteen Lakh Seventy-Seven Thousand Six Hundred Twenty-Three Only) **Possession Date: - 28/08/2026**	Flat/Unit No. 403, Floor No. 4, Flat Type - 1 RK of Building called Wing - F in the Project Siddhi City Morning Star Wing D To M Chsl. situated at Survey No. 81, Hissa No.1/C/2, Situate at Village - Kharvai, Taluka - Ambarnath, District - Thane, Maharashtra. - 421503	**Rs.14.50 Lacs** **Rs.1,45,000/-**

Mr. Ravi Anil Telangi Mrs. Laxmi Anil Telangi	**08/06/2026** Rs. 9,36,115/- (Rupees Nine Lakh Thirty-Six Thousand One Hundred Fifteen Only) **Possession Date: - 29/08/2026**	Plot No.7A out of Survey No.692/3(New Survey No.302/3), Bamni Road, at Miraj, Taluka- Miraj, Sangli, Maharashtra, 416410	**Rs.10.85 Lacs** **Rs.1,08,500/-**
Mr. Somnath Ganpat Patil Mrs. Deepa Somnath Patil	**08/06/2026** Rs. 16,41,404/- (Rupees Sixteen Lakh Forty-One Thousand Four Hundred Four Only) **Possession Date: - 29/08/2026**	Flat/Unit No. Shop No D-8, Floor No. 0, Flat Type - Non-Residential Unit of Building called Wing/Building - D in the Project Lodha Regency A B C D E Chsl situated at Survey No. 46/1, 47/2, 48/4p, 48/7, 233/2p, 233/1pb, 233/2p, 233/3p, At - Bhopar, Taluka - Kalyan, District - Thane, Maharashtra. - 421204	**Rs.15.50 Lacs** **Rs.1,55,000/-**
Mr. Swarup Sudhir Pachange Mr. Sudhir D Pachange Mrs. Gauri Jaydeep Chavan Mrs. Sushma S Pachange	**08/06/2026** Rs. 24,12,427/- (Rupees Twenty-Four Lakh Twelve Thousand Four Hundred Twenty-Seven Only) **Possession Date: - 01/09/2026**	Flat/Unit No. 7, Floor No. 1, Flat Type - 1 BHK of Building called Laxmi Kamal Vishwa in the Project Laxmi Kamal Vishwa Chsl situated at Survey No.180 (Old Survey No.152), Hissa No. 5A and Hissa No. 16A, At Fursungi, Taluka: Haveli, District: Pune – 412308	**Rs. 18.00 Lacs** **Rs.1,80,000/-**
Mrs. Madhuri Ambadas Khedkar & Mrs. Mala Ambadas Khedkar	**08/06/2026** Rs. 8,61,081/- (Rupees Eight Lakh Sixty-One Thousand Eighty-One Only) **Possession Date: - 01/09/2026**	Flat/Unit No. 4, Floor No. 2, Flat Type - 1 BHK of Building called C in the Project Construction Of 674 Ews T/s 409 Mig T/s 104 Hig T/s Under Pmay at Akoli Amravati / Ews and Mig situated at Survey No. 47, 57 and 58, At Akoli, Taluka Amravati, District Amravati - 444606	**Rs.8.00 Lacs** **Rs.80,000/-**
Mr. Laxman Damodhar Kharat Mr. Vijay Laxman Kharat	**08/06/2026** Rs. 13,37,540/- (Rupees Thirteen Lakh Thirty-Seven Thousand Five Hundred Forty Only) **Possession Date: - 02/09/2026**	Flat/Unit No. Row House No. 111, Floor No. 0, Flat Type - 1 BHK (HOUSE) of Building called D-Type (Row House No. 111 to 114) in the Project Sara Samruddhi Rh No.29 To 36,77 To 80 And 111 To 114 situated at Gat No. 47 Part, At. Rotegaon, Taluka - Vaijapur, District-Aurangabad - 423701	**Rs.11.00 Lacs** **Rs.1,10,000/-**
Mr. Mangal Keshav Chavhan Mrs. Sulochana Mangal Chavhan	**11/03/2026** Rs.8,67,933/- (Rupees Eight Lakh Sixty Seven Thousand Nine Hundred Thirty Three only) **Possession Date:- 09-07-2026**	Flat/Unit No. 10, Floor No. 2, Flat Type - 1 BHK of Building called H in the Project Construction Of 674 Ews T/s 409 Mig T/s 104 Hig T/s Under Pmay At Akoli Amravati / Ews And Mig situated at Survey No. 47, 57 and 58, At Akoli, Taluka Amravati, District Amravati - 444606	**Rs.9.00 Lacs** **Rs.90,000/-**
Mr. Sachin Bhagwan Kuchekar Mrs. Ketaki Sachin Kuchekar	**09/04/2026** Rs.6,67,906/- (Rupees Six Lakh Sixty Seven Thousand Nine Hundred Six only) **Possession Date:- 07-07-2026**	Flat/Unit No. 7-301, Floor No. 3, Flat Type - 1 BHK of Building called 7 in the Project Pradhan Mantri Awas Yojana -charholi situated at Survey No.108 (Old Survey No.409), At Charholi KH, Taluka -Khed, District- Pune. - 412105	**Rs.7.00 Lacs** **Rs.70,000/-**
Mr. Shubhangi Suresh Konde Mr. Suresh Ganpat Konde	**09/04/2026** Rs.13,32,849/- (Rupees Thirteen Lakh Thirty Two Thousand Eight Hundred Forty Nine only) **Possession Date:- 10-07-2026**	Flat/Unit No. 502, Floor No. 5, Flat Type - 1 RK of Building called Building No. D (Type - 03) in the Project Udaan Aria situated at Survey No. 13, Hissa Nos. 1C1, 1C3, 1D, 2A1 to 2A8, At - Chinchwali, Taluka - Karjat, District - Raigarh, Maharashtra. - 410201	**Rs.7.00 Lacs** **Rs.70,000/-**
Mr. Rafik Ahamad Mulani Mrs. Farida Rafik Mulani	**09/04/2026** Rs.3,26,197/- (Rupees Three Lakh Twenty Six Thousand One Hundred Ninty Seven only) **Possession Date:- 09-07-2026**	Flat/Unit No. 305, Floor No. 2, Flat Type - 1 BHK of Building called I in the Project Sukhdev Nagar - Phase 2 situated at Survey No -1239/2/1/1, Plot No. LIG and EWS - 1, Tadsoundane Road, Near Barshi Bypass, Taluka : Barshi, District : Solapur, Barshi, Maharashtra - 413401	**Rs.7.00 Lacs** **Rs.70,000/-**
Mr. Shiv Bahadur Sharma Mrs. Vandna Shivbahadur Sharma	**09/04/2026** Rs.15,19,102/- (Rupees Fifteen Lakh Nineteen Thousand One Hundred Two only) **Possession Date:- 08-07-2026**	Flat/Unit No. 305, Floor No. 3, Flat Type - 1 BHK of Building called Wing - A in the Project Lilabai Apartment situated at Survey No. 76, Hissa No. 12, At - Bapgaon - Devrung, Taluka Bhiwandi, District - Thane, Maharashtra. - 421305	**Rs.14.60 Lacs** **Rs.1,46,000/-**

Mr. Vishnu Waghmode Mrs. Puspa Waghmode	**04/12/2021** Rs.3,43,228/- (Rupees Three Lakh Forty-Three Thousand Two Hundred Twenty-Eight Only) **Possession Date: - 25/05/2022**	Flat/Unit No. 7, Floor No. 0, Flat Type - 1BHK of Building called B 7 in the Project Neptune Swarajya - 2 situated at Survey No 75, 76/10, 2/3P, 76/9P, Ambivali, Kalyan, Thane 421102	**Rs.5.80 Lacs** **Rs. 58,000/-**
Mr. Sanjiv Gadge Mrs. Archana Gadge	**11/07/2022** Rs.3,53,294/- (Rupees Three Lakh Fifty-Three Thousand Two Hundred Ninety-Four Only) **Possession Date: - 10/10/2022**	Flat/Unit No. 406, Floor No. 0, Flat Type - 1 BHK of Building called 5 A in the Project Neptune Swarajya - 2 situated at Survey No 75, 76/10, 2/3P, 76/9P, Ambivali, Kalyan, Thane 421102	**Rs. 5.80 Lacs** **Rs. 58,000/-**
Mr. Babasaheb Bhad Mrs. Swati Bhad	**11/04/2022** Rs. 2,64,084/- (Rupees Two Lakh Sixty-Four Thousand Eighty-Four Only) **Possession Date: - 02/07/2022**	Flat/Unit No. 506, Floor No. 0, Flat Type - 1BHK of Building called B 6 in the Project Neptune Swarajya - 2 situated at Survey No 75, 76/10, 2/3P, 76/9P, Ambivali, Kalyan, Thane 421102	**Rs. 5.80 Lacs** **Rs. 58,000/-**
Mr. Abhay Gadge Mrs. Swati Gadge	**11/07/2022** Rs.2,17,802/- (Rupees Two Lakh Seventeen Thousand Eight Hundred Two Only) **Possession Date: - 10/10/2022**	Flat/Unit No. 206, Floor No. 0, Flat Type - 1 BHK of Building called B 6 in the Project Neptune Swarajya - 2 situated at Survey No 75, 76/8, 76/10, 2/3P, 76/9P, Ambivali, Kalyan, Thane 421102	**Rs. 5.80 Lacs** **Rs. 58,000/-**

Date and Time of Inspection: -14-11-2026 - 11.00 AM to 1.00 PM Last date & time of deposit of EMD: -18-11-2026 up to 5.00 PM

Date and Time of Auction: 20-11-2026 - 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 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 18.11.2026 up to 5.00 PM to the following Account – Bid in the A/C (ACCOUNT NO. **00608940000020**, IFSCI CODE-**HDFC0002838.**

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 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 be 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 Aher (+91 8657582030) , Mr. Prasann Chaukhande (+91 8668275765), 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 appropriate 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: 04-11-2026

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