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

Svatantra
Housing Finance

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)
Mr. Manishbhai Parmar Mrs. Arunben Parmar	**10/07/2026** Rs.1,21,618/- (Rupees One Lakh Twenty-One Thousand Six Hundred Eighteen Only) **Possession Date: - 14/10/2026**	Flat/Unit No. I / 202, Floor No. 2, Flat Type - 1 BHK of Building called I in the Project Auda - Ews - Aamraparn situated at TP 110 Nikol-Kathwada, FP 77, Sardar Patel Ring Road, Near Kathwada Circle, Kathwada, Ahmedabad, Gujarat - 382430	**Rs. 6.00 Lacs** **Rs.60,000/-**
Mr. Raghubhai Jethabhai Rabari	**10/07/2026** Rs.4,73,219/- (Rupees Four Lakh Seventy-Three Thousand Two Hundred Nineteen Only) **Possession Date: - 14/10/2026**	Flat/Unit No. 304, Floor No. 3, Flat Type - 2 BHK of Building called 18 in the Project Auda-ews-ii-pmay- Zundal-tp 72- Fp 123 situated at T.P.S.NO. 72, F.P.NO. 123, At Zundal, Near Parmeshwar-8, Taluka- Gandhinagar, DistrictGandhinagar, Gujarat - 382421	**Rs. 6.10 Lacs** **Rs.61,000/-**
Mr. Vijaybhai Nayi Mr. Baldevbhai Nayi Mr. Nitin Nayi	**10/07/2026** Rs.4,06,523/- (Rupees Four Lakh Six Thousand Five Hundred Twenty-Three Only) & Rs.1,98,784/- (Rupees One Lakh Ninety-Eight Thousand Seven Hundred Eighty-Four Only) **Possession Date: - 14/10/2026**	Flat/Unit No. 302, Floor No. 3, Flat Type - 1 BHK of Building called B in the Project Shiv Residency, Kalol situated at Revenue Survey No.1/13/1, City Survey No.519/1, Ward - Kalol-2, Sheet No.2, Draft T.P.S No.4, F.P.No.60/1, At. Kalol, Near Ishwar Society, Taluka - Kalol, District-Gandhinagar, Gujarat - 382721	**Rs. 8.00 Lacs** **Rs.80,000/-**
Mr. Rajeshbhai Kanjibhai Vaghela Mr. Jitendra Rajeshbhai Vaghela Mrs. Manjuben Vaghela	**07/08/2026** Rs. 3,02,220/- (Rupees Three Lakh Two Thousand Two Hundred Twenty Only) **Possession Date: - 16/10/2026**	Flat/Unit No. C-708, Floor No. 7, Flat Type - EWS of Building called C in the Project Rmc-mmgy Phase - 3-t.p. 24-fp 17/a situated at Central Zone 2, Ward No. 3, T.P. 24, FP 17/A, Next to Chatrapati Shivaji Township, Near Ronki Village, Morbi - Rajkot Bypass, Rajkot, Gujarat - 360001	**Rs. 6.00 Lacs** **Rs.60,000/-**
Mrs. Lalita Devi Mr. Jitendra Ram	**10/07/2026** Rs.10,67,779/- (Rupees Ten Lakh Sixty-Seven Thousand Seven Hundred Seventy-Nine Only) **Possession Date: - 17/10/2026**	Flat/Unit No. House No.85, Floor No. 0, Flat Type - 1 BHK of Building called House No.85 in the Project Balaji Villa situated at Revenue Survey No. 340/2, Block No. 354, At Kareli, Near Ryan International School, Surat Bardoli Main Road, Taluka-Palsana, District-Surat, Gujarat - 394310	**Rs. 5.00 Lacs** **Rs.50,000/-**
Mr. Pavan Kumar Mrs. Sunita Devi Mr. Shambhu Sharan	**07/08/2026** Rs.10,22,365/- (Rupees Ten Lakh Twenty-Two Thousand Three Hundred Sixty-Five Only) **Possession Date: - 17/10/2026**	Flat/Unit No. House No. 268, Floor No. 0, Flat Type - 1 BHK of Building called House No.268 in the Project Gokuldham Villa situated at R.S. No. 272 Paikee, Block No. 200/A, At Tathithaiya, Near Nilkanth Residency, At Tathithaiya, Taluka. Palsana, District. Surat, Gujarat - 394305	**Rs. 5.60 Lacs** **Rs.56,000/-**

Date and Time of Inspection: 25-11-2026 - 11.00 AM to 1.00 PM

Last date & time of deposit of EMD: 28-11-2026 up to 5.00 PM

Date and Time of Auction: 01-12-2026 - 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 28.11.2026 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. Rizwan Qureshi (+91 7575005977), Mr. Ankit Mistry (+91 9033282327) & Mr. Sharik Saudagar (+91 8879666943) or 18001234427 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: Gujarat
Date: 31-10-2026

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