



# GIC HOUSING FINANCE LTD.

CORPORATE OFFICE / HEAD OFFICE : GICHFL, National Insurance Building,  
6<sup>th</sup> Floor, J. T. Road, Next to Astoria Hotel, Churchgate, Mumbai, 400 020 Tel.: (022) 43041900  
Email: corporate@gichf.com Website: www.gichfindia.com

GICHFL BORIVALI BRANCH : 401, 4th Floor, Soni Shopping Center, Above Om Jewellers, L.T.Road, Borivali (W), Mumbai-400092.  
Email : borivali@gichfindia.com Office Tel : 022-28917002/28921603 Contact No. SANTOSH KHAVARE - 9819906655  
GICHFL VIRAR BRANCH : 3rd Floor, Sandeep House, Tirupati Nagar Phase-1, Opp. Royal Academic School, Virar (W)-401303.  
Branch : virar@gichfindia.com Contact No. SIDDHARTH MISHRA - 85828 82530

## E-AUCTION SALE NOTICE

WHEREAS the undersigned being the Authorized Officer of GIC Housing Finance Ltd. (GICHFL), under Securitization & Reconstructions of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued Demand Notice to following Borrowers/Mortgagors calling upon them to repay the outstanding due amount mentioned in the said notices. However, The Borrower/Mortgagor having failed to repay the said due amount, the undersigned has taken **PHYSICAL POSSESSION** of the following property in exercise of powers conferred U/s 13(4) and U/s 14 of the said Act read with the Rule 8 of the said Rules.

Sr. No.	Loan File No./Name of the Borrower / Co Borrower / Guarantor Name / Branch Name	Property Address / Property Area (built up in Sq Ft)	Demand notice issued date	Date of Physical Possession	Total Outstanding as on 10.02.2024 (Incl.POS, Interest and Other charges) (In Rupees)	Reserve Price (In Rupees)
1	MH058060000874 / BORIVALI / SHAILENDRA KUMAR SINGH	GUT No: S.NO.182 H.NO.A/1, Building Name: ATHARVA APEKSHA, House No: 303 BLDG NO.2, Floor No: 3RD, Plot No: S.NO.182 H.NO.A/1, Land Mark: NEARBY COLLECTOR OFFICE, Village: KURGAON, Location: Boisar, Taluka: PALGHAR, State: Maharashtra, Pin Code: 401501, Police Station: BOISAR WEST, North By: OPEN SPACE, South By: OPEN SPACE, East By: BLDG NO.5, West By: INTERNAL ROAD, / Area in SQ FT 480	11-07-2016	08.12.2023	Rs. 2433160/-	Rs. 1468800/-
2	MH0580600001650 / BORIVALI / HITESH LAXMIKANT PANDEY/ POOJA HITESH PANDEY	GUT No: 196, Building Name: MIRADHARTI HEIGHTS BLDG NO 7, House No: C-401, Floor No: 4TH FLR, Street Name: SECTOR NO III PHASE-I, Sector Ward No: NILMORE, Land Mark: YASHWANT GAURAV COMPLEX, Village: NALLASOPARA, Location: NALLASOPARA (W), Taluka: VASAI, State: Maharashtra, Pin Code: 401203, Police Station: NALLASOPARA WEST, North By: JAIN MANDIR, South By: OPEN SPACE, East By: ROAD, West By: NAVKAR, / Area in SQ FT 325.71	9.11.2021	10.01.2024	Rs. 2772123/-	Rs. 2365200/-
3	MH0340610008906 / VIRAR / PRAMODKUMAR JAISWAR	GUT No: 13, Building Name: KANHAIYA MEDWOS, House No: D-002, Floor No: GROUND, Plot No: 01, Street Name: KHAN PADA ROAD, Sector Ward No: 02, Land Mark: NR. PATRA SHED, Village: TEMBHODE, Location: Tembhode, Taluka: PALGHAR, State: Maharashtra, Pin Code: 401404, Police Station: PALGHAR WEST, North By: OPEN SPACE, South By: OPEN SPACE, East By: C-WING, West By: OPEN SPACE, / Area in SQ FT 355	22.09.2021	31.10.2023	Rs. 1340474/-	Rs. 1278000/-
4	MH0340610008300 / VIRAR / TUNTUN KAMLAPRASAD KHARWAR/ MANJU TUNTUNPRASAD KHARWAR	GUT No: 65, Building Name: THAKUR ICON TYPE-D, House No: A-402, Floor No: 4TH, Street Name: BOISAR TARAPUR ROAD, Land Mark: PAVAN LANDMARK, Village: PASTHAL, Location: Boisar, Taluka: PALGHAR, State: Maharashtra, Pin Code: 401501, Police Station: BOISAR, North By: PAVAN LANDMARK, South By: OPEN PLOT, East By: UNDER CONSTRUCTION BUILDING, West By: OPEN PLOT, / Area in SQ FT 317.43	28.08.2021	02.11.2023	Rs. 1665968/-	Rs. 1226700/-
5	MH0340610004818 / VIRAR / KAMLESH KRUSHNA DUDAM	GUT No: 129, Building Name: MAHALAXMI APARTMENT, House No: B-203, Floor No: 2ND, Plot No: 129, Street Name: NITYANAND NAGAR, Land Mark: NR NITYANAND NAGAR, Village: KOPRI, Location: Virar (E), Taluka: VASAI, State: Maharashtra, Pin Code: 401303, Police Station: VIRAR EAST, North By: BUILDING NO.01, South By: BUILDING NO.09, East By: A WING, West By: OPEN SPACE, / Area in SQ FT 315	17.11.2021	22.11.2023	Rs. 2283693/-	Rs. 1575546/-
6	MH0340610007667 / VIRAR / SACHIN JEET SINGH	GUT No: SR NO 256, Building Name: ANAND VIEW, House No: 106 A WING, Floor No: 1ST FLOOR, Street Name: NILEMORE, Land Mark: TAPASYA BLDG, Village: NALLASOPARA, Location: NALLASOPARA (W), Taluka: VASAI, State: Maharashtra, Pin Code: 401203, Police Station: NALLASOPARA WEST, North By: RESIDENTIAL BLDG, South By: ROAD, East By: SHREE KRUPA BLDG, West By: UNDER CONSTRUCTION BLDG, / Area in SQ FT 258	22.09.2021	22.11.2023	Rs. 1523450/-	Rs. 1787400/-
7	MH0340610004103 / VIRAR / SATISH SURESH MIRASHI	GUT No: 70/B-5, Building Name: RUSHIKESH APARTMENT, House No: 103, Floor No: 1ST, Street Name: NR JIVDANI CROSS ROAD, Land Mark: NR MATHURA DAIRY, Location: Virar (E), Taluka: VASAI, State: Maharashtra, Pin Code: 401303, Police Station: VIRAR EAST, North By: JIVDANI CROSS ROAD, South By: MATHURA DAIRY, East By: JIVDANI MANDIR, West By: SANKAR NAGAR, / Area in SQ FT 525	20.07.2021	22.11.2023	Rs. 1994604/-	Rs. 1489950/-
8	MH0340610005415 / VIRAR / PRAMOD VIJAY CHAVAN/ SARIKA PRAMOD CHAVAN	GUT No: 3, Building Name: SAI SIDDHI APARTMENT, House No: A 202, Floor No: 2ND, Plot No: 3, Street Name: CHANDANSAR ROAD, Sector Ward No: TANDUL BAZAR, Land Mark: NR GADKARI NAGAR, Village: CHANDANSAR, Location: Virar (E), Taluka: VASAI, State: Maharashtra, Pin Code: 401303, Police Station: VIRAR EAST, North By: GADKARI NAGAR, South By: CITY BAR, East By: CHAWL, West By: SUNGRACE BUNGLOW, / Area in SQ FT 385	04.12.2020	08.12.2023	Rs. 3174769/-	Rs. 2079900/-
9	MH0340610007376 / VIRAR / SHRADDHA JAYGANESH AMBOKAR	GUT No: 159, Building Name: PREMA SMRUTI, House No: 301, Floor No: 3RD, Plot No: 159, Street Name: AGASHI ROAD, Sector Ward No: CROSS NAKA, Land Mark: ANIKET BAR, Village: AGASHI, Location: Virar (W), Taluka: VASAI, State: Maharashtra, Pin Code: 401303, Police Station: VIRAR WEST, North By: RESIDENTIAL BLDG, South By: BUNGLOWS, East By: OPEN PLOT, West By: ARNALA ROAD, / Area in SQ FT 255	20.07.2021	15.12.2023	Rs. 1676768/-	Rs. 1285200/-

Sr. No.	Loan File No./Name of the Borrower / Co Borrower / Guarantor Name / Branch Name	Property Address / Property Area (built up in Sq Ft)	Demand notice Publication dt	Date of Physical Possession	Total Outstanding as on 10.02.2024 (Incl.POS, Interest and Other charges) (In Rupees)	Reserve Price (In Rupees)
10	MH0340610006430 / VIRAR / MILIND DWARKANATH PATIL	GUT No: GAOTHAN, Building Name: BHAGYODAY APT, House No: 303, Floor No: 3RD, Plot No: ., Street Name: NR GADKARI NAGAR, Land Mark: NR GADKARI NAGAR, Village: CHANDANSAR, Location: Virar (E), Taluka: VASAI, State: Maharashtra, Pin Code: 401303, Police Station: VIRAR E, / Area in SQ FT 455	19.07.2022	15.12.2023	Rs. 2025810/-	Rs. 1908000/-
11	MH0340610009261 / VIRAR / SATISH TAUSIF SHAIKH	GUT No: 12 HISSA NO 10, Building Name: NEW CRYSTAL CHS LTD, House No: 205 WING B, Floor No: 2ND, Plot No: S NO.12 H NO.10, Street Name: LITTLE FLOWER SCHOOL, Sector Ward No: SAMEL PADA, Land Mark: PALMWOOD CHS, Village: SAMEL, Location: NALLASOPARA (W), Taluka: VASAI, State: Maharashtra, Pin Code: 401203, Police Station: NALLASOPARA WEST, North By: PALMWOOD CHS, South By: CHANAKYA CHS, East By: ROAD, West By: A WING, / Area in SQ FT 360	17.11.2021	03.01.2024	Rs. 2171611/-	Rs. 1632427/-
12	MH0340610003466 / VIRAR / SATISH SHRIPAT WANKHADE/ SWATI SATISH WANKHADE	GUT No: S.NO.393, Building Name: BALAJI APARTMENT, House No: FLT NO.A/403, Floor No: 4TH FLR, Street Name: NEW LINK ROAD, Sector Ward No: NR MOHAK CITY, Land Mark: NEAR MOHAK CITY, Village: VIRAR, Location: Virar (E), Taluka: VASAI, State: Maharashtra, Pin Code: 401303, Police Station: VIRAR EAST, North By: NATH BLDG, South By: OPEN PLOT, East By: OPEN PLOT, West By: INTERNAL RD/OPN PLOT/BLDG U/C, / Area in SQ FT 381	28.08.2021	08.01.2024	Rs. 2305328/-	Rs. 1817100/-

**DATE OF E-AUCTION & TIME : 18.03.2024 at the Web-Portal (<https://www.bankeauctions.com>) from 12.00 PM TO 02:00 PM Noon with unlimited extensions of 5 minutes each.**

**Last date of submission of Tender/Sealed Bid in the prescribed tender form along with EMD & KYC either through online mode or at the above mentioned GICHFL Office on 15.03.2024 before 5.00 PM.**

Further to this PUBLIC NOTICE for E-Auction Sale of the above said Assets/properties in terms and conditions of the SARFAESI, Act 2002 and rules thereunder) GICHFL invites OFFERS EITHER in Online mode to purchase the said properties on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".

### TERMS & CONDITIONS:

The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS".

- To the best of knowledge and information of the Authorised Officer, there is no encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/rights/dues/affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- The interested bidders shall submit their EMD through Web Portal: <https://www.bankeauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankeauctions.com>) through Login ID & Password. Intending bidders are required to deposit Earnest Money Deposit/s (EMD) @ 10% of the abovesaid respective reserve prices, by way of DD/RTGS/NEFT favouring GIC Housing Finance Ltd. Bank details are as follows: Bank Name: UNION BANK OF INDIA, A/c No: 005111010000039 - A/c Name: GIC HOUSING FINANCE LTD AUCTION A/C, Branch Name : LCB, FORT Address : UBI, 239 BACKBAY RECLAMATIO NARIMAN POINT MUMBAI MAHARASHTRA PINCODE 400021 IFSC Code - UBIN0800511. The said EMD Deposit/s shall be adjusted in the case of successful bidder/s, otherwise refunded. The said earnest money deposit/s will not carry any interest
- After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan or Demand Draft; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. selfattested copy of Voter ID Card/ Driving License/ Passport etc., without which the Bid is liable to be rejected. UPLOADED SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: <https://www.bankeauctions.com>) AFTER DULY FILLED UP & SIGNING IS ALSO REQUIRED. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting Bid Documents, Training/ Demonstration on Online Inter-se Bidding etc., may contact M/s C1 India Pvt Ltd, Plot No-68, Sector-44, Gurugram Haryana- 122003, E-mail ID : support@bankeauctions.com, Support Helpline Numbers : 124-4302020/21/22/23, 7291981124/ 1125/1126, for any queries / Sales Enquiries, Contact Name:- Bhavik Pandya - Mo:-8866682937 , maharashtra@c1india.com. For Property queries Please Contact - Santosh Khavare - 9819906655 & Siddharth Mishra - 85828 82530
- The interested bidder has to submit their Bid Documents [EMD (not below the Reserve Price) and required documents (mentioned in Point No.4)] on or before last date of bid submission and after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating in the e-Auction Process, subject to due verification (of the documents) and/or approval of the Authorised Officer.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the Bid Increase Amount mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorised Officer/Secured Creditor, after required verification
- The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, within 24 hours of the acceptance of bid price by the Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/right in respect of property/ amount.
- The prospective qualified bidders may avail online training on e-Auction from M/s. C1 India Pvt. Ltd. prior to the date of eAuction. Neither the Authorised Officer/ Bank nor M/s. C1 India Pvt. Ltd. shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.
- The purchaser shall bear the applicable stamp duties/ additional stamp duty/transfer charges, fee etc. and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.
- The Authorised Officer is not bound to accept the highest offer and the Authorised Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of M/s. C1 India Pvt. Ltd., <https://www.bankeauctions.com> before submitting their bids and taking part in the e-Auction
- The publication is subject to the force major clause.

### SPECIAL INSTRUCTIONS

- Bidding in the last moment should be avoided in the bidders own interest as neither the GIC HFL nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.) in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.

### STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

The borrower/ guarantors are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

Date : 13.02.2024  
Place : BORIVALI / VIRAR

For GIC Housing Finance Ltd.  
Sd/-  
Authorised Officer

Size : 33 (W) x 26 (H)