



GIC HOUSING FINANCE LTD.

CORPORATE OFFICE / HEAD OFFICE : GICHFL, National Insurance Building 6th Floor, 14, Jamshedji Tata Road, Churchgate, Mumbai - 400020. Tel No - 022-43041900. corporate@gichfl.com Website : www.gichflindia.com

- GICHFL VASAI BRANCH : 1st Floor, Kini Associates Building, Behind Stella Petrol Pump, Vasai West, Mumbai-401202.
Branch Mail Id : Vasai@Gichf.co.in
- GICHFL BORIVALI BRANCH, 401, 4th Floor, Soni Shopping Center, Above Om Jewellers, L.T.Road, Borivali(W), Mumbai-400092.
BRANCH MAIL: borivali@gichflindia.com
- GICHFL BOISAR BRANCH, 235, Second Floor, Harmony Plaza, Opp. SBI, Tarapur Road, Boisar (W) - 401501.
BRANCH MAIL: boisar@gichflindia.com
- GICHFL VIRAR BRANCH : 3rd Floor, Sandeep House, Tirupati Nagar Phase-1, Opp. Royal Academic School, Virar(W)-401303.
Branch Mail: virar@gichflindia.com CONTACT: SANTOSH KHAVARE - 9819906655
- KALYAN BRANCH OFFICE: B-301, Ved Mantra, Behind Dakshin Mukhi Hanuman Mandir, Agra Road, Kalyan (West), 421301.
Phone No. 0251-6536537, 0251-2210125. Email : kalyan@gichflindia.com AUTHORIZED OFFICER : RAHUL JADHAV - 9892645221
- MUMBAI BRANCH OFFICE : 205 / 206 / 207, 2nd Floor, M.K. Bhavan, Cafe Universal, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001. Authorised Officer : SHRRADESH DESAI - 9653642125
- THANE BRANCH OFFICE : 1st Floor, Horizon Tower, Above Kalyan Janata Saha Bank Ltd, Bhakti Mandir Road, Near Hariniwas Circle, Panchpakadi, Thane West -400022. Office Tel : 022-25401957 / 58 / 59 Branch Mail ID:-thane@gichflindia.com
AUTHORIZED OFFICER : DATTARAM GAWADE -9821505626
- NAVI MUMBAI BRANCH : Office No A-301 BseI Tech Park Sector-30A, Opp Vashi Railway Station, Near Inorbit Mall, Vashi, Navi Mumbai-400703 Email: navimum@gichflindia.com TEL : 022- 27832908/1359/1367/2810/27832832
AUTHORIZED OFFICER : SAMBHAJI PATIL-9372697893
- NERE PANVEL BRANCH: Mahalaxmi Nagar, Nere Branch, Panvel Matheran Road, Nere, New Panvel-410206
Branch Email : nerepanvel@gichflindia.com
- PANVEL BRANCH OFFICE : Shop No 2-6, Suryakiran Chs Ltd, Plot No: 05, Sec No :05 Behind D'mart, Opp Neel Vardhaman, New Panvel (East), Raigad District- 410 206 EMAIL : panvel@gichflindia.com Authorised Officer : VISHNU SALGAONKAR -9762442721

MEGA E-AUCTION SALE NOTICE

E-AUCTION DATE : 30-06-2025 / Last Date for Bid Submission : 28.06.2025

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 reply 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 Branch Name	Property Address/ Property Area (built up in Sq Ft)	Demand Notice Issued Date	Date of Physical Possession	Total Outstanding as on 30.06.2025 (Incl. POS, Interest and Other charges) (In Rupees)	Reserve Price (In Rupees)
1	MH074060000730 / RAMBRIKSH RAMLAKHAN PRAJAPATI / VASAI	Gut No: 137, Building Name: Siddhivinayak Complex Bldg No.2, House No: A/301 And 302, Floor No: 2Nd, Plot No: 137, Street Name: Nr Shaligram Township, Sector Ward No: Padghe, Land Mark: Nr Shaligram Township, Village: Padghe, Location: Umroli, Taluka: Palghar, State: Maharashtra, Pin Code: 401404, Police Station: Umroli E, North By: Entrance Road, South By: B Wing, East By: Open Space, West By: D Wing / Built-up Area 736 Sq Ft	03.05.2021	26.08.2022	1503373/-	2784600/-
2	MH0580600001336 / ALAMY SUHDINDRAKUMAR GARG / BORIVALI	Gut No: 169/Cts No. 1627/54, Building Name: Golden Isle Chsl, House No: A/405, Floor No: 4Th, Plot No: 169/Cts No. 1627/54, Land Mark: Nr. Majur Nagar, Village: Maroshi, Location: Goregaon East, Taluka: Borivali, State: Maharashtra, Pin Code: 400063, Police Station: Goregaon East, North By: Palm 1/23 Chsl, South By: Internal Road, East By: Inor Hotel, West By: Road / Built-up Area 266 Sq Ft	17.03.2018	12.10.2019	6730237/-	2427345/-
3	MH0630600000232 / RAMESH ISHWAR PURBIYA / BOISAR	Gut No: 121 H No 1 2, Building Name: Reliable Exclusive Chsl Bldg-04, House No: 408, Floor No: Fourth, Plot No: 1 To 8, Street Name: Patankar Road, Sector Ward No: Hanuman Nagar, Land Mark: Rahul International Scho, Village: Nilmore, Location: Nallasopara (W), Taluka: Vasai, State: Maharashtra, Pin Code: 401203, Police Station: Nalasopara West, North By: Rahul International School, South By: Hanuman Nagar Road, East By: Amin Palace Chsl, West By: Internal Road / Built-up Area 336	09.10.2017	07.03.2019	5191893/-	2297610/-
4	MH0340610002191 / KARSAN NARAYAN CHAUHAN / VIRAR	Gut No: 114/22/36H, No.8/2/14, Building Name: Vaishnavi Sai Complex, House No: A/403, Floor No: 4Th, Plot No: Bldg No.5, Street Name: Chandansar, Sector Ward No: Opp Rice Bazar, Land Mark: Opp. Rice Bazar, Village: Kopri, Location: Chandansar, Taluka: Vasai, State: Maharashtra, Pin Code: 401303, Police Station: Virar E, North By: Under Construction Bldg, South By: Bungalow, East By: B Wing, West By: Bldg No.3/B Wing / Built-up Area 455 Sq Ft	01.06.2015	19.06.2023	5973826/-	1767700/-
5	MH0340610005094 / KAMALESH DADA KHARAT / VIRAR	Gut No: Ra 10, Building Name: Haren Textiles Chsl, House No: 203, Floor No: 2Nd, Plot No: Ra 10, Street Name: Salwad, Sector Ward No: Tarapur Industrial Area, Land Mark: Nr Gangotri Hotel, Village: Salwad, Location: Boisar, Taluka: Palghar, State: Maharashtra, Pin Code: 401501, Police Station: Boisar, North By: Gunjan Building, South By: Bungalow, East By: Sneha Nagar, West By: Open Plot / Built-up Area 647 SQ ft.	25.07.2016	06.02.2020	5449163/-	2445480/-
6	MH0340610005442 / RAJESH RAMANLAL PANCHAL / VIRAR	Gut No: 29 30, Building Name: Boisar Tarapur Vetal Krupa Chsl, House No: A/301, Floor No: 3Rd, Plot No: 29 30, Street Name: Tarapur Road, Land Mark: Nr Chitralaya Police Cho, Village: Salvad, Location: Boisar, Taluka: Palghar, State: Maharashtra, Pin Code: 401501, Police Station: Boisar West, North By: Plot No 6, South By: Plot No 17, East By: Plot No 11, West By: Plot No 13 / Built-up Area 610 SQ Ft.	20.06.2018	04.03.2022	5998175/-	2271690/-
7	MH0340610006277 / SAFAT SULEMAN KHAN / VIRAR	Gut No: 826, Building Name: Swastik Chhyaya Apartment , House No: Flat No 202, Floor No: 2Nd Floo, Plot No: 128, Street Name: Sundaram School, Land Mark: Near Sundaram School, Village: Mahim, Location: Palghar, Taluka: Palghar, State: Maharashtra, Pin Code: 401404, Police Station: Palghar West, North By: Internal Road, South By: Open Plot, East By: Open Plot, West By: Open Space / Built-up Area 525 SQ Ft.	25.01.2017	11.09.2018	5577126/-	2497500/-
8	MH0340610007767 / ANJALI M GADKARI / VIRAR	Gut No: Sr No 62/1, Building Name: Beena Classic Bldg No B6, House No: Flat No 203, Floor No: 2Nd Floo, Street Name: Parnali Naka, Land Mark: Parnali Naka, Village: Kurgaon, Location: Boisar, Taluka: Palghar, State: Maharashtra, Pin Code: 401501, Police Station: Boisar West, North By: Bldg No 04, South By: Road, East By: Garden, West By: Bungalow / Built-up Area 800 Sq Ft.	09.07.2019	28.02.2020	6384164/-	3996000/-
9	MH0340610005984 / Prashant R Nalawade / VIRAR	Gut No: 32, Building Name: Shree Vighnaharta Chs Ltd, House No: 804, Floor No: 8Th, Plot No: Bldg No2, Street Name: Shivaji Path, Land Mark: Behind Mh High School, Village: Chendani Thane West, Location: Thane, Taluka: Thane, State: Maharashtra, Pin Code: 400601, Police Station: Thane West, North By: Mh High School, South By: Chawl, East By: Road, West By: Shivand Chsl / Built-up Area 406 SQ Ft	16.10.2019	15.02.2024	6529893/-	5665500/-
10	MH0560600000850 / HARISH HARIBHAN SINGH MINU HARISH SINGH / Kalyan	Gut No: 169, Building Name: Anjali Apt, House No: 301, Floor No: 3, Plot No: 39, Land Mark: Dilkap College, Village: Mamdapur, Location: Neral, Taluka: Neral, State: Maharashtra, Pin Code: 410101 (Area Of The Property - Built Up Area 497sq. Ft.	06.02.2019	21.10.2022	2144624/-	1794000/-
11	MH0560600001874 / VENKTESH NARAYAN PAI CHHAPILAKHATUN S HUDA / Kalyan	Gut No: 50/17, Building Name: Shreeji Dham, House No: 101, Floor No: 1st, Plot No: 17, Street Name: Bopele, Street No., Sector Ward No: 50/17, Land Mark: Nr Kashele Road, Village: Bopele Neral, Location: Neral, Taluka: Karjat, State: Maharashtra, Pin Code: 410101 (Area Of The Property - Built Up Area 473sq. Ft.	08.07.2019	28.11.2023	2828939/-	1842000/-
12	MH0030610003486 / SANGEETA ANANT KADAM ANANT HARI KADAM / Mumbai	Building Name: River Wood Park Park Chs Ltd, House No: F No 705, Floor No: 7th Fir, Plot No: Bldg No 36, Street Name: Kalyan Shill Rd, Sector Ward No: Village Sagarli, Land Mark: River Wood Park, Village: Dombivali East, Location: Dombivali, Taluka: Kalyan, State: Maharashtra, Pin Code: 421201 (Area Of The Property - Built Up Area 454sq. Ft.	05.01.2018	14.02.2023	3802918/-	1487160/-
13	MH0030610003335 / KALYAN SHANKAR TUBATI PARVEEN KALYAN TUBATI / Mumbai	Gut No: 26/1 26/2 27/2d27/2f, Building Name: Royal Meadows Bldg No.c-1, House No: 302, Floor No: 3rd, Plot No: Sr.no.26/1 26/2 27/2, Street Name: Koproli Matheran Road, Land Mark: Arihant Arham, Village: Koproli, Location: Koproli, Taluka: Panvel, State: Maharashtra, Pin Code: 410206 (Area Of The Property - Built Up Area 732sq. Ft.	10.01.2018	01.06.2022	5087722/-	2641459/-
14	MH0030610004229 / CHANDRAKANT K YERAPALE SNEHAL CHANDRAKANT YERAPALE / Mumbai	Gut No: 15/2, Building Name: Sai Moreshwar Complex B No-2, House No: 101, Floor No: 1st, Plot No: Phase-1, Street Name: Vanjarpada, Street No: --, Sector Ward No: Vanjarpada, Land Mark: Vanjarpada, Village: Karjat, Location: Karjat (Raigarh(Mh)), Taluka: Karjat, State: Maharashtra, Pin Code: 410201, (Area Of The Property - Built Up Area 492sq. Ft.	25.06.2021	25.08.2023	2459752/-	1882000/-
15	MH0030610003099 / GANESH DASHRATH SANGARE / Mumbai	Gut No: Sr No 19/1a, Building Name: Avighna Residency, House No: Flat No 103, Floor No: 1st Fir, Plot No: Plot No 2.3.4.5, Street Name: B Wing, Land Mark: Bopele, Village: Bopele, Location: Karjat (Raigarh(Mh)), Taluka: Karjat, State: Maharashtra, Pin Code: 410201 (Area Of The Property - Built Up Area 528sq. Ft.	21.06.2016	11.11.2021	4938754/-	1885000/-
16	MH0030610001876 / NIVRUTTI NANA SAWANT / Mumbai	Building Name: Pal Tower, House No: A/301, Floor No: 3, Street Name: 49/14/45, Land Mark: Nr Garden, Village: Bhisegaon, Location: Karjat (Raigarh(Mh)), State: Maharashtra, Pin Code: 410201 (Area Of The Property - Built Up Area 326sq. Ft.	15.01.2018	05.02.2020	2175301/-	1060000/-
17	MH0030610002014 / JAYESH PRABHAKAR DURGAVALE PRADNYA JAYESH DURGAWLE / Mumbai	Gut No: 66/6 389, Building Name: Shree Vaishnavi Enclave, House No: 105, Floor No: 1, Plot No: 2 14, Land Mark: Neral, Village: Neral, Location: Neral, Taluka: Karjat, State: Maharashtra, Pin Code: 410101 (Area Of The Property - Built Up Area 474sq. Ft.	09.08.2016	11.11.2021	2964293/-	1652000/-
18	MH0230610005200 / NARAYAN DUDHA RATHOD / Thane	Gut No: 185/1 185/7, Building Name: Manjiri Heights, House No: 004, Floor No: Grd Fir, Plot No: F Wing, Land Mark: Nr. Badlapur High School, Village: Badlapur West, Location: Badlapur E.d., Taluka: Ambernath, State: Maharashtra, Pin Code: 421503 (Area Of The Property - Built Up Area 466sq. Ft.	15.05.2017	31.01.2020	3530914/-	1239300/-
19	MH0230610007763 / MOHDMOHSIN YASEEN SHAIK SHAHIDA YASIN SHAIKH / Thane	Gut No: 64 H No 2, Building Name: Acropolis Bldg, House No: Flat 506 J-Wing, Floor No: 5th Fir, Street Name: Chikhaldongari Road, Sector Ward No: Sector- Iii, Land Mark: Global City, Village: Dongare, Location: Virar (W), Taluka: Virar West, State: Maharashtra, Pin Code: 401303 (Area Of The Property - Built Up Area 515sq. Ft.	12.06.2019	18.11.2022	4316054/-	1968300/-
20	MH0230610004729 / MILIND LAXMAN PANCHARANE / Thane	Gut No: 146(1)(P), Building Name: Vardhaman Park Bldg No.18 Chs Lt, House No: 404 Wing B, Floor No: 4th Fir, Street Name: Kalyan Shil Road, Land Mark: Deshmukh Homes, Village: Asade Golavali, Location: Kalyan City, Taluka: Kalyan-East, State: Maharashtra, Pin Code: 421301, Police Station: Kalyan East, North By: Road, South By: Open Space, East By: B 15, West By: A Wing, (Area Of The Property - Built Up Area 337 sq. Ft.	17.09.2019	16.07.2024	1377735/-	1315845/-

21	MH0230610008969 / VIKAS MUNNALAL GUPTA / PRIYANKA VIKAS GUPTA / Thane	Gut No: Sr No 24, Building Name: Radha Heritage, House No: Flat 104 A Wing, Floor No: 1st Fir, Plot No: H No 6, Street Name: Navali, Sector Ward No: Navali, Land Mark: Navli Talav, Village: Palghar East, Location: Palghar, Taluka: Palghar, State: Maharashtra, Pin Code: 401404, Police Station: Palghar East, North By: Open Space, South By: B Wing, East By: C Wing, West By: Open Space, (Area Of The Property - Built Up Area 552sq. Ft.	05.02.2020	21.07.2022	2897180/-	1177740/-
22	MH0230610006616 / RAMESH PAL / Thane	Gut No: S.no.53/2, 76/1., Building Name: "Sai Aangan", House No: 204, Floor No: 2nd Fir, Plot No: B Wing, Street Name: Type F, Land Mark: Nr. Mohak City, Village: More-Nallasopara-East, Location: Nallasopara E, Taluka: Vasai, State: Maharashtra, Pin Code: 401209. (Area Of The Property - Built Up Area 452 Sq Ft)(Area Of The Property - Built Up Area 452sq. Ft.	10.11.2017	12.04.2021	4905398/-	2123010/-
23	MH0230610008080/ MH0230610008285 / MAHENDRA NARSINGH PULLY JAYALAXMI NARSINGH PULLY / Thane	Gut No: Sr No-139, Building Name: Shree Ganesh Apartment I, House No: Flat 106 Wing C, Floor No: 1st Fir, Plot No: Bldg No 03, Street Name: Shaligram Townsp Midc Rd, Sector Ward No: Type -A-8, Land Mark: Midc Road, Village: Padaghe -Umroli East, Location: Umroli, Taluka: Palghar, State: Maharashtra, Pin Code: 401404. (Area Of The Property - Built Up Area 493 Sq Ft)(Area Of The Property - Built Up Area 493sq. Ft.	08.07.2021	24.04.2024	630617/-	1272600/-
24	MH0230610008205/ MH0230610008235 / SEEMA SHAMNARAYAN GUPTA / Thane	Gut No: Sr No-138, Building Name: Shri Mahalaxmi Apartment, House No: B/206, Floor No: 2nd Floo, Plot No: B Wing, Street Name: Bldg No-2, Sector Ward No: Type F-3, Land Mark: Midc Road, Village: Padaghe -Umroli East, Location: Umroli, Taluka: Palghar, State: Maharashtra, Pin Code: 401404. (Area Of The Property - Built Up Area 449 Sq Ft)(Area Of The Property - Built Up Area 449sq. Ft.	12.08.2021	28.02.2024	626793/-	1159200/-
25	MH0040610004987/ PRADEEP BHIMRAO KAMBLE/ SANDEEP BHIMRAO KAMBLE / Navi Mumbai	Gut No: Sr No-4/1/2 Nandadeep Residency- Orchid Flat No D-102 1st Fir Bldg No-02 D Wing, Land Mark: Near Bhipvuri Rwy Village: Vadavali Tarfe Varedi Karjat Maharashtra, Pin Code: 410201 (Area Of The Property - Built Up Area 392sq. Ft.	22.06.2021	17.10.2022	2608468/-	1180170/-
26	MH0040610005050/ MH0040610005826 / MANOJ MOTIRAM WORLIKAR / Navi Mumbai	Gut No: Sr No: 216 B H No. 1 United Galaxy Flat No E/404, Floor No: 4th Fir R P Nagar, Land Mark: R P Nagar, Village: Pen, Taluka: Raigarh Pin Code: 402107 (Area Of The Property - Built Up Area 516sq. Ft.	22.06.2021	30.09.2022	2727114/-	1259712/-
27	MH00406100055474 / SANJAYKUMAR LAXMANRAO SANGAMKAR / Navi Mumbai	Om Shakti Complex , House No: E-03, Floor No: Ground, Plot No: Bldg No E, Land Mark: Nr. Ganesh Mandir, Village: Palidevad, Location: Panvel, Taluka: Panvel, State: Maharashtra, Pin Code: 410206 (Area Of The Property - Built Up Area 426sq. Ft.	22.09.2021	16.01.2024	4064200/-	2138230/-
28	MH0040610007273/ SUSHANT PABALE / Navi Mumbai	Flat No. 207, On Second Floor, In The Building Known As "Vijay Lake View Chsl" On Bearing Plot No. 03, Sector No. 07, Village : Talaja-Pachanand, Taluka : Panvel, District : Raigad - 410208 (Area Of The Property - Built Up Area 460sq. Ft.	05.06.2023	01.08.2024	3546885/-	2426841/-
29	MH0040610005675 / AFTAB MOHAMMADISRIEL ALAM / MAJDDAKHATOON AFTAB ALAM / Navi Mumbai	Nandadeep Residency, House No: A-1/402, Floor No: 4th, Plot No: Bldg No A-1, Land Mark: Village Vadavali, Village: Vadavali Varedi, Location: Karjat (Raigarh(Mh)), Taluka: Karjat, State: Maharashtra, Pin Code: 410201 (Area Of The Property - Built Up Area 347sq. Ft.	08.02.2022	10.01.2024	2200915/-	1400000/-
30	MH0490610001942/ MH0490610002359 / SANTOSH BHAU SONAWANE / ASHA SANTOSH SONAWANE / Nere Panvel	Bldg No-01, House No: B/101, Floor No: 1 St, Street, Name: Mahalaxmi Angan-li, Land Mark: Nr.chinchavali Village, Village: Chinchavali, Location: Panvel, City, Taluka: Panvel, State: Maharashtra, Pin Code: 410206 (Area Of The Property - Built Up Area 420sq. Ft.	22-Jul-19	23.09.2022	2300710/-	1710000/-
31	MH0490610002539/ SITARAM VITTHAL BELKAR / ANITA SITARAM BELKAR / Nere Panvel	Savitri Gulab Apt, House No:405, Floor No: 4 Th, Plot No: 1, Street Name: Chinchavali Shakin, Sector Ward No: Chinchavali, Shakin, Land Mark: Nr Shiv Sena Shakha, Village: Chinchavali Shakin, Location: Khalapur, Taluka:Khalapur, State: Maharashtra, Pin Code: 410202. (Area Of The Property - Built Up Area 449sq. Ft."	9-May-19	10.03.2021	2686833/-	1485269/-
32	MH0170110003771/ PRANESH RAMESH WARANG / Panvel	Gut No: 377-B, Building Name: Sneha Nagar Chs Ltd., House No: 302/I-Wing, Floor No: 3rd Floo, Plot No: 14 & 15, Street Name: Virar Agashi Road, Land Mark: Nr.vijaya Bank, Village: Virar-West, Location: Virar (W), Taluka: Virar, State: Maharashtra, Pin Code: 401303 (Area Of The Property - Built Up Area 571sq. Ft.	15.12.2016	22.02.2024	5707207/-	2313360/-
33	MH0170610002910/ MH0170610007641/ HARENDRAKUMAR SHARMA / Panvel	Gut No: S.no-2, H.no-2b, Building Name: Shree Complex, House No: 203/D-Wing, Floor No: Second, Street Name: ., Land Mark: Village-Hedutane, Panvel, Village: Village-Hedutane, Panvel, Location: Panvel, Taluka: Panvel, State: Maharashtra, Pin Code: 410206 (Area Of The Property - Built Up Area 365sq. Ft.	22.02.2022	08.12.2023	1578755/-	1536300/-
34	MH0170610005265 / CHAUHAN RAJIV KUMAR / Panvel	Gut No: S.no.5/3 H.no.67/0, Building Name: Yamuna-Shree Sadguru Complex, House No: 406/K-Wing, Floor No: 4th Fir, Plot No: S.n.5/3 And 67/0, Land Mark: Nr.vashivali Gaon, Village: Vashivali, Location: Vashivali, Taluka: Khalapur, State: Maharashtra, Pin Code: 410220 (Area Of The Property - Built Up Area 427sq. Ft.	26.07.2021	01.12.2023	1500744/-	1516000/-
35	MH0170610007632/ PARSHURAM RAMDAS MHATRE JYOTI PARSHURAM MHATRE / Panvel	Gut No: S.no.48 H.no.01, Building Name: Saburi Park, House No: 502, Floor No: 5th Fir, Plot No: 04, Street Name: N.a, Street No: N.a, Sector Ward No: N.a, Land Mark: Lowjee, Village: Lowjee, Location: Khopoli, Taluka: Khalapur, State: Maharashtra, Pin Code: 410203 (Area Of The Property - Built Up Area 479sq. Ft.	23.07.2021	08.12.2023	1783296/-	2036000/-
36	MH0170610003807 / SANJAY ASHOK KAMBLE / ASHWINI SANJAY KAMBLE / Panvel	Gut No: 46+49, H.1+2+3b+1+2e, Building Name: Savitri Residency, House No: 204, Floor No: 2nd Fir, Plot No: 12, Sector Ward No: Cts No.1073 & 1141, Land Mark: Village Chinchvli, Village: Chinchivali Shekin, Location: Khalapur, Taluka: Khalapur, State: Maharashtra, Pin Code: 410202 (Area Of The Property - Built Up Area 517sq. Ft.	23.07.2021	27.09.2021	2508132/-	1670000/-
37	MH0170610004353/ / RAJESH KODHAN RAO / JYOTHI KODHAN RAO / Panvel	Gut No: G.no.117/1b, Building Name: Daisy-Tater Florence, House No: 202/B-Wing, Floor No: 2nd Floo, Plot No: 41, 46, 47, Land Mark: Village - Dahivali, Village: Dahivali Tarf Need, Location: Dahivali T.need, Taluka: Karjat, State: Maharashtra, Pin Code: 410201 (Area Of The Property - Built Up Area 347sq. Ft.	28.07.2021	17.08.2023	1738554/-	1106000/-

DATE OF E-AUCTION & TIME : 30-06-2025 at the Web-Portal (https://www.bankauctions.in) from 3.00 PM TO 04:00 PM. 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 GICHF Office at 28-06-2025 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 sealed covers/ or in Online mode to purchase the said properties on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".

TERMS & CONDITIONS OF THE AUCTION SALE ARE AS FOLLOWS:-

- E-Auction is being held on 'As is where is Basis', 'As is what is Basis', 'Whatever there is' And 'Without Any Recourse Basis', and will be conducted "Online". The E-Auction will be conducted through GICHF approved Eaucion service provider "M/s.4 closure"
- The intending bidders should register their names at portal https://bankauctions.in/ and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider M/s. 4closure, # 605 A, 6th Floor Maitrivanam, Amserpet, Hyderabad – 500038, Telangana. Office Land Line No: 040-23736405; Backend team : 8142000662 / 66, Mr. Prakash - 8142000664 / 8142000725, prakash@bankauctions.in, Mr. Nitesh Pawa, Manager, Mumbai, No:8142000725, mail id: Nitesh@bankauctions.in Property enquiries, CONTACT DETAILS : SANTOSH KHAVARE - 9819906655 / SHRRADESH DESAI - 9653642125/ VISHNU SALGAONKAR -9762442721 / DATTARAM GAWADE -9821505626
- The E - auction Sale is SUBJECT to the conditions prescribed in the SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder/website also subject to conditions in the offer/bid documents to be submitted by the intending/participating bidders.
- Every bidder is required to have his/her own email address in order to participate in the online E-auction.
- Once Intending Bidder formally registers as a qualified tenderer before authorized officer of GICHF, will have to express his/her interest to participate through the E-auction bidding platform, by submitting document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login ID and password from the E-auction service provider.
- The aforesaid properties shall not be sold below the reserve price mentioned above.
- 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 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.
- The offer/s along with the aforesaid Earnest Money Deposit (EMD) can be submitted either "online" through the portal https://bankauctions.in/ along with the EMD and scanned copy of KYC documents including PAN Card & address proof, to the service provider or through submitting sealed cover comprising bid form, EMD and KYC documents and it should reach the respective branch offices of GIC Housing Finance Ltd., mentioned above on or before EMD Submission due date.
- That, after opening the tenders, the intending bidders who have submitted their bids for not less than the reserve price will be given an opportunity at the sole discretion of the Authorized Officer to increase the bidding amount.
- The successful bidder/s shall deposit 25% of the amount of sale price, adjusting the EMD paid already, immediately on acceptance of offer by the Authorized officer in respect of the sale, failing which the earnest money deposited shall be forfeited. The balance 75% of the sale price is payable within 15 days from the date of confirmation of the sale solely at the discretion of the Authorized Officer. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited. The Authorized Officer shall not be required to give any further notice of forfeiture to the successful bidder.
- Bidders are bound by the principle of "caveat emptor" (Buyer Beware) and advised to conduct their own due diligence to find any encumbrances, statutory liabilities, arrears of property tax, Income Tax, Excise Duty, Labour Dues, electricity and maintenance dues etc., of the firm or Secured Asset. The successful bidders shall have to bear all outgoing i.e., municipal taxes, maintenance/society charges, electricity charges, water charges, stamp duty, registration charges, (if applicable), if any and all other incidentals charges, cost including all outgoing relating to the respective properties other than the sale price...
- The successful bidder should bear the charges/fees payable on sale certificate, such as registration fees, stamp duty, taxes, or any other duties payable for getting the secured asset transferred in his/her name.
- The Sale Certificate will be issued only in the name of the successful bidder and only after receipt of the entire /sale price.
- The notice is hereby given to the Borrower/s, Mortgagor/s and Guarantor/s that they can bring the intending buyer/purchaser for purchasing the properties mentioned above, as per the terms and Conditions of the EAuction Sale.
- Inspection of the above said properties can be given on request and as per convenience of Authorized Officer.
- The Authorized Officer is not bound to accept the highest offer or any or all offers and reserves the right to accept or reject any or all the tenders without assigning any reason thereof.
- GICHFL is not responsible for any liability whatsoever pending upon the properties as mentioned above. The property shall be auctioned on "As is where is", "As is what is", "Whatever there is" and without any recourse basis.
- In case the borrowers/mortgagor approaches GICHFL before confirmation of sale, offering contractual dues + expenses + interest