



Altum Credo
Home Finance

ALTUM CREDO HOME FINANCE PVT. LTD.
Regd. Office: Floor No. 7, Kalpataru Infirnia, Wakdedwai, Shivajinagar, Pune - 411005.
MAHARASHTRA (INDIA).

AUCTION NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Auction Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, read with proviso to rule 8(6) & 9(1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) indicated below that the below-described immovable property(ies) mortgaged/charged to **Altum Credo Home Finance Pvt. Ltd.**, hereafter known as **ACHFL**, the possession of which has been taken by the Authorized Officer of **ACHFL**, being the Secured Creditor, will be sold on "**As is Where Is,**" "**As is What Is,**" and "**Whatever There Is**" basis on **25/03/2025 (Tuesday)** between **11:30 AM to 04:30 PM** for recovery of the below-mentioned amount with future interest and costs due to **ACHFL** from the Borrower(s) and Guarantor(s) as below mentioned.

Name of Borrower(s)/ Co-Borrower(s) and Guarantor(s) Loan A/c No.	Outstanding dues to be recovered (Secured Debt)	Reserve Price	Earnest Money to be deposit	Date(s) & Time of Opening Tender(s)
1. Vinod Ganaghar Borade	Rs. 14,11,304/- NPA Date: 30-04-2024	Rs. 9,14,063/- Reserve price below which the immovable property may not be sold	Rs. 91,406/-	25/03/2025 (Tuesday) from 11:30 AM to 04:30 PM
2. Renuka Vinod Borade				
3. Dattatray Kancheshwar Dabhadre	Date of Possession 10-09-2024			

LAN: 1092010200086

Description of Secured Asset: All that piece and parcel of Flat No. 01 admeasuring built up area 33.39 Sq. Mtrs. on first floor out of constructed building which is known as J. P. Yeole Complex constructed upon Plot No.06 area admn 402.00 Sq. Mtrs. having FSI area admn. 1.10 Sq. Mtrs., Total area admn. 422.00 Sq. Mtrs. out of Survey No. 118/A/1 at Yeola Shivar, Tal. Yeola, Dist. Nashik. Which is bounded as per the approved building plan together with common amenities/facilities On and Towards **East:** Staircase On and Towards **West:** Side Margin And part of Plot No. 06 On and Towards **South:** Flat No. 04 On and Towards **North:** Side Margin And part of Plot No. 06

1. Rajeshkumar Bakelal Maurya	Rs. 11,40,872/- NPA Date: 31-07-2023	Rs. 23,49,507/- Reserve price below which the immovable property may not be sold	Rs. 2,34,950/-	25/03/2025 (Tuesday) from 11:30 AM to 04:30 PM
2. Sushma Rajesh Maurya	Date of Possession 23-10-2023			

LAN: 1092010200073

Description of Secured Asset: All that piece and parcel of the premises Flat No. 101 of admeasuring Carpet area 50.90 Sq.Mtrs. with Balcony and Parking area 4.64 Sq.Mtrs. on first floor out of constructed building which is known as "SHREE ASHTAVINAYAK PRIDE APARTMENT" constructed upon Plot No. 08 area admn 305.07 Sq. Mtrs. Survey No. 24/1A/24/25/1C/2B/3A/2 at Makhmalabad Shivajinagar within the limit of Nashik Municipal Corporation and within the Registration and Sub Registration Dist Nashik. Which is bounded as per the approved building plan together with common amenities/facilities; On or towards **East:** By Side Margin On or towards **West:** By Side Margin On or towards **North:** By Lobby, Staircase and Flat No. 02 On or towards **South:** By Side Margin

-:TERMS AND CONDITIONS:-

(1) **Inspection of property :** 13/03/2025 (Thursday) from 12:30 PM to 04:30 PM (2) **Last date and time for submission of Earnest Money Deposit hereafter known as EMD:** 24/03/2025 between 12:30 PM to 04:30 PM. (3) The EMD Amount as mentioned above needs to be paid/deposited one day prior to the auction date between 12:30 PM to 4:30 PM. Bidders not depositing the required EMD shall not be allowed to participate in the auction or shall be rejected summarily. The earnest money deposited shall not bear any interest. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price. (4) During the auction, bidders will be allowed to offer higher bids in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be Rs. 10,000/- or Rs. 50,000/- to the last higher bid of the bidders. (5) The 15% amount of reserve price shall be paid/deposited within 24 hours of confirmation of auction sale through **Demand Draft (DD)** mode, and the balance amount of the sale price shall be paid within 15 days from the date of confirmation of auction sale or any such extended time as may be agreed in writing. Failure to remit the entire amount of sale price within the stipulated period will result in forfeiture of deposit of 25% of the bid price and forfeiture of all claims over the property by the successful bidder, and the property can be re-auctioned. (6) The sale certificate will be issued in the name of the successful bidder only after realization of the entire sale price amount and other charges/taxes if any. (7) The successful bidder shall bear the charges/fees payable for conveyance such as registration fees, stamp duty, GST, etc., applicable as per law. (8) The authorized officer has the absolute right to accept or reject any bid or postpone or cancel the sale, as the case may be, without assigning any reason whatsoever. (9) The property is being sold on "**As is Where Is,**" "**As is What Is,**" and "**Whatever There Is**" basis. ACHFL has disclosed only the known encumbrances, statutory liabilities, if any, as above, and it is for the successful bidder to make their own independent inquiries at their own cost before participation in the auction. (10) As regards the statutory dues stated above, ACHFL does will have priority over statutory dues. Without prejudice to the above, statutory liability, if any, shall be borne by the successful bidder, and ACHFL assumes no responsibility in this regard. (11) Sale is subject to confirmation by the ACHFL. (12) This auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation by ACHFL. The authorized officer/secured creditor shall not be responsible in any way for any third-party claims/rights or dues.

PLEASE NOTE: Other than the encumbrances mentioned in the table above, there are no encumbrances on the immovable property to the best of the knowledge of the Authorized Officer of Secured Creditor ACHFL.

Date: 11.03.2025
Place: Nashik

Sd/-
Authorized Officer
Altum Credo Home Finance Pvt. Ltd. (ACHFL)