

GIC HOUSING FINANCE LTD.

CORPORATE OFFICE / HEAD OFFICE : National Insurance Building, 6th floor, J. T. Road, Next to Astoria Hotel, Churchgate, Mumbai, 400 020.

Tel.: (022) 2285 1765 / 66 / 67 Email: corporate@gichf.com Website: www.gichfindia.com

CHENNAI BRANCH OFFICE: 2nd Floor, Khivraj Complex-2, Plot No.480, Anna Salai, Opp.Nandanam, Arts College, Nandanam, Chennai - 600 035, 044 - 4203 4896 / 4897 / 4898, BHAVANI SHANKAR V, 7904293497 & MR. SANJAY KOPPIKAR, 9594188000, Email: chennai@gichfindia.com,

E-AUCTION SALE NOTICE

WHEREAS the undersigned being the Authorized Officer of GIC Housing Finance Ltd. (GICHF), under Securitization & Reconstructions of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under section 13 (2) 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 notice. However, the Borrowers/Mortgagors having failed to repay the said due amount, the undersigned has taken physical (**keep any one**) possession of following properties 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	Name of The Borrower & Co-Borrower/Loan File No./Branch Name	Address Of The Mortgaged Property (With Built Up Area)	Reserve Price (Amount In Rs.)
1	TN0050610001986 Subrahmanyam Osuru	Gut No: Old S No 7 Part 24/1, Building Name: Saidharaa Apartment, Flat No No: S3 Old 26 New 73, Floor No: Second, Plot No: 45, Street Name: Railway Colony, 3rd Street, Sector Ward No: Aminjekarai, Land Mark: 1 Km From Sky Walk Bus D, Village: Vada Agaram, Location: Aminjekarai, Taluka: Egmore Nungambakkam, State: Tamil Nadu, Pin Code: 600029. 845 Sqft.	Rs. 69,57,793/-
2	TN0050610001985 Subrahmanyam Osuru	Gut No: Old S No7 Part 24/1, Building Name: Sai Dharaa Apartment, Flat No: F3 Door No.73, Floor No: First, Plot No: 45 Old No.26, Street Name: Railway Colony 3Rd Street, Sector Ward No: Aminjekarai, Land Mark: 1 Km From Skywalk Bus St, Village: Vada Agaram Villegge, Location: Aminjekarai, Taluka: Egmore Nungam- bakkam, State: Tamil Nadu, Pin Code: 600029. 805 Sqft	Rs. 60,96,195/-
3	TN0050610001847 C Rajendran	Gut No: 302/1 302/2 302/3, Building Name: Citi Lights Meadows, Flat No: B 12, Floor No: 1St, Plot No: 82, Street Name: Andal Amman Street, Land Mark: Opp To Chennai Bypass Ro, Village: Nolambur, Location: Mogappair West, Taluka: Ambattur, State: Tamil Nadu, Pin Code: 600037. 894 Sqft.	Rs. 54,00,000/-
4	TN0050610002283 G Ramkumar	Gut No: 34/1A, Building Name: Jayam Foundation, Flat No: S1, Floor No: Second, Plot No: 46 And 47, Street Name: Ganapathy Nagar, Land Mark: Kattupakkam Bus Stop, Village:	Rs. 51,79,073/-

		Koparasanallur Village, Location: Iyyappanthangal, Taluka: Poonamallee, State: Tamil Nadu, Pin Code: 600056. 1068 Sqft.	
5	TN0050610002233 Mp Dhinakaran	Gut No: 261/4, Building Name: Mohana Flats, Flat No: F3, Floor No: First Floor, Plot No: 144, Street Name: Kumaran Street, Land Mark: Shozin-ganallur Check Pos, Village: Shozinganallur, Location: Sholinganallur, Taluka: Shozinganallur, State: Tamil Nadu, Pin Code: 600119. 828 Sqft.	Rs. 47,61,025/-
6	TN0050610001849 Jayaraman Krishnan	Gut No: 110/5 And 110/4, Building Name: Vijaya Apartments, Flat No: G1, Floor No: Ground, Plot No: 2, Street Name: V O C Street, Sector Ward No: Annai Indira Nagar, Land Mark: Near Parvathy Nagar Bus, Village: Madhavaram, Location: Madhavaram (Tiruvallur), Taluka: Madhavaram, State: Tamil Nadu, Pin Code: 600060. 1250 Sqft.	Rs. 43,73,445/-
7	TN0050610001897 E Mahesh Kumar	Gut No: 6/5 As Per New 6/14, House No: F3, Floor No: 1St, Plot No: 6 And 47 Part, Street Name: Mahalakshmi Nagar Main Rd, Land Mark: Nr Mugaliwakkam Main Roa, Village: Mugaliwakkam, Location: Mugalivakkam, Taluka: Sri Perumbudur, State: Tamil Nadu, Pin Code: 600125. 984 Sqft.	Rs. 39,23,121/-
8	TN0050610001735 TN0050610001780 A Anand	Gut No: 115/1A, House No: 6, Plot No: 1Part Old No.115Part, Street Name: Nagathamman Koil Street, Sector Ward No: A K A Nagar, Land Mark: Near Nagathamman Koil, Village: Oragaddam, Location: Oragadam, Taluka: Ambattur, State: Tamil Nadu, Pin Code: 600053. 1310 Sqft.	Rs. 44,39,879/-
9	TN0050110002271 KS Manikandan	Gut No: 407/1, Building Name: Sri Sai Flats, Flat No: Flat-C Rd Side, Floor No: 1St Floor, Plot No: 14, Street Name: Thiruvalluvar 4Th Cross Street, Sector Ward No: Rajbai Nagar, Land Mark: Govarthanagiri Bus Stop, Village: Paruthipattu, Location: Avadi, Taluka: Poonamallee, State: Tamil Nadu, Pin Code: 600054. 1037 Sqft.	Rs. 37,17,565/-
10	TN0050610002194 Rupeshraj A	Gut No: 261/4, Building Name: Mohana Flats, Flat No: Flat No-F2, Floor No: 1St Floor, Plot No: 144, Street Name: Kumaran Nagar, Sector Ward No: Near School St Off Ecr, Land Mark: Near Narayana School, Village: Sholinganallur, Location: Sholinganallur, Taluka: Sholinganallur, State: Tamil Nadu, Pin Code: 600011. 741 Sqft.	Rs. 34,60,291/-
11	TN0050610001848 Jayaraman Krishnan	Gut No: 110/5 And 110/4, Building Name: Vijaya Apartments, Flat No: F1, Floor No: First, Plot No: 2, Street Name: V O C Street, Sector Ward No: Annai Indira Nagar, Land Mark: Nr Parvathy Nagar Bus St, Village: Madhavaram, Location: Madhavaram (Tiruvallur), Taluka: Mahavaram, State: Tamil Nadu, Pin Code: 600060. 1025 Sqft.	Rs. 34,28,817/-
12	N0050610001302 TN0050610002132	Gut No: 181/4A1d8b, Floor No: G.f And, Plot No: 37, Street Name: Phase-1, Sector Ward No: J.J.Nagar, Land Mark: Periyapalayam Bus Stand, Village: Periyapalayam, Location:	Rs. 36,19,438/-

	P Muthukumaran	Periyapalayam, Taluka: Uthukottai, State: Tamil Nadu, Pin Code: 601103. 2252 Sqft.	
13	TN0050110001515 C Raja	Gut No: 43, Building Name: Chakra Apartements, Flat No: S2, Floor No: 2Nd Floor, Plot No: Door No 31, Street Name: Seevaram 2Nd Street, Sector Ward No: Seevaram, Land Mark: Perungudi Tollgate, Village: Perungudi, Location: Perungudi, Taluka: Sholinganalur, State: Tamil Nadu, Pin Code: 600096. 1570 Sqft.	Rs. 29,14,316/-
14	TN0050610001668 Jebamani K Joseph	Gut No: 304/1, Flat No: S1, Floor No: Second, Street Name: Mettu Street, Land Mark: Masilamaneeshwarar Templ, Village: Thirumulai Voyal, Location: Thirumullaivoyal, Taluka: Ambattur, State: Tamil Nadu, Pin Code: 600062. 850 Sqft.	Rs. 28,39,993/-
15	TN0050610002314 B Rajeshkumar	Gut No: 198/2A-New T.s.no-8, Flat No: F-2 Middle Portion, Floor No: 1St Flr,Plot No: 2 And 3 D.no- 126/19,Street Name: First Main Road,Sector Ward No: Srinivasa Nagar,Land Mark: Rajamangalam Police Stat,Village: Villivakkam, Location: Villivakkam,Taluka: Perambur - Purasaiwakka,State: Tamil Nadu, Pin Code: 600049. 724 Sqft.	Rs. 28,48,120/-
16	TN0050610001581 S Margaretjaya	Gut No: Old 57/4 New 57/4K, Building Name: Lake View Tower, Flat No: S-1, Floor No: Second, Plot No: B And C, Street Name: Velankanni Street, Sector Ward No: Ambattur, Land Mark: Church, Village: Oragadam, Location: Ambattur, Taluka: Ambattur, State: Tamil Nadu, Pin Code: 600053. 724 Sqft.	Rs. 24,51,701/-
17	TN0050610001852 T Nagalakshmi	Gut No: 692/2, Plot No: 173, Street Name: 10Th Street, Land Mark: SM Nagar, Village: Thirumullaivoyal, Location: Sathyamurthy-nagar, Taluka: Ambattur, State: Tamil Nadu, Pin Code: 600062. 800 Sqft.	Rs. 27,24,000/-
18	TN0051300109233 Parthiban R S M	Gut No: 205-5, Plot No: 360, Street Name: Allamathy, Sector Ward No: Sri Vijayalakshmi Nagar, Land Mark: Ayisha Real Estate Compa, Village: Redhills, Location: Redhills, Taluka: Ponneri, State: Tamil Nadu, Pin Code: 600052. 1600 Sqft.	Rs. 21,00,000/-
19	TN0050610002159 R Rajesh	Gut No: 39/2-3-5.40/2 40/1C, Building Name: Harshitha Homes, Flat No: F2, Floor No: 1St, Plot No: Xiii, Street Name: St Francis Nagar, Land Mark: Koil Pathagai Perumal Ko, Village: Koilpathagai Village, Location: Kovilpadagai, Taluka: Ambattur, State: Tamil Nadu, Pin Code: 600062. 583 Sqft.	Rs. 15,39,874/-
20	TN0050110001418 S Manoharan	Gut No: 45/2 New S.no.45/2B, Flat No: S-1, Floor No: 2nd, Plot No: 1, Street Name: Gandhi Nagar -1St Stree, Sector Ward No: Mudichur Road, Land Mark: Gandhi Nagar Bus Stop, Village: Perungalathur, Location: Old Perungalathur, Taluka: Tambaram, State: Tamil Nadu, Pin Code: 600063. 1010 Sqft.	Rs. 26,86,600/-
21	TN0050110001320 T Vajbai Samuvel	Gut No: 81/3B1b81, House No:S/2, Floor No:2nd Floor, Plot No: 4 And 5, Sector Ward No: Karthik Nagar Avenue, Land Mark: Sai Baba Koil, Village: Madambakkam, Location:	Rs. 11,93,406/-

		Guduvanchery, Taluka: Chengalpattu, State: Tamil Nadu, Pin Code: 603202. 590 Sqft.	
22	TN0051300109487 Gopi C	Gut No: 62-1A, Building Name: Victory Vally Pahase 1, Flat No: G-2, Floor No: Ground, Plot No: 18, Land Mark: Near Don Bosco Polytechn, Village: Kotthimangalam, Location: Tirukalikundram, Taluka: Kanchipuramm, State: Tamil Nadu, Pin Code: 603109. 650 Sqft.	Rs. 10,85,068/-
23	TN0050610001501 C Shalini	Gut No: 68/1 Part, Building Name: TNHB -LIG, Floor No: Ground, Plot No: 334, Street Name: Sevapet Ph- 1 Housing Scheme, Sector Ward No: Thiruvallur, Land Mark: Railway Station, Village: Sevvapet, Location: Sevvapet, Taluka: Thiruvallur, State: Tamil Nadu, Pin Code: 602025. 300 Sqft.	Rs. 9,43,135/-
24	TN0051300003852 Paneerselvam A	Gut No: 747-3, Flat No: Flat No 3, Floor No: Third, Plot No: 370, Street Name: IV Main Road, Sector Ward No: M.K.B. Nagar, Land Mark: Vyasarpadi, Village: Vyasarpadi, Location: Vyasarpadi, Taluka: Perambur Purasawalkkam, State: Tamil Nadu, Pin Code: 600039. 1271 Sqft.	Rs. 20,52,000/-
25	TN0050610002255 Angelina Mary Hemavathy	Gut No: 591/3, Building Name: Haridwaraas Sri Chakraa, House No: F-1 -Road Side, Floor No: First, Plot No: 2-I, V. Shantha Nagar, Madambakkam, Pin Code: 600126. 834 Sqft.	Rs. 36,20,000/-
26	TN0050610002154 R Ranjit	Gut No: 34/1A-New 34/1A1b, Building Name: Jayam Foundation, House No: F-3-East Facing, Floor No: First, Plot No: 46 & 47, Ganapathy Nagar, Kattupakkam, Goparasanallur, Poonamallee, Tamil Nadu, Pin Code: 600056. 1068 Sqft.	Rs. 51,52,965/-
27	TN0050610002067 Sivaramakrishnan S	Gut No: 140/1 Part, Lakshmis Ganesa Apartment, Flat No: S-1, F Second Floor, Plot No: 69A, Mettu St- Moovendhar Nagar, Iyyapanthangal-Pillayar, Land Mark: Prestige Bldgs-Lake Road, Noombal, Ambattur, Tamil Nadu, Pin Code: 600077. 1106 Sqft.	Rs. 43,73,973/-
28	TN0050610002219 AR Raman	Gut No: New 82/7 Old 81/1 82, Building Name: Jeyam Foundation, House No: S2, Floor No: 2, Plot No: 09, Ayyappa Nagar 1 St Street, Land Mark: St Antonys Church, Ayapakkam, Maduravoal, Tamil Nadu, Pin Code: 600077. 912 Sqft.	Rs. 37,99,467/-
29	TN0050610002164 R Anandraomohan	Gut No: 47/5, Flat No: No. F3 First Floor, Plot No: 91, NSR Nagar, Vnr Vgn Diana City, Kannapalayam, Thiruverkadu, Tamil Nadu, Pin Code: 600077. 941 Sqft.	Rs. 34,98,375/-
30	TN0050110001748 J Devnath	Gut No: 303/1, Flat No: S2, Floor No: 2nd, Plot No: 3, De Abdul Kalam Street, Land Mark: Vels University, Zameen Pallavaram, Old Pallavaram, Taluka: Alandur, Tamil Nadu, Pin Code: 600117. 540 Sqft.	Rs. 20,70,000/-
31	TN0051300109272 Rama Subramaniam C	Building Name: Crescent Parc Dewy Terraces, Flat No: B-202, Floor No: First, Street Name: Building No B2, - Phase 1, Sector Ward No: Thruporur Village, Land Mark: Thiruporur Murugan Templ, Location: Kalpakkam, State: Tamil Nadu, Pin Code:	Rs. 11,74,176/-

		603102. 604 Sqft.	
32	TN0050610001783 Sekar Muniyandi Krishnan	Gut No: S. No. 23/1 Flat No: S2, Floor No: 2nd, Plot No: 8, Street Name: Annai Nagar, Land Mark: Indian Oil Petrol Bunk, Village: Mudichur, Location: Mudichur, Taluka: Tambaram, State: Tamil Nadu, Pin Code: 600048. 1050 Sqft.	Rs. 74,38,616/-
33	TN0050610002243 Ramakrishna C	Gut No: 81/1 And 82 New 82/7, Building Name: Mounika, Flat No: F-1, Floor No: 2, Plot No: 09, Street Name: Ayyappa Nagar 1st Street, Land Mark: Near St Antony S Church, Village: Ayapakkam, Location: Veeraraghavapuram, Taluka: Madhuravoyal, State: Tamil Nadu, Pin Code: 600077. 1045 Sqft.	Rs.45,10,000/-
34	TN0050110001196 SENTHILNATHAN K	Independent House, JJ Nagar Phase-1 Plot No. 11, S No. 181/4A Extent of land 1200 Sqft, Uthukottai Taluk, Periyapalayam-601103. Extent of land 1200 Sqft	Rs. 12,24,000/-
35	TN0050610002312 & TN0050610002002 C SENDHIL KUMAR	Independent House, Plot No.2419, TNHB Street, G+1 Floor, Carpet Area-735 Sqft, Land Are- 338 sqft, Kakkalur, Tiruvallur-602001.	Rs. 18,14,400/-
36	TN0050610001617 K MOHANAVEL	Independent House, Plot No.2795, EWS-B Type, TNHB, Kakkalur, thiruvallur District, in Sy.No.196/2 Part, Thiruvallur Taluk & District.Tamil Nadu, 637.0 Sft Extent of land and 495.0 sft GF, 495.0 Sft FF, 495.0 Sft SF	Rs. 38,00,000/-
37	TN0050610001595 N SARADHAMMA	ROW HOUSE, PLOT NO: 62, ALAMELUMANGAI NAGAR ANNEX, NATHAMBEDU VILLAGE, PAKKAM (B) THORUNINRAVUR, THIRUVALLUR, 602024, LAND 882 GF: 646 Sqft	Rs. 16,69,843/-
38	TN0050610001651 P M JAYAPRAKASH	S.NO: 57/4, New No: 57/4K, T. S NO: 19/4, FLAT NO: 1, First Floor, Plot No B & C, Velankanni Street, (As per document amman nagar), Oragadam, Ambattur, Chennai-53. 724 Sqft.	Rs. 24,62,745/-
39	TN0050610001539 C DHANALAKSHMI	S.NO OLD 57/4 New 57/4K, Flat No: S-2, Second Floor, Plot No B & C Velankanni Street, As per document amman nagar), Oragadam, Ambattur, Chennai-53.	Rs. 24,36,156/-
40	TN0050610001934 NK SRIDHAR	S No: 6/14 & 6/15, Flat N: F2, 1ST Floor, Plot No:46 & 47 Part, Mahalakshmi Nagar Extension, Mugalivakkam, Chennai-600125, UDS: 226 BUA: 526 Sqft	Rs. 22,50,000/-
<p>Date of E-Auction & Time: 23-12-2019 at the Web-Portal (http://bankauctions.in/) from 11:00 PM to 01:00 PM with unlimited extensions of 5 minutes each.</p> <p>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 Chennai on 20-12-2019 before 5:00 PM.</p>			

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) **GICHF** invites **OFFERS** either in sealed cover/s or in Online mode to purchase the said properties on **“AS IS WHERE IS BASIS”** and **“AS IS WHAT IS BASIS”**.

The terms & conditions of E- Auction Sale are as follows:-

1. 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 E-auction service provider **“M/s.4 closure”**

2. 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.4 closure**, Hyderabad, Land line: 040-23836405 and +91-8142000062/66, Mr. U. Subbarao, No.8142000061 and Mr. Mohan Sundar No.9515160063, **Email IDs:** subbarao@bankauctions.in and mohansundar@bankauctions.in.
3. 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.
4. Every bidder is required to have his/her own email address in order to participate in the online E-auction.
5. 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.
6. The aforesaid properties shall not be sold below the reserve price mentioned above.
7. 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: HDFC BANK LTD, A/c No: 57500000243093 – A/c Name: GIC HOUSING FINANCE LTD E AUCTION COLLECTION, Branch Name: FORT Address: HDFC BANK LTD., GROUND FLOOR, JEHANGIR BUILDING,M G ROAD, FORT, MUMBAI-400001 IFSC Code - HDFC0000060.
8. 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.
9. 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, before one day of the Auction date i.e. 04.08.2019.
10. 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.
11. 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.
12. 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.
13. 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.

14. The Sale Certificate will be issued only in the name of the successful bidder and only after receipt of the entire /sale price.
15. 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 E-Auction Sale.
16. Inspection of the above said properties can be given on request and as per convenience of Authorized Officer.
17. 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.
18. GICHFL is not responsible for any liabilities 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'.

Place :- CHENNAI
Date :- 21-11-2019

For **GIC Housing Finance Ltd.**
Sd/-
Authorized Officer