



GIC HOUSING FINANCE LTD.

CORPORATE OFFICE / HEAD OFFICE : GICHFL, 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

Kolhapur Branch:- Royal Plaza, 1st floor, C / 12, Dabholkar Corner, Kolhapur-416001, Tel:0231-2655367, Email : kolhapur@gichfindia.com,

Mob:- Amith Desai - 9967715364

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 Borrowers/Mortgagors having failed to repay the said due amount, the undersigned has taken Physical Possession possession of the 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.	Loan File No. / Name of the Borrower & Co-Borrower	Address of the Mortgaged Property (Area of the Property) Physical Possession of the Properties	Date of Demand Notice	Date of physical Possession	Total Outstanding as on date 31.10.2019 (Incl. Principal Interest and Other charges) in Rs.	Reserve Price (Amount in Rs.)
1	MH047061000146 Anand Vasant Dhekne	Flat No.407 in Third Floor in C-Wing, Sai Siddha Apartment, Plot No.18 to 22, in Sy.No.74/1, Near Karad Airport Road, Mouje Munde, Taluka Karad, Dist.Satara 415 110. 643.00 Sft	05.07.2018	18.06.2019	4436172	1253000
2	MH0470610001486 Balasaheb Pandharinath Mane	Flat No.307 in 2nd floor, Sai Om Residency, in Sy.No.74/1 on Plot No.6 to 8, Near Karad Airport, Karad-Patan Road, Mauje Mundhe, Taluk Karad, Dist.Satara 415 124. 505.00 Sft	11.06.2018	18.06.2019	4239505	985000
3	MH0470610001502 Sachin Laxman Bhosale/ Nitin Laxman Bhosale	Flat No.C2 in 2nd floor in Umbraj Heights, Opp: Post Office Road, Opp: Vaishnavi Mandir, R.S.No.157/1A/1, Mauje Umbraj, Taluk Karad, Dist.Satara - 415 109. 855 Sft	16.07.2018	18.06.2019	3067288	2032000
4	MH0470610001566 Virendra Suresh Shenavi / Swati Virendra Shenavi	Flat No.401 in Third Floor, Sai Siddha Apartment, A-Wing, Plot No.18 to 22 in Sy.No.74/1, Near Karad Airport Road, Mouje Munde, Taluk Karad, Dist.Satara 415 124. 653 Sft	05.07.2019	20.06.2019	3561364	1274000
5	MH0470610001503 Abhijit Arun Kanitkar	Flat No.T2 in 3rd floor, A Wing, Heramb Heights, in Sy.No.74/1 Plot No.5, Near Karad Airport, Karad-Patan Road, Mauje, Mundhe, Taluk Karad, Dist.Satara 415 124. 556 Sft	05.09.2018	18.06.2019	4596403	1085000
6	MH0470610001530 Tushar Pundlik Chopade / Sanjay Pundlik Chopade	Flat No.403 in Third floor in Sai Om Residency, Sy.No.74/1, Plot No.6 to 8, Near Karad Airport, Karad-Patan Road, Mauje Mundhe, Taluk Karad, Dist.Satara - 415 124. 505 Sft	05.09.2018	18.06.2019	3184554	985000
7	MH0470610001518 Anil Arvind Mehendale	Flat No.T4 in 3rd Floor, A-Wing, Heramb Heights, in Sy.No. 74/1, Plot No.5, Near Karad Airport, Karad-patan Road, Mauje Mundhe, Taluk Karad, Dist.Satara 415 124. 533 Sft	05.09.2018	18.06.2019	5337394	1040000
8	Mh0470610001574 Babaso Vilas Jadhav	Flat No.18 in second Floor, Yashraj Heights, A-Wing, Plot No.5, in Sy.No.1043/A, Mouje Varunji, Taluk Karad, Dist. Satara 415 124. 695 Sft	19.11.2018	18.06.2019	3289375	1356000
9	MH0470610001514 Bashir Amirelahi Faras	Flat No.402 in Third Floor, A-Wing, Sai Siddha Apartments, on Plot No.18 to 22, in Sy.No.74/1, Near Karad Airport Road, Mouje Munde, Taluk Karad, Dist.Satara 415 124. 643 Sft	05.09.2018	20.06.2019	4763239	1253000
10	MH0470610001509 Naimahmed Ibrahim Mulla	Flat No.305 in 2nd Floor in Sai Siddha Apartment, B-Wing, Plot No.18 to 22 in Sy.No.74/1 near Karad Airport, Mouje Munde, Taluk Karad, Dist.Satara 415 124. 589 Sft	20.02.2019	18.06.2019	4150940	1148000

Date of E-Auction & Time: 18-12-2019 at the **Web-Portal (<https://bankauctions.in>)** from **02:00 PM to 03:00 PM** with unlimited extensions of 5 minutes each. Online submission of Bid in the prescribed tender form along with EMD Amount & KYC documents either through online mode or at the above mentioned GICHF Office premise or through **web portal (<https://bankauctions.in>)** on or before **16-12-2019 before 5:00 PM**. Branch Office premises and **M/s.4closure Portal <https://bankauctions.in/>** on or before **16-12-2019 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 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 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 Euction 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.4 closure, Hyderabad, Land line: 040-23736405 and +91-814200062/66, Mr. U. Subbarao, No.814200061 and Mr. Jaya Prakash Reddy No.9515160062, Email IDs: subbarao@bankauctions.in and Prakash@bankauctions.in.
- 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: HDFC BANK LTD, A/c No: 5750000243093 - 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.**
- 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 16.12.2019.
- 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 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'.

For GIC Housing Finance Ltd.

Sd/-

Authorised Officer

Date : 00.00.2019

Place : Kolhapur