

### SBFC Finance Limited

(erstwhile SBFC Finance Private Limited)

Registered Office: Unit No. 103, First Floor, C&B Square, Sangam Complex, Village Chakala, Andheri- Kurla Road, Andheri (East), Mumbai-400059.

#### DEMAND NOTICE

Whereas the borrowers/co-borrowers mentioned hereunder had availed the financial assistance from SBFC Finance Limited. We state that despite having availed the financial assistance, the borrowers/mortgagors have committed various defaults in repayment of interest, principal amounts as per due dates. The account has been classified as Non Performing Asset on the respective dates mentioned hereunder in the books of SBFC as per guidelines of Reserve Bank of India, consequent to the Authorized Officer of SBFC Finance Limited, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") and in exercise of powers conferred under Section 13(12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued Demand Notices on respective dates mentioned herein below, calling upon the following borrowers/mortgagors to repay the amount mentioned in the notices together with further interest at the contractual rate on the amount mentioned in the notices and incidental expenses, cost, charges etc. until the date of payment within 60 days from the date of receipt of notices. The notices issued to them on their last known addresses have returned un-served and as such they are hereby informed by way of public notice about the same.

NAME OF THE BORROWER / ADDRESS	Date of Demand Notice & NPA	Loan And Outstanding Amount	Property Address Of Secured Assets
1. V. D. & CO., A7, Sitaram Nagar, Near Testy Restoent, Honey Park Road, Adajan, Surat, Gujarat - 395009.	Notice Date: 14th February 2023 NPA date: 6th October 2022	Loan Account No. ME7837 (PR00586025) Loan Amount: Rs. 98,29,286/- Loan Account No. ME7842 (PR00590326) Loan Amount: Rs. 77,30,714/- Total Outstanding amount: Rs. 1,65,02,764/- (Rupees One Crore Sixty Five Lakh(s) Two Thousand Seven Hundred Sixty Four Only) as on 14th February 2023	All The Piece And Parcel Of The Property Bearing Awa No. A77, Admeasuring About 81.75 Sq. Mtrs. Plot Area Along With Ground Floor Construction Admeasuring 46.60 Sq. Mtrs. Thereon. In Society Known As 'Sitaramagar Society' Situated On The Land Bearing Revenue Survey No. 123, T. P. Scheme No. 32 (Adajan), Final Plot No. 70 Of Village Adajan, Taluka Surat City, District Surat And Property Bounded As Under-East- Adjoining Plot No. A/6, West- Adjoining Plot No. A/8, North- Adjoining T. P. Road, South- Adjoining Society Road.

In the circumstances as aforesaid, the notice is hereby given to the above borrowers, co-borrowers, to pay the outstanding dues as mentioned above along with future interest and applicable charges within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days of the date of this notice against the secured assets including taking possession of the secured assets, of the borrowers and the mortgagors under Section 13(4) of the SARFAESI Act and the applicable Rules thereunder. Please note that under Section 13(13) of the SARFAESI Act, no Borrower shall, transfer by way of sale, lease or otherwise any of his secured assets referred to in the notice, without prior written consent of the secured creditor.

Dated: 13th March 2023  
Place: Surat  
Sd/- Authorized Officer  
SBFC Finance Limited

### MUTHOOT HOUSING FINANCE COMPANY LIMITED

Registered Office: TC NO. 14/2074-7, Muthoot Centre, Punnen Road, Thiruvananthapuram - 695 834, CIN No - U65922KL2010PLC026264. Corporate Office: 12/A 81, 13th Floor, Patnee Crescenzo, Plot No. C38 & C39, Bandra Kurla Complex-G block (East), Mumbai-400051 TEL. NO: 022-62726517, Authorised Officer Email ID: authorizedofficer@muthoot.com, Contact Person: - Sanjay Vaishy - 797255521, Vipul Kalola - 9924113421.

#### PUBLIC NOTICE – AUCTION CUM SALE OF PROPERTY

Sale Of Immovable Assets Under Securitization And Reconstruction Of Financial Assets & Enforcement Of Security Interest Act, 2002 In exercise of powers conferred in the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, the Authorized Officer of the Muthoot Housing Finance Company Ltd., (hereinafter referred to as the "Company") has taken the possession under mentioned properties (hereinafter referred to as "Secured Asset") and held as security in respect of HOUSING Loan facilities granted to below mentioned customers (hereinafter referred to as "Borrowers") and further it has been decided to sell the Secured Asset on "as is where is", "as is what is", "whatever there is" and "no recourse" basis/conditions by inviting sealed tenders from public in respect of the secured debt amount to amount in/below with further interest and expenses thereon till final payment of the overdue from Borrowers.

Sr. No.	Name of Borrower/s & LAN	Description of property	Possession Type & Date	Total O/s Amount (Rs.) Future Interest Applicable	Reserve Price (Rs.)	E.M.D. (Rs.)
1	LAN No: 16500062791 & 1650007606 Katan Kantilal Pancholi Punamben Pandholi	24 43 28, Sy No 187, Vinayak Villa Residency, Block No.28, Off Morbi Road, Opp Ram Temple, Opp Ram Temple, Rajkot H.O, Gujarat, 369001 Bounded By: North: Sub Plot No 24 To 43/26 East: Sub Plot No 24 To 43/28 West: Plot No Wheat Psub Clot No South: Road	Physical Possession - 20-May-2019	Rs. 14,91,093/- Rs. 3,75,402/- as on 06-March-2023	6,55,000/-	65,500/-
2	LAN No: 16500082201 Hansabhai Osmanbhai Bhalaji Afsanben Hansabhai Bhalaji Mumtazben Saifbhai Makwana	Plot No 3 Lalo Ke Lal, Gondal Rs No 208 /2 /P, Bh Patel Cement, Off Ghoghavadar Road, Sangam Park 1, Rajkot, Gondal H.O, Gujarat, 360311 Bounded By: North: Plot No. 2, East: S.No. 198/1, West: Road, South: Plot No. 4	Physical Possession - 17-Oct-2022	Rs. 21,87,434/- as on 06-March-2023	9,25,000/-	92,500/-
3	LAN No: 11164075777 Krunalbhai Ashokbhai Patel Hemantben Ashokbhai Patel	860, 488 1, Yogi Nagar, Mission Road Opp Badhr Vidhyalaya, Nadiad, Gujarat, Kheda, 387320, India	Physical Possession - 31-May-2022	Rs. 10,35,821/- as on 06-March-2023	6,25,000/-	62,500/-

Inspection Date & Time: 20-March-2023 & 21-March-2023 at 10 AM to 05 PM  
Auction Date: 29-March-2023 10.00 AM to 03.00 PM & Last date for Submission of Bid: 28-March-2023  
Place of Sale Rajkot Branch: 1st Floor Yogi Complex, 150 Feet Ring Road, Near Indira Circle, Rajkot, Gujarat-360001

Intending bidders may inspect the properties on the date and time as mentioned above. Terms & Conditions of public auction:-  
1) Sale is strictly subject to the terms and conditions mentioned hereunder as per extant guidelines under SARFAESI Act, 2002 & also the terms and condition mentioned in the offer/ lender document to be submitted by the intending bidders. 2) The property will be sold on "As is where is" and "As is what is", "whatever there is" and "no recourse" condition, including encumbrances, if any. 3) The properties under auction can be inspected on the date & time specified above. For any queries with regards to inspection of properties or submission of tenders, kindly establish contact to The Authorized Officers at respective locations on above mention contact numbers. The interested buyers may send their offers for the above property in a sealed cover along with Demand Draft Payable at Mumbai favoring 'Muthoot Housing Finance Company Limited', towards earnest money deposit (EMD) 10% of Reserve Price. 4) Along with offer documents, the intending bidder shall also attach a copy of the PAN card issued by the Income Tax department AND bidder's identity proof and the proof of residence such as copy of the Passport, Election Commission Card, Ration Card, Driving license etc. 5) In no eventuality the property would be sold below the reserve price. 6) The bidders present in the auction would be allowed to increase their offer multiples of Rs. 10000/- in addition to Reserve Price fixed. 7) All dues and outgoings, i.e., Municipal Taxes, Maintenance / Society Charges, Electricity and water taxes or any other dues including Stamp Duty, Registration Charges, Transfer Charges and any other expenses and charges in respect of the registration of the Sale Certificate in respect of the said properties shall be paid by the successful bidder/purchaser. 8) The successful bidder/purchaser shall have to pay 25% of the final bid amount (after adjusting 10% of the E.M.D. already paid) within next working days from the acceptance of the offer by the Authorized Officer in respect of the sale, failing which, the earnest money deposit will be forfeited. 9) The balance 75% of the Sale price shall have to be paid within 15 days of conveying the confirmation of the sale to the successful Purchaser by the Authorized Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorized officer. 10) The Authorized officer reserves his right to vary any of the terms and condition of this notice for sale, without prior notice, at his discretion. 11) In case, all the dues together with all cost, charges and expenses incurred by the Secured Creditor are tendered by the above named borrower/ co-borrower till one working day prior to the date of auction then the property will not be sold and all the bids received from the prospective bidders shall be returned to them without any liability / claim against M/s Muthoot Housing Finance Company Ltd.  
The borrower/guarantor/mortgagee of are hereby given STATUTORY 15 DAYS NOTICE UNDER RULE 8(5) & 9 of The Security Interest (Enforcement) Rules of SARFAESI Act to discharge the liability in full and pay the dues as mentioned above along with upto date interest and expenses within above mentioned days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. Borrowers are also requested to remove their uncharged belongings from the property within 15 days' time else it will be removed from property on their risk and cost.

Date: 13-March-2023  
Place: Gujarat  
Sd/- Authorized Officer  
For Muthoot Housing Finance Company Limited

### Indian Bank

Desna Shopping Complex, 2nd Floor, Usmanpura Cross Road, Opp. Municipal Water Tank, Ashram Road, Ahmedabad-380014, E-Mail: armbahmedabad@indianbank.co.in

#### Letter to Borrower Communicating the Decision / Orders of Wilful Defaulter Screening Committee Classifying as Wilful Defaulter

1. Vimal Phoolchand Goel (Borrower)  
1. Flat No. 301, Royal Meadows, D. No. 3-4-143, 144, 144/11, Barkat Pura, Hyderabad-500027, Telangana, Pin-500027  
2. C/o. M/s. GM Jems and Jewels Pvt. Ltd.  
H.No. 3-3-68, Flat No. 101, Sree Rama Enclave, Kachiguda, Telangana-500027

2. Sharda Vimalchand Goel (Borrower)  
1. Flat No. 301, Royal Meadows, D. No. 3-4-143, 144, 144/11, Barkat Pura, Hyderabad-500027, Telangana, Pin-500027  
2. C/o. M/s. GM Jems and Jewels Pvt. Ltd.  
H.No. 3-3-68, Flat No. 101, Sree Rama Enclave, Kachiguda, Telangana-500027  
3. C/o. Shop No. 7A, Mahalakshmi Gems and Jewellery Mall, Chirag Ali Lane Abi Secunderabad, CB, Hyderabad-500001  
Dear Sir/Madam,  
Mr. Vimal Phoolchand Goel & Mrs. Sharda Goel have availed Credit facility of Rs. 9,00,00,000/- from our Old Polytechnic Branch Ahmedabad. The unit is engaged in NA. The Firm's credit facilities was lastly reviewed on 26/11/2013 for Rs. 9,00,00,000/-. The account turned into NPA on 29/09/2015. The total outstanding balance as on 16/02/2023 is Rs 11.16 Crore in view of the default committed by the borrower, the case was examined by the Wilful Defaulter Screening Committee (WDSC) on 15.10.2022, with a view to ascertain Wilful Default on the part of the Borrowers as per the guidelines laid down by the RBI. The Committee observed prima facie that irregularities/default meets the criteria to be classified as Wilful Defaulter and accordingly approved to issue Show Cause Notice (SCN) to classify the Borrowers Mr. Vimal Phoolchand Goel & Mrs. Sharda Goel.

The Show Cause Notice was sent to the Borrowers Mr. Vimal Phoolchand Goel & Mrs. Sharda Goel to their Business Residential address vide letter dated 14.11.2022, as to why they should not be classified as "Wilful Defaulter" by specifying the following grounds / allegations of wilful default.

Action of the unit/company, which is/are out of the four actions set out by Reserve Bank of India for Declaration as Wilful Defaulter	Reason & evidence which proves the action of the unit / company & also support justification for declaration as wilful Defaulter
<b>Siphoning of Funds</b> The unit has defaulted in meeting its payment / repayment obligations to the lender and has siphoned off the funds so that the funds have not been utilized for the specific purpose for which finance was availed, or are the funds available with the unit in the form of other assets	Housing loan was sanctioned to the borrower Mr. Vimal Phoolchand Goel and Mrs. Sharda Goel for purchasing two bungalows at sub Plot No 6/A and 13/A with two term loan of Rs. 4.50 Cr for each bungalow. Project cost of each bungalow was Rs. 6.25 Cr (Land Value of Rs. 2.50 Cr + construction cost of Rs. 1.10 Cr + finishing work of Rs. 2.65 Cr). The sale agreement of Rs. 2.50 Cr and construction agreement of Rs. 1.10 Cr was made between M/s Manav Infrastructure Pvt. Ltd. and borrower, Mr. Vimal Phoolchand Goel and Mrs. Sharda Goel. Similarly finishing agreement of Rs. 2.65 Cr was made between M/s Ganesh Construction and the above borrowers. On 29.11.2013 Rs. 3.73 Cr and Rs. 3.90 Cr was disbursed for bungalow 6/A and bungalow No 13/A but margin money of the borrower was not verified. On 12.12.2013 loan amount of Rs. 76.53 Lac and Rs. 59.33 Lac was disbursed from term loans and credited to SB account No. 50179539820 of Mr. Vimal Phoolchand Goel and which was onward remitted to current account No. 200920110001061 of M/s Ganesh Construction maintained with Bank of India through RTGS. On same day above disbursed amount remitted back by same account of M/s Ganesh Construction in the account of Mr. Vimal Phoolchand Goel bearing account No. 50043861253 maintained with Himayath Nagar branch, Hyderabad. This clearly shows that borrower has colluded with the contractor and misutilised the fund for other purposes other than it was sanctioned for. Further the valuation figure was also provided at higher side at the time of sanction to avail higher limit of Housing loan.

**SCN Issuance and its response:**  
The Show Cause Notice sent vide letter dated 14.11.2022 by SAM Ahmedabad. As the Show Cause Notice was returned undelivered, the same was published in newspapers i.e., Financial Express (English & Gujarati) in Gujarat on 21.12.2022 and Financial Express (English & Nava Telangana (Telugu) in Hyderabad on 21.12.2022. In response to the show cause notice no reply is received from the Borrowers against our Show Cause Notice dated 14.11.2022 & Newspaper publication dated 21.12.2022.

**Wilful Defaulter Screening Committee Meeting held on 07.02.2023:**  
The facts & evidences placed before the Wilful Defaulter Screening Committee (WDSC) in support of Bank's charge / allegation for declaring the Borrowers as wilful defaulter are perused, analysed & examined. The Committee recorded that the Borrowers Mr. Vimal Phoolchand Goel & Mrs. Sharda Goel have not replied to the Show Cause Notice (SCN) addressing the allegations mentioned in the show cause notice sent to them vide letter dated 14.11.2022/ Newspaper publication dated 21.12.2022. The Committee further observed that they are not interested to address their views for not declaring them as wilful defaulter and it also tantamounts to acceptance of the allegations mentioned in the SCN. Further, since the Borrowers have not replied to the SCN the opportunity of providing personal hearing does not arise. Thereafter, after due deliberations and going by the records, Wilful Defaulter Screening Committee has unanimously passed an order declaring the Borrowers Mr. Vimal Phoolchand Goel & Mrs. Sharda Goel as wilful defaulter for Siphoning of Funds. In view of the above, we hereby inform you the decision taken by WDSC to classify you all as "Wilful Defaulter". In case you desire, you can make a representation/submissions in this regard within 15 days of receipt of this letter from you to the Bank. Beside this, if you ask for, Wilful Defaulter Review Committee headed by MD & CEO, at the discretion, may allow personal hearing. Please note in case no representation is received within stipulated period or Bank is not satisfied with the representation/submission made by you, Bank will go ahead with its decision of declaring & also informing RBI, CIBIL and other Credit Information Companies, names of the Company & of its Directors as wilful defaulter and also will take appropriate legal action.

Date: 13.03.2023  
Place: Ahmedabad  
On behalf of Wilful Defaulter Screening Committee

### INDIA SHELTER FINANCE CORPORATION LTD.

Regd. Office:- Plot-15,6th Floor, Sec-44, Institutional Area, Gungram, Haryana-122002. Branch Office: Parimal prime, 3rd floor, 15A Sardamagar, Sarveshwar Chowk, Dr Yagnik Road, Rajkot 360001 & Unit No.305-306, Raindrops , 3rd floor, Opposite CG Center, C.G Road, Ahmedabad 380006, Gujarat & Shop No U-10/11, Sar corporate centre, shashtri nagar corner, Udhna main road, Surat- 395002 & Opp. Bharat Petroleum, Above Maharaja. Tires Show Room, Sanala Road, Morbi 363641 & FF/109/B, Atlantis B/S Central Square, Sara Bhai Main Road, Ganda Circle, Vadodara – 390023 & S-8-9, 2nd Floor, RadhaArcade, Nr. Indira Gandhi Statue, lambhvel road, Anand - 389 001

#### PUBLIC NOTICE – AUCTION FOR SALE OF IMMOVABLE PROPERTY

[UNDER RULE 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002]  
**NOTICE FOR SALE OF IMMOVABLE PROPERTY/S MORTGAGED WITH India Shelter Finance Corporation (ISFC) (SECURED CREDITOR) UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002**

Notice is hereby given to the public in general and in particular to the borrower(s) and guarantor(s) or their legal heirs/ representatives that the below described immovable properties mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of ISFC (secured creditor) will be sold on 28.03.2023 (Date of Auction) on "AS IS WHERE IS", "AS IS WHAT IS" and "WHAT EVER THERE IS" basis for recovery of outstanding dues from below mentioned Borrowers, Co-Borrowers or Guarantors. The Reserve Price and the Earnest Money Deposit is mentioned below. The sealed envelope containing EMD amount for participating in Public Auction shall be submitted to the Authorized Officer of ISFC. On or before 27.03.2023 till 5 PM at Branch/Corporate Office: Parimal prime, 3rd floor, 15A Sardamagar, Sarveshwar Chowk, Dr Yagnik Road, Rajkot 360001 & Unit No.305-306, Raindrops , 3rd floor, Opposite CG Center, C.G Road, Ahmedabad 380006, Gujarat & Shop No U-10/11, Sar corporate centre, shashtri nagar corner, Udhna main road, Surat- 395002 & Opp. Bharat Petroleum, Above Maharaja Tires Show Room, Sanala Road, Morbi 363641 & FF/109/B, Atlantis B/S Central Square, Sara Bhai Main Road, Ganda Circle, Vadodara – 390023 & S-8-9, 2nd Floor, RadhaArcade, Nr. Indira Gandhi Statue, lambhvel road, Anand - 389 001

Loan Account No.	Name of Borrower(s)/ Co-Borrower(s)/ Guarantor(s) / Legal Heir(s) Legal Rep.	Date of Demand Notice amount as on date	Type of Possession (Under Constructive/ Physical)	Reserve Price	Earnest Money	Description of Property:
HL200002044 / AP-0267488	CHANDRIKABEN GOSAI VINODBHAI GOSAI	21.02.2018 Rs. 6,09,597 (Rupees Six Lakh Ninety Thousands Five Hundred And Ninety Seven Only)	PHYSICAL POSSESSION	Rs. 2,55,000/- (Rupees Two Lakh Fifty Five Thousand Five Hundred Only)	Rs. 25,500/- (Rupees Twenty Five Thousand Five Hundred Only)	Municipal Census No.23815 & 25sq Admeasuring About 22.20 Sq Mtrs And 26.40 Sq Mtrs Usable Area in Navo Vans Situated At Mouje Rakhiyal Taluka Maninagar Ahmedabad Gujarat Bounded As : East : Passage, West : Adjoining House North : Adjoining House, South : Adjoining House
HL11LILONS000 05026911 & AP-10045300	MRS. DIPKA DRIWEDI & MR.ARUN DRIWEDI	16.11.2021 Rs. 760537.04 (Rupees Seven Lakh Sixty Thousand Five Hundred And Thirty Seven And Four Paisa Only)	PHYSICAL POSSESSION	Rs. 6,00,100/- (Rupees Six Lakh And One Hundred Only)	Rs. 60,100/- (Rupees Sixty Thousand and Ten Only)	All That Pieces And Parcel Of The Property Bearing Flat No.207 On The Second Floor, Admeasuring 636 Sq Ft Super Built Up Area & 634 Sq Ft Super Built Up Area Along With Undeveloped Share In The Land Of Road & Cop in Shivalaya Residency Tantihiaya Surat Gujarat 394305
H12100000720 & AP-0474974	MRS. DIPUBEN DHOBI & MR. MAHENDRABHAI DHOBI & MR. DHAVALBHAI DHOBI	30.03.2021 Rs. 361165.86 (Rupees Three Lakh Sixty One Thousand Five Hundred Eighty Six Paisa Only)	PHYSICAL POSSESSION	Rs. 2,86,770/- (Rupees Two Lakh Eighty Six Thousand Seven hundred and Seventy Only)	Rs. 28,677/- (Rupees Twenty eight Thousand Six hundred seventy seven only)	Land Bearing Gamdi Gram Panchayat Property Area 659 Admeasuring Land Area 33.33 Sq Yards Situated At Gamdi Near Bank Of Baroda Ta Anand Gujarat 388001, Bounded As : West – House Of Bhagabhai Fulabhai, East – House Of Prakashbhai Ranchhodhbhai, North – House Of Bhagabhai Nanubhai Valand, South – House Of Bhikhabhai Gokalbhai
HL2000003900 & AP-0368582	MRS. GAYATRIBEN LALWANI & MR. Inderkumar Lalwani	13.04.2021 Rs. 6,49,549.47 (Rupees Six Lakh Forty Nine Thousand Five Hundred Forty Nine and Forty Seven Paisa Only)	PHYSICAL POSSESSION	Rs. 4,94,088/- (Rupees Four Lakh Ninety Four Thousand and Eighty Eight Only)	Rs. 49,408.8/- (Rupees Forty Nine Thousand Four Hundred Eight and Eight paisa only)	Flat No.307, 3rd Floor, Of Super Apartment Having A Built Up Area 400.00 Sq Ft Situated At S No.822, Paikhe Hissa No.36 Plot No. 5 & 6 Tikka No.22051, C.s No.171 & 172 Of Vadodara Kasba Registration District Vadodara Gujarat 390006
HL11LILONS0000 05010368 & AP-10021744	MRS.JAYANTIKANCHAN POLEI & MR. KUMAR POLEI	30.03.2021 Rs. 8,14,253.16 (Rupees Eight Lakh Fourteen Thousand Two Hundred and Sixteen Paisa Only)	PHYSICAL POSSESSION	Rs. 6,31,696/- (Rupees Six Lakh Thirty One Thousand Six hundred and Ninety Six Only)	Rs. 63,169.6/- (Rupees Sixty Three Thousand One hundred and sixty nine and six paisa only)	ALL THAT PIECES AND PARCEL OF PROPERTY BEARING BLOCK NO.314-C/11, PLOT NO. 128 TO 134 SHIVANJALI RESIDENCY, IV SHIV RESURTY-2 TATTHAIYA PALSANA SURAT GUJARAT – 394305
LAP200005261 & AP-0382637	MRS. LAXMIBEN PATADIYA & MR.ASHOKBHAI DAHYABHAI PATADIYA	21.01.2019 Rs. 3,58,413 (Rupees Three Lakh Fifty Eight Thousand Four Hundred Thirteen Only)	PHYSICAL POSSESSION	Rs. 2,63,902/- (Rupees Two Lakh Sixty Three Thousand Nine hundred and Two only)	Rs. 26,390.2/- (Rupees Twenty Six Thousand Three Hundred and Two Paisa only)	All That Pieces And Parcel Property Bearing Revenue Survey No.20 Section No.2 Plot No.112, Flat No.2 On The Third Floor, In The Scheme Known As Shri Aardha Apartment Behind St Mary School Morbi Rajkot Gujarat-363641
HL11CHLONS0000 005012943 & AP-10033866	MRS.MANISHABEN CHAVDA & RAJUBHAI CHAVDA & MR. NITINBHAI CHAVDA	20.06.2022 Rs. 4,36,364.07 (Rupees Four Lakh Thirty Eight Thousand Three Hundred And Sixty Four And Seven Paisa Only)	PHYSICAL POSSESSION	Rs. 45,42,315/- (Rupees Forty Five Lakh Forty Two Thousand Three hundred and fifteen Only)	Rs. 4,54,231.5/- (Rupees Four Lakh Fifty Four Thousand Two hundred Thirty one and Five paisa only)	All That Pieces And Parcel Of The Immovable Property Bearing No.118 Admeasuring 2780 Sq Ft I E 258.26 Mtrs Along With 5084.50 Sq Ft I E 472.31 Sq Mtrs Constructed Totally Admeasuring 2780 Sq Ft I E 258.37 Sq Mtrs Of Mouje Psaad Palsana Surat Gujarat.
PM0300000124 / AP-0845447	MRS. MUNNI DEVI MISHRA & MR. CHANDAN KUMAR MISHRA	20.09.2019 Rs. 13,74,210 (Rupees Thirteen Lakh Seventy Four Thousand Two Hundred And Ten Only)	PHYSICAL POSSESSION	Rs. 6,80,000/- (Rupees Six Lakh Eight Thousand Only)	Rs. 68,000/- (Rupees Sixty Eight Thousand Only)	All That Pieces And Parcel Of The Land Bearing Sub Plot No.5322, Land Sq Mtrs 60.90 Permitted Built Up Area Admeasuring Sq Mtrs 75.81 Non Agricultural Land Of Revenue Survey No.88/p Known As Nutan Nagar Situated At Sikka Jamnagar Gujarat Bounded As : East : Joint Plot No.52, West : Sub Plot No.53/1, North : 7.50 Mtrs Road, South : Joint Survey No.96
HL11LILONS0000 05009215 & AP-10016883	MRS. RADHABEN MAKWANA & MR. JITUBHAI MAKWANA	10.05.2021 Rs. 59,3246.86 (Rupees Five Lakh Ninety Three Thousand Two Hundred Forty Six And Eighty Six Paisa Only)	PHYSICAL POSSESSION	Rs. 4,64,978/- (Rupees Four Lakh Sixty Four Thousand Nine hundred and seventy Eight Only)	Rs. 46,497.8/- (Rupees Forty Six Thousand Nine Hundred and Ninety Seven and Eight Paisa only)	All That Pieces And Parcel Of Property Bearing Block No.112, Flat No.206 2nd Floor, Vihat Palace On Plot No.21/22 Samrat Green City Kadodara Surat Gujarat 394310
LAP200005723 & AP-0414423	MRS. RAJANIBEN JAISWAL & MR.SHUBHAM JAISWAL	15.05.2019 Rs. 2,96,509 (Rupees Two Lakh Ninety Six Thousand Five Hundred And Nine Only)	PHYSICAL POSSESSION	Rs. 2,90,586/- (Rupees Two Lakh Ninety Thousand Five Hundred And Six Only)	Rs. 29,058.6/- (Rupees Twenty nine Thousand Five Hundred Eighty Six and Six Paisa only)	Residential Land Premise Bearing City Survey No.73, Property No.50 Admeasuring 26.47.50 Sq Mtrs Situated At Gram Panchayat Sunay Noti Bhagal Talah Petlad And Dist Anand Bounded As : East : Road, West : House Of Abdulghani Ismailbhai Vahora , South : Road Of Gamkva Fullup North : House Of Mahendrabhai Ambalal Patel
HL11LILONS0000 05028515 & AP-10049781	MRS.RANI SINGH & MR.JITENDAR SINGH	16.11.2021 Rs. 767969.60 ( Rupees Seven Lakh Sixty Nine Thousand Seven Hundred Sixty Nine And Sixty Only)	PHYSICAL POSSESSION	Rs. 6,09,427/- (Rupees Six Lakh Nine Thousand four hundred and twenty seven only)	Rs. 60,942.7/- (Rupees Sixty Thousand Nine hundred and Forty two and seven paisa only)	All That Pieces And Parcel Of Land Bearing Flat No.102, On The First Floor Admeasuring 680 Sq Ft, I.e. 63.19 Sq Mtrs Super Built Up Area & 372.00 Sq Ft 34.57 Sw Mtrs Built Up Area Along With Undeveloped Share In The Land Of Scheme Known As Rudrax Palace Village Halidharu Surat Gujarat-394325.
HL11LILONS0000 05013903 & AP-10036836	MRS. RENUKABEN GHELANI & MR.VISHAL BHAI GHELANI	09.08.2021 Rs. 15,30,532.26 (Rupees Fifteen Lakh Thirty Thousands Five Hundred Thirty Two And Twenty Six Only)	PHYSICAL POSSESSION	Rs. 10,20,000/- (Rupees Ten Lakh Twenty Thousands Only)	Rs. 1,02,000/- (Rupees One Lakh Two Thousands Only)	All That Piece And Parcel Of Property Bearing New BlockNo.131, On Plot No.244,flat 301, 3rd Floor,Kashibhaganjani Palanasi, Nansad, Nansad, Kamraj, Surat GJ 394180, East-Plot No. 209, West- Society Internal Road, North- Plot No. 243, South-Road
HL11MILONS0000 05026340 & AP-10043289	MRS. RINKU KANWAR & MR.AASHU SINGH KANWAR	06.12.2021 Rs. 1,15,1534.49 (Rupees Fifteen Lakh Eighty One Thousand Five Hundred Thirty Four And Fourty Nine Paisa Only)	PHYSICAL POSSESSION	Rs. 8,50,000/- (Rupees Eight Lakh Fifty Thousand Only)	Rs. 85,000/- (Rupees Eighty Five Thousand Only)	All That Pieces And Parcel Of Immovable Property Bearing Flat No.201 On The Second Floor, As Per Passing Plan Admeasuring 58.33 Sq Mtrs Builtup Area & 112.96 Sq Mtrs Super Built Up Area Along With 55.51 Sq Mtrs Undeveloped Share In
HL2100000564 & AP-0384622	MRS. SUMAN SATYENDRA TIWARI & MR. SATYENDRA TIWARI	12.09.2018 Rs. 7,38,546/- (RUPEES SEVEN LAKH THIRTY EIGHT THOUSANDS FIVE HUNDRED FORTYSIX ONLY)	PHYSICAL POSSESSION	Rs. 4,93,935/- (Rupees Four Lakh Ninety Three Thousand Nine hundred and thirty five only)	Rs. 49,393.5/- (Rupees Forty Nine Thousand Three hundred ninety three and five paisa only)	FLAT NO. S-5, 2ND FLOOR, MANOJ RESIDENCY, MOUJE : ASLALI, TAL : VATVA, NAROL, SURAT AHMEDABAD – 382405
CHL100003141 & AP-0340029	MRS. TASSALIM KHATRI & MR. RAFIQBHAI KHATRI & MRS. YASHMINBEN KHATRI	28.09.2019 Rs. 402145.17/- (Rupees Four Lakh One Hundred Forty Five And Seventeen Paisa Only)	PHYSICAL POSSESSION	Rs. 3,45,440/- (Rupees Three Lakh Forty Five Thousand Four hundred and forty only)	Rs. 34,544/- (Rupees Three Thousand Four hundred and Forty Only)	All That Pieces And Parcel Property Bearing House No.196 Property Land Admeasuring 53.44 Mtrs Of Plot No.22/c Of Navin Nagar Of Revenue Survey No.75/3 Paikhe 1 Of Village Pipalyaya Rajkot Gujarat 360003 Bounded As : East : 7.50 Mtrs Road, West : Plot No.19, North : Plot No.22/b, South : Plot No.21

**Terms and conditions:**  
1) The prescribed Tender/ Bid Form and the terms and conditions of sale will be available with the Branch/Corporate Office: Office No- Parimal prime, 3rd floor, 15A Sardamagar, Sarveshwar Chowk, Dr Yagnik Road, Rajkot 360001 & Unit No.305-306, Raindrops , 3rd floor, Opposite CG Center, C.G Road, Ahmedabad 380006, Gujarat & Shop No U-10/11, Sar corporate centre, shashtri nagar corner, Udhna main road, Surat- 395002 & Opp. Bharat Petroleum, Above Maharaja Tires Show Room, Sanala Road, Morbi 363641 & FF/109/B, Atlantis B/S Central Square, Sara Bhai Main Road, Ganda Circle, Vadodara – 390023 & S-8-9, 2nd Floor, RadhaArcade, Nr. Indira Gandhi Statue, lambhvel road, Anand - 389 001 between 10.00 a.m. to 6.00 p.m. on any working day.  
2) The immovable property shall not be sold below the Reserve Price.  
3) All the bids/ tenders submitted for the purchase of the above property/s shall be accompanied by Earnest Money as mentioned above. EMD amount favouring the "India Shelter Finance Corporation Limited" payable at Delhi. The EMD amount will be return to the unsuccessful bidders after auction.  
4) The highest bidder shall be declared as successful bidder provided that he/she is legally qualified to bid and provides further that the bid amount is not less than the reserve price. It shall be the discretion of the Authorized Officer to decline/ acceptance of the highest bid when the price offered appears inadequate as to make it inadvisable to do so.  
5) The prospective bidders can inspect the property on 22.03.2023 between 11.00 A.M and 5.00 P.M with prior appointment.  
6) The person declared as a successful bidder shall, immediately after the declaration, deposit 25% of the amount of purchase money/ highest bid which would include EMD amount to the Authorized Officer within 24 hrs. and in default of such deposit, the property shall forthwith be put to fresh auction/ sale by private treaty.  
7) In case the initial deposit is made as above, the balance amount of the purchaser money payable shall be paid by the purchaser to the Authorized Officer on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day.  
8) In the event of default of any payment within the period mentioned above, the property shall be put to fresh auction/ sale by private treaty. The deposit including EMD shall stand forfeited by India Shelter Finance Corporation Ltd. and the defaulting purchaser shall lose all claims to the property.  
9) The above sale shall be subject to the final approval of ISFC, interested parties are requested to verify/confirm the statutory and other dues like Sales/Property tax, Electricity dues, and society dues, from the respective departments / offices. The Company does not undertake any responsibility of payment of any dues on the property.  
10) TDS of 1%, if any, shall be payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by the highest bidder in the PAN of the company and the copy of the challan shall be submitted to the company.  
11) Sale is strictly subject to the terms and conditions incorporated in this advertisement and into the prescribed tender form.  
12) The successful bidder/purchaser shall bear all stamp duty, registration fees, and incidental expenses for getting sale certificate registered as applicable as per law.  
13) The Authorized officer has the absolute right to accept or reject the bid or adjourn / postpone / cancel the tender without assigning any reason thereof and also to modify any terms and conditions of this sale without any prior notice.  
14) Interested bidders may contact Mr. Aashish Bhatt & Mr. Kishan Chauhan Mob- 7874110808/6354053032 during office hours (10.00AM to 6.00 PM).

**15 DAYS SALE NOTICE TO THE BORROWER/GUARANTOR/MORTGAGOR**

The above-mentioned Borrower/Mortgagor/guarantors are hereby notified by the pay sum as mentioned in Demand Notice under section 13(2) with as on date interest and expenses before the date of Auction failing which the property shall be auctioned and balance dues, if any, will be recovered with interest and cost from you.

Date: 13.03.2023 Place: Gujarat For India Shelter Finance Corporation Ltd Authorized officer. Mr. Aashish Bhatt & Mr. Kishan Chauhan Mob- 7874110808/6354053032



