

3, VICTORIA BUILDING, 1ST FLOOR, BRELVI ROAD, OFF HORNIMAN
CIRCLE, FORT, MUMBAI-400 001
TEL- 022-22660130, 22660427- FAX- 022-2266069



E-AUCTION SALE NOTICE TO GENERAL PUBLIC

Whereas under section 13(2) of the 'Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, the Authorized Officer has issued demand notices as mentioned below in table for the recovery as mentioned from the borrowers/guarantors/mortgagors (herein referred to as borrowers). Further, In exercise of powers contained in the 'Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, the Authorized Officer has taken the possessions of the under mentioned secured assets which are held as securities in respect of Loan/credit facilities granted to them. Whereas sale of the secured asset/s is to be made through Public E-auction for recovery of the secured debt due to Punjab National Bank. The General Public is invited to bid either personally or by duly authorised agent. It is open to the Bank to appoint a representative and to make self-bid and participate in the auction

Details of borrowers/amount out standings/Properties/Reserve Price/EMD Amount, Date & Time of Deposit of EMD/Date & Time of Inspection/Date & Time of E-Auction:

Name& Address of Borrower/Guarantors/Mortgagers	Date of Demand Notice Amount outstanding	Description of properties along with name of mortgagors (Owner of the property)	Reserve Price	Earnest Money Deposit (EMD) Amount and Last date& time of deposit of EMD	Date and Time of Inspection	Date and Time of Auction	EMD ACCOUNT NUMBER & IFSC CODE
Mr.Asraful Islam Gazi & Mrs.Phuljan Bibi Gazi	<u>19-04-2016</u> Rs.7,90,247/- (Rupees Seven lakh Ninety Thousand Two Hundred Forty Seven only) as on 19-04-2016	Flat No.404, Titli 'A' Bldg, Karm Residency, Shahpur Kinhavali Road, Taluka - Shahapur, District - Thane, Shahapur – 421 601. Admeasuring Built-up area 347 sq ft (Carpet-248 Sq.Ft)	Rs. 8.90 Lacs	Rs. 89,000/- 14.03.2017 up to 05.00 PM	10.03.2017 11.00 AM to 02.00 PM	16.03.2017 02.00 PM to 03.00 PM	A/C No.00608940000020, IFSC Code : HDFC0000060

Mr. Sanjay Bakelal Sumiran Yadav & Mrs. Sunita Sanjay Yadav	<u>28-06-2016</u> Rs.12,38,198/- (Rupees Twelve Lakh Thirty Eight Thousand One Hundred Ninety Eight Only) as on 08.09.2016.	Flat No. G-4 , 1 Wing-D(Sector-8), Dream City - Boisar Boisar Shigaon Road, Boisar (East) – 401501 Admeasuring Built-up area 465 sq ft (Carpet-343 Sq.Ft)	Rs. 13.50 Lacs	Rs. 1,35,000/- 14.03.2017 up to 05.00 PM	10.03.2017 11.00 AM to 02.00 PM	16.03.2017 02.00 PM to 03.00 PM	A/C No.00608940000020, IFSC Code : HDFC0000060
Mr. Dilipkumar Jiyalal Vaishya & Mrs. Pinky Dilip Vaishya	<u>28-06-2016</u> Rs.8,63,781/- (Rupees Eight Lakh Sixty Three Thousand Seven Hundred Eighty One Only) as on 28.06.2016.	Flat No 101, 2, Wing-C(Sector-7), Dream City - Boisar Shigaon Road, Boisar (East) – 401501 Admeasuring Built-up area 470 sq ft (Carpet-343 Sq.Ft)	Rs. 13 Lacs	Rs.1,30,000/- 14.03.2017 up to 05.00 PM	10.03.2017 11.00 AM to 02.00 PM	16.03.2017 02.00 PM to 03.00 PM	A/C No.00608940000020, IFSC Code : HDFC0000060
Mr. Mayank Ganesh Pandey & Mr. Ganesh Sawaliya Pandey	<u>18-07-2016</u> Rs. 7,71,523/- (Rupees Seven Lakh Seventy One Thousand Five Hundred Twenty Three Only) as on 18.07.2016.	G-1, 1 Wing-E, (Sector-8), Dream City - Boisar Shigaon Road, Boisar (East) – 401501 Admeasuring Built-up area 380 sq ft (Carpet-267 Sq.Ft)	Rs. 9.00 Lacs.	Rs.90,000/- 14.03.2017 up to 05.00 PM	10.03.2017 11.00 AM to 02.00 PM	16.03.2017 02.00 PM to 03.00 PM	A/C No.00608940000020, IFSC Code : H000060
Mr. Pawan Vijay Sinha	<u>18-07-2016</u> Rs.1,55,150/- (Rupees One Lakh Fifty Five Thousand One Hundred Fifty Only) as on 18.07.2016.	Flat No. 301, A 45, Samruddhi Complex Village Garpoli, Near Diksal Village, Opp. Bhivpuri Railway Station, Taluka Karjat – 410201 Admeasuring Built-up area 413 sq ft (Carpet-295 Sq.Ft)	Rs. 7.40 Lacs	Rs. 74,000/- 14.03.2017 up to 05.00 PM	10.03.2017 11.00 AM to 02.00 PM	16.03.2017 02.00 PM to 03.00 PM	A/C No.00608940000020, IFSC Code : HDFC0000060
Mr. Milind Pandurang Veturekar & Mrs. Mugdha Milind Veturekar	<u>28-06-2016</u> Rs.5,35,555/- (Rupees Five Lakh Thirty Five Thousand Five Hundred Fifty Five Only) as on 28.06.2016.	Flat-205, Pandurang Krupa, Pandurang Sadan And Pandurang Krupa Survey No. 125, Nirabai Patil Marg, Next To Gitanjali School, Manvelpada Road, Virar (East), Thane 401305 Admeasuring Built-up area 245 sq ft (Carpet-175 Sq.Ft)	Rs. 8.40 Lacs	Rs.84,000/- 14.03.2017 up to 05.00 PM	10.03.2017 11.00 AM to 02.00 PM	16.03.2017 02.00 PM to 03.00 PM	A/C No.00608940000020, IFSC Code : HDFC0000060
Mr. Rakesh Bakelal Vishwakarma & Mrs. Harsha Rakesh Vishwakarma	<u>26-09-2016</u> Rs.6,24,161/- (Rupees Six Lakh Twenty Four Thousand One Hundred Sixty One Only) as on 26.09.2016.	Flat No. 302, 3 Wing-A(Sector-8), Dream City - Boisar Shigaon Road, Boisar (East) – 401 501 Admeasuring Built-up area 414 sq ft (Carpet-296 Sq.Ft)	Rs. 9.70 Lacs	Rs.97,000/- 14.03.2017 up to 05.00 PM	10.03.2017 11.00 AM to 02.00 PM	16.03.2017 02.00 PM to 03.00 PM	A/C No.00608940000020, IFSC Code : HDFC0000060

Mr. Arun Malku Waghmare & Mr. Chandrakant Malku Waghmare	<u>26-05-2016</u> Rs.3,57,051/-(Rupees Three Lakhs Fifty Seven Thousand Fifty One Only) as on 26.05.2016.	Flat No. 30, Bldg No. P3A, Dreams Niwara (Phase 1) Gut No. 532, Hissa No. 1, 2 & 3, Opp. Prayagdham, Koregaon Mul, Near Urlikanchan, Taluka - Haveli, Dist - Pune 412 202 Admeasuring Built-up area 260 sq ft (Carpet-200 Sq.Ft)	Rs. 4.30 Lacs	Rs.43,000/- 14.03.2017 up to 05.00 PM	10.03.2017 11.00 AM to 02.00 PM	16.03.2017 02.00 PM to 03.00 PM	A/C No.00608940000020, IFSC Code : HDFC0000060
Mr. Milind Kamalakar Kulkarni & Mrs. Revati Milind Kulkarni	<u>28-06-2016</u> Rs.13,23,588/-(Rupees Thirteen Lakh Twenty Three Thousand Five Hundred Eighty Eight Only) as on 28.06.2016.	Flat No. 201, Bldg No.23, Swapnalok Township Survey No. 311, Nasrapur, District Pune Admeasuring Built-up area 539 sq ft (Carpet-417 Sq.Ft)	Rs. 14.50 Lacs	Rs.1,45,000/- 14.03.2017 up to 05.00 PM	10.03.2017 11.00 AM to 02.00 PM	16.03.2017 02.00 PM to 03.00 PM	A/C No.00608940000020, IFSC Code : HDFC0000060
Mr. Suhas Bharat Bhalerao Mrs. Sheela Bharat Bhalerao & Mr. Karan Bharat Bhalerao	<u>26-05-2016</u> Rs.9,44,010/-(Rupees Nine Lakh Fourty Four Thousand Ten Only) as on 26.05.2016	Flat No. 30, Bldg No. Q-14, Dreams Nivara (phase I) Gut No. 532, Hissa No. 1, 2 & 3, Opp. Prayagdham, Koregaon Mul, Near Urlikanchan, Taluka - Haveli, District - Pune - 412202	Rs. 9.20 Lacs	Rs.92,000/- 14.03.2017 up to 05.00 PM	10.03.2017 11.00 AM to 02.00 PM	16.03.2017 02.00 PM to 03.00 PM	A/C No.00608940000020, IFSC Code : HDFC0000060
Mr. Thirupathi Gopya Nunavath and Mrs. Manikyamma Thirupathi Nunavath	<u>28-06-2016</u> Rs. 4,84,843/- (Rupees Four Lakhs Eighty Four Thousand Eight Hundred Forty Three Only) as on 28.06.2016	Flat No. 15, P 2 A, Dreams Nivara (phase I) Gut No. 532, Hissa No. 1, 2 & 3, Opp. Prayagdham, Koregaon Mul, Near Urlikanchan, Taluka - Haveli, District - Pune - 412202 Admeasuring Built-up area 260 sq ft (Carpet-200 Sq.Ft)	Rs. 4.50 Lacs	Rs.45,000/- 14.03.2017 up to 05.00 PM	10.03.2017 11.00 AM to 02.00 PM	16.03.2017 02.00 PM to 03.00 PM	A/C No.00608940000020, IFSC Code : HDFC0000060
Mr. Kishorsingh A. Rajput and Mrs. Seema K. Rajput	<u>02-08-2016</u> Rs. 4,24,267/- (Rupees Four Lakhs Twenty Four Thousand Two Hundred Sixty Seven Only) as on 02.08.2016	Flat No. 12 & 13, Bldg No. P 2 A, Dreams Niwara (Phase I), Gut No. 532, Hissa No. 1, 2 & 3, Opp. Prayagdham, Koregaon Mul, Near Urlikanchan, Pune - 412 202. Admeasuring Built-up area 260 sq ft (Carpet-200 Sq.Ft) Respectively	Rs. 8.60 Lacs	Rs. 86,000/- 14.03.2017 up to 05.00 PM	10.03.2017 11.00 AM to 02.00 PM	16.03.2017 02.00 PM to 03.00 PM	A/C No.00608940000020, IFSC Code : HDFC0000060

TERMS AND CONDITIONS OF E-AUCTION SALE: The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

- I. The properties are being sold on 'AS IS WHERE IS BASIS.
- II. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
- III. The secured asset will not be sold below the reserve price.
- IV. The interested bidders shall deposit the EMD by way of Demand Draft favoring "The Authorised Officer, Micro Housing Finance Corporation Ltd.," or through NEFT/RTGS by 14.03.2017 up to 5.00 PM to the following Account – Bid in the A/C **(ACCOUNT NO. 00608940000020, IFSCI CODE-HDFC0000060**
- V. Thereafter, on deposit of EMD, the bidders shall submit- 1. Proof of deposit of EMD (When remitted through NEFT/RTGS) or Demand Draft in original (* Where payment by way of draft is stipulated for) 2. ID Proof, that is- Scanned copies of PAN card etc. 3. Proof of residential address 4. (a) Bidder's Name (b) Mobile No./Contact No.(c) Address (d) E-Mail Address (f) Bidder's A/C details for on line refund of EMD, if any. 5. The bidders other than individuals shall also submit proper mandate for e-bidding. Bidder is to submit these documents through e-mail to the Authorised Officer/Nodal Officer at e- mail address and also to submit self attested hard copies of these documents (Demand Draft in original) to the Authorised Officer, at the Branch address mentioned hereinabove in the envelope super scribing as 'Bid in the A/C (Mention the Account Name).'
- VI. Only those bidders confirmed payment of EMD through NEFT/RTGS/*Demand Draft (* Where payment by way of draft is stipulated for) shall be eligible to participate in the on line auction.
- VII. The Authorised Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel /adjourn/discontinue the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final.
- VIII. The bidders shall improve their offer in multiple of Rs. 10,000.00/- (Rupees Ten thousand only) In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 10 minutes.
- IX. The bid to be submitted shall be above the Reserve price with one minimum bid increment and bidders shall improve their offer as stated hereinabove. On closure of 'on line auction', the highest bidder shall be declared as successful bidder and such sale shall be subject to confirmation by the Secured Creditor/Bank.
- X. The successful bidder shall have to deposit 15% of the bid/sale amount immediately to the account mentioned at. Above or by Demand Draft and the earnest money shall be adjusted towards 15% of the bid/sale amount. In case of default in payment of the remaining 15% of the bid amount within the prescribed period, the amount deposited will be forfeited and the secured asset will be resold.
- XI. The successful bidder shall be required to deposit the balance 85% of the bid amount within 15 days from the date of confirmation of sale. In case of default in payment of the remaining 85% of the bid amount within the prescribed period, the amount deposited will be forfeited and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.
- XII. If the dues of the bank together with all costs, charges and expenses incurred by them or part thereof as may be acceptable to the bank are tendered by/on behalf of the borrowers or guarantor/s, at any time on or before the date fixed for sale, the sale of asset may be cancelled.

- XIII. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
- XIV. The sale certificate shall be issued in the same name in which the Bid is submitted.
- XV. To the best of knowledge and information of the Authorised Officer, no other encumbrances known to the Bank exist. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties E-Auctioned. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc and should satisfy themselves about the title, extent quality of the property, charges/encumbrances over the property or on any other matter etc. before submitting their Bid. No claim of whatsoever nature will be entertained after submission of on line bid in respect of the property.
- XVI. The bidder should ensure proper internet connectivity, power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical reasons or reasons/contingencies affecting the auctions.
- XVII. The sale is subject to the conditions prescribed in the SARFESI Act/Rules 2002 and the conditions mentioned above.

Further enquiries may be clarified with the Authorized Officer, MHFC, Sharik Saudagar (MO-8879666943or 022-30987922 Email-sharik.saudagar@mhfcindia.com.

STAUTORY NOTICE

Note-This is also a notice to the borrower/guarantors/ mortgagers of the above loan under Rule 8(6) of the Securitization and Reconstruction of Financial Assets & Enforcement of Security Interest Act-2002 about holding of sale by inviting sealed tenders from the public in general for the sale of the secured assets on above mentioned date if his/their dues are not cleared in full.

Notice is hereby given to you to pay the sum as mentioned above before the date fixed for sale failing which the property will be sold and balance due, if any, will be recovered with interest and cost from you. Please note that all expenses pertaining to demand notice, taking possession, valuation and sale etc. shall be first deducted from the sale proceeds, which may be realized by the undersigned and the balance of the sale proceeds will be appropriated towards your liability as aforesaid. You are at liberty to participate in the auction to be held on the terms and conditions thereof including deposit of earnest money.

Place: Mumbai.

**Authorized Officer,
Micro Housing Finance Corporation Ltd (MHFC)
(Secured Creditor)**