

Public Notice For E-Auction Cum Sale (Appendix - IV A) (Rule 8(6))

Sale of Immovable property mortgaged to IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Ltd.) (IIFL-HFL) Corporate Office at Plot No.98, Udyog Vihar, Phase-IV, Gurgaon-122015 (Haryana) and Branch Office at: "102/103, Darshan Mall, 15/2 Race Course Road, Indore- 452001, Madhya Pradesh" under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Authorized Officer ("AO") of IIFL-HFL had taken the possession of the following property/ies pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts/prospect nos. with a right to sell the same on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS AND WITHOUT RECOURSE BASIS" for realization of IIFL-HFL's dues. The Sale will be done by the undersigned through e-auction platform provided at the website: www.iiflhome.com

Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property/ Secured Asset	Date of Symbolic Possession	Reserve Price
1.Mr. Kishan Kaushal 2.Mrs.Hema Kaushal (Prospect No 840373)	21-May-2022 Rs.4,04,786/- (Rupees Four Lakh Four Thousand Seven Hundred Eighty Six Only)	All that part and parcel of the property Plot No 308 Area Admeasuring 450 Sq.Ft., Shraddha Residency, Village Brodha Singh Block Mhow, Indore, Indore, 453441, Madhya Pradesh, India	23-Aug-2022	Rs.3,85,000/- (Rupees Three Lakh Eighty Five Thousand Only)
	Bid Increase Amount Rs. 20,000/- (Rupees Twenty Thousand Only)		Total Outstanding as On Date 08-May-2025 Rs. 5,52,653/- (Rupees Five Lakh Fifty Two Thousand Six Hundred and Fifty Three Only)	Earnest Money Deposit (EMD) Rs. 38,500/- (Rupees Thirty Eight Thousand Five Hundred Only)
Date of Inspection of property 20-Jun-2025 1100 hrs -1400 hrs.		EMD Last Date 23-Jun-2025 till 5 pm	Date/ Time of E-Auction 25-Jun-2025 1100 hrs-1300 hrs.	

Mode Of Payment: EMD payments are to be made vide online mode only. To make payments you have to visit <https://www.iiflhome.com> and pay through link available for the property/ Secured Asset only.

Note: Payment link for each property/ Secured Asset is different. Ensure you are using link of the property/ Secured Asset you intend to buy vide public auction.

For Balance Payment - Login <https://www.iiflhome.com> >My Bid >Pay Balance Amount.

Important Information: This auction is published basis possession vide Sec 13 (4) of SARFAESI Act. Physical possession will be offered post receiving of Section -14 order as per process laid down under SARFAESI Act and as and when physical possession will be taken. Bidder shall do necessary due-diligence in respect of documents and legality before participating in auction proceedings.

TERMS AND CONDITIONS:-

- For participating in e-auction, intending bidders required to register their details with the Service Provider <https://www.iiflhome.com> well in advance and has to create the login account, login ID and password. Intending bidders have to submit / send their "Tender FORM" along with the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office.
- The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount". 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 5 minutes.
- The successful bidder should deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid price by the AO and the balance 75% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be in the prescribed mode of payment.
- The purchaser has to bear the cess, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, electricity charges, land and all other incidental costs, charges including all taxes and rates outgoings relating to the property.
- The purchaser has to pay TDS application to the transaction/payment of sale amount and submit the TDS certificate with IIFL HFL.
- Bidders are advised to go through the website <https://www.iiflhome.com> and <https://www.iifl.com/home-loans/properties-for-auction> for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
- For details, help procedure and online training on e-auction prospective bidders may contact the service provider E mail ID:- care@iiflhome.com, Support Helpline Numbers:- 1800 2672 499.
- For any query related to Property details, Inspection of Property and Online bid etc. call IIFL HFL toll free no. 1800 2672 499 from 09:30 hrs to 18:00 hrs between Monday to Friday or write to email:- care@iiflhome.com
- Notice is hereby given to above said borrowers to collect the household articles, which were lying in the secured asset at the time of taking physical possession within 7 days, otherwise IIFL-HFL shall not be responsible for any loss of property under the circumstances.
- Further the notice is hereby given to the Borrower/s, that in case they fail to collect the above said articles same shall be sold in accordance with Law.
- In case of default in payment at any stage by the successful bidder / auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will be again put to sale.
- AO reserves the rights to postpone/cancel or vary the terms and condition of tender/auction without assigning any reason thereof. In case of any dispute in tender/Auction, the decision of AO of IIFL-HFL will be final.

15 DAYS SALE NOTICE UNDER THE RULE 9 SUB RULE (1) OF SARFAESI ACT, 2002

The Borrower are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost.

Place:- Indore, Date: 06-06-2025

Sd/- Authorised Officer, IIFL Home Finance Limited.