



TATA CAPITAL HOUSING FINANCE LIMITED

Registered Address: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013.
Branch Address: 9/1/1, Suraj Bhawan, 2nd Floor, Above Yes Bank, M.G. Road, Indore 452001

NOTICE FOR SALE OF IMMOVABLE PROPERTY

(Under Rule 8(6) read with Rule 9(1) of the Security Interest (Enforcement) Rules 2002)

E-Auction Notice of 30 days for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the below mentioned Borrower and/ Co- Borrower, or their legal heirs/representatives (Borrowers) that the below described immovable property mortgaged to Tata Capital Housing Finance Ltd. (TCHFL), the Possession of which has been taken by the Authorised Officer of TCHFL, will be sold on **03-07-2025 on "As is where is" & "As is what is" and "Whatever there is" and without any recourse basis** for recovery of outstanding dues from below mentioned Borrower and Co-Borrowers. The Reserve Price and the Earnest Money Deposit is mentioned below. Notice is hereby given that, in the absence of any postponement/ discontinuance of the sale, the said secured asset / property shall be sold by E- Auction at 2.00 P.M. on the said **03-07-2025**. The sealed envelope containing Demand Draft of EMD for participating in E- Auction shall be submitted to the Authorised Officer of the TCHFL on or before **02-07-2025 till 5.00 PM** at Branch address **TATA CAPITAL HOUSING FINANCE LIMITED, 9/1/1, Suraj Bhawan , 2Nd Floor, Above Yes Bank, M.G. Road, Indore 452001**.

The sale of the Secured Asset/ Immovable Property will be on "as is where condition is" as per brief particulars described herein below :

Sr. No.	Loan A/c. No	Name of Borrower(s)/ Co-borrower(s)/ Legal Heir(s)/Legal Representative/ Guarantor(s)	Amount as per Demand Notice	Reserve Price	Earnest Money	Type of possession	Outstanding Amount
1	TCHHF028 400010023 5796 & 9724865 & 9797175	MRS LALITA NIGAM (Co-Borrower) WIFE AND LEGAL HEIR OF LATE MR ANIL NIGAM (Borrower) MRS LALITA NIGAM	Rs. 8,64,221/- (Rupees Eight Lakh Sixty Four Thousand Two Hundred and Twenty One Only) is due and payable by you under Agreement no. TCHHF0284000100235796 and an amount of Rs. 87,459/- (Rupees Eighty Seven Thousand Four Hundred and Fifty Nine Only) is due and payable by you under Agreement no. 9797175. and an amount of Rs. 7,15,521/- (Rupees Seven Lakh Fifteen Thousand Five Hundred Twenty One Only) is due and payable by you under Agreement no. 9724865 Totalling to Rs. 16,67,201/- (Rupees Sixteen Lakh Sixty Seven Thousand Two Hundred and One Only) 13-04-2024	Rs. 22,08,000/- (Rupees Twenty Two Lakh Eight Thousand Only)	Rs. 2,20,800/- (Rupees Two Lakh Twenty Thousand Eight Hundred Only)	Physical	Rs. 10,24,139/- (Rupees Ten Lakh Twenty Four Thousand One Hundred Thirty Nine Only) is due and payable by you under Agreement no. TCHHF0284000100235796 and an amount of Rs.8,92,393/- (Rupees Eight Lakh Ninety Two Thousand Three Hundred Ninety Three Only) is due and payable by you under Agreement no. 9724865 and an amount of Rs.1,11,043/- (Rupees One Lakh Eleven Thousand Forty Three Only) is due and payable by you under Agreement no. 9797175 totalling to Rs. 20,27,575/- (Rupees Twenty Lakh Twenty Seven Thousand Five Hundred Seventy Five Only) as on 26-05-2025

Description of the Immovable Property: Plot No. 325-A, Silver Park Colony At Village Sukhliya, Kshpira Patwari Halka No.26 (New 55), Tehsil And Distt. Dewas (MP) Admeasuring Area 800 Sq.feet.

Boundaries: East : Plot No.312-A, West : Colony Road, North : Plot No.325, South : Plot No.325-B.

2	10179825 & TCHIN028 400010025 5572	MR KRISHNARAO DESHMUKH MRS SAYABAI NAMDEV DESHMUKH	Rs. 6,31,718/- (Rupees Six Lakh Thirty One Thousand Seven Hundred and Eighteen Only) is due and payable by you under Agreement no. 10179825 and an amount of Rs.4,67,099/- (Rupees Four Lakh Sixty Seven Thousand and Ninety Nine Only) is due and payable by you under Agreement no. TCHIN0284000100255572. & Totalling to Rs.10,98,817/- (Rs. Ten Lakh Ninety Eight Thousand Eight Hundred and Seventeen Only) 15-05-2024	Rs. 16,22,980/- (Rupees Sixteen Lakh Twenty Two Thousand Nine Hundred Eighty Only)	Rs. 1,62,298/- (Rupees One Lakh Sixty Two Thousand Two Hundred Ninety Eight Only)	Physical	Rs.7,43,079/- (Rupees Seven Lakh Forty Three Thousand Seventy Nine Only) is due and payable by you under Agreement no. 10179825 and an amount of Rs.5,50,312/- (Rupees Five Lakh Fifty Thousand Three Hundred Twelve Only) is due and payable by you under Agreement no. TCHIN0284000100255572 totalling to Rs.12,93,391/- (Rupees Twelve Lakh Ninety Three Thousand Three Hundred Ninety One Only) as on 26-05-2025
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Description of the Immovable Property: All The peace and parcel of the Immovable property Southern Part of Plot No. A-41, "Prabhatam Oyster City" at Land Bearing Survey No.50/1, 51/1 & 51/2 of village Kalibillod Tehsil Depalpur District Indore Admeasuring area 491.945 Sq.ft. **Boundaries:** East: Plot No. A-30, West: Colony Road, North: Remaining Part of Plot, South: Plot No. A-42

At the Auction, the public generally is invited to submit their bid(s) personally. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the Immovable Property sold.

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions:

NOTE: The E-auction of the properties will take place through portal <http://bankauctions.in/> on 03-07-2025 between 2.00 PM to 3.00 PM with limited extension of 5 minutes each.

Terms and Condition: 1. The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation. In the event of any dispute arising as to the amount bid, or as to the bidder, the Immovable Property shall at once again be put up to auction subject to the discretion of the Authorised Officer. 2. The Immovable Property shall not be sold below the Reserve Price. 3. Bid Increment Amount will be: **Rs.10,000/- (Rupees Ten Thousand Only)**. 4. All the Bids submitted for the purchase of the property shall be accompanied by Earnest Money as mentioned above by way of a Demand Draft favoring the "TATA CAPITAL HOUSING FINANCE LTD." Payable at Branch address. The Demand Drafts will be returned to the unsuccessful bidders after auction. For payment of EMD through NEFT/RTGS/IMPS, kindly contact Authorised Officer. 5. The highest bidder shall be declared as successful bidder provided always that he/she is legally qualified to bid and provided further that the bid amount is not less than the reserve price. It shall be in the discretion of the Authorised Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so. 6. For reasons recorded, it shall be in the discretion of the Authorised Officer to adjourn/discontinue the sale. 7. Inspection of the Immovable Property can be done on **25-06-2025 between 11 AM to 5.00 PM.** with prior appointment. 8. The person declared as a successful bidder shall, immediately after such declaration, deposit twenty-five per cent of the amount of purchase money/bid which would include EMD amount to the Authorised Officer within 24Hrs and in default of such deposit, the property shall forthwith be put to fresh auction/Sale by private treaty. 9. In case the initial deposit is made as above, the balance amount of the purchase money payable shall be paid by the purchaser to the Authorised 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. 10. 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 TATA CAPITAL HOUSING FINANCE LTD and the defaulting purchaser shall lose all claims to the property. 11. Details of any encumbrances, known to the TATACAPITAL HOUSING FINANCE LTD, to which the property is liable: as per table above. The Intending Bidder is advised to make their own independent inquiries regarding encumbrances on the property including statutory liabilities arears of property tax, electricity etc. 12. For any other details or for procedure online training on e-auction the prospective bidders may contact the Service Provider, **M/s. 4Closure, Block No.605 A, 6th Floor, Maitrivanam Commercial Complex, Ameerpet, Hyderabad 500038 Email : info@bankauctions.in or Manish Bansal, Email id Manish.Bansal@tatacapital.com Authorised Officer Mobile No 8588983696. Please send your query on WhatsApp Number 9999078669.** 13. TDS of 1% will be applicable and payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by highest bidder in the PAN of the owner/ borrower(s) and the copy of the challan shall be submitted to our company. 14. Please refer to the below link provided in secured creditor's website <https://surl.li/zituye> for the above details. 15. Kindly also visit the link: <https://www.tatacapital.com/property-disposal.html>

Please Note - TCHFL has not engaged any broker/agent apart from the mentioned auctioning partner for sale/auction of this property. Interested parties should only contact the undersigned or the Authorised officer for all queries and enquiry in this matter.

Place : Indore
Date : 31-05-2025

Sd/-
(Authorised Officer)
Tata Capital Housing Finance Ltd.