



GIC HOUSING FINANCE LTD.

CORPORATE OFFICE / HEAD OFFICE : GICHFL, National Insurance Building 6th Floor, 14, Jamshedji Tata Road, Churchgate, Mumbai – 400020. Tel No- 022-43041900. corporate@gichf.com Website : www.gichfindia.com

- **MUMBAI BRANCH OFFICE** : 205 / 206 / 207, 2nd Floor, M.K. Bhavan, Cafe Universal, Shahid Bhagat Singh Marg, Fort, Mumbai - 400 001
- **THANE BRANCH OFFICE** : 1st Floor, Horizon Tower, Above Kalyan Janata Saha Bank Ltd, Bhakti Mandir Road, Near Hariniwas Circle, Panchpakadi, Thane West -400602. Office Tel : 022-25401957 / 58 / 59 Branch Mail ID:-thane@gichfindia.com
- **PANVEL BRANCH OFFICE** : Shop No 2-6, Suryakiran Chs Ltd, Plot No: 05, Sec No :05 Behind D'mart, Opp Neel Vardhaman, New Panvel (East), Raigad District- 410 206 EMAIL : panvel@gichfindia.com
- **KALYAN BRANCH OFFICE**: B-301, Ved Mantra, Behind Dakshin Mukhi Hanuman Mandir, Agra Road, Kalyan (West), 421301. Phone No. 0251-6536537, 0251-2210125. Email : kalyan@gichfindia.com

AUTHORIZED OFFICER NAME : DATTARAM GAWADE -9821505626, SHRRADESH DESAI - 9653642125, RAHUL JADHAV - 9892645221, VISHNU SALGAONKAR -9762442721, DEEPAK PADWAL-702190953, SAMBHAJI PATIL-9372697893

MEGA E-AUCTION SALE NOTICE

E-AUCTION DATE : 09-06-2025 / Last Date for Bid Submission : 07.06.2025

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 Borrower/Mortgagor having failed to repay the said due amount, the undersigned has taken **PHYSICAL POSSESSION** of the following property 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/ Guarantor Branch Name	Property Address/ Property Area (built up in Sq Ft)	Demand Notice Issued Date	Date of Physical Possession	Total Outstanding as on 22.05.2025 (Incl. POS, Interest and Other charges) (In Rupees)	Reserve Price (In Rupees)
1	MH0560600001227 / KALYAN BRANCH / SUNIL ANANDA GORAD VAISHALI SUNIL GORAD	Gut No: Plot No B-42/B42-1, Building Name: Swastik Saraswati Chs Ltd, House No: Flt No 303, Floor No: 3Rd Flr, Plot No: Plot No B-42/B42-1, Street Name: Sector No 12B, Land Mark: Nr Corporation Bank, Village: Koparkhairne, Location: Kopar Khairne, Taluka: Navi Mumbai, State: Maharashtra, Pin Code: 400709 (Aear Of The Property - Built Up Area 310Sq. Ft.	01.11.2019	10.02.2023	4107517/-	2961000/-
2	MH0030610003930 / MUMBAI BRANCH / SHILENDRA VINODKUMAR SHUKLA MAMTA SHAIENDRA SHUKLA	Gut No: Hiss No-05 S .No-202, Building Name: Chandresh Classic Abc Chs Ltd, House No: Flat No -402, Floor No: 4Th Flr, Plot No: A-Wing, Street Name: Klayn Shill Raod, Land Mark: Chandresh Manas, Village: Dombivali, Location: Dombivali, Taluka: Kalyan, State: Maharashtra, Pin Code: 421201 (Aear Of The Property - Built Up Area 454Sq. Ft.	19.02.2016	25.02.2020	5981714/-	2961220/-
3	MH0030610003086 MUMBAI / TABARAK AKRAM MANIHAR	Gut No: 40, Building Name: Ganesh Kunj, Bldg No.01, House No: B-102, Floor No: 1St, Street Name: Hissa No. 07, Land Mark: Hill Park, Village: Virar-East, Location: Virar (E), Taluka: Vasai, State: Maharashtra, Pin Code: 401303 (Aear Of The Property - Built Up Area 434Sq. Ft.	25.06.2021	30.09.2023	1751645/-	1539000/-
4	MH0030610003993 / MUMBAI BRANCH / RAJEEV TIWARI CHHOTE TIWAQRI	Gut No: 132/134, Building Name: Kailash Darshan Chs Ltd C-Wing, House No: 402, Floor No: 4Th, Plot No: 18/19, Street Name: Achole Road, Street No: --, Sector Ward No: Achole Road, Land Mark: Achole Road, Village: Nallasopara, Location: Nallosapare E, Taluka: Mumbai, State: Maharashtra, Pin Code: 401209 (Aear Of The Property - Built Up Area 487Sq. Ft.	04.07.2019	30.11.2022	3582245/-	1701000/-
5	MH0170610005018 / PANVEL BRANCH / SANTOSH GANGADHAR MOHITE AARTI SANTOSH MOHITE	Gut No: 153, Building Name: Vaastusiddhi Alps, House No: A Wing/302, Floor No: 3Rd Flr, Plot No: 07, Land Mark: Gavdevi Mandir, Village: Vakdi, Location: Panvel City, Taluka: Panvel, State: Maharashtra, Pin Code: 410206 (Aear Of The Property - Built Up Area 541Sq. Ft.	22.08.2019	24.02.2023	2170930/-	1519965/-
6	MH0170610006925 / PANVEL BRANCH / VAIBHAV PARAJI WALUNJ PARAJI GANGARAM VALUNJ	Gut No: S.No.159 H.No.1, Building Name: Chandresh Manor A B C D Chs Ltd, House No: A-405, Floor No: 4Th Flr, Plot No: ., Street Name: ., Street No: ., Sector Ward No: ., Land Mark: Nr.Kalubai Chowk, Village: Nilje, Location: Nilje, Taluka: Dombivali, State: Maharashtra, Pin Code: 421204 (Aear Of The Property - Built Up Area 314Sq. Ft.	07.02.2019	24.01.2025	2802276/-	1709000/-
7	MH0170610007026 / PANVEL BRANCH / TAUSIF ABDULAZIZ RAKHANGI SANA TAUSIF RAKHANGI	Gut No: Plot No.17, Building Name: S.R.Arcade, House No: 401, Floor No: 4Th Flr, Plot No: 17, Street Name: N.A., Sector Ward No: 02, Land Mark: Nr.Rana Hospital, Village: Taloja Panchanand, Location: Taloja A.V., Taluka: Panvel, State: Maharashtra, Pin Code: 410208 (Aear Of The Property - Built Up Area 312Sq. Ft.	26.07.2021	04.07.2023	3122584/-	1963000/-
8	MH0230610002907 / THANE BRANCH / MANOJ EBRAHIM THOMAS JESSY MANOJ THOMAS	Gut No: 177 181 182 Hno 2 1, Building Name: Bhavesh Chs Ltd, House No: 04/ A Wing, Land Mark: Mother Merry School, Village: Nilemore, Location: Nallosapare E, State: Maharashtra, Pin Code: 401209 (Aear Of The Property - Built Up Area 406Sq. Ft.	27.10.2015	05.04.2022	5969800/-	1708245/-
9	MH0230610003030 / THANE BRANCH / SACHIN SHRAVAN DHALE VISHRANTI SACHIN DHALE	Gut No: 77 Hno 12 P, Building Name: Sonam Apartment, House No: 001, Floor No: Ground, Plot No: 20, Land Mark: Nr Khamkar School, Village: Kulgaon, Location: Kulgaon, State: Maharashtra, Pin Code: 421503 (Aear Of The Property - Built Up Area 457Sq. Ft.	04.09.2017	12.04.2023	3351360/-	1445850/-
10	MH0230610009460 / THANE BRANCH / SARITA PRAJANT KADAM PRAJANT RAMCHANDRA KADAM	Gut No: Sr No 69, Building Name: Gayatri Complex, House No: Flat 202 A Wing, Floor No: 2Nd Flr, Plot No: H No 1A, Street Name: Shirgaon, Sector Ward No: Shirgaon, Land Mark: Mohan Willons, Village: Badlapur East, Location: Badlapur E.D., Taluka: Ambernath, State: Maharashtra, Pin Code: 421503 (Aear Of The Property - Built Up Area 724Sq. Ft.	02.08.2021	14.06.2023	3871340/-	1876608/-
11	MH0230610003804 / THANE BRANCH / AAKASH SADASHIV GAIKWAD VARSHA AKASH GAIKWAD	Building Name: Karuna Z.P Hills, House No: 004, Floor No: Gr, Plot No: C Wing, Sector Ward No: Khoj Khuntavali, Land Mark: Nr.Kannad School, Village: Ambernath West, Location: Ambernath, State: Maharashtra, Pin Code: 421501 (Aear Of The Property - Built Up Area 480Sq. Ft.	15.05.2017	04.01.2023	1658271/-	1520370/-
12	MH0230610009324 / THANE BRANCH / HEENA ALBERT DECOSTA	Gut No: Gat No 113, Building Name: Shree Krishna Residency, House No: Flat 01 B Wing, Floor No: Gr Flr, Plot No: Bldg No 2, Street Name: Betegaon, Sector Ward No: Type C 3, Land Mark: Tata Housing Complex, Village: Boiser East, Location: Bategaon, Taluka: Vasai, State: Maharashtra, Pin Code: 401501, Police Station: Boiser East, North By: Internal Road, South By: A Wing, East By: Open Space, West By: Open Space, (Aear Of The Property - Built Up Area 425Sq. Ft.	12.01.2022	19.04.2023	2055568/-	1088640/-
13	MH0230610009447 / THANE BRANCH / SANDESH BHAGURAM KAMBALE SAKSHI SANDESH KAMBLE	Gut No: S. N.53, 76, H. N.2, 1, Building Name: Sai Aangan Bldg, House No: Flat- 504 B Wing, Floor No: 5Th Flr, Plot No: Type F, Street Name: Pragati Nagar, Sector Ward No: Nallasopara East, Land Mark: 90 Feet Road, Village: More, Location: Nallosapare E, Taluka: Vasai, State: Maharashtra, Pin Code: 401209, Police Station: Nallasopara East, North By: Open Space, South By: Open Space, East By: Open Space, West By: A Wing, (Aear Of The Property - Built Up Area 422Sq. Ft.	02.08.2021	15.12.2022	4123099/-	2025000/-
14	MH0230610007786 / THANE BRANCH / SANDEEP KUMAR SINGH SHOBHA RANI	Gut No: 16, H No 2, Building Name: Bhaskar Complex A B C Chs Ltd, House No: Flat 401 A-Wing, Floor No: 4Th Flr, Street Name: Tulinj Road, Sector Ward No: Nallasopara East, Land Mark: Vijay Nagar, Village: Tulinj, Location: Nallosapare E, Taluka: Vasai, State: Maharashtra, Pin Code: 401209, Police Station: Tulinj, North By: I Wing, South By: New Construction, East By: B Wing, West By: Internal Road, (Aear Of The Property - Built Up Area 438Sq. Ft.	17.09.2019	10.10.2022	4652309/-	1820880/-

15	MH0230610009708 / THANE BRANCH / SAGAR SURYAKANT WADKAR	Gut No: Cidco Apt, Building Name: Swapnapoorti Housing Scheme, House No: Flat No 203, Floor No: 2Nd Flr, Plot No: Bldg No L 13, Street Name: Sector 36, Sector Ward No: Sector 36, Land Mark: Near Vally Shilp Project, Village: Kharghar, Location: Kharghar, Taluka: Navi Mumbai, State: Maharashtra, Pin Code: 410210, Police Station: Kharghar, North By: Bldg No L 14, South By: Internal Road, East By: Internal Road, West By: Internal Road, (Aear Of The Property - Built Up Area 444Sq. Ft.	28.08.2021	28.04.2023	4086561/-	3141900/-
16	MH0230610004306 / THANE BRANCH / SANJAY PRAKASH REDIJ AJAY PRAKASH REDJI	Gut No: Bldg No 1, Building Name: Navnirman Enclave, House No: 201 Wing B, Floor No: 2Nd Flr, Plot No: S No 115, Land Mark: Nr Umiya Bunglow, Village: Asangaon, Location: Asangaon, Taluka: Shahapur, State: Maharashtra, Pin Code: 421301 (Aear Of The Property - Built Up Area 455Sq. Ft.	10.11.2017	19.12.2019	2814211/-	1569600/-
17	MH0230610004159 / THANE BRANCH / KUMARAGURUPARAN VANUMAMALAI TEWARSUDALAIVADIVU KUMARGURUBHARN TEVAR	Building Name: Kashi Dham, House No: 105/ A Wing, Floor No: 1St Flr, Sector Ward No: Bolinj, Land Mark: Ram Mandir, Village: Virar West, Location: Virar (W), Taluka: Vasai, State: Maharashtra, Pin Code: 401303, Police Station: Virar West, North By: Internal Road, South By: Compound Wall, East By: Open Space, West By: Max Valley Chs, (Aear Of The Property - Built Up Area 386Sq. Ft.	05.08.2021	21.09.2022	3524578	2032290/-
18	MH0230610006557 / THANE BRANCH / MADAN BHALCHANDRA NAGOTANEKAR DHANSHREE MADAN NAGOTHANEKAR	Gut No: 187 H. No. 1-10, Building Name: Morya Plaza, House No: 202, Floor No: 2Nd, Plot No: 67, Street Name: Bldg. No.-2, Land Mark: Nr. Mahaganapati Hospita, Village: Titwala, Location: Titwala, Taluka: Kalyan, State: Maharashtra, Pin Code: 421605, Police Station: Titwala, North By: Pvt. Bldg., South By: Internal Road, East By: Pvt. House, West By: Sai Siddhi Apt., (Aear Of The Property - Built Up Area 552Sq. Ft.	02.08.2021	30.05.2023	2212885/-	1877000/-
19	MH0230610009098 / THANE BRANCH / VIJAY SUBHASH NIRMALE KAUSHALYA SUBHASH NIRMALE	Gut No: Sr No 232 To 245, Building Name: Reliable Swapna Nagari, House No: Flat 203, Floor No: 2Nd Flr, Plot No: Bldg No 15, Street Name: Pelhar Road, Land Mark: Reliance Petrol Pump, Village: Pelhar -Nallasopara-East, Location: Nallosapare E, Taluka: Vasai, State: Maharashtra, Pin Code: 401209, Police Station: Nallasopara-East, North By: Bungalow, South By: Bldg No 14, East By: Open Space, West By: Road, (Aear Of The Property - Built Up Area 282Sq. Ft.	24.10.2018	15.09.2022	1945283/-	935000/-
20	MH0230610009850 / THANE BRANCH / GANESH PONNURANGAM MUDALIAR PRIYA NARASIMMAN MUDALIYAR	Gut No: 37/2 And 3 38/4, Building Name: Khatri Grande, House No: Flat 406, Floor No: 4Th Floo, Plot No: Bldg No 8, Street Name: Shirgaon Road, Sector Ward No: Badlapur E, Land Mark: Nr Apte Construction, Village: Shirgaon, Location: Badlapur E.D., Taluka: Ambernath, State: Maharashtra, Pin Code: 421503, Police Station: Badlapur, North By: Internal Road, South By: Bldg No 6, East By: Pvt Bunglow, West By: Bldg No 7, (Aear Of The Property - Built Up Area 526Sq. Ft.	12.08.2021	13.07.2023	3161927/-	2012000/-

DATE OF E-AUCTION & TIME : 09-06-2025 at the Web-Portal (<https://www.bankauctions.in>) from 3.00 PM TO 04:00 PM. with unlimited extensions of 5 minutes each.

Last date of submission of Tender/Sealed Bid in the prescribed tender form along with EMD & KYC either through online mode or at the above mentioned GICHF Office at 07-06-2025 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”**.

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 Eauction 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. 4closure, # 605 A, 6th Floor Maitrivanam, Ameerpet, Hyderabad – 500038, Telangana. Office Land Line No: 040-23736405; Backend team : 8142000062 / 66, Mr. Prakash - 8142000064 / 8142000725, prakash@bankauctions.in, Mr. Nitesh Pawar, Manager, Mumbai, No:8142000725, mail id: Nitesh@bankauctions.in Property enquiries, CONTACT DETAILS :DATTARAM GAWADE -9821505626, SHRRADESH DESAI - 9653642125, RAHUL JADHAV - 9892645221, VISHNU SALGAONKAR -9762442721, DEEPAK PADWAL-702190953, SAMBHAJI PATIL-9372697893
- 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: UNION BANK OF INDIA, A/c No: 005111010000039 -A/c Name: GIC HOUSING FINANCE LTD AUCTION A/C, Branch Name : LCB, FORT Address : UBI, 239 BACKBAY RECLAMATIO NARIMAN POINT MUMBAI MAHARASHTRA PINCODE 400021. IFSC Code - UBIN0800511.**
- 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 EMD Submission due date.
- 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 liability 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.**
- In case the borrowers'/mortgagor approaches GICHFL before confirmation of sale, offering contractual dues + expenses + interest @ 15 % from date of proclamation of sale + 5% of the purchase money (in case after sale which is to be paid to successful bidder) and requests for cancellation of the sale, GICHFL shall accept the amount and hand over the possession to mortgagor
- The highest bidder has to pay 25% (inclusive of earnest money deposited) of the bid amount in terms of the sale notice immediately and the balance 75% of the bid amount is payable in 15 days or such other extended period as agreed upon between the parties (AO and the successful bidder). However, Authorized Office is to be confirmed sale certificate after expiry of 30 days from the date of sale and in no case the sale is to be confirmed before expiry of 30 days from the date of sale. Only after receipt of full payment, sale to be confirmed and the sale certificate to be issued.
- Minimum Bid increment value is Rs.10,000/-**

STATUTORY 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

For detailed terms and Conditions of the sale and full description of the properties please refer to the website of approved e-auction service provider M/s.4 closure and website <https://bankauctions.in>.

For GIC Housing Finance Ltd.

Date : 24.05.2025

Place : MUMBAI, PANVEL, KALYAN, THANE

Sd/-

Authorised Officer