

PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTY(IES)

Sale Notice for sale of immoveable properties as per proviso to Rule 8(6) and Appendix-IV-A)
(Under Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002)

Whereas the undersigned being one of the Authorized Officer of the Shubham Housing Development Finance Company Limited (hereinafter called the Company) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (The Act) and in exercise of powers conferred under Section 13(2) read with rule 9 of the Security interest (Enforcement) Rules, 2002 (The Rules) issued demand notices calling upon the borrowers, whose names have been Indicated In column (C) below on dates specified in column (D) written against each of them, calling upon them to repay the outstanding amount indicated in column (E) below with 60 days from the date of receipt of the said notice.

The borrowers having failed to repay the amount, notice is hereby given to the borrowers and the public in general that the undersigned has taken voluntary surrendered/possession of the property mortgaged with the company, described column (F) herein below, to recover the said outstanding amount, in exercise of powers conferred on me under section 13(4) of the Act read with Rule 9 of the Rules on the date mentioned in column (H).

The Borrower In particular and the public in general be hereby cautioned not to deal with the properties mentioned in column (F) below and any dealings with these properties will be subject to the charge of the Shubham Housing Development Finance Company Limited for an amount mentioned in column (G)

Now, the borrower and the public in general is hereby also informed that the said properties would be sold by public auction on date, time and venue as specified in column (K) against each of the property by inviting bids in the sealed envelopes as per the procedure and terms and conditions stated below:

S. No.	Application Number	Name & Address of Applicant	Date of Notice u/sec13(2)	Demand Notice Amount	Property Detail	Current due Amt (As on 24-06-2025)	Date of Possession & Status	Reserve Price	EMD (Rs.) (10% of RP)	Date, Time & Place of Auction
A	B	C	D	E	F	G	H	I	J	K
1.	0JBL1903 00000501 8659	Santosh Khare, Mamta Khare H No. 523 Daya Nagar Park Yadav Colony Rantal, Jabalpur Madhya Pradesh 482001	19-10-2023	₹ 6,89,181/-	Nb No.501 Ph.No. 25/31 New-4 Rnm -1 Kh No-338/1 Near Mall Godown Khinna Basti Kamla Nehru Nagar Ward Tehsil And Distt- Jabalpur M. P.: 482001	₹ 8,35,879/-	03-01-2024 (Symbolic Possession)	₹ 14,35,200/-	₹ 1,43,520/-	31-07-2025, 10:00 AM to 4:00 PM H.No.290/1 New 615, Ground Floor Near Bhawartal Garden, Opposite Spandan Hospital, Napier Town, JABALPUR M.P. - 482002,
2.	0CMP230 80000050 67732 & 0CMP230 80000050 68546	Rajesh Kumar Sahu, Sheela Sahu, Balkishun Sahu S/o Bal Kishun Sahu Ward No 05, Touriya Mohalla Raidas Marg Chhatarpur Madhya Pradesh -471001	20-02-2025	₹ 8,83,746/- & ₹ 11,10,080/-	Khasra No. 49, Ward No. 05 C Veer Sabarkar Ward, Raidash Marg, Tehsil District Chhatarpur, Chhatarpur Chhatarpur Madhya Pradesh -471001	₹ 21,31,446/-	30-04-2025 (Symbolic Possession)	₹ 19,87,833/-	₹ 1,98,783/-	
3.	0CMP230 10000050 56920 & 0CMP230 10000050 56811	Rajneesh Lakhere, Jyoti Lakhere 471, Sarani Marg Other Ward No. 09 Zone 01 Chhatarpur Madhya Pradesh -471001	22-10-2024	₹ 8,03,658/- & ₹ 10,88,989/-	Property Situated At Khasra No. 1870/2/4, Phn 51, Wn 09, Vivekanand Ward, Mouja Chhatarpur Tehsil & Dist. Chhatarpur Madhya Pradesh -471001	₹ 21,29,533/-	28-12-2024 (Symbolic Possession)	₹ 13,60,800/-	₹ 1,36,080/-	
4.	0GWL220 60000050 48144	Ramavtar Rathor, Hemlata Rathor Home Guard Office Ke Pass Jori Road Morena, Madhya Pradesh -476001	22-11-2024	₹ 11,06,281/-	Part of Survey No. 312, Mouja Jouri, Ahead To Rishi Galav College Near Home Guard Office, Morena, Madhya Pradesh -474002	₹ 12,25,808/-	31-01-2025 (Symbolic Possession)	₹ 17,78,400/-	₹ 1,77,840/-	
5.	0IDR2212 00000505 5735	Rajat Joshi, Gayatri Verma 529, Ramanand Nagar, Near Dhrmshala, Indore, Madhya Pradesh -452001	18-01-2025	₹ 15,22,251/-	House No. 140 Ram Balram Nagar, Village Sirpur, Tehsil And Dist. Indore, Madhya Pradesh -452001	₹ 16,32,917/-	07-04-2025 (Symbolic Possession)	₹ 15,61,600/-	₹ 1,56,160/-	

Note: To the knowledge of the company, there is no encumbrance on the above property.

Terms and conditions of auction sale notice. **PROCEDURE AND TERMS & CONDITIONS OF PUBLIC AUCTION BY INVITING BIDS:**

- The property can be inspected On 26-07-2025, 10:00 AM to 4:00 PM.
- Sale is subject to the conditions prescribed in SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder as also subject to conditions in the offer/bid documents to be submitted by the intending/participating bidders.
- The bids shall be submitted in a sealed envelope to the office of undersigned along with a Demand Draft/Pay Order towards the Earnest Money Deposit favouring Shubham Housing Development Finance Company Limited, payable locally. The Earnest money deposit shall not carry any Interest. Along with Bid form the proposed bidder shall also attach his/her identity proof/ KYC norms and proof of residence such as copy of the passport, Aadhar Card, election commission card, ration card, driving license etc, and a copy of the PAN card issued by the Income tax department.
- Last date to submit the bid along with Earnest Money Deposit is on 30-07-2025, 10:00 AM to 4:00 PM.
- In no eventually the property would be sold below the reserve price indicated against each of the property.
- On the date of sale all the, bids so received would be opened and the bid of the highest bidder, provided it is above the reserve price, may be accepted by the company. However the bidders personally present at the auction site shall have the right to further enhance their bid price, subject to a minimum of Rs.5,000/- (Rupees Five Thousand Only) and in the event of higher bid price being offered the company shall have the right to accept the same. Thereafter, the Purchaser will be required to pay deposit of 25% (Twenty-Five percent) of the sale price, after adjusting the earnest money deposit, immediately at the fall of hammer with the undersigned upon receipt of said amount the company will confirm the acceptance of the bid. The request for extension of time may be allowed by the Authorised officer at his sole discretion subject to such terms and conditions as may be deemed fit and proper by him. In the event the highest bidder fails to tender 25% of the bid amount immediately at the fall of hammer then the earnest money deposited by the highest bidder will be forfeited and the property would be offered to the second highest bidder. The balance amount of the purchase price shall be paid by the Purchaser to the undersigned on or before the fifteenth day of confirmation of the sale of the said property or such extended period as maybe agreed upon in writing by the parties. In default of payment & within the time as mentioned above, the company shall be at liberty to forfeit the Earnest Money Deposit and/or any other deposit made by the purchaser and proceed with re-auction of the Property. That defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which may be subsequently sold.
- All the payments shall be made by the purchaser by means of the Demand Draft/Pay Order favouring Shubham Housing Development Finance Company Limited.
- On receipt of the sale in full, the company shall be issuing a Sale Certificate in favour of the Purchaser and would hand-over the possession of the property to the Purchaser.
- The said Immovable Property described in the Schedule shall remain and be at the sole risk of the Purchaser in all respects including loss or damage by fire or theft or other accidents, and other risk from the date of the Confirmation of the sale by the undersigned authorised officer. The Purchaser shall not be entitled to annul the sale on any ground whatsoever.
- The Demand Draft/Pay Order deposited towards the earnest money shall be returned to the unsuccessful bidders.
- For all the purposes sale of these Properties is strictly on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASISAND WITHOUT ANY RECOURSE BASIS". The company is not aware of any encumbrances of any nature whatsoever on the aforesaid properties.
- All expenses relating to Stamp Duty, Registration Charges, Transfer Charges, Mutation charges and any other charges in respect of the above referred property shall be borne by the Purchaser only.
- The Authorised officer is not bound to accept the highest offer or any or all offers/bid(s) and the company reserves its right to reject any or all bid(s) without assignment any reasons thereof.
- No person other than the bidders themselves or their duly authorised representative shall be allowed to participate in the sale proceedings on presentation of authority letter.
- In case all the dues together with all cost charges and expenses incurred by the company are tendered or settled by the above named borrowers at any time before the date fixed for sale for the property, under Sec13(8) of the Act, 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 the company.
- This notice is also a notice to above said Borrowers under Rule 8(6) and APPENDIX IV A of the security Interest Enforcement Rules 2002 to the Customer at their respective address as mentioned in column "C" & "F".
- For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditor's website i.e. www.shubham.co.
- For further information, clarity or any assistance, same can be approached to **Authorised Officer - Brijesh Shukla Mobile: 9451139900**