

PUBLIC NOTICE FOR E- AUCTION FOR SALE OF IMMOVABLE PROPERTIES

E- Auction Sale Notice For Sale of Immovable Properties Under Securitization And Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 Read With Proviso To Rule 8(6) Of The Security Interest (enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) / Mortgagor(s) and Guarantor(s) that the below described immovable properties mortgaged / charged to Muthoot Housing Finance Company Ltd., the possession of which has been taken by the Authorised Officer of Muthoot Housing Finance Company Ltd., Secured Creditor pursuant to demand notice (s) issued under Section 13(2) of the Securitization And Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 in the following loan account (s) the property (ies) will be sold on **"AS IS WHERE IS", "AS IS WHAT IS", AND "WHATEVER THERE IS" AND "WITHOUT RECOURSE BASIS"** for recovery of dues plus interest to Muthoot Housing Finance Company Ltd. Secured Creditor from Borrower(s)/ Mortgagor(s) and Guarantor(s). The Sale will be conducted through E- auction on Web Portal : <https://sarfaesi.auctiontiger.net/EPROC/>

S. No.	Loan Account No. / Name of Borrower (s)/ Co Borrower(s)/ Guarantor(s)/Mortgagor(s)	Outstanding Amount (Rs.) Future Interest Applicable	Possession Type & Date	Inspection Date and time	Reserve Price	Earnest Money Deposit (EMD)	Date and Time of E- Auction	Last Date of Bid Submission
1.	MHFLRESIDRO 00005008211 & MHFLPROIDRO 00005009168 1. Hemraj Javahar Lal 2. Pooja Alias Pooja Prajapati	Rs. 13,59,785.27/- Rupees Thirteen Lakhs Fifty Nine Thousand Seven Hundred Eighty Five And Paise Twenty Seven Only & Rs. 5,17,938.65/- Rupees Five Lakhs Seventeen Thousand Nine Hundred Thirty Eight And Paise Sixty Five Only as on 19-June-2025	Physical Possession on 16-04-2025	10/July/2025 11.00 AM to 03.00 PM	Rs. 15,00,000/- Rupees Fifteen Lakhs Only	Rs. 1,50,000/- Rupees One Lakh Fifty Thousand Only	01-08-2025 11.00 AM to 12.00 PM	31-07-2025 10.00 AM to 05.00 PM

Description of Mortgaged Properties: All That Part And Parcel of The Property Being The House With The Plot Situ-ated Within The Limit of Indore Municipal Corporation Ward No. 85, Zone No. 14, Plot No 111 of "aastha Palace Colony" On Northern Portion Having Total Area of The Land Admeasuring 10 Ft X 40 Ft = 400 Sq. Feet (37.17 Sq. Mtrs). On The Ground Floor of Which There is 400 Sq Ft i.e. 37.17 Sq Mtrs. Paved House With Rcc Roof And On The First Floor There is 400 Sq Ft i.e. 37.17 Sq Mtrs Area of A 400 Sq Ft House With Rcc Roof And On The Second Floor There Is 50 Sq Ft i.e. 4.64 Sq Mtr The Tower Is Made of Tin Shed **Bounded By:** East : Other's House West: Road North: Plot No.112, of Halkeram Jalam Singh South: Rest Part of Same Plot of Chandni Rajesh Kapoor.

TERMS & CONDITIONS : 1) The E- auction Sale is strictly subject to the terms and conditions mentioned hereunder as per extant guidelines under SARFAESI Act, 2002 & also the terms and condition mentioned in the bid/offer/ tender document to be submitted by the interested bidder(s). 2) The sale will be held on **"as is where is", "as is what is", and " whatever there is" and "without recourse basis"**. 3) The interested bidders shall submit the Offer/ Bid in the prescribed Bid/Offer/tender form that is available on e-auction portal: <https://sarfaesi.auctiontiger.net/EPROC/> and must be accompanied by Earnest Money Deposit ("EMD") by way of Demand Draft in favor of **"Muthoot Housing Finance Company Limited"**. Along with bid/tender/offer documents, the interested bidder are required to submit KYC documents i.e. copy of PAN card bidder's identity proof and the address proof such as copy of the Passport, Election Commission Card, Ration Card, Driving license etc. 4) To the best of knowledge and information of the Authorised Officer of Muthoot Housing Finance Company Limited, there is no encumbrances /claims except as disclosed as per the records available with respect of the property(ies). MHFCL however shall not be responsible for any outstanding statutory dues/ encumbrances/ third party claims/rights/ dues /Municipal Taxes, Maintenance / Society Charges, Electricity and water taxes or any other dues including Stamp Duty, GST, Registration Charges, Transfer Charges and any other expenses and charges in respect of the registration of the Sale Certificate in respect of the said properties shall be paid by the successful bidder/purchaser. The interested bidders should make their own independent inquiries regarding encumbrances, title of property and to inspect and satisfy themselves. 5) The successful bidder/purchaser shall have to pay 25% of the final bid amount (after adjusting 10% of the E.M.D. already paid) not later than the next working days after the acceptance of the bid by the Authorized Officer. 6) The balance 75% of the Sale price shall have to be paid on or before 15 days of confirmation of the sale to the successful Purchaser by the Authorized Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. In case of default in payment by the successful bidder, the amount already deposited shall be liable to be forfeited and property shall be put to re- auction and the defaulting borrower shall have no claim in respect of the property and amount. 7) The interested bidder who have deposited the EMD and require any assistance in login to the e auction portal, submitting bid, training on e- bidding process etc. may contact during office hours on working days to our service provider **M/s e-Procurement Technologies Limited (Auction Tiger), Help line Nos: 9173528727 & 63518 96643, Mr. Maulik Shrimali**, E-mail Id: maulik.shrimali@auctiontiger.net and for any property related query may contact the Authorised Officer as mentioned above. 8) The Authorized Officer reserves the right to reject any/all bids without assigning any reason. All the bids received from the prospective bidders shall be returned to them without any liability / claim against MHFCL. 9) The borrower's attention is invited to the provisions of sub section 8 of section 13, of the SARFAESI Act, in respect of the time available, to redeem the secured asset. 10) Public in general and borrower(s)/ mortgagor(s) in particular please take notice that if in case auction scheduled herein fails for any reason whatsoever then secured creditor may enforce security interest by way of sale through private treaty. 11) For detailed terms and conditions of sale, please refer our website <https://muthoothousing.com> and web portal of M/s e-Procurement Technologies Limited (Auction Tiger) <https://sarfaesi.auctiontiger.net/EPROC/> 12) The borrower(s)/guarantor(s)/mortgagor(s) are hereby given **STATUTORY 30 DAYS NOTICE UNDER RULE 8 & 9 of The Security Interest (Enforcement) Rules of SARFAESI ACT**