



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

• **THANE BRANCH OFFICE :** 1st Floor, Horizon Tower, Above Kalyan Janata Saha Bank Ltd, Bhakti Mandir Road, Near Hariniwas Circle, Panchpakadi, Thane West -400002. Office Tel : 022-25401957 / 58 / 59. Branch Mail ID : -thane@gichfindia.com

AUTHORIZED OFFICER : DATTARAM GAWADE -9821605626

• **NERE PANVEL BRANCH:** Mahatmaji Nagar, Nere Branch, Panvel Matheran Road, Nere, New Panvel-410206
Branch Email : nerepanvel@gichfindia.com **AUTHORIZED OFFICER : SAMBHAJI PATIL-9372697893**

E-AUCTION SALE NOTICE

E-AUCTION DATE : 12-08-2025 / Last Date for Bid Submission : 11.08.2025

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 24.07.2025 (Incl. POS, Interest & Other charges) (In Rs.)	Reserve Price (In Rupees)
1	MH0230610005394 / AMARNATH KHUSHILAL PATEL PINKE AMARNATH PATEL / Thane	Gut No: S.N-115/5(P), . 201/(P), Building Name: Navnirman Enclave, House No: 204, Floor No: 2Nd, Plot No: A Wing/Bldg No.5, Land Mark: Nr.Tulsi Vihar, Village: Asangaon, Location: Asangaon, Taluka: Shahapur, State: Maharashtra-421301, Police Station: Asangaon, North By: S.N.115(P), South By: S.N.201(P), East By: S.N.115 / 5&116/3, West By: S.N.114, (Aear Of The Property - Built Up Area 475Sq. Ft.	08.07.2021	14.10.2024	1768694/-	1144800/-
2	MH0230610004109 / RAMKRISHNA SANGAMLAL PANDEY / RENUKA RAMKRISHNA PANDEY / Thane	Gut No: Bldg No-8, - Building Name: Vaishnavi Sai Complex, House No: 404 Wing C, Floor No: 4Th Flr, Land Mark: Vaishnavi Sai Complex, Village: Kopari, Location: Virar (E), Taluka: Vasai, State: Maharashtra, Pin Code: 401303, Police Station: Virar East, North By: Bldg No-7, South By: Makwan Bldg, East By: Bldg No-5, West By: Road, (Aear Of The Property - Built Up Area Sq. Ft.	25.04.2018	29.11.2023	4899920/-	1862100/-
3	MH0230610002984 / RAVINDRA WAGHU JADHAV / LEELA RAVINDRA JADHAV / Thane	Building Name: Gayatri Niwas-Panchaganga' ChsLtd, House No: 002, Floor No: Grd, Land Mark: Nr. Titwala Rly. Stn., Village: Manda, Location: Titwala, Taluka: Thane, State: Maharashtra, Pin Code: 421605, Police Station: Titwala, North By: Open Land, South By: Bldg. Of Same Layout, East By: Road, West By: Bldg. No. 28, (Aear Of The Property - Built Up Area 446Sq. Ft.	10.06.2015	27.02.2020	3308884/-	1422900/-
4	MH0230610010257 / MILIND UTTAM CHAVAN MANGALA UTTAM CHAVAN / Thane	Gut No: S No 142 44 3 1 42 8, Building Name: Casa Estela, House No: Flat No 1702, Floor No: 17Th Flr, Plot No: C Wing, Street Name: Lodha Palava, Street No: Xx, Sector Ward No: Khoni, Land Mark: Lodha Palava, Village: Khoni, Location: Vishnunagar, Taluka: Dombivli, State: Maharashtra, Pin Code: 421202(Aear Of The Property - Built Up Area 487Sq. Ft.	06.06.2024	03.02.2025	4429614/-	3796200/-
5	MH0230610006645 / TEJAS NARESH KHAIR / JAYESH NARESH KHAIR / Thane	Gut No: G.No.212/Old.No.235, Building Name: "Manas Hills", Bldg. No.B/1, House No: 004, Floor No: Grd.Flir, Plot No: B Wing, Land Mark: Nr.H.P.Petrol Pump., Village: Mauze Khativali, Location: Shahapur (Thane), Taluka: Shahapur, State: Maharashtra, Pin Code: 421601, Police Station: Mauze Khativali, North By: Road, South By: Bldg No.A/2, East By: Open Space, West By: Open Space, (Aear Of The Property - Built Up Area 456Sq. Ft.	12.01.2022	04.03.2025	2748041/-	1569600/-
6	MH0230610007178 / MOHSIN YUSUF SHAIKH / NILOFER MOHSIN SHAIKH / Thane	Gut No: Sr.No 254/H.No.16, Building Name: Sunshine Hills/Bldg No.1, House No: Flat No.402, Floor No: 4Th Flr, Plot No: C Wing, Land Mark: Ram Rahim Nagar, Village: Achole-Vasai-E, Location: Vasai (E), Taluka: Vasai, State: Maharashtra, Pin Code: 401201, Police Station: Achole-Vasai-E, North By: Garden, South By: Road, East By: D Wing, West By: B Wing, (Aear Of The Property - Built Up Area 444Sq. Ft.	17.09.2019	25.02.2025	3102122/-	2302020/-
7	MH0230610006363 / VIVEK HARNE / Thane	Gut No: S.No.206/P & 216., Building Name: "Royale City"Building No.A-11, House No: 002, Floor No: Gr.Flir, Plot No: 206/216, Street Name: Orchid Chs.-Proposed, Land Mark: Village- Kalambe, Village: Kalambe, Location: Shahapur (Thane), Taluka: Shahapur, State: Maharashtra, Pin Code: 421601, Police Station: Shahapur, North By: Open Space, South By: Internal Road, East By: Internal Road, West By: Bldg No. A/5, Aear Of The Property - Built Up Area 672 Sq. Ft.	01.02.2017	12.07.2024	6168446/-	2145510/-
8	MH0230610003030 / SACHIN SHRAVAN DHARE / VISHRANTI SACHIN DHARE / Thane	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	3411139/-	1301265/-



	RAMKRISHNA PANDEY / Thane	Pin Code: 401303, Police Station: Virar East, North By: Bldg No-7, South By: Makwan Bldg, East By: Bldg No-5, West By: Road, (Aear Of The Property - Built Up Area Sq. Ft.				
3	MH0230610002984 / RAVINDRA WAGHU JADHAV / LEELA RAVINDRA JADHAV / Thane	Building Name: Gayatri Niwas-Panchaganga Chsldt, House No: 002, Floor No: Grd, Land Mark: Nr Titwala Rly. Stn., Village: Manda, Location: Titwala, Taluka: Thane, State: Maharashtra, Pin Code: 421605, Police Station: Titwala, North By: Open Land, South By: Bldg. Of Same Layout, East By: Road, West By: Bldg. No. 28, (Aear Of The Property - Built Up Area 446Sq. Ft.	10.06.2015	27.02.2020	3308884/-	1422900/-
4	MH0230610010257 / MILIND UTTAM CHAVAN MANGALA UTTAM CHAVAN / Thane	Gut No: S.No 142 44 3 1 42 8, Building Name: Casa Estela, House No: Flat No 1702, Floor No: 17Th Flr, Plot No: C Wing, Street Name: Lodha Palava, Street No: Xx, Sector Ward No: Khoni, Land Mark: Lodha Palava, Village: Khoni, Location: Vishnunagar, Taluka: Dombivli, State: Maharashtra, Pin Code: 421202(Aear Of The Property - Built Up Area 487Sq. Ft.	06.06.2024	03.02.2025	4429614/-	3796200/-
5	MH0230610006645 / TEJAS NARESH KHAIR / JAYESH NARESH KHAIR / Thane	Gut No: G No 212/Old No 235, Building Name: "Manas Hills" Bldg No.B/1, House No: 004, Floor No: Grd Flr, Plot No: B Wing, Land Mark: Nr H.P Petrol Pump, Village: Mauze Khativali, Location: Shahapur (Thane), Taluka: Shahapur, State: Maharashtra, Pin Code: 421601, Police Station: Mauze Khativali, North By: Road, South By: Bldg No A/2, East By: Open Space, West By: Open Space, (Aear Of The Property - Built Up Area 456Sq. Ft.	12.01.2022	04.03.2025	2748041/-	1569600/-
6	MH0230610007178 / MOHSIN YUSUF SHAIKH / NILOFER MOHSIN SHAIKH / Thane	Gut No: Sr.No 254/H No 16, Building Name: Sunshine Hills/Bldg No 1, House No: Flat No 402, Floor No: 4Th Flr, Plot No: C Wing, Land Mark: Ram Rahim Nagar, Village: Achole-Vasai-E, Location: Vasai (E), Taluka: Vasai, State: Maharashtra, Pin Code: 401201, Police Station: Achole-Vasai-E, North By: Garden, South By: Road, East By: D Wing, West By: B Wing, (Aear Of The Property - Built Up Area 444Sq. Ft.	17.09.2019	25.02.2025	3102122/-	2302020/-
7	MH0230610006363 / VIVEK HARNE / Thane	Gut No: S.No.206/P & 216., Building Name: "Royale City"Building No.A-11, House No: 002, Floor No: Gr.Flr, Plot No: 206/216, Street Name: Orchid Chs.-Proposed, Land Mark: Village- Kalambhe, Village: Kalambhe, Location: Shahapur (Thane), Taluka: Shahapur, State: Maharashtra, Pin Code: 421601, Police Station: Shahapur, North By: Open Space, South By: Internal Road, East By: Internal Road, West By: Bldg No. A/5, Aear Of The Property - Built Up Area 672 Sq. Ft.	01.02.2017	12.07.2024	6168446/-	2145510/-
8	MH0230610003030 / SACHIN SHRAVAN DHARE / VISHRANTI SACHIN DHARE / Thane	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	3411139/-	1301265/-
9	MH0230610009460 / SARITA PRAJANT KADAM / PRAJANT RAMCHANDRA KADAM / Thane	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	3948354/-	1688947/-
10	MH0230610003804 / AAKASH SADASHIV GAIKWAD VARSHA AKASH GAIKWAD / Thane	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	1694502/-	1368333/-
11	MH0230610009708 / SAGAR SURYAKANT WADKAR / Thane	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	4150098/-	2827710/-
12	MH0230610006557 / MADAN BHACHANDRA NAGOTHANEKAR / DHANSHREE MADAN NAGOTHANEKAR / Thane	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	2254849/-	1689300/-

13	MMH0230610009850 / GANESH PONNURANGAM MUDALIAR / PRIYA NARASIMMAN MUDALIYAR / Thane	Gut No: 37/2 And 3 38/4, Building Name: Khatri Grande, House No: Flat 406, Floor No: 4Th Floor, Plot 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 Bungalow, West By: Bldg No 7, (Aear Of The Property - Built Up Area 526Sq. Ft.	12.08.2021	13.07.2023	3220193/-	1810800/-
14	MMH0230610005200 / NARAYAN DUDHA RATHOD / Thane	Gut No: 185/1 185/2, Building Name: Manji Heights, House No: 004, Floor No: Grd Flr, Plot No: F Wing, Land Mark: Nr. Badlapur High School, Village: Badlapur West, Location: Badlapur E.D., Taluka: Ambernath, State: Maharashtra, Pin Code: 421503(Area Of The Property - Built Up Area 466Sq. Ft.	16.05.2017	31.01.2020	3560932/-	1115370/-
15	MMH0230610005192 / NAGORAO BALAJI TALINIKAR / Thane	Gut No: Cts No.211, Building Name: Marshal-Buddhikshetra Chs Ltd, House No: 1, Floor No: Ground, Land Mark: Nr. Badlapur Police Chowk, Village: Badlapur, Location: Badlapur E.D., Taluka: Badlapur, State: Maharashtra, Pin Code: 421503, Police Station: Badlapur West, North By: Internal Road, South By: Pvt House, East By: Internal Road, West By: Banne Bakery, (Aear Of The Property - Built Up Area 600Sq. Ft.	22.11.2018	07.12.2021	1721735/-	1721700/-
16	MMH0230610007305 / SUNIL BECHAN PANDEY / NEELAM SUNIL PANDEY / Thane	Gut No: Sr No.58, H No 4/2, 6B, Building Name: Patels Elysium, House No: Flat No1005, Floor No: 10Th Flr, Street Name: Shiv Mandir Road, Land Mark: Nr. Reliance Residency, Village: Pale Ambernath -East, Location: Ambernath, Taluka: Ambernath, State: Maharashtra, Pin Code: 421501(Aear Of The Property - Built Up Area 492Sq. Ft.	08.02.2019	15.03.2022	4336582/-	1807200/-
17	MMH0490610002455 / KRISHNA MARUTI INGAWALE / Nere Panvel	"Nirmali Garden Tulip building, House No: B/104, Floor No: 1 St, Plot No: 59/61/62/H No-5/10/2, Street Name: Panvelmatheran Road, Sector Ward No: Umroli, Land Mark: Nr. Umroli Village, Village: Umroli, Location: Panvel City, Taluka: Panvel, State: Maharashtra, Pin Code: 410206 (Aear Of The Property - Built Up Area 378Sq. Ft."	6-10-2021	23.09.2022	2317731/-	1330200/-

DATE OF E-AUCTION & TIME : 12-08-2025 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 11-08-2025 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) GICHF 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 E-auction 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 -9621505626 / 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, Mortgagee/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.
- GICHF 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/mortgagee approaches GICHF 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, GICHF shall accept the amount and hand over the possession to mortgagee
- 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.
Sd/-
Authorised Officer

Date : 26.07.2025
Place : THANE, NERE PANVEL