

NIWAS HOUSING FINANCE LIMITED

(Formerly, Niwas Housing Finance Private Limited)

Regd. Office - A-1, 6th Floor, Trade Star, Anandheri Kuria Road, J B Nagar, Andheri (E), Mumbai 400059. Email - contact@niwashfc.com
CIN Number - U65990MH2016PLC271587 Contact No.:- Mr. Piyush Patel - 9925111077

**[APPENDIX-IV-A] [See proviso to rule 8(6)]
Sale notice for sale of immovable properties**

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and 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) that pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of NHFL under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrower(s), offers are invited to be submit offline to NHFL as well as online on the Web Portal of our Sales, Marketing and e-Auction Service Partner, Credreduction India Pvt Ltd i.e. credreduction.com by the undersigned for purchase of the immovable property, as described hereunder.

The said property is in the Physical Possession of NHFL and will be sold on "As Is Where Is Basis", "As Is What Is Basis", "Whatever is There Is Basis" and "no recourse" basis, the particulars of which are hereunder: -

Borrower(S) Details	Date & Amount Of 13(2) Demand Notice	Reserve Price	Date & Time of e-Auction
		EMD	
		Bid Increment Amount	
LNSUR0HL-03190009702 BRANCH: SURAT RANDER BORROWER: BORSE BHIMRAO S CO-BORROWER(S): SHITAL BHIMARAO, BORSE SYAM	20/05/2025 RS. 8,18,069/- (RUPEES EIGHT LAKH EIGHTEEN THOUSAND SIXTYNINE ONLY) ON 16-MAY-2025. ALONG WITH FUTURE INTEREST AND CHARGES THEREON UNTIL REPAYMENT	Rs. 4,00,000/-	1. 26/09/2026 Time : 10.30 AM to 12.30 PM with unlimited extension of 5 minutes 2. 21/09/2026 Time : 11 AM TO 1 PM
		RS. 40,000/-	
		Rs. 10,000/-	

PROPERTY BEARING:- ALL THAT PIECE AND PARCEL OF THE PROPERTY BEARING PLOT NO 137, GREEN PARK, VIBHAG-2 R.S NO 499, 500/1, 500/2, 501, OLD BLOCK NO 23.24, 28 NEW BLOCK NO 25.26.30 VILLAGE HALDHARU, SUB DISTRICT PALSANA, DISTRICT SURAT-394180 THE FOLLOWING BOUNDARIES ARE EAST:- ROAD TO THE APPLICABLE SOCIETY, WEST- PLOT NO.116, NORTH-APPLICABLE PLOT NO.136, SOUTH-PLOT NO.138

Terms and Conditions of E-Auction:

- For detailed terms and conditions of the sale, please refer to the link provided on www.niwashfc.com and website of our Sales & Marketing and e-Auction Service Provider, www.niwashfc.com, NHFL website.
- Bid Form along with EMD & KYC shall be submitted till 5.00 PM on 25/09/2026.**
- The same have been published on our portal under the link - www.niwashfc.com/Auction-Notices.
- For any enquiry, information & inspection of the property, support, procedure and online training on e-Auction, the prospective bidders may contact the Client Service Delivery (CSD) Department of our Sales & Marketing and e-Auction Service Partner

*Note: Please note that the NHFL is going to issue the sale notice to all the Borrower(s) by speed/registered post. In case the same is not received by any of the parties, then this publication of sale notice shall be treated as a substituted mode of service.

Place : Gujarat
Date : 10.09.2026

Authorised Officer
Niwas Housing Finance Limited.

CAPRI GLOBAL HOUSING FINANCE LIMITED

Registered & Corporate Office: 502, Tower-A, Peninsula Business Park, Senapati Bapat Marg, Lower Parel, Mumbai-400013, Circle Office :- 9B, 2nd Floor, Pusa Road, New Delhi-110060

APPENDIX IV POSSESSION NOTICE (FOR IMMovable PROPERTY)

Whereas, the undersigned being the Authorized Officer of Capri Global Housing Finance Limited (CGHFL) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s) / Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower (s) / Guarantor(s) and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of the Section 13 of the said Act read with Rule 8 of the Security Interest Enforcement rules, 2002. The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of CGHFL for an amount as mentioned herein under with interest thereon.

S. Name of the Borrower(s) / Guarantor(s)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
1. (Loan Account No. 51300001055592 of your Himmatnagar Branch) Mr. Ishvarbhai Amarsing Vanajara (Borrower) Mrs. Pepiben Vanjara (Co-Borrower)	With Present & Future Construction Thereon All that piece and parcel of immovable property being Village: Raheda, Gram Panchayat Raheda Ahmednagar Dist. No. 17, area admeasuring, 40*20=800 Sq. Ft., situated at village Raheda (Chavani) under the limits of Raheda Gram Panchayat, Taluka- Vadali, District- Sabarkantha, Gujarat- 383235, Bounded as per : North : Plot of Vanjara Ishvarbhai Amarsingbhai, South : House of Vanjara Vinodbhai Gobarbhai, East : Road, West : Road	08-04-2026 Rs. 4,27,337/-	06.09.2026
2. (Loan Account No. LNHLSUR000069878 (Old) 50300009020183 (New) of your Surat Branch) Mr. Mamun Saheb Ali Shaikh (Borrower) Mrs. Marzina Mamun Shaikh (Co-Borrower)	Property No. 1 With Present & Future construction There on All that right, title and interest of property bearing Non- Agricultural plot of land in Moje Kadodara, Lying being land bearing R.S No. 127, Block No. 113, Admeasuring 11129.00 Sq. Mtrs., Paikhi Sub Plot No. 1, Admeasuring 1009.73 Sq. Mtrs., known as "Nilkanth Residency" Paikhi (As per passing plan building No A), Building No. B, Third Floor, Flat No. 307, Super built up area admeasuring 667.00 Sq. Fts., built up area admeasuring 37.17 Sq. Mtrs., undivided share of land admeasuring 11.40 Sq. Mtrs., Registration District & Sub-District Palsana, District Surat, Gujarat-394327, Boundaries as per document : North: By Flat No. 308 & Passage, South: By Open Space, East: By Flat No.306, West: By Open Space, Boundaries as per site : North: Entry, Passage & Flat No. 308, South: Open Space, East: Flat No. 306, West: Building No. A	08-04-2026 Rs. 8,49,107/-	06.09.2026
3. (Loan Account No. LNCGSHURH0000001535 (Old) 5120000493546 (New) of your Surat Branch) Mr. Ram Rambhajan Harmath Alias Rambhajan Harmath Ram (Borrower) Mrs. Sunitadevi Rambhajan Ram (Co-Borrower)	All that Piece and Parcel of Property being Flat No. 304, 3rd Floor, Area Admeasuring- 345 Sq. Ft., i.e 32.06 Sq Mtrs, Super build up area Admeasuring 231 Sq. Ft. i.e 21.46 Sq Mtrs., Swastik Residency, constructed on plot no. 274 & 275 in Soni Park Housing Society-2, Beside Mateshwari Residency, Tatithaiyga Gam, Kadodara - Bardoli Road, Palsana, Surat, Gujarat-394315 Boundaries as per Sale deed : North: By Plot No. 276, South: By Plot No. 273, East: By Plot No. 284 and 285, West: By Common Road of Society, Boundaries as per Technical Report : North: Flat No. 305, South: Adj. Property, East: Adj. Property, West: Entry Passage	08-04-2026 Rs. 5,98,896/-	06.09.2026

Place : GUJARAT
Date : 10.09.2026

Sd/- (Authorised Officer)

For Capri Global Housing Finance Limited (CGHFL)

SBI STATE BANK OF INDIA

Branch : Stressed Assets Management Branch-II
Raheja Chambers, Ground Floor, Wing-B, Free Press Journal Marg, Nariman Point, Mumbai-400 021, Tel. No. (022) 4161 1403, Fax No. 022 41611429, E-mail id : team7.15859@sbi.co.in

Appendix - IV - A [See Proviso to Rule 8(6)] SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES
E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of Security Interest (Enforcement) Rules, 2002
The undersigned as Authorized Officer of State Bank of India has taken over possession of the following property/ies U/s. 13(4) of the SARFAESI Act.

Public at large is informed that e-auction (under SARFAESI Act, 2002) of the charged Property/ies in the below mentioned cases for realisation of Bank's dues will be held on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" and on the terms and conditions specified hereunder.

Name of Borrower(s)	Name of Guarantor(s)	Outstanding Dues for Recovery of which Property/ies is / are Being Sold
M/S. SANCIA GLOBAL INFRAPROJECTS LTD. Formerly known as Gremach Infrastructure Equipments and Projects Ltd. (GIEPL) 7/106, 1 st Floor, D. N. Nagar, Upavan Building, Andheri West, Mumbai-400 053	Personal Guarantors :- 1. Shri. Ratan Lal Tambakuwala, 703-704A, Shiv Parvati Co-op. Housing Society, Near Versova Telephone Exchange, Andheri (West), Mumbai-400 053. 2. Shri. Rishi Agarwal, 703-704A, Shiv Parvati Co-op. Housing Society, Near Versova Telephone Exchange, Andheri (West), Mumbai-400 053. Corporate Guarantor :- 1. M/s. Tirupati Niket Ltd. Room No. 99A, 3 rd Floor, 10 th old Post Office Street, Kolkata-700 001 2. M/s. Austral Coke Projects Ltd. (Net Interactive Ltd.) Room No. 99A, 3 rd Floor, 10 th old Post Office Street, Kolkata-700 001.	Rs. 9,80,62,666.98 interest at contracted rate till date thereon + expenses & costs (less cash recoveries, if any) (Outstanding as per 13(2) notice) due to the secured creditor from Sancia Global Infra Projects Ltd. Demand Notice Date : 13.06.2012.

Description of property/ies	Date & Time of e-Auction :-	Date & Time of Inspection property
IMMOVABLE PROPERTIES : 1. Land Bearing Survey No. 299/1 situated at Village Rampar, Taluka Bhachau, District Kutch Gujarat Land admeasuring 7 acres and 11 guntas, in the name of Tirupati Niket Pvt. Ltd. 2. Land Bearing Survey No. 305 situated at Village Rampar, Taluka Bhachau, District Kutch Gujarat Land admeasuring 5 acres & 37 guntas, in the name of Tirupati Niket Pvt. Ltd.	Date :- 12.10.2026 Time :- 11.00 a. m. to 04.00 p. m. with unlimited extensions of 10 mins. each.	Reserve Price :- Rs. 77,45,000.00 Below which the property will not be sold. Earnest Money Deposit (EMD) :- 10% of the Reserve Price i.e. Rs. 7,74,500.00 Bid Increment Amount :- Rs. 1,00,000/- Date and time for submission of EMD and request letter of participation / KYC participation / KYC Documents/ Proof of EMD etc. 12.10.2026 before 11.00 a. m.
	Date :- 12.10.2026 Time :- 11.00 a. m. to 04.00 p. m. with unlimited extensions of 10 mins. each.	Reserve Price :- Rs. 25,09,000.00 Below which the property will not be sold Earnest Money Deposit (EMD) :- 10% of the Reserve Price i.e. Rs. 2,50,900.00 Bid Increment Amount :- Rs. 50,000/- Date and time for submission of EMD and request letter of participation / KYC participation / KYC Documents/ Proof of EMD 12.10.2026 before 11.00 a. m.
3. Land Bearing Survey No. 307 situated at Village Rampar, Taluka Bhachau, District Kutch Gujarat Land admeasuring 4 acres and 11 guntas, in the name of Austral Coke and Projects Ltd. (Formerly Net Interactive Ltd.) Property is under Physical Possession.	Date :- 12.10.2026 Time :- 11.00 a. m. to 04.00 p. m. with unlimited extensions of 10 mins. each.	Reserve Price :- Rs. 25,09,000.00 Below which the property will not be sold Earnest Money Deposit (EMD) :- 10% of the Reserve Price i.e. Rs. 2,50,900.00 Bid Increment Amount :- Rs. 50,000/- Date and time for submission of EMD and request letter of participation / KYC participation / KYC Documents/ Proof of EMD 12.10.2026 before 11.00 a. m.

*CARE: It may be noted that, this e-auction is being held on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS AND WHATEVER THERE IS". The property is being sold with all existing and future encumbrances whether known or unknown to the bank. The Authorised officer / secured creditor shall not be responsible in any way for any third party claim /rights / dues.

The sale shall be subjected to rules / conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The Borrowers / Guarantors are hereby notified that the property will be auctioned and balance if any will be recovered with interest and cost from you.

"The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertained any dues / liabilities / encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It is not to be open for the Bidder(s) whose bid is accepted by Authorised Officer to withdraw his bid, either on the ground of discrepancy in size / area, defect in title, encumbrance, litigations or any other ground whatsoever."

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor's websites: www.sbi.co.in and baanknet.com

Statutory Notice under Rule 8(6) of the SARFAESI Act: This is also a notice to the Borrower/Guarantor of the above loan under Rule8(6) of the SARFAESI Act 2002 about holding of Auction for the sale of secured assets on the above mentioned date.

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor's websites: www.sbi.co.in and baanknet.com

Bank website www.sbi.co.in	E-Auction Location	Property Id	Property Location	Property Id
	SBI00299305		SBI00307	

Date : 04.09.2026
Place : Mumbai

Sd/-
Authorized Officer, State Bank of India

PUBLIC NOTICE FOR E-AUCTION CUM SALE

Sale of Immovable property mortgaged to IFL Home Finance Limited (IFL), Corporate Office at Plot No.38, Udyog Vihar, Phase-IV, Gurgaon-122015, (Haryana) and Branch Office at: 1st Floor, Vitek Park, Above Amit Auto, Godhra Road, Haldi, Gujarat-389008 Office No. 701, 7th Floor, 21st Century Business Center, Near Udhna Darwaja, Ring Road, Surat 395002 under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Authorized Officer (AO) of IFL had taken the possession of the following properties pursuant to the notice issued U/s 13(2) of the Act in the following loan - accounts/properties as follows, with a right to sell the same on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS AND WITHOUT RECOURSE BASIS" for realization of IFL's dues. The Sale will be done by the undersigned through e-auction platform provided at the website: www.iflhome.com

Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property Secured Asset	Date of Physical Possession	Reserve Price
Mr. Sanjaykumar Limal Rathva Mrs. Marjuben (Prospect No. IL10344018)	12/06/2024 Rs. 77,45,37.00 (Rupees Twenty Seven Lakh Four Thousand Five Hundred and Thirty Seven Only)	All that part and parcel of the property bearing: Unit No.29, R.S.NO.19, Gokulsham Park, Above Amit Auto, Godhra Road, Haldi, Gujarat-389008 Office No. 701, 7th Floor, 21st Century Business Center, Near Udhna Darwaja, Ring Road, Surat 395002 Area: Admeasuring (IN SQ. FT.): Property Type: Land, Area, Super Built Up, Ar. ea Saleable, Area, Property Area: 430.00, 467.00, 1384.00	13/06/2026 Total Outstanding As On Date 04/09/2026 Rs. 98,7329.71/- (Rupees Nine Lakh Eighty Seven Thousand Three Hundred Twenty Nine and Seventy One Paise Only)	Rs. 89200.00/- (Rupees Eight Lakh Ninety Eight Thousand Two Hundred Only)
	Bid Increase Amount Rs.20,000.00/- (Rupees Twenty Thousand Only)		As On Date 04/09/2026 Rs. 1,18,7329.71/- (Rupees One Lakh Eighty Seven Thousand Three Hundred Twenty Nine and Seventy One Paise Only)	Rs. 88820.00/- (Rupees Eighty Nine Thousand Eight Hundred and Twenty Only)
			As On Date 04/09/2026 Rs. 1,38,7329.71/- (Rupees One Lakh Eighty Seven Thousand Three Hundred Twenty Nine and Seventy One Paise Only)	Rs. 1,08,820.00/- (Rupees One Lakh Eight Hundred and Twenty Only)
			As On Date 04/09/2026 Rs. 1,58,7329.71/- (Rupees One Lakh Eighty Seven Thousand Three Hundred Twenty Nine and Seventy One Paise Only)	Rs. 1,38,820.00/- (Rupees One Lakh Three Hundred and Twenty Only)
Mr. Rajesh Kumar Shringampal Sharma Mrs. Usha Devi Rajesh Kumar Sharma, Krishna Fabrics (Prospect No. IL10231673)	04/12/2025 Rs. 27,448,21.00 (Rupees Twenty Seven Lakh Forty Four Thousand Eight Hundred and Twenty One Only)	All That Part And Parcel Of The Property Bearing: Flat No-804, Floor No-8, Building No.-8, Shree Krishna Heritage, Dindoli Lake Garden, Nr. Ambika Row House Beside Snc Community Hall, Dindoli Surat. 394210 Area: Admeasuring (in Sq. Ft.): Property Type: Land, area, Saleable, area, Built up, area Property Area: 444.00, 944.00, 411.00	20/06/2026 Total Outstanding As On Date 04/09/2026 Rs. 32,39701.63/- (Rupees Thirty Two Lakh Thirty Nine Thousand Seven Hundred One and Six Three Paise Only)	Rs. 28,78200.00/- (Rupees Twenty Eight Lakh Seventy Eight Thousand Two Hundred Only)
	Bid Increase Amount Rs.40,000.00/- (Rupees Forty Thousand Only)		As On Date 04/09/2026 Rs. 72,39701.63/- (Rupees Seventy Two Lakh Thirty Nine Thousand Seven Hundred One and Six Three Paise Only)	Rs. 287820.00/- (Rupees Twenty Eight Thousand Seven Hundred and Twenty Only)
			As On Date 04/09/2026 Rs. 1,12,39701.63/- (Rupees One Lakh Twelve Thousand Three Hundred and Twenty Only)	Rs. 1,07,820.00/- (Rupees One Lakh Seven Thousand and Twenty Only)
			As On Date 04/09/2026 Rs. 1,52,39701.63/- (Rupees One Lakh Fifty Two Thousand Three Hundred and Twenty Only)	Rs. 1,47,820.00/- (Rupees One Lakh Forty Seven Thousand and Twenty Only)
Mrs. Baiya Jashodhan Mr. Baiya Sarjankumar (Prospect No. IL10511537)	06/01/2026 Rs. 12,341,25.00 (Rupees Twelve Lakh Thirteen Thousand One Hundred and Twenty Five Only)	All That Part And Parcel Of The Property Bearing : 152, Shree Maruti Nandan Park, Duniya Gam Nr Haldi, Gdc Haldi 389350 Area: Admeasuring (in Sq. Ft.): Property Type: Land, area, Saleable, area, Built up, area Property Area: 444.00, 944.00, 411.00	12/07/2026 Total Outstanding As On Date 04/09/2026 Rs. 15,068,142/- (Rupees Fifteen Lakh Six Thousand Eight Hundred Eighty One and Forty Two Paise Only)	Rs. 12,01,500.00/- (Rupees Twelve Lakh One Thousand Five Hundred Only)
	Bid Increase Amount Rs.25,000.00/- (Rupees Twenty Five Thousand Only)		As On Date 04/09/2026 Rs. 15,31,814.2/- (Rupees Fifteen Lakh Three Thousand One Hundred and Forty Two Paise Only)	Rs. 12,01,500.00/- (Rupees One Lakh Twenty Thousand One Hundred and Fifty Only)
			As On Date 04/09/2026 Rs. 15,56,814.2/- (Rupees Fifteen Lakh Five Thousand Six Hundred and Forty Two Paise Only)	Rs. 12,01,500.00/- (Rupees One Lakh Twenty Thousand One Hundred and Fifty Only)
			As On Date 04/09/2026 Rs. 15,81,814.2/- (Rupees Fifteen Lakh Eight Thousand One Hundred and Forty Two Paise Only)	Rs. 12,01,500.00/- (Rupees One Lakh Twenty Thousand One Hundred and Fifty Only)
Mr. Baiya Hardikumar Mrs. Baiya Anilaben Baiya Hardikumar (Prospect No. IL10927435)	10/02/2026 Rs. 20,386,59.00 (Rupees Twenty Lakh Thirty Eight Thousand Six Hundred and Fifty Nine Only)	All That Part And Parcel Of The Property Bearing: A-44, Shree Harshat, Residency, Plot No.-A-34 To A-50, Block No. N-3/74/1, Mouje : Haldi, Sub. Dist. Haldi, Reg. Dist. Vadodra Gujarat 389350 Area: Admeasuring (in Sq. Ft.): Property Type: Land, area, Super built up, ar Ea Property Area: 635.00, 655.00	12/07/2026 Total Outstanding As On Date 04/09/2026 Rs. 23,09,21.07/- (Rupees Twenty Three Thousand Nine Hundred Twenty One and Seven Paise Only)	Rs. 20,86,200.00/- (Rupees Twenty Lakh Eight Thousand Six Hundred and Twenty Only)
	Bid Increase Amount Rs.25,000.00/- (Rupees Twenty Five Thousand Only)		As On Date 04/09/2026 Rs. 23,34,211.07/- (Rupees Twenty Three Lakh Four Thousand Two Hundred and Twenty One and Seven Paise Only)	Rs. 20,86,200.00/- (Rupees Twenty Lakh Eight Thousand Six Hundred and Twenty Only)
			As On Date 04/09/2026 Rs. 23,59,211.07/- (Rupees Twenty Three Lakh Six Thousand Two Hundred and Twenty One and Seven Paise Only)	Rs. 20,86,200.00/- (Rupees Twenty Lakh Eight Thousand Six Hundred and Twenty Only)
			As On Date 04/09/2026 Rs. 23,84,211.07/- (Rupees Twenty Three Lakh Eight Thousand Two Hundred and Twenty One and Seven Paise Only)	Rs. 20,86,200.00/- (Rupees Twenty Lakh Eight Thousand Six Hundred and Twenty Only)
Date of Inspection of property: 23/09/2026, 11.00 hrs.-14.00 hrs.		EMD Last Date: 25/09/2026, 11.00 hrs.-14.00 hrs.	Date of e-Auction: 28/09/2026, 11.00 hrs.-13.00 hrs.	

Mode Of Payment :- EMD payments are to be made vide online mode only. To make payments you have to visit <https://www.iflhome.com> and pay through link available for the property/ Secured Asset only. Note: Payment link for each property/ Secured Asset is different. Ensure you are using link of the property/ Secured Asset you intend to buy vide public auction.

For Balance Payment - Login <https://www.iflhome.com> > Select "My Bid" > Click on Pay Balance Amount

Terms and Conditions:

- For participating in e-auction, intending bidders required to register their details with the Service Provider <https://www.iflhome.com>, well in advance and has to create the login details and bidders have to submit the payment of the registration fee prior to participation. Upon payment, bidders are required to submit the electronically signed E-Tender Form/Bid Form (E-Sign) using their Aadhaar Number.
- The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes.
- The successful bidder should deposit 25% of the bid amount (after adjusting EMD) within 24 hours of the acceptance of bid price by the AO and the balance 75% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be in the prescribed mode of payment.
- The purchaser has to bear the costs, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, costs associated with the conveyance or transfer of the land and all other incidental costs, charges including all taxes and rates outgoings relating to the property.
- The purchaser has to pay TDS applicable to the transaction/ payment of sale amount and submit the TDS certificate with IFLHFL.
- Bidders are advised to go through the website <https://www.iflhome.com> for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the auction sale proceedings.
- For details, help procedure and online training on e-auction prospective bidders may contact the service provider E mail ID: auction@ifl.com, Support Helpline no. 1800 2672 499.
- For any query related to Property details, Inspection of Property and Online bid etc. call IFLHFL toll free no. 1800 2672 499 from 09:30 hrs to 18:00 hrs between Monday to Friday or write to email - care@iflhome.com
- Notice is hereby given to above said borrowers to collect the household articles, which were lying in the secured asset at the time of taking physical possession within 7 days, otherwise IFLHFL shall not be responsible for any loss of property under the circumstances.
- Further notice is hereby given to the Borrower, that the above said property shall be sold in accordance with the above stipulated terms.
- In case of default in payment at any stage by the successful bidder / auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will be again put to sale.
- AO reserves the rights to postpone/cancel or vary the terms and condition of tender/auction without assigning any reason therefor. In case of any dispute in tender/Auction, the decision of AO of IFLHFL will be final.

15 DAYS SALE NOTICE UNDER THE RULE 9 SUB RULE (1) OF SARFAESI ACT, 2002

The Borrower are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost.

Place: Gujarat, Date: 10/09/2026

Sd/- Authorised Officer, For IFL Home Finance Ltd.

OMKARA

ASSETS RECONSTRUCTION PVT. LTD.

OMKARA ASSETS RECONSTRUCTION PRIVATE LIMITED

Corporate Office: Kohinoor Square, 47th Floor, N.C. Kelkar Marg, R.G. Gadkari Chowk, Dadar (West), Mumbai - 400028. CIN: U67100T2014PTC020363

Email: abhishek.joshi@omkaraarc.com / geehna.balwani@omkaraarc.com Authorised Officer M no.: +91 9173670406

[Appendix - IV-A] [See proviso to rule 8 (6) r/w 9(1)] PUBLIC NOTICE FOR E-AUCTION SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI Act") read with proviso to Rule 8 (6) r/w 9(1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of Omkara Assets Reconstruction Pvt. Ltd. (OARPL). Further, OARPL (acting in its capacity as Trustee of Omkara PS 06/2021-22 Trust) has acquired entire outstanding debts of the below accounts vide Assignment Agreement dated 25.08.2021 from Indus Bank Ltd (Assignor Bank) along with underlying security from assignor bank. Accordingly, OARPL has stepped into the shoes of assignor bank and empowered to recover the dues and enforce the security. The Authorized Officer of OARPL, look the physical possession of the below mentioned secured properties for recovery of dues and hence the lenders/bidder are invited in sealed cover for the purchase of the secured property. The property shall be sold in exercise of rights and powers under the provisions of sections 13 (2) and (4) of SARFAESI Act, on "As is where is", "As is what is", and "Whatever there is" and "Without recourse Basis" for recovery of amount shown below in respective column due to OARPL as Secured Creditor from respective Borrower and Co-Borrower(s) shown below. Details of the Borrower(s)/Guarantors/Mortgagors, Securities, Owner, Outstanding Dues, Date of Demand Notice sent under Section 13(2), Possession Date, Reserve Price, Bid Increment Amount, Earnest Money Deposit (EMD), Date & Time of Inspection is given as under:

Sr. No.	Name of Borrower(s) / Guarantors/ Mortgagors	Details of the Secured Asset	Owner of the property	Outstanding Dues in the account of as on 31.08.2026 (IN INR)	Demand Notice Date	Possession Date	Reserve Price (IN INR)	Bid Increment Amount (IN INR)	EMD (IN INR)	Date
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