



TATA TATA CAPITAL HOUSING FINANCE LTD.

Registered Address: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400013.

Branch Address: TATA CAPITAL HOUSING FINANCE LIMITED, Lodha I-Think Techno Campus, Building 'A' 4th Floor, Off Pokhran Road No.2, Behind TCS, Thane (W) 400 607.

NOTICE FOR SALE OF IMMOVABLE PROPERTY

(Under Rule 8(6) read with Rule 9(1) of the Security Interest (Enforcement) Rules 2002)

E-Auction Notice of 30 days for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the below mentioned Borrower and/ Co- Borrower, or their legal heirs/representatives (Borrowers) that the below described immovable property mortgaged to Tata Capital Housing Finance Ltd. (TCHFL), the Possession of which has been taken by the Authorised Officer of TCHFL, will be sold on **23-09-2025** on "As is where is" & "As is what is" and "Whatever there is" and without any recourse basis" for recovery of outstanding dues from below mentioned Borrower and Co-Borrowers. The Reserve Price and the Earnest Money Deposit is mentioned below. Notice is hereby given that, in the absence of any postponement/ discontinuance of the sale, the said secured asset / property shall be sold by E- Auction at 2.00 P.M. on the said **23-09-2025**. The sealed envelope containing Demand Draft of EMD for participating in E- Auction shall be submitted to the Authorised Officer of the TCHFL on or before **22-09-2025** till 5.00 PM at Branch address TATA CAPITAL HOUSING FINANCE LIMITED, Lodha I-Think Techno Campus, Building "A" 4th Floor, Off Pokhran Road No.2, Behind TCS, Thane (W) 400 607.

The sale of the Secured Asset/ Immovable Property will be on "as is where condition is" as per brief particulars described herein below:

Sr. No	Loan A/c. No	Name of Borrower(s) / Co-borrower(s) Legal Heir(s) / Legal Representative/ Guarantor(s)	Date of Demand Notice	Reserve Price	Outstanding as on
1	TCHHL0296000100001780 & TCHIN06870001000098399 & TCHIN0687000100204397	Mr. JUGANKUMAR GANESH RAM, Mrs. ANITA JUGAN RAM	Rs. 25,26,849/- (Rupees Twenty Five Lakh Twenty Six Thousand Eight Hundred and Forty Nine Only) is due and payable by you under Agreement no. TCHHL0296000100001780 and an amount of Rs. 3,77,016/- (Rupees Three Lakh Seventy Seven Thousand and Sixteen Only) is due and payable by you under Agreement no. TCHIN06870001000098399 and an amount of Rs. 3,80,157/- (Rupees Three Lakh Eighty Thousand, One Hundred and Fifty Seven Only) is due and payable by you under Agreement no. TCHIN0687000100204397. Totalling to Rs. 32,84,022/- (Rupees Thirty Two Lakh Eighty Four Thousand and Twenty Two Only)	Rs. 28,70,000/- (Rupees Twenty Eight Lakh Seventy Thousand Only) Earnest Money Deposit (EMD):- Rs. 2,87,000/- (Rupees Two Lakh Eighty Seven Thousand Only) Type of possession:- Physical	Rs. 2728739/- (Rupees Twenty Seven Lakh Twenty Eight Thousand Seven Hundred Thirty Nine Only) is due and payable by you under Agreement no. TCHHL0296000100001780 and an amount of Rs. 411480/- (Rupees Four Lakh Eleven Thousand Four Hundred Eighty Only) is due and payable by you under Agreement no. TCHIN06870001000098399 and an amount of Rs. 441003/- (Rupees Four Lakh Forty One Thousand Three Only) is due and payable by you under Agreement no. TCHIN0687000100204397 totalling to Rs. 3581222/- (Rupees Thirty Five Lakh Eighty One Thousand Two Hundred Twenty Two Only) 12-08-2025

Description of the Immovable Property: All that premises bearing Flat No. 201, admeasuring 425 Sq. Ft. Built Up area, i.e. 39.49 Sq. Mtrs. Area, on 2nd Floor, in the building known as Laxmi Niketan, of the Society known as Laxmi Niketan Co-Op. Housing Society Ltd., standing on the Plot and land bearing Survey No. 73, Hissa No. 8 part, Village Kalwa, lying being and situated at Mumbai- Pune Road, Kalwa, District Thane, Maharashtra- 400605, within the limits of Thane Municipal Corporation and within the Registration District of Thane.

2	10660261 & 10661935	MR. ASHOO VINODKUMAR JAIN MRS. KAMLA VINOD JAIN	Rs.79,180/- (Rupees Seventy Nine Thousand One Hundred Eighty Only) is due and payable by you under Agreement no. 10661935 and an amount of Rs. 24,44,877/- (Rupees Twenty Four Lakh Forty Four Thousand Eight Hundred Seventy Seven Only) is due and payable by you under Agreement no. 10660261 totalling to Rs. 25,24,057/- (Rupees Twenty Five Lakh Twenty Four Thousand Fifty Seven Only)	Rs. 33,06,000/- (Rupees Thirty Three Lakh Six Thousand Only) Earnest Money Deposit (EMD):- Rs. 3,30,600/- (Rupees Three Lakh Thirty Thousand Six Hundred Only) Type of possession:- Physical	Rs. 106751/- (Rupees One Lakh Six Thousand Seven Hundred Fifty One Only) is due and payable by you under Agreement no. 10661935 and an amount of Rs. 2661634/- (Rupees Twenty Six Lakh Sixty One Thousand Six Hundred Thirty Four Only) is due and payable by you under Agreement no. 10660261 totalling to Rs. 2768395/- (Rupees Twenty Seven Lakh Sixty Eight Thousand - Three Hundred Eighty Five Only) 12-08-2025
3	9906651 &	Mr AKASH SINGH.	Rs. 1,93,081/- (Rupees One	Rs. 19,14,000/-	Rs. 206114/- (Rupees Two Lakh

Description of the Immovable Property: All that piece and parcel of the property bearing Unit No. 901 admeasuring 26.46 Square Mtrs. Carpet area and 10.02 Square Mtrs. Of other useable areas aggregating to 36.48 Square Mtrs. Of total useable area on 9TH Floor in 'A' Wing of Building No. 3 in 'Sunteck West World - 1' together with exclusive right to use open areas attached to the said unit, proportionate share in the common areas, amenities & facilities of the said Project, and 0 car parking space in the basement / still level of the said building / project, being constructed on the land bearing survey No. 45, 46, 47, 50, 51, at village Tivri, Taluka Vasai and District Palghar (erstwhile District Thane), within the Registration District of Thane Bassein and within Jurisdiction of Sub-Registrar of Assurances at Vasai.

3	9906651 & TCHIN0289 0001000829 91 & TCHIN0687 0001003130 54	Mr. AKASH SINGH, Mrs. URMILA SINGH,	Rs. 1,93,081/- (Rupees One Lakh Ninety Three Thousand and Eighty One Only) is due and payable by you under Agreement no. TCHIN0289000100082991 and an amount of Rs. 9,99,247/- (Rupees Nine Lakh Ninety Nine Thousand Two Hundred and Forty Seven Only) is due and payable by you under Agreement no. 9906651 and an amount of Rs. 5,07,338/- (Rupees Nine Lakh Ninety Nine Thousand Two Hundred and Forty Seven Only) is due and payable by you under Agreement no. TCHIN0687000100313054 totalling to Rs. 16,99,666/- (Rupees Sixteen Lakh Ninety Nine Thousand Six Hundred and Sixty Six Only)	Rs. 19,14,000/- (Rupees Nineteen Lakh Fourteen Thousand Only) Earnest Money Deposit (EMD):- Rs. 1,91,400/- (Rupees One Lakh Ninety One Thousand Four Hundred Only) Type of possession:- Physical	Rs. 206114/- (Rupees Two Lakh Six Thousand One Hundred Fourteen Only) is due and payable by you under Agreement no. TCHIN0289000100082991 and an amount of Rs. 1043897/- (Rupees Ten Lakh Forty Three Thousand Eight Hundred Ninety Seven Only) is due and payable by you under Agreement no. 9906651 and an amount of Rs. 537388/- (Rupees Five Lakh Thirty Seven Thousand Three Hundred Eighty Eight Only) is due and payable by you under Agreement no. TCHIN0687000100313054 totalling to Rs. 1787399/- (Rupees Seventeen Lakh Eighty Seven Thousand Three Hundred Ninety Nine Only) 12-08-2025
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08-04-2025

Description of the Immovable Property: All that piece and parcel of the Flat No. 205, Built Up area measuring 45.34 Sq. Mtrs (Which is inclusive of the area of the Balconies) on 2nd Floor, as shown in the floor plan, in the Sai Ashirvad Building, Wing - D, lying, being and situated at Revenue Village Mahim, Taluka Palghar.

At the Auction, the public generally is invited to submit their bid(s) personally. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the Immovable Property sold.

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions:

NOTE: The E-auction of the properties will take place through portal <http://bankauctions.in/> on **23-09-2025** between **2.00 PM to 3.00 PM** with limited extension of 5 minutes each.

Terms and Condition: 1. The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation. In the event of any dispute arising as to the amount bid, or as to the bidder, the Immovable Property shall at once again be put up to auction subject to the discretion of the Authorised Officer. 2. The Immovable Property shall not be sold below the Reserve Price. 3. Bid Increment Amount will be: Rs. 10,000/- (Rupees Ten Thousand Only) 4. All the Bids submitted for the purchase of the property shall be accompanied by Earnest Money as mentioned above by way of a Demand Draft favoring the "TATA CAPITAL HOUSING FINANCE LTD." Payable at Branch address. The Demand Drafts will be returned to the unsuccessful bidders after auction. For payment of EMD through NEFT/RTGS/IMPS, kindly contact Authorised Officer. 5. The highest bidder shall be declared as successful bidder provided always that he/she is legally qualified to bid and provided further that the bid amount is not less than the reserve price. It shall be in the discretion of the Authorised Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so. 6. For reasons recorded, it shall be in the discretion of the Authorised Officer to adjourn/discontinue the sale. 7. Inspection of the Immovable Property can be done on **12-09-2025** between **11 AM to 5.00 PM**, with prior appointment. 8. The person declared as a successful bidder shall, immediately after such declaration, deposit twenty-five per cent of the amount of purchase money/bid which would include EMD amount to the Authorised Officer within 24 Hrs and in default of such deposit, the property shall forthwith be put to fresh auction/Sale by private treaty. 9. In case the initial deposit is made as above, the balance amount of the purchase money payable shall be paid by the purchaser to the Authorised Officer on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. 10. In the event of default of any payment within the period mentioned above, the property shall be put to fresh auction/Sale by private treaty. The deposit including EMD shall stand forfeited by TATA CAPITAL HOUSING FINANCE LTD and the defaulting purchaser shall lose all claims to the property. 11. Details of any encumbrances, known to the TATA CAPITAL HOUSING FINANCE LTD, to which the property is liable: as per table above. The Intending Bidder is advised to make their own independent inquiries regarding encumbrances on the property including statutory liabilities areas of property tax, electricity etc. 12. For any other details or for procedure online training on e-auction the prospective bidders may contact the Service Provider, M/s. 4Closure, Block No.605 A, 6th Floor, Maitrivanam Commercial Complex, Ameerpet, Hyderabad - 500038 Email : info@bankauctions.in or Manish Bansal, Email Id Manish.Bansal@tatacapital.com Authorised Officer Mobile No 8588983696. Please send your query on WhatsApp Number - 9999078669. 13. TDS of 1% will be applicable and payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by highest bidder in the PAN of the owner/ borrower(s) and the copy of the challan shall be submitted to our company. 14. Please refer to the below link provided in secured creditor's website <https://surli.cc/xnpuf> for the above details. 15. Kindly also visit the link: <https://www.tatacapital.com/property-disposal.html>

Please Note - TCHFL has not engaged any broker/agent apart from the mentioned auctioning partner for sale/auction of this property. Interested parties should only contact the undersigned or the Authorised officer for all queries and enquiry in this matter.

Place: Mumbai
Date :- 22-08-2025

Sd/-
Authorized Officer
Tata Capital Housing Finance Ltd.