

**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 15 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 **10-02-2026** 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 **10-02-2026**. 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 **09-02-2026** 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	10568380 & 10579437	Mrs. SHUBHANGI P WAVHAL Mr. AMOL HARIBHAU LOKHANDE,	Rs. 1,35,198/- is due and payable by you under Agreement no. 10579437 and an amount of Rs. 22,49,426/- is due and payable by you under Agreement no. 10568380 and Totalling to Rs. 23,84,624/- 10-12-2024	Rs. 24,11,000/- Earnest Money Deposit (EMD): - Rs. 2,41,100 /- Type of possession: - Physical	Rs. 214243/- is due and payable by you under Agreement no. 10579437 and an amount of Rs. 2615661/- is due and payable by you under Agreement no. 10568380 totalling to Rs. 2829904/- 14-01-2026

Description of the Immovable Property: All that piece and parcel of the A Residential Flat being Flat No. 306, on the Third Floor, area admeasuring about 32.7 Sq. Mtrs. Carpet in the Building 1/2/3/4, 1 BHK, in the project known as Jewel Heights, constructed on Plot No. 2 as per approved layout dated 14.06.2016, situated at Gut Nos. 25/1A, 25/1B, 25/2, 25/3, 67/3(P)A, 67/3(P)B, 67/4, village sonivali, Taluka Ambemath, District Thane, within the limits of the Kulgaon Badlapur Municipal Council, within the Sub Registration District Ambemath, Registration district Thane.

2	9108278	Mr. DINESH GANGAPRASAD JAISWAL, Mrs. SUNITA DINESH JAISWAL	Rs. 6,81,05,136/- 05-05-2017	Rs. 6,13,93,000/- Earnest Money Deposit (EMD): - Rs. 61,39,300 /- Type of possession: - Symbolic	Rs. 22,30,24,781/- 13-01-2026
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Description of the Immovable Property: All that piece and parcel of the An "Ownership" Flat No. 1902 on the 19th Floor, admeasuring 1121 sq. feet Carpet area alongwith Two Car Parking Space No. PIII-029 and PIII-030 on 3rd Level of Podium of the Building known as ERA II OF MARATHON ERA CO-OPERATIVE HOUSING SOCIETY LTD., situated at Marathon Next Gen, Veer Santaji Marg, Off. Ganpatrao Kadam Marg, Lower Parel (West), Mumbai - 400 013 and the building is constructed on the piece and parcel of land bearing C. S. NO. 2/142 of Lower Parel Division having ground plus 36 upper floors with Lift facilities.

Bounded on, East by: Marathon Innova building, West by: Laxmi Industries, North by: Open plot, South by: Residential building.

Disclosure :-

1) Suit filed by the Third Party against TCHFL (TS/56/2021) is pending before 1st Munsif Court, Saran, Chapra, No stay order is passed against TCHFL in the said case

2) Suit filed by the Third Party against TCHFL (Suit/1090/2021) is pending before City Civi Court, Bombay, No stay order is passed against TCHFL in the said case

3) Company Petition filed by the Borrower against TCHFL (IA 21/2026 in CP(IB)/1238/2022 and IA 22/2026 in CP(IB)/1236/2022) is pending before NCLT III, Mumbai, No stay order is passed against TCHFL in the said case

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3	TCHHL0296 0001002778 26 & TCHIN0296 0001002844 82	Mr. ARAYAN AJAY PANCHAL Mrs. HARSHA ARYAN PANCHAL, M/s. H.A. Enterprises	Rs. 75,63,951/- is due and payable by you under Agreement no. TCHHL0296000100277826 and an amount of Rs. 2,17,106/- is due and payable by you under Agreement no. TCHIN0296000100284482 and Totalling to Rs. 77,81,057/- 08-01-2025	Rs. 86,31,000/- Earnest Money Deposit (EMD): - Rs. 8,63,100/- Type of possession: - Physical	Rs. 8412427/- is due and payable by you under Agreement no. TCHHL0296000100277826 and an amount of Rs. 248981/- is due and payable by you under Agreement no. TCHIN0296000100284482 totalling to Rs. 8661408/- 14-01-2026
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Description of the Immovable Property: All that piece and parcel of the Flat No. 103, admeasuring 685 Sq. Ft. Built Area, equivalent to 63.66 Sq. Mtrs Built Up Area, On the First Floor, Building No. A-9, of the society known as Vallabh Shanti Nagar CHS., Situated at Sector 5, Shanti Nagar, Mira Road (East), District Thane, Maharashtra - 401107., on all that piece and parcel of land or ground lying being and situated at Ward- J, in Village Bhayander, in Taluka and District Thane, within the limits of Mira Bhayander Municipal Corporation, and in the Registration District and Sub-District of Thane and bearing Old Survey No. 734 (Part).

Disclosure: - Writ Petition filed by the Third Party against TCHFL (WPST/37584/2025) is pending before Bombay High Court, No stay order is passed against TCHFL in the said case

Note :- The bidders are advised to conduct due diligence before submitting the bid. The auction shall be subject to the outcome of the litigation, Dispute if any.

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 <https://auctionbazaar.com> on 10-02-2026 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 03-02-2026 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 24Hrs 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 arears 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, ARCA EMART PRIVATE LIMITED, 6-3-1090/1/1, II Floor, Part B, Uma Hyderabad House, Rajbhavan Road, Somajiguda, Hyderabad - 500082 Email Id : contact@auctionbazaar.com/ support@auctionbazaar.com 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://surl.li/gtscqg> 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 :- 21-01-2026

Sd/-

Authorized Officer

Tata Capital Housing Finance Ltd.