



Home First Finance Company India Limited

CIN: L65990MH2010PLC240703

Website: homefirstindia.com

Phone No.: 180030008425 Email ID: loanfirst@homefirstindia.com

POSSESSION NOTICE

REF: POSSESSION NOTICE UNDER SUB-RULE (1) OF RULE 8 OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

WHEREAS the undersigned being the Authorized Officer of HOME FIRST FINANCE COMPANY INDIA LIMITED, pursuant to demand notice issued on its respective dates as given below, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 calling upon you/Borrowers, the under named to pay outstanding dues as within 60 days from the date of receipt of respective notices. You/Borrowers all, however, have failed to pay the said outstanding dues within stipulated time, hence **HOME FIRST FINANCE COMPANY INDIA LIMITED** are in exercise and having right as conferred under the provision of sub section (4) of section 13 of SARFAESI ACT,2002 read with rules thereunder, taken **POSSESSION** of the secured assets as mentioned herein below:

Sr. No	Name of Borrowers/ Co-Borrowers/ Guarantors	Description of Mortgaged Property	Date of Demand Notice	Total O/s as on date of Demand Notice (in INR)	Date of possession
1.	Shankar Kumbhare, Chayya Kumbhare,	Flat no -25, Group B ,Mauza Wanjara, P.H.N. 17, Khasra No. 101/102/1, Tah. Nagpur,Maharashtra 441103	04-03-2024	743,242	02-12-2024

The borrower having failed to repay the amount, notice is hereby given to the borrower / Guarantor and the public in general that the undersigned has taken Possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the said rule on the date mentioned above.

The **BORROWERS/ GUARANTORS** and the **PUBLIC IN GENERAL** are hereby cautioned not to deal with the above referred Properties/Secured Assets or any part thereof and any dealing with the said Properties/Secured Assets shall be subject to charge of HOME FIRST FINANCE COMPANY INDIA LIMITED for the amount mentioned hereinabove against Properties/Secured Assets which is **payable with the further interest thereon until payment in full**.

The **borrower's attention is invited to the provisions of subsection (8) of Section 13 of the Act, in respect of time available to redeem the secured asset.**

Place: NAGPUR
Date: 09-12-2024

Authorised Officer,
Home First Finance Company India Limited

Adani Transmission (India) Limited

Registered Office: "Adani Corporate House", Shantigram, Near Vaishnodevi Circle, Ahmedabad – 382421, Gujarat India
Website: www.adanienergysolutions.com

PUBLIC NOTICE

Suggestions/Objections on Adani Transmission (India) Limited's Petition for Approval of True-Up of ARR for FY 2022-23 and FY 2023-24, Provisional Truing Up of ARR for FY 2024-25 as per MERC MYT Regulations, 2019 and ARR Projection for FY 2025-26 to FY 2029-30 as per MERC MYT Regulations, 2024 [Case No. 181 of 2024]

1. Adani Transmission (India) Limited (ATIL) has filed Petition (Case No.181 of 2024) for Approval of True-Up of ARR for FY 2022-23 and FY 2023-24, Provisional Truing Up of ARR for FY 2024-25 as per MERC MYT Regulations, 2019 and ARR Projection for FY 2025-26 to FY 2029-30 as per MERC MYT Regulations, 2024.

2. The Commission has admitted the Petition on 04 December, 2024and directed ATIL to publish a Public Notice under Section 64(2) of the Electricity Act, 2003 for inviting suggestions/objections from the Public through this Notice.

3. The salient features of the Petition are provided below:

Table 1: True-Up of ARR for FY 2022-23 and FY 2023-24, and Provisional Truing Up of ARR for FY 2024-25 (Rs. Crore)

Sr. No.	Particulars	FY 2022-23		FY 2023-24		FY 2024-25	
		Approved	Audited	Approved	Audited	Approved	Audited
1.	Operation & Maintenance Expenses	13.26	13.15	13.74	13.48	14.29	14.29
2.	Depreciation Expenses	37.75	37.75	37.65	37.65	37.65	37.65
3.	Interest on Loan Capital	14.68	15.98	10.08	11.00	5.49	5.98
4.	Interest on Working Capital	2.33	-	2.45	4.39	2.43	2.69
5.	Contribution to contingency reserves	1.78	1.29	1.78	2.79	1.78	1.78
6.	Total Revenue Expenditure	69.80	68.18	65.70	69.31	61.64	62.39
7.	Add: Return on Equity Capital	36.29	40.18	36.29	40.19	36.29	36.30
8.	Aggregate Revenue Requirement	106.09	108.36	101.99	109.50	97.93	98.69
9.	Less: Non-Tariff Income	0.86	0.47	0.98	0.86	1.10	1.09
10.	Add: Incentive on Transmission Availability	-	-	-	-	-	-
11.	Add: Net Entitlement after sharing of gains/(losses) of O&M / IoWC	-	0.79	-	(1.11)	-	-
12.	Net Aggregate Revenue Requirement from Transmission Business	105.23	108.68	101.01	107.53	96.83	97.60
13.	Add: Past Gaps	25.96	25.96	39.93	39.93	42.72	42.72
14.	Less: Total revenue recovered from TSUs during the year	131.03	131.03	140.94	140.94	139.55	139.55
15.	Revenue Gap / (Surplus)	0.16	3.61	-	6.52	-	0.77

Table 2: Projected ARR for FY 2025-26 to FY 2029-30 (Rs. Crore)

Sr. No.	Particulars	FY 2025-26	FY 2026-27	FY 2027-28	FY 2028-29	FY 2029-30
1.	O&M Expenses	14.91	15.59	16.29	17.02	17.81
2.	Depreciation	38.03	7.18	7.18	7.18	7.18
3.	Interest on Loan including financing charges	1.85	0.10	-	-	-
4.	Interest on Working Capital	2.33	1.77	1.78	1.80	1.81
5.	Contribution to contingency reserves	1.78	1.83	1.83	1.83	1.83
6.	Total Revenue Expenditure	58.91	26.48	27.09	27.83	28.63
7.	Return on Equity Capital	40.72	41.26	41.26	41.26	41.26
8.	Gross Aggregate Revenue Requirement	99.63	67.73	68.34	69.08	69.89
9.	Less: Non-Tariff Income	1.19	1.29	1.40	1.50	1.60
10.	Net Aggregate Revenue Requirement	98.44	66.44	66.95	67.58	68.29
11.	Past Recoveries	10.75				
12.	Carrying Cost for FY 2022-23 and FY 2023-24	2.42				
13.	Total Annual Revenue Requirement	111.61	66.44	66.95	67.58	68.29

Note: The previous year gaps are as proposed in the respective years as is computed in Table 1

4. The detailed Petition document and the Executive Summary are available on ATIL's website – (<https://www.adanienergysolutions.com/>) and are also available on the website of the Commission, www.merc.gov.in, in downloadable format (free of cost).

5. Copies of the following documents can also be obtained on written request from the office of ATIL:

a. Executive Summary of the proposals (free of cost, in Marathi/English).

b. Detailed Petition documents along with CD (in English) (on payment of Rs. 100/- by Cash/DD) drawn on "Adani Transmission (India) Limited", payable at "Ahmedabad"

c. Detailed Petition documents (in English) (on payment of Rs. 50/-)

d. CD of detailed Petition document (in English) (on payment of Rs. 50/-).

Office	Address	Telephone / Fax No.	Email
Corporate Office	Adani Transmission (India) Limited, Adani Corporate House, Adani Shantigram, Ahmedabad-382421	Tel: 079 25550779	prashant.kumar1@adani.com

6. The Commission has directed ATIL to invite Suggestions/Objections from the Public on its Petition through this Notice. In response to the Public Notice published, every person who intends to file suggestions/ objections can submit the same in English or Marathi language in writing by uploading it through '**E-Public Consultation'** Tab on MERC Website (www.merc.gov.in/e-public-consultation). In case of any difficulty in accessing this feature, concerned stakeholders can contact the MERC Office on Mobile No.: 8928071522 or on email id: suggestions@merc.gov.in between 10.00 AM to 5.00 PM on all the working days.

7. A Person who has uploaded suggestion and objection on '**E-Public Consultation'** Tab need not file any hard copy of its submission. Person who do not have access to electronic media can file their suggestion and objection in a hard copy addressed to **The Secretary, Maharashtra Electricity Regulatory Commission (MERC), 13th Floor, Centre No.1, World Trade Centre, Cuffe Parade, Mumbai-400 005** along with proof of service on Adani Transmission (India) Limited (ATIL), Adani Corporate House, Adani Shantigram, Ahmedabad-382421, [Tel: 07925550779, Email: prashant.kumar1@adani.com] and should carry the full name, postal address and E-mail address, if any, of the sender. Suggestions and/or objections received after **5 PM on 31 December, 2024** shall not be considered. Suggestions/Objections filed through any other mode shall not be considered.

8. ATIL shall reply to each of the objections /comments received within three days of the receipt of the same but not later than **03 January, 2025** for all the objections/comments received till **31 December, 2024**. Stakeholders can submit their rejoinders on replies provided by ATIL either during the public hearing or latest by **10 January, 2025**.

9. If the sender/objector who has submitted his comments/suggestions as per para 6 above and wants to be heard during e-Public Hearing, then he/she should specifically mention the same at the time of filing of suggestions /objections. In such cases, submission of valid email ID and Mobile Number would be mandatory. The Commission at its sole discretion, may permit such sender/objector to be heard in the e-Public Hearing to be held through video conference on **07 January, 2025 at 10.30 AM** for which no separate notice will be given.

10. All participants attending the e-Public Hearing shall follow the Practice Directions on "Operational procedure and protocol to be followed for e-hearing of the petition before the Commission" issued by the Commission on 14 November 2022.

Signature: Name: Prashant Kumar
Designation: Head – Regulatory & Commercial
Adani Transmission (India) Limited (ATIL)

Place: Mumbai
Date: 09 December, 2024



HINDUJA HOUSING FINANCE LIMITED

Head Office: 167-169, 2ND Floor, Little Mount, Saidapet, Chennai – 600015,

Branch Office: 1th Floor, Buti Building, Block No. 101, Civil Lines, Nagpur-440001, Maharashtra,

Branch Office: Ground Floor, Gawande Layout, Nr. Hotel Kanhaiya Kunj, Ravi to Sai Nagar Road, Amravati-444607

PUBLIC NOTICE FOR E-AUCTION CUM SALE (Appendix- IV-A) (Rule 8(6))

Sale of Immovable property mortgaged to Hinduja Housing Finance Limited (HHF) Corporate Office at 167-169, 2ND Floor, Little Mount, Saidapet, Chennai – 600015. (Tamil Nadu) andBranch Office: 1th Floor, Buti Building, Block No. 101, Civil Lines, Nagpur-440001, Maharashtra, Branch Office: Ground Floor, Gawande Layout, Nr. Hotel Kanhaiya Kunj, Ravi to Sai Nagar Road, Amravati-444607 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Auhorized Officer ("AO") of HHFL had taken the physical possession of the following property/ies pursuant to the notice issued U/S 13(2) of the Act in the following loan accounts dues, The Sale will be done by the undersigned through e-auction platform provided at the website: www.bankauctions.com.

Sr. No.	Borrower(s) /Co-Borrower(s) / Guarantor(s) / Loan Account Number	Demand Notice Date and Amount	Description of the Immovable property / Secured Asset	Date of Symbolic Possession	Reserve Price (RP)	Date of Inspection of property
1.	MR. MOHD SHAHID JAMEEL AHMAD (Borrower) and MRS. SHABANA KHAN (Co-borrower) Loan Account No. MH/NGR/NPUR/A00000355	20/11/2023 Rs. 17,11,185/- (Rupees Seventeen Lacs Eleven Thousand One Hundred and Eighty Five Only) as on 06/10/2023 Bid Increase Amount Rs.10,000/- (Rupees Ten Thousand Only)	All that piece and parcel of the land along with Construction over it bearing NIT Plot No. A-9, Wanjari Housing Accommodation Scheme of NIT, having total admeasuring 591.00 Sq. Ft. (54.90 Sq. Mt.), wherein Construction of GF and FF area admeasuring is 585.88 Sq. Ft. (54.43 Sq. Mt.),), Corporation House No. 2341/B/A/9, situated at Kh. No. 1, Sheet No.462/14, City Survey No. 2, of Mouza - Chikhali (Dev), Ward No. 43, within the limits of Nagpur Improvement Trust and Nagpur Municipal Corporation, Tah and Dist. Nagpur. Boundaries: EAST - Plot No. A/10, WEST- Plot No. A/8, NORTH-Road, SOUTH - Plot No. A/14	11/09/2024 Total Outstanding as On Date Rs. 1719089/- (Rupees Seventeen Lakh Nineteen Thousand Eighty Nine Only) up to 04/12/2024	Rs. 2119794/- (Rupees Twenty One Lakh Nineteen Thousand Seven Hundred Ninety Four only) Earnest Money Deposit (EMD) Rs. 211974/- (Rupees Two Lakh Eleven Thousand Nine Hundred Seventy Four Only)	31/12/2024 11.00 hrs -14.00 hrs EMD Last Date 10/01/2025 till 5 pm. Date/ Time of E-Auction 11/01/2025 1100 hrs-1300 hrs.
2.	MR. ANIL KUNJILAL BOMCHER (Borrower) and MS. SARANGA ANIL BOMCHER (Co-borrower), MR. TUSHAR ANIL BOMCHER (LEGAL HEIRS OF Deceased Mr. ANIL KUNJILAL BOMCHER), MS. HARSHALI ANIL BOMCHER (LEGAL HEIRS OF Deceased Mr. ANIL KUNJILAL BOMCHER) (Legal Heirs) Loan Account No. MH/NGR/NPUR/A00000559 & CO/CPC/CPOF/A 000002260	03/06/2024 Rs. 8,84,494/- (Rupees Eight Lacs Eighty Four Thousand Four Hundred Ninety Four Only) as on 25/05/2024 Bid Increase Amount Rs.10,000/- (Rupees Ten Thousand Only)	All that piece and parcel of the land bearing, P.H.NO. 29, Plot No 14 having total admeasuring 1014 Sq. Ft. (94.25 Sq. Mt.), along with proposed construction there on Survey. No.337, Mauza No. 166, Mauza Dewalapar, situated at within the limits of Grampanchayat Dewalapar, Tahsil Ramtek & Dist-Nagpur, and schedule property is bounded as Towards On the East side: Layout Road, On the West side: Open Land, On the North side: Plot No. 15, On the South side: Plot No. 13	10.09.2024 Total Outstanding as On Date Rs. 674824/- (Rupees Six Lakh Seventy Four Thousand Eight Hundred Twenty Four Only) up to 04/12/2024	Rs. 1395669/- (Rupees Thirteen Lakh Ninety Five Thousand Six Hundred Sixty Nine only) Earnest Money Deposit (EMD) Rs. 139567/- (Rupees One Lakh Thirty Nine Thousand Five Hundred Sixty Seven Only)	31/12/2024 11.00 hrs -14.00 hrs EMD Last Date 10/01/2025 till 5 pm. Date/ Time of E-Auction 11/01/2025 1100 hrs-1300 hrs.
3.	1. Mr. MANGESH SIRSAT (Borrower) and 2. Mrs. SUSHAMA SIRSAT, (Co-borrower) Loan Account No. MH/AMR/AMRA/A000000067	30/07/2024 Rs. 25,43,821/- (Rupees Twenty Five Lacs Forty Three Thousand Eight Hundred Twenty One Only) as on 23/07/2024 Bid Increase Amount Rs.10,000/- (Rupees Ten Thousand Only)	All that piece and parcel of the land bearing Flat No.304 at Third Floor of Building name and styled as "SUSHILA APARTMENT" having Carpet Area 50.42 Sq.Mtrs ,Bulid up Area 54.688 and Super Build up Area of total Admeasuring 70.019 and having 5.7889 % undivided share in the layout Plot No.29,total Admeasuring 5634 Sq.Feet (523.60 Sq.Mtrs)out of Field Survey No 54/2, Situated at Mouje –Navsari,Pragane-Nandgaon,, Dist. Amravati, situated at within the jurisdiction of sub Registry ,City of Amravati and within the limits of Amravati Municipal corporation Amravati, Tahsil & Dist– Amravati. and schedule property boundaries as per registered Agreement to sale On the East side : Road, On the West side : Flat No.303 , On the North side : Service Road, On the South side : Flat No.301 schedule property boundaries as per Approved Plan and Deed of Declaration On the East side : Flat No.303, On the West side : Plot No 9 , On the North side : Flat No.301 , On the South side : Road.	08-10-2024 Total Outstanding as On Date Rs. 2499274/- (Rupees Twenty Four Lakh Ninety Nine Thousand Two Hundred Seventy Four Only) up to 04/12/2024	Rs. 2801160/- (Rupees Twenty Eight Lakh One Thousand One Hundred Sixty only) Earnest Money Deposit (EMD) Rs. 280116/- (Rupees Two Lakh Eighty Thousand One Hundred Sixteen Only)	31/12/2024 11.00 hrs -14.00 hrs EMD Last Date 10/01/2025 till 5 pm. Date/ Time of E-Auction 11/01/2025 1100 hrs-1300 hrs.
4.	MR. DHARMENDRA DONGRE (Borrower) and MRS. LAITIA DONGRE (Co-Borrower) Loan Account No. MH/NGR/NPUR/A000000261	15/09/2021 Rs. 28,59,229/- (Rupees Twenty Eight Lakh Fifty Nine Thousand Two Hundred and Twenty Nine Only) as on 23/08/2021 Bid Increase Amount Rs.10,000/- (Rupees Ten Thousand Only)	All that piece and parcel of the land along with construction over it bearing Mouza - Fetri, P/H No. 4, Ward No. 1, House No. 177 (Old), New House No. 210, total area admeasuring 356.01 Sq. Mt. Tahsil – Nagpur, Dist – Nagpur and the schedule property is bounded as Towards East: House of Mr Vasanta Dongre, Towards West: Chicholi Road, Towards North: Katol Road, Towards South: Grampanchayat Road	21-11-2024 Total Outstanding as On Date Rs. 2528524/- (Rupees Twenty Five Lakh Twenty Eight Thousand Five Hundred Twenty Four Only) up to 04/12/2024	Rs. 5039200/- (Rupees Fifty Lakh Thirty Nine Thousand Two Hundred only) Earnest Money Deposit (EMD) Rs. 503920/- (Rupees Five Lakh Three Thousand Nine Hundred Twenty Only)	31/12/2024 11.00 hrs -14.00 hrs EMD Last Date 10/01/2025 till 5 pm. Date/ Time of E-Auction 11/01/2025 1100 hrs-1300 hrs.

Mode Of Payment :-
All payment shall be made by demand draft in favour of "HINDUJA HOUSING FINANCE LIMITED" payable at NAGPUR AND AMRAVATI

through RTGS/NEFT The accounts details are as follows:-

Customer Name	Name of the account	Name of The Bank	Account Number	IFSC Code
MR. MOHD AHMAD + 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHNGRNPURA355	HDFC0004989
MR. ANIL BOMCHER + 5	Hinduja Housing Finance Limited	HDFC	HHFLTDMHNGRNPURA559	HDFC0004989
Mr. MANGESH SIRSAT + 1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHNGRAMVTA67	HDFC0004989
MR. DHARMENDRA DONGRE +1	Hinduja Housing Finance Limited	HDFC	HHFLTDMHNGRNPURA261	HDFC0004989

TERMS & CONDITIONS OF ONLINE E- AUCTION SALE:-

1. The Property is being sold on "As Is Where Is Basis", "As Is What Is Basis" and "Whatever Is There Is Basis", condition with all the existing and future encumbrances if any, whether known or unknown" & WITHOUT RECOURSE BASIS". As such sale is without any kind of warranties & indemnities.

2. Particulars of the property / assts (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of information of the Secured Creditor and Secured Creditor shall not be answerable for any error, misstatement or omission. Actual extant & dimensions may differ.

3. E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or nay representation on the part of the Secured Creditor. Interested bidders are advised to peruse the copies of title deeds with the Secured Creditor and to conduct own independent enquiries /due diligence about the title & present condition of the property / assets and claims / dues affecting the property before submission of bid/s.

4. Auction/bidding shall only be through "online electronic mode" through the website <https://www.bankauctions.com> Or Auction provided by the service provider M/s C1 India Private Limited, who shall arrange & coordinate the entire process of auction through the e-auction platform.

5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor /service provider shall not be held responsible for the internet connectivity, network problems, system crash own, power failure etc.

6. For details, hel, procedure and online bidding on e-auction prospective bidders may contact the Service Provider M/S C1 India Pvt Ltd , Plot No- 68, 3rd Floor, Sector 44, Gurgaon Haryana -122003 (Contact no. 91-7291981124,25,26) Support Email – Support@bankauctions.com, Balaji Mannur Mob. 91-7977701080, Email: Mannur.govindarajan@c1india.com

7. For participating in the e-auction sale the intending bidders should register their name at <https://www.bankauctions.com> well in advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider.

8. For participating in e-auction, intending bidders have to deposit a refundable EMD of 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favor of "Hinduja Housing Finance Limited" on or before **10-JAN-2025**.

9. The intending bidders should submit the duly filled in Bid Form (format available on <https://www.bankauctions.com>) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer HHFL Corporate Office at 167-169, 2ND Floor, Little Mount, Saidapet, Chennai – 600015. (Tamil Nadu) andBranch Office: 1th Floor, Buti Building, Block No. 101, Civil Lines, Nagpur-440001, Maharashtra, Branch Office: Ground Floor, Gawande Layout, Nr. Hotel Kanhaiya Kunj, Ravi to Sai Nagar Road, Amravati-444607. latest by 03:00 PM on 10-JAN-2025. The sealed cover should be super scribed with "Bid for participating in E-Auction Sale - in the Respective Loan Account No and Name of customers for respective property (as mentioned above)

10. After expiry of the last date of submission of bids with EMD, Authorised Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the specified EMD with the Secured Creditor) to the service provider M/S eProcurement Technologies Limited to enable them to allow only those bidders to participate in the online inter-se bidding /auction proceedings at the date and time mentioned in E-Auction Sale Notice.

11. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10" minutes each, i.e. the end time of e-auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension.

12. Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone.

13. Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him BY E-Mail both to the Authorised Officer, Hinduja Housing Finance Limited, Corporate Office at 167-169, 2ND Floor, Little Mount, Saidapet, Chennai – 600015. (Tamil Nadu) andBranch Office: 1th Floor, Buti Building, Block No. 101, Civil Lines, Nagpur-440001, Maharashtra, Branch Office: Ground Floor, Gawande Layout, Nr. Hotel Kanhaiya Kunj, Ravi to Sai Nagar Road, Amravati-444607 and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings.

14. The successful bidder shall deposit 25% of the bid amount (including EMD) on the same day of the sale, being knocked down in his favour and balance 75% of bid amount within **15 days** from the date of sale by DD/Pay order/NEFT/RTGS/Chq favouring Hinduja Housing Finance Limited.

15. In case of default in payment of above stipulated amounts by the successful bidder / auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put to sale.

16. At the request of the successful bidder, the Authorised Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount.

17. The Successful Bidder shall pay 1% of Sale price towards TDS (out of Sale proceeds) and submit TDS certificate to the Authorised officer and the deposit the entire amount of sale price (after deduction of 1% towards TDS), adjusting the EMD within **15 working days** of the acceptance of the offer by the authorized officer, or within such other extended time as deemed fit by the Authorised Officer, failing which the earnest deposit will be forfeited.

18. Municipal / Panchayat Taxes, Electricity dues (if any) and any other authorities dues (if any) has to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property.

19. Sale Certificate will be issued by the Authorised Officer in favour of the successful bidder only upon deposit of entire purchase price / bid amount and furnishing the necessary proof in respect of payment of all taxes / charges.

20. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser.

21. The Authorized officer may postpone / cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before **30 days** from the scheduled date of sale, it will be displayed on the website of the service provider.

22. The decision of the Authorised Officer is final, binding and unquestionable.

23. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them.

24. For further details and queries, contact Authorised Officer, Hinduja Housing Finance Limited: BUNTY RAMRAKHIVANI-9029004701, RUSHIKESH UBHALE-9823244498, MITHLESH DEHARIYA-8226009399, RAHUL NIKURE-9405473208.

25. This publication is also **30 (Thirty)** days' notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 8(6) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above-mentioned date / place.

Place: Nagpur, Amravati
Date: 09.12.2024

Authorized Officer
Hinduja Housing Finance Ltd.

Special Instructions / Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Hinduja Housing Finance Limited nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.



indianexpress.com

The Indian Express
For the Indian Intelligent.



NAGPUR