

VASTU HOUSING FINANCE CORPORATION LIMITED.

Registered Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India..CIN U65922MH2005PLC272501

Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , D.No.6-10-50, First Floor, Ward No.3, Block No.5.T.S.No.344, 10/3 Arundelpet, Asst.No.4023, New Asst. No.9829, Arundelpet, Guntur, 522002.

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Satyanarayna Gumpula/Neelapalli Raju Reddy Mobile No. 9703143434/9949600034

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000036908 Raghavendra Rao Ponnuru Naga Haritha Sunanda Ponnuru	22/06/2022 Rs. 658396/- (Rupees Six Lakh Fifty Eight y Thousand Three Hundred Ninety Six Only) as on 05-06-2022	Situated in R.S.No 122-1, Door No 3-165, East, portion Nagayalanka Village Panchayath and Mandal,, Near to Sai Baba Temple, Krishna Dist, , NAGAYALANKA, ANDHRA PRADESH, 521120 an extent of 87.25 sq yds.	Rs. 550000/- (Rupees Five Lakh Fifty Thousand Only)	Rs.55000/- (Rupees Fifty Five Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **13-12-2025** at the web portal <https://sarfaisi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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CIN: U65922MH2005PLC272501

participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **05/12/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **12/12/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **28/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 28/11/2025

Place: GUNTUR, Andhra Pradesh

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Contact Nos: - 1. **Vastu Housing Finance Corporation Ltd., Authorized Officer: Yallesh C/ Naveen Raj Mobile No. 9742971399/9829210425**

2. **Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6869**
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HL0000000086657 B Venkatesh V Latha	15/09/2022 Rs. 1995945/- (Rupees Nineteen Lakh Ninety five Thousand Nine Hundred Forty Five Only) as on 05-09-2022	New Municipal no 61/1 Kahta no 61/1 Thammenahalli Village Dasanupura hobli bangalore North bangalore karnataka 560090	Rs. 2100000/- (Rupees Twenty One Lakh Only)	Rs.210000/- (Rupees Two Lakh Ten Thousand)

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2. **Date of E-Auction** for the above secured asset is on **13-12-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
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13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
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19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
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21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 28/11/2025

Place: Bengaluru, Karnataka

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Yallesh C/ Naveen Raj Mobile No. 9742971399/9829210425

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
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HL0000000062711 Parvathi K H Lingaraju N	19/10/2023 Rs. 2065350/- (Rupees Twenty Lakh Sixty five Thousand Three Hundred Fifty Only) as on 12-10-2023	150300700500420103 old Khaneshumari No 186/10 New no 196/186/10 Anandanagar Village Araledibba Dakhale T Begur grampanchayat Kasaba Hobli Nelamagala Bangalore Rural Karnataka 562123 Admeasuring about 1820 Sq ft	Rs. 2100000/- (Rupees Twenty One Lakh Only)	Rs.210000/- (Rupees Two Lakh Ten Thousand)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **13-12-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider “Auction Tiger” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

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3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **05/12/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **12/12/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.
12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **28/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

Tel: 022-2499 9911 • **Email:** customercare@vastuhfc.com • **Web:** www.vastuhfc.com

CIN: U65922MH2005PLC272501

13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**
24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.

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26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 28/11/2025

Place: Bengaluru, Karnataka

Authorized Officer



For **Vastu Housing Finance Corporation Limited**

VASTU HOUSING FINANCE CORPORATION LTD.

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Registered Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India..CIN U65922MH2005PLC272501

Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , 2nd Floor, N K Tower, Plot no. 49, Comm L.I.G.H.T. No.3, Near Umrao Khan Petrol Pump, Choupasni Road Jodhpur - 342001 Rajasthan

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Ravi Pratap Singh Mobile No. 9887146124

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000098299 Hanuman Ram	19/07/2023 Rs. 1608656/- (Rupees Sixteen Lakh Eight Thousand Six Hundred Fifty Six Only) as on 13-07-2023	Patta No 001 , Missal No 01/2013 Artiya Kalan Bhopalgarh Jodhpur Rajasthan 342606	Rs. 1000000/- (Rupees Ten Lakh Only)	Rs.100000/- (Rupees One Lakh Thousand)
Rupi Devi				
Kana Ram				
Parsi .				
Ravindra .				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.

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2. **Date of E-Auction** for the above secured asset is on **13-12-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider **“Auction Tiger”** and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**
3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **05/12/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **12/12/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **28/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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CIN: U65922MH2005PLC272501

24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 28/11/2025

Place: Jodhpur, Rajasthan

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Shop No. SA/01, A-WING, First Floor, SOLITAIRE BUSINESS CENTRE, Char Rasta, Vapi, Tal: Vapi, Dist: Valsad 396191

Contact Nos: - 1. **Vastu Housing Finance Corporation Ltd., Authorized Officer:Tushar Barot Mobile No.9727755261**

2. **Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6869 Mail : support@auctiontiger.net & ramprasad@auctiontiger.net**

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000183230 Ajay Kumar Pinki Kumari	10-10-2024 Rs. 795713/- (Rupees Sixteen Lakh Eight Thousand Six Hundred Fifty Six Only) as on 09-10-2024	Flat no G-3 ground Floor Shree Residency Plot no 14,15,16,17 survey No 255 Moje Chhiri Sub District Vapi Valsad Gujarat 396191	Rs. 600000/- (Rupees Six Lakh Only)	Rs.60000/- (Rupees Sixty Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **13-12-2025** at the web portal <https://sarfasi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **05/12/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **12/12/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **28/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

Tel: 022-2499 9911 • **Email:** customercare@vastuhfc.com • **Web:** www.vastuhfc.com

CIN: U65922MH2005PLC272501

24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 28/11/2025
Place: Vapi, Gujarat

Authorized Officer



For Vastu Housing Finance Corporation Limited

VASTU HOUSING FINANCE CORPORATION LTD.

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VASTU HOUSING FINANCE CORPORATION LIMITED.

Registered Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India..CIN U65922MH2005PLC272501

Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Shop No. 1, 2 & 3, Plot No. 15, Mangalam Shrikrupa Apartment, Kadbi Chowk, Beside Bank of India, Kamptee Road, Nagpur.PIN Code - 440014.

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Nasim Ahmed/ Atif Ali Mobile No. **9021077786/9823957786**

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000108579 HL0000000109727	24-10-2024 Rs. 640668/- (Rupees Six Lakh Forty Thousand Six Hundred Sixty eight Only) & Rs. 1054072/- (Rupees Ten Lakh fifty four Thousand Seventy Two Only) as on 09-10-2024	Plot No 45 And 46, Property No. 465, Mouza - Thana (petrol Pump). T.s.no. 2. Old Gat. No 62/1. And New Gat No. 62/4/2, Revenue Circle Shahapur at Thana (Petrol Pump) Tah and Dist Bhandara, Maharashtra, 441906, Admeasuring: 2800 Sq. Ft.	Rs. 2000000/- (Rupees Twenty Lakh Only)	Rs.200000/- (Rupees Two Lakh Only)
Nandlal Mahadeo Meshram Babita Nandlal Meshram				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **06-12-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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CIN: U65922MH2005PLC272501

participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **28/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **05/12/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **22/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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CIN: U65922MH2005PLC272501

24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 22/11/2025

Place: Nagpur, Maharashtra

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , F NO-301/10165 MEZZANINE GURUDWARA ROAD WEST EXTN AREA KAROL BAGH DELHI 110005

Contact Nos: - 1. **Vastu Housing Finance Corporation Ltd., Authorized Officer: Raman Joshi Mobile No. 7838293620**

2. **Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6869**
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000141937 Neeraj Soni Dharmendra . Deepmala Kumari Sakuntla .	12-12-2024 Rs. 160354/- (Rupees One Lakh Sixty Thousand Three Hundred Fifty Four Only) as on 09-12-2024	Khewat Khata No.452/467 Mu. No. 25 Kila No. 15/2 4 15/2 5 4 15/3 0 16 Rakba 6 Karnal Ka 5/120 , Shiv Mandir , Bhag Rakba 5 Marla 150 Wargaj, Vill. Khori Kalan , Nuh , Tauru , Haryana - 122105	Rs. 300000/- (Rupees Three Lakh Only)	Rs.30000/- (Rupees Thirty Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.

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CIN: U65922MH2005PLC272501

2. **Date of E-Auction** for the above secured asset is on **06-12-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**
3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **28/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **05/12/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **22/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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CIN: U65922MH2005PLC272501

24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 22/11/2025

Place: Bhiwadi, NCR

Authorized Officer



For Vastu Housing Finance Corporation Limited

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Office no. 502, Shekhar Central 5th floor, Manoramaganj, A.B. Indore - 452001

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer:Vijay Pandey/Yogesh singh Chauhan Mobile No.9303536152/9713056444

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor(s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000070068 Sandip Kumar Mishra Shikha Mishra.	20-01-2024 Rs. 1509499/- (Rupees Fifteen Lakh Nine Thousand Four Hundred Ninety Nine Only) as on 16-01-2024	Flat no.501 on Fifth floor of Prem Kesar Homes situated at survey no. 55/2 P.H. no. 25, Gram Katara, Tehsil Huzur Dist. Bhopal M.P 450001	Rs. 1600000/- (Rupees Sixteen Lakh Only)	Rs.160000/- (Rupees One Lakh Sixty Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **06-12-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider “Auction Tiger” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

Tel: 022-2499 9911 • **Email:** customercare@vastuhfc.com • **Web:** www.vastuhfc.com

CIN: U65922MH2005PLC272501

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **28/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **05/12/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.
12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **22/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.

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13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**
24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.

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26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 22/11/2025

Place: Indore , Madhya Pradesh

Authorized Officer



For **Vastu Housing Finance Corporation Limited**

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , D. no 7-26-21/1, First floor Ullithota Street, Revenue Ward no 4 Rajahmundry Andhra Pradesh Pin code 533101

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer:Neelapalli Raju Reddy Mobile No.9949600034

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor(s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000029930 LP0000000029930 Bala Balaji Poppoppula Karuna Mahalakshmi Poppoppula .	19-06-2023 Rs. 1411847/- (Rupees Fourteen Lakh Eleven Thousand Eight Hundred Forty Seven Only) & Rs. 279281/- (Rupees Two Lakh Seventy Nine Thousand Two Hundred Eighty one Only) as on 12-06-2023	in R.S.NO 505/4,505/5, 505/17, Maliki puram Sub-Registrar, Near Ramalayam, Near Door No 7-61, New Door No 7-87, Block No 7, Assesment No 1651, Near Ramalayam, Sankaraguptam village, East godavari, Malikipuram, Andhra Pradesh, 533250	Rs. 1300000/- (Rupees Thirteen Lakh Only)	Rs.130000/- (Rupees One Lakh Thirty Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **06-12-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **28/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **05/12/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **22/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 22/11/2025

Place: Rajahmundry , Andhra Pradesh

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Plot no R-60, Office hall -B, second floor, above SBI Traders branch , Zone 1, MP Nagar Bhopal, Madhya Pradesh

Contact Nos: - 1. **Vastu Housing Finance Corporation Ltd., Authorized Officer:Vijay Pandey/Yogesh singh Chauhan Mobile No.9303536152/9713056444**

2. **Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6869 Mail : support@auctiontiger.net & ramprasada@auctiontiger.net**

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(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

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Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000106599 Vipul Kumar Lovekush Kumar Fulvati Singh.	20-06-2024 Rs. 1368946/- (Rupees Thirteen Lakh Sixty Eight Thousand Nine Hundred Forty Six Only) as on 13-06-2023	Flat no. 502 Part of Khasra no. 12/3 and 11/2 Multistorey Building “Mahakali Tower “ which is Situated at Village Bawadiya Kala, (Mahakali Gruh Nirama Sahakari Sanshta Maryadit, Bhopal), Ward no. 52 Tehsil Huzur, Bhopal Madhya Pradesh 462001	Rs. 950000/- (Rupees Nine Lakh Fifty Thousand Only)	Rs.95000/- (Rupees Ninety Five Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **06-12-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

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5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **05/12/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

Tel: 022-2499 9911 • **Email:** customercare@vastuhfc.com • **Web:** www.vastuhfc.com

CIN: U65922MH2005PLC272501

12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **22/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 22/11/2025

Place: Bhopal , Madhya Pradesh

Authorized Officer



For Vastu Housing Finance Corporation Limited

VASTU HOUSING FINANCE CORPORATION LTD.

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VASTU HOUSING FINANCE CORPORATION LIMITED.

Registered Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India..CIN U65922MH2005PLC272501

Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Plot no R-60, Office hall -B, second floor, above SBI Traders branch , Zone 1, MP Nagar Bhopal, Madhya Pradesh

Contact Nos: - 1. **Vastu Housing Finance Corporation Ltd., Authorized Officer:**Vijay Pandey/Yogesh singh Chauhan Mobile No.9303536152/9713056444

2. **Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6869 Mail : support@auctiontiger.net & ramprasad@auctiontiger.net**

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000104918 Omprakash .	19-03-2024 Rs. 1167137/- (Rupees Eleven Lakh Sixty Seven Thousand One Hundred Thirty Seven Only) as on 16-03-2024	All that part and parcel of the Immovable property situated at, Plot Part Of Plot No. 86 And Plot Of 87, Khasra No. 390/1/1/1, Ph No. 12, Rnm 01, Gram Islamnagar Vikash Khand Fanda, Tehsil Husur Dist. Bhopal, Huzur, Madhya Pradesh, 462038, Having Area Is 750 Sq.Ft.	Rs. 1181250/- (Rupees Eleven Lakh Eighty One Thousand Two Hundred Fifty Only)	Rs.118125/- (Rupees One Lakh Eighteen Thousand One hundred Twenty Five Only)
Reena .				
Fulvati Singh.				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **23-12-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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CIN: U65922MH2005PLC272501

participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **12/12/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **22/12/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **22/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 22/11/2025

Place: Bhopal , Madhya Pradesh

Authorized Officer



For Vastu Housing Finance Corporation Limited

VASTU HOUSING FINANCE CORPORATION LTD.

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , North West corner, first floor, Marudhar Plaza, F-300, Shyam Nagar, New Sanganer Road, Opp. Metro Pillar no. 102, Sodala Jaipur Rajasthan , 302019

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer:Ravi pratap singh Mobile No. 9887146124

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000077179 Pawan Kumar Girdhar	04/07/2024 Rs. 2817154/- (Rupees Twenty Eight Lakh Seventeen Thousand One Hundred Fifty Four Only) as on 04-07-2024	All that part and parcel of the Immovable property situated at, Patta no 10 Village 4 0 Lakhya, Teh Shri Karanpur, Lakhya, Ganganagar Rajasthan, 335073. Admeasuring about: 2482 Sq. Feet.	Rs. 1800000/- (Rupees Eighteen Lakh Only)	Rs.180000/- (Rupees One Lakh Eighty Thousand Only)
Seema Rani.				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **06-12-2025** at the web portal <https://sarfaisi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **28/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **05/12/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **22/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

Tel: 022-2499 9911 • **Email:** customercare@vastuhfc.com • **Web:** www.vastuhfc.com

CIN: U65922MH2005PLC272501

24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 22/11/2025

Place: Jaipur , Rajasthan

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Registered Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India..CIN U65922MH2005PLC272501

Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Door No. 6-3-13, 1st Floor, Above South Indian Bank, Challapalli Vari Street,T-Nagar, Rajamahendravaram (Rajahmundry) , Andhra Pradesh

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Nellapalli Raju Reddy Mobile No. 9949600034

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000038693 Nagalakshmi Grandhi	15-12-2022 Rs. 1077597/- (Rupees Ten Lakh Seventy Seven Thousand Five Hundred Ninety Seven Only) as on 30-09-2021	Near D No 1-121 Velamilli Village Unguturu Panchayath Vunguturu mandal West godavari Andhra Pradesh 534411	Rs. 1000000/- (Rupees Ten Lakh Only)	Rs.100000/- (Rupees One Lakh Only)
Naga Malleswara Rao Grandhi				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **29-11-2025** at the web portal <https://sarfaisi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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CIN: U65922MH2005PLC272501

participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **21/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **28/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **15/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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CIN: U65922MH2005PLC272501

24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 15/11/2025

Place: Rajahmundry, Andhra Pradesh

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Office no. 1001, 10th Floor, R K Empire at 150 Feet Ring Road, Near, Mavdi Circle, Rajkot, Gujarat 360004

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Tushar Barot Mobile No. 9727755261

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor(s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000015796 Arvindbhai Ladhabhai Gajera	18-10-2022 Rs. 1264591/- (Rupees Twelve Lakh Sixty Four Thousand Five Hundred Ninety One Only) as on 05-10-2022	All that part and parcel of the Immovable property situated at,R.s.no-158p Plot No-20, Street No-S,near kanya Chhatralay Kotdapitha Tal-Babra Dist amreli Gujarat 365421	Rs. 1150000/- (Rupees Eleven Lakh Fifty Thousand Only)	Rs.115000/- (Rupees One Lakh Fifteen Thousand Only)
Ladhabhai Jivabhai Gajera				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **29-11-2025** at the web portal <https://sarfaisi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider “Auction Tiger” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

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3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **21/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **28/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.
12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **15/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.

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13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**
24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.

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CIN: U65922MH2005PLC272501

26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 15/11/2025

Place: Rajkot , Gujarat

Authorized Officer



For **Vastu Housing Finance Corporation Limited**

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , New Prakash Nagar, OLD AB Road, Dhamnod Dhar MP 454552

Contact Nos: - 1. **Vastu Housing Finance Corporation Ltd., Authorized Officer: Vijay Kumar Pandey/Yogesh Singh Chouhan Mobile No. 9303536152/9713056444**

2. **Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6869**
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000045641 Nilesh Soni	18-08-2023 Rs. 693837/- (Rupees Six Lakh Ninety Three Thousand Eight Hundred Thirty Seven Only) as on 14-08-2023	Admeasuring Area 645.6 Sq.ft., P.h.no. 105, K.h.no. 471/1, Gram Bakaner, Tehsil Manawar, Dist Dhar, Manawar, Madhya Pradesh, 454446	Rs. 1000000/- (Rupees Ten Lakh Only)	Rs.100000/- (Rupees One Lakh Only)
Sapna Soni				
Madhukar				
Gita				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

Tel: 022-2499 9911 • **Email:** customercare@vastuhfc.com • **Web:** www.vastuhfc.com

CIN: U65922MH2005PLC272501

2. **Date of E-Auction** for the above secured asset is on **29-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**
3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **21/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **28/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **15/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 15/11/2025

Place: Dhamnod , Madhya Pradesh

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , F NO-301/10165 MEZZANINE GURUDWARA ROAD WEST EXTN AREA KAROL BAGH DELHI 110005

Contact Nos: - 1. **Vastu Housing Finance Corporation Ltd., Authorized Officer: Raman Joshi Mobile No. 7838293620**

2. **Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6869**
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000036851 Mohit Kumar Sanjay Kumar Chorasiya Sunita Devi	18-09-2021 Rs.1099852/- (Rupees Ten Lakh Ninety Nine Thousand Eight Hundred Fifty Two Only) as on 31-08-2021	LIG Flat No. GF-02, on Ground Floor (R.H.S.),without roof rights, Jain Mandir, Tehsil Loni, District Ghaziabad, Uttar Pradesh 201102	Rs. 350000/- (Rupees Three Lakh Fifty Thousand Only)	Rs.35000/- (Rupees Thirty Five Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.

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2. **Date of E-Auction** for the above secured asset is on **30-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider **“Auction Tiger”** and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**
3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **21/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **29/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **17/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
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18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 17/11/2025

Place: Ghaziabad , NCR

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , 1st floor, Bhirad Sankul, Gandhi Road, Akola Maharashtra 444001

Contact Nos: - 1. **Vastu Housing Finance Corporation Ltd., Authorized Officer: Nasim Ahmed/Atif Ali Mobile No. 9021077786/9823957786**

2. **Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6869**
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

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(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

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Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000088922 Ajay Nandlal Sisodiya	18-08-2023 Rs.2784964/- (Rupees Twenty Seven Lakh Eighty Four Thousand Nine Hundred Sixty Four Only) as on 31-08-2021	Admeasuring area 195 Sq. Ft., Shop No. 5 On First Floor Of Aambekar Tower On Nazul Plot No. 26/5, 6, 7, 8, 10, 42/2, 2, Nazul Sheet No.39b Kasbe Akola At Old Jain Mandir Tajnapeth, Akola, Maharashtra, 444001	Rs. 2300000/- (Rupees Twenty Three Lakh Only)	Rs.230000/- (Rupees Two Lakh Thirty Thousand Only)
Megha Ajay Sisodiya				
Bharati Nandlal Sisodiya				
Nandlal Madanlal Sisodiya				

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5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **29/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

Tel: 022-2499 9911 • **Email:** customercare@vastuhfc.com • **Web:** www.vastuhfc.com

CIN: U65922MH2005PLC272501

12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **17/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 17/11/2025

Place: Akola , Mahaashtra

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Registered Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India..CIN U65922MH2005PLC272501

Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , First floor, D.NO: 26/1, Bhaktavatsala Nagar, Revenue ward No 26/1, Nellore- 524004, Andhra Pradesh

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Nelapalli Raju Reddy Mobile No. 9949600034

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor(s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000071127 LP0000000127550 Bandi Vamsi Bandi Anusha	20-01-2024 & Rs. 2192324/- (Rupees Twenty One Lakh Ninety Two Thousand Three Hundred Twenty Four Only) & Rs. 869394/- (Rupees Eight Lakh Sixty Nine Thousand Three Hundred Ninety Four Only) as on 16-01-2024	All that part and parcel of the Immovable property situated at, Chedimala Korumetta Sy.no.712-747-2a35b, Assessment No.379, Chedimala Village, Tikkavaram G.p, Chillkur Mandai, Chillakur, Spsr Nellore Dist, Andhra Pradesh,524412, Area of Property: 480 Sq. Yard.	Rs. 4000000/- (Rupees Forty Lakh Only)	Rs.400000/- (Rupees Four Lakh Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **06-12-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **18/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **05/12/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **05/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 5/11/2025

Place: Nellore, Andhra Pradesh

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Shop No 208 "Giriraj Heritage" Vishvavidhyalaya Marg, Madhav Club Road, Ujjain

Contact Nos: - 1. **Vastu Housing Finance Corporation Ltd., Authorized Officer: Vijay Kumar Pandey/Yogesh Singh Chouhan Mobile No. 9303536152/9713056444**

2. **Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6869 Mail : support@auctiontiger.net & ramprasada@auctiontiger.net**

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000082579 Jitendra Singh Parmila Kuwar	20-05-2024 Rs. 1062660/- (Rupees Ten Lakh Sixty Two Thousand Six Hundred Sixty Only) as on 15-05-2024	All that part and parcel of the Immovable property situated at, Phno 17, Wno 11, House No 157 And 158, Gram And Gram Panchayat Kadai, Tarana, Makdone, Ujain, Madhya Pradesh, 456668, Area of Property: 1564 Sq.ft.	Rs. 1900000/- (Rupees Nineteen Lakh Only)	Rs.190000/- (Rupees One Lakh Ninety Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", and "WHATEVER THERE IS BASIS" and will be conducted "Online". The Auction will be conducted through the VHFC approved online auction service provider "Auction Tiger".
2. **Date of E-Auction** for the above secured asset is on **06-12-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **18/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **05/12/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **05/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

Tel: 022-2499 9911 • **Email:** customercare@vastuhfc.com • **Web:** www.vastuhfc.com

CIN: U65922MH2005PLC272501

24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 5/11/2025

Place: Ujjain, Madhya Pradesh

Authorized Officer



For Vastu Housing Finance Corporation Limited

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

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VASTU HOUSING FINANCE CORPORATION LIMITED.

Registered Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India..CIN U65922MH2005PLC272501

Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , F NO-301/10165 MEZZANINE GURUDWARA ROAD WEST EXTN AREA KAROL BAGH DELHI 110005

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Raman Joshi Mobile No. 7838293620

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000027016 Rambabu Sharma	18-10-2022 Rs. 867771/- (Rupees Eight Lakh Sixty Seven Thousand Seven Hundred Seventy One Only) as on 05-10-2022	Flat No FF-3 First Floor Back Side, Plot No A 4/20, DLF Ankur Vihar, Ioni, ghaziabad, Uttar Pradesh, 201009	Rs. 350000/- (Rupees Three Lakh Fifty Thousand Only)	Rs.35000/- (Rupees Thirty Five Thousand Only)
Bharat Kumar				
Pushpa Devi				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

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CIN: U65922MH2005PLC272501

2. **Date of E-Auction** for the above secured asset is on **20-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider **“Auction Tiger”** and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**
3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **10/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **19/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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CIN: U65922MH2005PLC272501

12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **05/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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CIN: U65922MH2005PLC272501

24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 5/11/2025

Place: Delhi , NCR

Authorized Officer



For Vastu Housing Finance Corporation Limited

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

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VASTU HOUSING FINANCE CORPORATION LIMITED.

Registered Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India..CIN U65922MH2005PLC272501

Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Plot no R-60, Office hall -B, second floor, above SBI Traders branch , Zone 1, MP Nagar Bhopal, Madhya Pradesh

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Vijay Kumar Pandey/Yogesh Singh Chouhan Mobile No. 9303536152/9713056444

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor(s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000155300 Sundeep Kumar	20-08-2024 Rs. 2134701/- (Rupees Twenty One Lakh Thirty Four Thousand Seven Hundred One Only) as on 14-08-2024	House Situated On Part Of Khasra No. 101/1/1/1/3, At Gram Chawani Sehore Ward No 12 Nagar Palika, , Parisad Sehore Tehsil-Sehore Dist-Sehore, MADHYA PRADESH, 466001	Rs. 1200000/- (Rupees Twelve Lakh Only)	Rs.120000/- (Rupees One Lakh Twenty Thousand Only)
Dhannalal Gangapari				
Rachna Jatav				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **20-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider “Auction Tiger” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

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CIN: U65922MH2005PLC272501

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **10/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **19/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.
12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **05/11/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.

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13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**
24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.

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CIN: U65922MH2005PLC272501

26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 5/11/2025

Place: Bhopal , Madhya Pradesh

Authorized Officer



For **Vastu Housing Finance Corporation Limited**

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

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Registered Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India..CIN U65922MH2005PLC272501

Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , D.No.6-10-50, First Floor, Ward No.3, Block No.5.T.S.No.344, 10/3 Arundelpet, Asst.No.4023, New Asst. No.9829, Arundelpet, Guntur, 522002.

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Nelapalli Raju Reddy/Satyanaaryana Gumpla Mobile No.9949600034/9703143434

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000009468 LP0000000025882	15-12-2022 Rs. 2039192/- (Rupees Twenty Lakh Thirty Nine Thousand One hundred Ninety Two Only) & Rs. 519435/- (Rupees Five Lakh Nineteen Thousand Four Hundred Thirty Five Only) as on 05-12-2022	situated at D No 995/15-1 Ward No 10, Near Door No 10-168, Asst No 4043, Dachepalle Guntur Andhra Pradesh 522414	Rs. 2800000/- (Rupees Twenty Eight Lakh Only)	Rs.280000/- (Rupees Two Lakh Eighty Thousand Only)
Haridasu Krupanidhi Babu				
Roja Haridasu				
Chiruguri Ratna Kumar (Guarantor for HL0000000009468)				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

Tel: 022-2499 9911 • **Email:** customercare@vastuhfc.com • **Web:** www.vastuhfc.com

CIN: U65922MH2005PLC272501

2. **Date of E-Auction** for the above secured asset is on **15-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**
3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **6/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **14/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **31/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 31/10/2025

Place: Guntur, Andhra Pradesh

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , D. no 7-26-21/1, First floor Ullithota Street, Revenue Ward no 4 Rajahmundry Andhra Pradesh Pin code 533101

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Nelapalli Raju Reddy Mobile No.9949600034

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor(s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000029930& LP0000000051738 Bala Balaji Poppoppula Karuna Mahalakshmi Poppoppula Chiruguri Ratna Kumar (Guarantor for HL000000009468)	19-06-2023 Rs. 1411847/- (Rupees Forteen Lakh Eleven Thousand Eight hundred Forty Seven Only) & Rs. 279281/- (Rupees Two Lakh Seventy Nine Thousand Two Eighty One Only) as on 12-06-2023	in R.S.NO 505/4,505/5, 505/17, Maliki puram Sub-Registrar, Near Ramalayam, Near Door No 7-61, New Door No 7-87, Block No 7, Assesment No 1651, Near Ramalayam, Sankaraguptam village, East godavari, Malikipuram, Andhra Pradesh, 533250	Rs. 1800000/- (Rupees Eighteen Lakh Only)	Rs.180000/- (Rupees One Lakh Eighty Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **15-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **6/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **14/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **31/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 31/10/2025

Place: Rajahmundry, Andhra Pradesh

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Office no 501, Abhikram Apartment, 3rd Floor, Opp Bhulka Bhavan School, Adajan Main Road, Surat-395009

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Karankumar Chauhan Mobile No.9033713497

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor(s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000017990 Trilochan Panigrahi	19-06-2023 Rs. 1411847/- (Rupees Forteen Lakh Eleven Thousand Eight hundred Forty Seven Only) & Rs. 279281/- (Rupees Two Lakh Seventy Nine Thousand Two Eighty One Only) as on 12-06-2023	Flat No. 201, 2nd Floor, Ramdev Residency-2, B/h. Sargam Complex, Moje-Kadodara, Tal-Palsana, Palsana, GUJARAT, 394327	Rs. 500000/- (Rupees Five Lakh Only)	Rs.50000/- (Rupees Fifty Thousand Only)
Gauri Panigrahi				
Chiruguri Ratna Kumar (Guarantor for HL000000009468)				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **15-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **6/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **14/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

VASTU HOUSING FINANCE CORPORATION LTD.

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CIN: U65922MH2005PLC272501

12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **31/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 31/10/2025

Place: Surat ,Gujarat

Authorized Officer



For Vastu Housing Finance Corporation Limited

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VASTU HOUSING FINANCE CORPORATION LIMITED.

Registered Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India..CIN U65922MH2005PLC272501

Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Nazul Sheet No. 48 TC No. 379, Sadar Bazar, Hoshangabad Near Om Kirana (M.P) Pin No.461001

Contact Nos: - 1. **Vastu Housing Finance Corporation Ltd., Authorized Officer: Vijay Kumar Pandey/Yogesh Singh Chouhan Mobile No.9303536152/9713056444**

2. **Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6869**
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor(s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000151247 Kailash Meena	20-05-2024 Rs. 2728619/- (Rupees Twenty Seven Lakh Twenty Eight Thousand Six hundred Nineteen Only) as on 15-05-2024	Khasra No. 56/41, Patwari Halka No. 17 Ward No. 25, Rasuliya, Narmadapuram Hoshangabad Madhya Pradesh 461001	Rs. 2100000/- (Rupees Twenty One Lakh Only)	Rs.210000/- (Rupees Two Lakh Ten Thousand Only)
Ritu Meena				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **15-11-2025** at the web portal **<https://sarfaisi.auctiontiger.net>** from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider “Auction Tiger” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

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3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **6/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **14/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.
12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **31/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.

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13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**
24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.

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26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 31/10/2025

Place: Hoshangabad , Madhya Pradesh

Authorized Officer



For **Vastu Housing Finance Corporation Limited**

VASTU HOUSING FINANCE CORPORATION LTD.

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Plot no R-60, Office hall -B, second floor, above SBI Traders branch , Zone 1, MP Nagar Bhopal, Madhya Pradesh

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Vijay Kumar Pandey/Yogesh Singh Chouhan Mobile No.9303536152/9713056444

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor(s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000164389 Amit Vishwakarma	20-07-2024 Rs. 2236940/- (Rupees Twenty Two Lakh Thirty Six Thousand Nine hundred nine hundred Forty Only) as on 15-07-2024	House No. 145 and Part 146 Situated on Part of Khasra No. 1400/1 at Village Jatrapura P.h. No. 60 Ward No. 02, Tehsil Vidisha Dist-Vidisha, Madhya Pradesh, 464001, Area of Property: 1500 Sq.ft.	Rs. 1200000/- (Rupees Twelve Lakh Only)	Rs.120000/- (Rupees One Lakh Twenty Thousand Only)
Siya Bai				
Netram Vishvkarma				
Mithun Rathore				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **15-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **6/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **14/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **31/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

Tel: 022-2499 9911 • **Email:** customercare@vastuhfc.com • **Web:** www.vastuhfc.com

CIN: U65922MH2005PLC272501

24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 31/10/2025

Place: Bhopal ,Madhya Pradesh

Authorized Officer



For Vastu Housing Finance Corporation Limited

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

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VASTU HOUSING FINANCE CORPORATION LIMITED.

Registered Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India..CIN U65922MH2005PLC272501

Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , F NO-301/10165 MEZZANINE GURUDWARA ROAD WEST EXTN AREA KAROL BAGH DELHI 110005

Contact Nos: - 1. **Vastu Housing Finance Corporation Ltd., Authorized Officer: Raman Joshi Mobile No.7838293620**

2. **Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6869**
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000110462 LP0000000112205 Yogesh Kumar Mohan Lal Sunita	& 20-05-2024 Rs. 3199732/- (Rupees Thirty One Lakh Ninety Nine Thousand Seven hundred Thirty two Only) & Rs. 1302217/- (Rupee Thirteen Lakh Two Thousand Two Hundred seventeen Only) as on 16-05-2024	Property At Khewat No 460/431 Khatoni No 589 Khasra No 237/16/1/4 min Situated At Dashmesh Nagar Moranwali Sunam A Tehsil Sunam Distt Sangrur Punjab	Rs. 2660000/- (Rupees Twenty Six Lakh Sixty Thousand Only)	Rs.266000/- (Rupees Two Lakh Sixty Six Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.

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CIN: U65922MH2005PLC272501

2. **Date of E-Auction** for the above secured asset is on **15-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider **“Auction Tiger”** and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**
3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **6/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **14/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **31/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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CIN: U65922MH2005PLC272501

24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 31/10/2025

Place: Bhatinda , NCR

Authorized Officer



For Vastu Housing Finance Corporation Limited

VASTU HOUSING FINANCE CORPORATION LTD.

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , F NO-301/10165 MEZZANINE GURUDWARA ROAD WEST EXTN AREA KAROL BAGH DELHI 110005

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Raman Joshi Mobile No.7838293620

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor(s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000065685 Seema Rani Vikas .	18-08-2023 Rs. 577402/- (Rupees Five Lakh Seventy seven Thousand Four hundred Two Only) as on 14-08-2023	PROPERTY AT KHEWAT NO. 880, KHASRA NO, 196//2/2(7-16), 3/2(7-16)8(8-0)9(8-0), 10(7-19),, near mashala factory, HANUMAN NAGAR ,TOHANA,HARYANA, 125111 Plot/Built up Area Adm. 99.30 sq. yards	Rs. 700000/- (Rupees Seven Lakh Only)	Rs.70000/- (Rupees Seventy Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **15-11-2025** at the web portal <https://sarfasi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider “Auction Tiger” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

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CIN: U65922MH2005PLC272501

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **6/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **14/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.
12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **31/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.

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13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**
24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.

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Tel: 022-2499 9911 • **Email:** customercare@vastuhfc.com • **Web:** www.vastuhfc.com

CIN: U65922MH2005PLC272501

26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 31/10/2025

Place: Hisar , NCR

Authorized Officer



For **Vastu Housing Finance Corporation Limited**

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , F NO-301/10165 MEZZANINE GURUDWARA ROAD WEST EXTN AREA KAROL BAGH DELHI 110005

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Raman Joshi Mobile No.7838293620

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor(s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000141937 Neeraj Soni Dharmendra . Deepmala Kumari Sakuntla .	12-12-2024 Rs. 160354/- (Rupees One Lakh Sixty Thousand Three hundred Fifty four Only) as on 09-12-2024	Khewat Khata No.452/467 Mu. No. 25 Kila No. 15/25 4 15/2 5 4 15/3 0 16 Rakba 6 Karnal Ka 5/120 , Shiv Mandir , Bhag Rakba 5 Marla 150 Wargaj, Vill. Khorli Kalan , Nuh , Tauru , Haryana - 122105	Rs. 700000/- (Rupees Seven Lakh Only)	Rs.70000/- (Rupees Seventy Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

Tel: 022-2499 9911 • **Email:** customercare@vastuhfc.com • **Web:** www.vastuhfc.com

CIN: U65922MH2005PLC272501

2. **Date of E-Auction** for the above secured asset is on **15-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**
3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **6/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **14/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **31/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 31/10/2025

Place: Bhiwadi , NCR

Authorized Officer



For Vastu Housing Finance Corporation Limited

VASTU HOUSING FINANCE CORPORATION LTD.

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Registered Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India..CIN U65922MH2005PLC272501

Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , F NO-301/10165 MEZZANINE GURUDWARA ROAD WEST EXTN AREA KAROL BAGH DELHI 110005

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Raman Joshi Mobile No.7838293620

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor(s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000073378 Surender . Lata.	20-09-2024 Rs. 1188222/- (Rupees Eleven Lakh Eighty Eight Thousand Two hundred Twenty Two Only) as on 16-09-2024	Property At House No 54c121u26, Ward No 11, Waka Mouja Meham, Rohtak, Mehem, Rohtak, Haryana, 124112, Measuring 122.61 Sq. Yards.	Rs. 1200000/- (Rupees Twelve Lakh Only)	Rs.120000/- (Rupees One lakh Twenty Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **15-11-2025** at the web portal <https://sarfasi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider “Auction Tiger” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

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3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **6/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **14/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.
12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **31/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.

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13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**
24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.

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CIN: U65922MH2005PLC272501

26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 31/10/2025

Place: Rohtak , NCR

Authorized Officer



For **Vastu Housing Finance Corporation Limited**

VASTU HOUSING FINANCE CORPORATION LTD.

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , 203/204, A Wing 2nd Floor Navbharat Estates, Zakaria Bunder Road, Sewri (West), Mumbai-400015

Contact Nos: - 1. **Vastu Housing Finance Corporation Ltd., Authorized Officer: Nitin Gamreh Mobile No.8070107890**

2. **Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasadd@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000004767 Aukash Kailash Yadav	19-04-2022 Rs. 1285708/- (Rupees Twelve Lakh Eighty Five Thousand Seven Hundred Eight Only) as on 10-04-2022	Flat No.4,Ground Floor ,Vrindavan Complex C Chs Ltd, Village Saravali Tal and Dist Palghar, S No 128 Pt Palghar Maharastra -401501	Rs. 1000878/- (Rupees Ten Lakh Eight Hundred Seventy Eight Only)	Rs.100088/- (Rupees One Lakh Eighty Eight Only)
Kamla Kailash Yadav				
Gurupreet Kailash Yadav				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “**AS IS WHERE IS BASIS**”, “**AS IS WHAT IS BASIS**”, and “**WHATEVER THERE IS BASIS**” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “**Auction Tiger**”.
2. **Date of E-Auction** for the above secured asset is on **13-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

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3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **05/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **12/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.
12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **29/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

Tel: 022-2499 9911 • **Email:** customercare@vastuhfc.com • **Web:** www.vastuhfc.com

CIN: U65922MH2005PLC272501

13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**
24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.

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26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 29/10/2025

Place: Virar, Maharashtra

Authorized Officer



For **Vastu Housing Finance Corporation Limited**

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Office no 102, 2nd floor, Mayfair Towers Phase 2, Sr no 26.27 and 28, Cts no 28 Plot no 1 and 3, Bhamburda, Sangamwadi Rd, Wakadewadi, Shivajinagar, Pune, Maharashtra 411005

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Aniket Narender Patil Mobile No.9987127729

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – **8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
 Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000003925 Dilip Abasaheb Deshmukh	19-07-2022 Rs. 2620476/- (Rupees Twenty Six Lakh Twenty Thousand Four Hundred Seventy Six Only) as on 5-07-2022	SHOP NO 07 GROUND FLOOR, SIDDHI ARCADE ,SR NO 57/1 GAIKWAD NAGAR, NARHE ,PUNE CITY, MAHARASHTRA 411041	Rs. 2000000/- (Rupees Twenty Lakh Only)	Rs.200000/- (Rupees Two Lakh Only)
Kavita Dilip Deshmukh				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **13-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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participants/bidders are required to submit their bids online on the web portal of online auction service provider “**Auction Tiger**” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **05/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **12/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **29/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 29/10/2025

Place: Pune, Maharashtra

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Office no 501, Abhikram Apartment, 3rd Floor, Opp Bhulka Bhavan School, Adajan Main Road, Surat-395009

Contact Nos: - 1. **Vastu Housing Finance Corporation Ltd., Authorized Officer: Raman Joshi Mobile No.7838293620**

2. **Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297** Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice
(For Immovable Property / Secured Assets)
[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’,, as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Lan No. /Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000143634 Sanjay Bissa	16-11-2024 Rs. 756143/- (Rupees Seven Lakh Fifty Six Thousand One Hundred Forty Three Only) as on 14-11-2024	All that part and parcel of the Immovable property situated at, Flat No. 404, 4 th Hoor, Jagdamba Palace, Revenue Survey No. 1,2,3,5,7,11,12,13,14,15, Block No. 1 to 3, Paiki Plot No. 116, 117, 118, Moje Village Antroli, Ta Palsana, Palsana Palsana, Surat, Gujarat, 394325, Admeasuring 63.66 Sq.Mtrs. Super Built up & 38.19 Sq.Mtrs. Built up area.	Rs. 81000/- (Rupees Eight Lakh Ten Thousand Only)	Rs.8100/- (Rupees Eighty One Thousand Only)
Chandrakanta Sanjay Bissa				
Radhakishan Vyas				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **11-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider “Auction Tiger” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

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3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **05/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **10/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.
12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **28/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.

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13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of **'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**
24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

Tel: 022-2499 9911 • **Email:** customercare@vastuhfc.com • **Web:** www.vastuhfc.com

CIN: U65922MH2005PLC272501

26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 28/10/2025

Place: Surat , Gujarat

Authorized Officer



For Vastu Housing Finance Corporation Limited

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

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Registered Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.CIN U65922MH2005PLC272501

Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Office No 314,3rd Floor, Sai Trade Center Near Mayors Bungalow RTO Road Aurangabad-431001

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Atif Ali Mobile No. 9823957786

**2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 80000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6899
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net**

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Land No. /Borrower(s) / Co-Borrower(s)/ Mortgagor(s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000112856	10-10-2024	All that part and parcel of the Immovable property situated at, Row House No. A-16(2bhk), S.No.18/1,Mouje-Narsingpur,Tal Kannad,Kannad,Aurangabad,Maharashtra-431103,Total area 40.68 Sq.mtrs.	Rs. 115980/- (Rupees Eleven Lakh Fifty Two Thousand Eight Hundred Only)	Rs.115980/- (Rupees One Lakh Fifteen Thousand Nine Hundred Eighty Only)
Shoaibali Mumtazali Sayyad	Rs.1215472/- (Rupees Twelve Lakh Fifteen Thousand Four Hundred Seventy two Only) as on 09-10-2024			
Imtiyaz Ali Mumtazali Sayyed				
Sayedafirdous Shoaibali Sayyed				
Mayur Sajjay Pirthani				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on "**AS IS WHERE IS BASIS**", "**AS IS BASIS**", and "**WHATEVER THERE IS BASIS**" and will be conducted "Online". The Auction will be conducted through the VHFC approved online auction service provider "**Auction Tiger**".
2. **Date of E-Auction** for the above secured asset is on **26-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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CIN: U65922MH2005PLC272501

participants/bidders are required to submit their bids online on the web portal of online auction service provider “Auction Tiger” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Innovmable Property** is on **13/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **25/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **28/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves, itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of 'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. **05420340000549**, IFSC Code **HDFC0000542** bank name **HDFC** Bank.

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 28/10/2025
Place: Aurangabad Mh, Maharashtra

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Second Floor 17 A, New Colony, Gunapura, Kota, Rajasthan- 324007

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Ravi Pratap Singh Mobile No.9887146124

**2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6891
Mail : support@auctontiger.net & ramprasad@auctontiger.net**

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Loan No. / Borrower(s) / Co-Borrower(s) / Mortgagor(s) / Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000143759 Gopal . Bimla	10-10-2024 Rs.655829/- (Rupees Six Lakh Fifty Five Thousand Eight Hundred Twenty Nine Only) as on 09-10-2024	All that part and parcel of the Immovable property situated at, Part of Land Khasra No.102, Village Thaliya, Gram Panchayat Ranipura, Panchayat Samiti Hindoli, Dist Bundi(raj)(patta No.1909, Dated on 25/05/2023), Bundi, Hindoli, Bundi, Rajasthan, 323024, Area of Property: 1320 Sq.ft.	Rs. 950000/- (Rupees Nine Lakh Fifty Thousand Only)	Rs.95000/- (Rupees Nine Lakh Fifty Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", and "WHATEVER THERE IS BASIS" and will be conducted "Online". The Auction will be conducted through the VHFCCL approved online auction service provider "Auction Tiger".
2. **Date of E-Auction** for the above secured asset is on **26-11-2025** at the web portal <https://serfaesi.auctontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider "Auction Tiger" and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format/incomplete bids are liable to be rejected.**

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3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **13/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **25/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.
12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **28/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.

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13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of '**Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**
24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.

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CIN: U65922MH2005PLC272501

26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 28/10/2025

Place: Kota, Rajasthan

Authorized Officer



For Vastu Housing Finance Corporation Limited

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakkaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Second Floor 17 A, New Colony, Gumanpura, Kota, Rajasthan- 324007

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Ravi Pratap Singh Mobile No.9887146124

**2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265567818/9265562821/079-6813 6842/6891
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net**

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Land No. / Borrower(s) / Co-Borrower(s) / Mortgagor(s) / Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP000000018239	22-11-2024	All that part and parcel of the Immovable property situated at, Khasra no 634 patta no 1103 Gram Alod Gram panchayat Alod Panchayat samiti Hindoli Dist Bundi rajasthan 323024 Built up area 630 sq ft.	Rs. 700000/- (Rupees Seven Lakh Only)	Rs.70000/- (Rupees Seventy Thousand Only)
LP000000050599	& Rs.413187/- (Rupees Four Lakh Thirteen Thousand One Hundred Eighty Seven Only) & Rs.117641/- (Rupees One Lakh Seventeen Thousand Six Hundred Forty One Only) as on 07-11-2024			
Ramjan .				
Rihana				
Gaffar Khan (Guarantor In Lan no LP000000018239)				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on "**AS IS WHERE IS BASIS**", "**AS IS BASIS**", and "**WHATEVER THERE IS BASIS**" and will be conducted "Online". The Auction will be conducted through the VHFC approved online auction service provider "**Auction Tiger**".
2. **Date of E-Auction** for the above secured asset is on **26-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

Tel: 022-2499 9911 • **Email:** customerservice@vastuhfc.com • **Web:** www.vastuhfc.com
CIN: U65922MH2005PLC272501

participants/bidders are required to submit their bids online on the web portal of online auction service provider “Auction Tiger” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Innovmable Property** is on **13/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **25/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **28/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves, itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of 'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. **05420340000549**, IFSC Code **HDFC0000542** bank name **HDFC** Bank.

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 28/10/2025
Place: Kota, Rajasthan

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , North West corner, first floor, Marudhar Plaza, F-300, Shyam Nagar, New Sangana Road, Opp. Metro Pillar no. 102, Sodar, 302019

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd, Authorized Officer: Ravi Pratap Singh Mobile No.9887146124

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice (For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Land No. / Borrower(s) / Co-Borrower(s) / Mortgagor(s) / Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP000000067639	25-09-2024	All that part and parcel of the Immovable property situated at, Patta No 20 Gram Naga Sirodiya Ki Dhani, Gram Panchyat Baberwalo Ki Dhani Panchyat Samiti Sambarhalike Jaipur Rajasthan, 303328 admeasuring 118 Sq Yd.	Rs. 900000/- (Rupees Nine Lakh Only)	Rs.90000/- (Rupees Ninety Thousand Only)
Rajendra .	Rs.657114/- (Rupees Six Lakh Fifty Seven Thousand One Hundred Forteen Only) as on 16-09-2024			
Suman Kumawat				
Mukesh Kumawat				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on "AS IS WHERE IS BASIS", "AS IS BASIS", and "WHATEVER THERE IS BASIS" and will be conducted "Online". The Auction will be conducted through the VHFCL approved online auction service provider "Auction Tiger".
2. Date of E-Auction for the above secured asset is on **26-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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participants/bidders are required to submit their bids online on the web portal of online auction service provider “Auction Tiger” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Innovmable Property** is on **13/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **25/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **28/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves, itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of 'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. **05420340000549**, IFSC Code **HDFC0000542** bank name **HDFC** Bank.

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 28/10/2025
Place: Jaipur, Rajasthan

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Office Nos. 5 & 7, First Floor, Opposite Govt Hospital, Hospital Road, Baran - 325205

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Ravi Pratap Singh Mobile No.9887146124

**2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6891
Mail : support@auctontiger.net & ramprasad@auctontiger.net**

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Loan No. / Borrower(s) / Co-Borrower(s) / Mortgagor(s) / Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000149558 Bheru Lal Rina Kumari	14-12-2024 Rs.1075674/- (Rupees Ten Lakh Seventy Five Thousand Six Hundred Seventy Four Only) as on 13-12-2024	All that part and parcel of the Immovable property situated at, Patta No. Jwr 47295, Khasra No. 1567/1041, Vill-Unhel, GP,PS, Pidawa Mu. Sunel, Jhalawar, Pirawa, Jhalawar, Rajasthan, 326513, Area of Property: 1000 Sq.ft.	Rs. 150000/- (Rupees Fifteen Lakh Only)	Rs.150000/- (Rupees One Lakh Fifty Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", and "WHATEVER THERE IS BASIS" and will be conducted "Online". The Auction will be conducted through the VHFC approved online auction service provider "Auction Tiger".
2. **Date of E-Auction** for the above secured asset is on **26-11-2025** at the web portal <https://serfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider "Auction Tiger" and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format/incomplete bids are liable to be rejected.**

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4. **Date of Inspection of the Immovable Property** is on **13/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **25/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.
12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **28/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakkaria Bunder Marg Road Sewri West, Mumbai -400 015, India.
Tel: 022-2499 9911 • **Email:** customerscare@vastuhfc.com • **Web:** www.vastuhfc.com
CIN: U65922MH2005PLC272501

13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of '**Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**
24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.

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26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 28/10/2025

Place: Baran, Rajasthan

Authorized Officer



For Vastu Housing Finance Corporation Limited

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VASTU HOUSING FINANCE CORPORATION LIMITED.

Registered Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.CIN U65922MH2005PLC272501

Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , North West corner, first floor, Marudhar Plaza, F-300, Shyam Nagar, New Sangana Road, Opp. Metro Pillar no. 102, Sodar, 302019

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd, Authorized Officer: Ravi Pratap Singh Mobile No.9887146124

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

**E-Auction Sale Notice
(For Immovable Property / Secured Assets)**

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Land No. (Borrower(s) / Co-Borrower(s) / Mortgagor(s)/Guarantor(s))	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL00000000000010 LP00000000000861	20-04-2024 & Rs.1387495/- (Rupees Thirteen Lakh Eighty Seven Thousand Four Hundred Ninety Five Only) & Rs. 379742/- (Rupees Three Lakh Seventy Nine Thousand Seven Hundred Forty Two Only) as on 16-04-2024	Plot No 03 Behind Guru Nanak Colony Khasra No, 4158 Balaji Nagar Main Near Govt School Khairthal Alwar, Rajasthan, 301404, Admeasuring 100.00 Sq. yards.	Rs. 210000/- (Rupees Twenty One Lakh Only)	Rs.210000/- (Rupees Two Lakh Ten Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on "AS IS WHERE IS BASIS", "AS IS BASIS", and "WHATEVER THERE IS BASIS" and will be conducted "Online". The Auction will be conducted through the VHFC approved online auction service provider "Auction Tiger".

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2. **Date of E-Auction** for the above secured asset is on **26-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider **“Auction Tiger”** and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**
3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **13/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **25/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **28/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves, itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of 'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. **05420340000549**, IFSC Code **HDFC0000542** bank name **HDFC** Bank.

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24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 28/10/2025
Place: Jaipur, Rajasthan

Authorized Officer



For Vastu Housing Finance Corporation Limited

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , North West corner, first floor, Marudhar Plaza, F-300, Shyam Nagar, New Sangana Road, Opp. Metro Pillar no. 102, Sodar, 302019

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd. **Authorized Officer:** Ravi Pratap Singh Mobile No.9887146124

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6869
Mail : support@auctontiger.net & ramprasad@auctontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Land No./Borrower(s) / Co-Borrower(s)/ Mortgagor (s)/Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP000000040958 Chimman Singh Sheela	17-02-2025 Rs.642007/- (Rupees Six Lakh Forty Two Thousand Seven Only) as on 14-02-2024	Patta No 35 Book No 45 Part of Kh No 15/1 Gram Bhilato ka badiya Gram Panchayat Nundrimentratan Panchayat Samiti- Dist.- Beawar, Rajasthan 305901 Admeasuring 196.77 Sq.Yds	Rs. 110000/- (Rupees Eleven Lakh Only)	Rs.110000/- (Rupees One Lakh Ten Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on “**AS IS WHERE IS BASIS**”, “**AS IS BASIS**”, and “**WHATEVER THERE IS BASIS**” and will be conducted “Online”. The Auction will be conducted through the VHFC approved online auction service provider “Auction Tiger”.
2. **Date of E-Auction** for the above secured asset is on **26-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All

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participants/bidders are required to submit their bids online on the web portal of online auction service provider “Auction Tiger” and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Innovmable Property** is on **13/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **25/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/ Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **28/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves, itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of 'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. **05420340000549**, IFSC Code **HDFC0000542** bank name **HDFC** Bank.

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakkaria Bunder Marg Road Sewri West, Mumbai -400 015, India.
Tel: 022-2499 9911 • **Email:** customerscare@vastuhfc.com • **Web:** www.vastuhfc.com
CIN: U65922MH2005PLC272501

24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 28/10/2025
Place: Jaipur, Rajasthan

Authorized Officer



For Vastu Housing Finance Corporation Limited

VASTU HOUSING FINANCE CORPORATION LTD.

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , Office No. 308 And 307, Block No. a, Dev Auram, Anand Nagar, Char Rasta Prahlad Nagar Road, Ahmedabad - 380015

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Tushar Barot Mobile No.9727755261

**2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6899
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net**

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Land No. / Borrower(s) / Co-Borrower(s) / Mortgagor(s) / Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
LP0000000174928	11-02-2025	All that part and parcel of the Immovable property situated at, Flat No.B/804 on Eight Floor in Block No.B adm.59.08 Sq. Mtrs. (Builtup Area), adm. 56.52 Sq. Mtrs. Carpet area, & adm. 2.56 Sq. Mtrs. Wash area, Total 59.08 Sq. Mtrs. in the Scheme Known as "VISHWA KUNJ - 1", Situated at- Block No.610 (Old Survey No. 407/1, 3), Final Plot No.217 of T. P Scheme No.2 of Mouje: Ghuma, Taluka: Ghatlodiya, in the Registration District of Ahmedabad and Sub District of Ahmedabad-9 380058,	Rs. 3500000/- (Rupees Thirty Five Lakh Only)	Rs.350000/- (Rupees Three Lakh Fifty Thousand Only)
Rashmikant Suryakant Patel	Rs.2012925/- (Rupees Twenty Lakh Twelve Thousand Nine Hundred Twenty Five Only)			
Suryakant Keshavlal Patel	as on 10-02-2025			
Kailashben Suryakant Patel				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on "AS IS WHERE IS BASIS", "AS IS BASIS", and "WHATEVER THERE IS BASIS" and will be conducted "Online". The Auction will be conducted through the VHFC approved online auction service provider "Auction Tiger".

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

Tel: 022-2499 9911 • Email: customerservice@vastuhfc.com • Web: www.vastuhfc.com

CIN: U65922MH2005PLC272501

2. **Date of E-Auction** for the above secured asset is on **26-11-2025** at the web portal <https://sarfaesi.auctiontiger.net> from **11:00 AM to 4:00 PM** with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider **“Auction Tiger”** and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**
3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **13/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **25/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.

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12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **28/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves, itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of 'Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. **05420340000549**, IFSC Code **HDFC0000542** bank name **HDFC** Bank.

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CIN: U65922MH2005PLC272501

24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 28/10/2025
Place: Ahmedabad, Gujarat

Authorized Officer


For Vastu Housing Finance Corporation Limited

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zalkaria Bunder Marg Road Sewri West, Mumbai -400 015, India.
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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , F NO-301/10165 MEZZANINE GURUDWARA ROAD WEST EXTN AREA KAROL BAGH DELHI 110005

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Raman Joshi Mobile No.7838293620

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6891
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Land No. / Borrower(s) / Co-Borrower(s) / Mortgagor(s) / Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000094328	20-07-2024	A Plot/house bearing UID No.604490788 UID No.604490SPAS100PH0778A measuring 308 sq. meters Situated in the Lal Dora Area of Village Bighar Distt Fatehabad Haryana, 125050, 15-07-2024	Rs. 195000/- (Rupees Nineteen Lakh Fifty Thousand Only)	Rs.195000/- (Rupees One Lakh Ninety five Thousand Only)
Sunil Kumar				
Suman Rani				
Padam Giri				

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on "**AS IS WHERE IS BASIS**", "**AS IS WHAT IS BASIS**", and "**WHATEVER THERE IS BASIS**" and will be conducted "Online". The Auction will be conducted through the VHFC approved online auction service provider "Auction Tiger".
2. **Date of E-Auction** for the above secured asset is on **26-11-2025** at the web portal <https://sarfaisi.auctiontiger.net> from 11:00 AM to 4:00 PM with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider "Auction Tiger" and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

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3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **13/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **25/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.
12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **28/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.

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13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of '**Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**
24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.

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CIN: U65922MH2005PLC272501

26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 28/10/2025
Place: Sirsa, NCR

Authorized Officer



For Vastu Housing Finance Corporation Limited

VASTU HOUSING FINANCE CORPORATION LTD.

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Branch Office: VASTU HOUSING FINANCE CORPORATION LTD , F NO-301/10165 MEZZANINE GURUDWARA ROAD WEST EXTN AREA KAROL BAGH DELHI 110005

Contact Nos: - 1. Vastu Housing Finance Corporation Ltd., Authorized Officer: Raman Joshi Mobile No.7838293620

2. Auction Service Provider - Auction Tiger, (ASP), Contact Person Name & Number – Ram Sharma – 8000023297 Support helpdesk No 9265562818/9265562821/079-6813 6842/6891
Mail : support@auctiontiger.net & ramprasad@auctiontiger.net

E-Auction Sale Notice

(For Immovable Property / Secured Assets)

[See Rule 8(6) & (7) read with Rule 9 (1) Security Interest (Enforcement) Rules, 2002]

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Vastu Housing Finance Corporation Limited under the **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** (54 of 2002) for the recovery of amount due from Borrower, Co-Borrower (s) and Mortgagor (s), Offers/Bid are invited by the undersigned for purchase of immovable property on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', as described hereunder, which is in the physical possession of VHFC, the particulars of which are given below:

Loan No. / Borrower(s) / Co-Borrower(s) / Mortgagor(s) / Guarantor(s)	Demand Notice Date and Total Loan Outstanding As on date	Description of the Immovable property (Secured Assets)	Reserve Price (RP)	Earnest Money Deposit (EMD) (10% of RP)
HL0000000020410 Prem Pal Giri Santosh Devi Padam Giri	16-Apr-21 Rs. 1584973/- (Rupees Fifteen Lakh Eighty Four Thousand Nine hundred Seventy three Only) as on 31-03-2021	All that part and parcel of the Immovable property situated at, Immovable Property being House No. E-39 area measuring 50 sq. yds., or 41.8 sq. mtrs., out of Khasra No. 95 situated at Panchsheel Colony Village Chiriyana Bujarg Pargana & Tehsil Dadri District Gautam Budh Nagar, U.P	Rs. 165000/- (Rupees Sixteen Lakh Fifty Thousand Only)	Rs.16500/- (Rupees One Lakh Sixty five Thousand Only)

The Terms and Conditions of the E-Auction are as under:

1. E-Auction for the aforesaid secured asset/s is being held on "**AS IS WHERE IS BASIS**", "**AS IS WHAT IS BASIS**", and "**WHATEVER THERE IS BASIS**" and will be conducted "Online". The Auction will be conducted through the VHFC approved online auction service provider "Auction Tiger".
2. **Date of E-Auction** for the above secured asset is on **26-11-2025** at the web portal <https://sarfasi.auctiontiger.net> from 11:00 AM to 4:00 PM with unlimited extensions of **5 Minutes each**. All interested participants of this E-Auction shall need to fill Bids/Tender Forms and submit the same along with EMD of 10% of above Reserve Price on or before the last date. All participants/bidders are required to submit their bids online on the web portal of online auction service provider "Auction Tiger" and the highest bidder shall be declared as Successful Bidder in whose favor Sale of aforesaid secured asset would take place. **Bids submitted in any other format /incomplete bids are liable to be rejected.**

VASTU HOUSING FINANCE CORPORATION LTD.

Regd. Office: Unit No-203 & 204, 2nd Floor A wing Navbharat Estate Zakaria Bunder Marg Road Sewri West, Mumbai -400 015, India.

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CIN: U65922MH2005PLC272501

3. Bidders are advised to visit the said website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.
4. **Date of Inspection of the Immovable Property** is on **13/11/2025** between 11:00 a.m. to 5:00 p.m.
5. **Last Date of Submission of Bids/Tender Forms alongwith aforementioned EMD** in the prescribed tender/bid forms and KYC is **25/11/2025 up to 5:00 p.m.** at the Branch/ Corporate Office address mentioned herein above. Bid Forms that are not filled up or EMDs received beyond last date will be considered as invalid and shall accordingly be rejected. No interest shall be paid on the EMD. This EMD shall be forfeited by Secured Creditor/VHFCL if the successful bidder of this E-Auction, is either, not able to pay 25% of the sale price/bid price (inclusive of EMD) immediately upon acceptance of offer/bids or a day thereafter in terms of Rule 9(3) of SARFAESI Rules, 2002, or wishes to withdraw from Auction post declaration of him as Successful Bidder. The EMDs of unsuccessful bidders shall be returned.
6. The Balance 75% of the sale price/bid price shall be paid within 15 (fifteen) days of confirmation of the sale by the Financial Institution/Vastu Housing Finance Corporation Limited (VHFCL) or such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer failing which the VHFCL shall forfeit amounts already paid/deposited by the Purchaser/Bidder. Please refer Rule 9(3), 9(4) & 9(5) of SARFAESI Rules 2002 for more details with regards to Time of payment of Sale Price and related timelines.
7. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before the Authorized Officer, he/she will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider. Bid Forms shall be accompanied by copies of the following KYC documents viz. (i) PAN Card (ii) Aadhar Card/Passport (iii) Current Address proof (iv) valid e-mail id (v) contact number (mobile/landline) (vi) Board Resolution to participate in the auction (for a company) etc. Scanned copies of the said documents shall be submitted to the e-mail id stated above.
8. The bidders shall hold a valid e-mail id as all the relevant information from the Secured Creditor/the Service Provider may be conveyed through email only.
9. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization. It is hereby made clear that above outstanding amount is exclusive of TDS Calculation and Pre-Payment Charges which may be added up at the time of complete settlement of Sale amount.
10. The notice is hereby given to the Borrower, Co-Borrower (s) and Mortgager (s) that they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
11. **The Borrower, Co-Borrower (s) and Mortgager (s) have been given 15 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 (as per the revised guidelines in the Gazette of India notification dated 03/11/2016)** to pay the outstanding amount mentioned above due as on today, before date of E- Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrowers pay the amount due to Vastu Housing Finance Corporation Ltd., in full before the date of sale, auction is liable to be stopped.
12. The detailed terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender/Bids forms are available at the above-mentioned Branch/ Corporate office from **28/10/2025** onwards. Bidders are also advised to visit the Auction Tiger website for Annexure and detailed Terms and Conditions of the sale before submitting their bids and participating in the proceedings.

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13. The particulars in respect of the aforesaid secured asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / VHFC. However, the Authorised Officer / VHFC shall not be responsible for any error, misstatement or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned secured asset, before submitting the bids.
14. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of secured assets.
15. The properties/secured assets will not be sold below the Reserve Price fixed by the AO. The bid quoted below the Reserve Price shall be rejected and the EMD deposited shall be forfeited.
16. Prospective intending bidders may contact the Service Provider on the details mentioned above to avail online training on participating in the e-auction. However, neither the Authorized Officer nor the Secured Creditor nor the Service Provider shall be responsible for any technical lapses/internet outage/power failure etc.
17. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
18. The Tenderer(s) / Offerer (s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself / themselves/ itself with regard to the above and other relevant details pertaining to the above-mentioned secured asset before submitting the tenders. The Authorized Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect to the aforesaid properties. The properties are being sold with all the existing and future encumbrances whether known or unknown to the Secured Creditor.
19. The sale is subject to confirmation by the Financial Institution. If the Borrowers / Co-borrowers / Guarantors pay the entire amount due to the Secured Creditor before the appointed date and time of e-auction, no sale will be concluded.
20. On sale of secured asset, the purchaser shall not have any claim of whatsoever nature against VHFC or the Authorized officer.
21. The AO has the right to reject any tender/tenders (for either of the property) or even may cancel the e-auction without assigning any reasons thereof.
22. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
23. The Demand Draft/RTGS/NEFT Should be made in favor of '**Vastu Housing finance Corporation Ltd Payable at Mumbai Account details Kamla Mill Branch Account No. 05420340000549, IFSC Code HDFC0000542 bank name HDFC Bank.**
24. On compliance of terms of sale, AO shall issue 'Sale Certificate' in favor of purchaser. All expenses relating to stamp duty, registration charges, conveyance, VAT, TDS etc. shall be borne by the purchaser.
25. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The AO reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.

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26. Wherever applicable, it is the responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax Act.
27. The sale is subject to the conditions prescribed in the SARFAESI Act 2002 (54 of 2002) and the conditions mentioned above.

For further details, contact the Authorized Officer, at the above-mentioned Office address.

Date: 28/10/2025
Place: Delhi, NCR

Authorized Officer



For Vastu Housing Finance Corporation Limited

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