

E-Auction Sale Notice for Sale of Immovable Secured Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6(2) & 8(6) of the Security Interest (Enforcement) Rules, 2002. WHEREAS the undersigned being the Authorized Officer of L.I.C. Housing Finance Ltd (LIC HFL), under Securitization & Reconstructions of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued Demand Notice to following Borrowers/Mortgagors calling upon them to repay the outstanding due amount mentioned in the said notices. However, The Borrowers/Mortgagors having failed to repay the said due amount, the undersigned has taken **POSSESSION** of the following properties in exercise of powers conferred U/s 13(4) and U/s 14 of the said Act read with the Rule 8 of the said Rules & will be sold through E-auction.

Sl. No.	Loan No./ Name of Borrower/ Co-Borrower	Property Address and Flat Area/ UDS of land	Type of Possession	Amount & Date of Demand Notice Reserve Price (Amount in Rs.) EMD of Reserve Price	Bank details (EMD to be transferred to)
1.	Loan No.:- 211700002399 Name : Sh. Vinayak Mishra C/o Vishnu Pd Choudhary	Deed No: 2685/2302 Dated 25.03.2015, Super Built up: 1015 sq ft, Flat No: 302, Third Floor, Black Diamond Enclave, Phase III, Baramuri Road, Polytechnic Road, Dhanbad, Jharkhand - 826001, Boundary:North: Staircase, South: Flat No 301, East: Passage, West: Open to Sky	Physical	Rs. 18,87,123.60 as on 20.01.2023 Rs. 31,00,000/- Rs. 3,10,000/-	Account No.- LHFLPB211700002399 IFSC Code - HDFC0000186 Beneficiary Name : LIC Housing Finance Ltd Branch Name : HDFC Bank, Exhibition Road, Patna, Bihar
2.	Loan No.:- 210700005793 & 210700005794 Name : Sh. Hira Lal & Mr. Dasrath Prajapati	Land Area - 2177 Sq ft, G+3, Built-up Area - 1656 sq ft per floor, Ward No. 10, M.N.A.C, P.S.- Mango, Thana No- 1642, Khata No- 234, Plot No- 2076, Jamshedpur, East Singhbhum, Opp Lic of India Branch, Jharkhand -831012, Boundary:North: Lala Prasad, South: Swarn Singh, East: Pathik, West: Road	Physical	Rs. 3,28,91,360.68 as on 16.01.2024 Rs. 3,74,00,000/- Rs. 37,40,000/-	Account No.- LHFLPB210700005793 IFSC Code - HDFC0000186 Beneficiary Name : LIC Housing Finance Ltd Branch Name : HDFC Bank, Exhibition Road, Patna, Bihar
3.	Loan No.:- 211700003589, 211700005352 & 211700007150 Name : Mr. Raj Kumar Kedia & Mr. Manish Kumar Kedia	All that part and parcel of the property consisting of Land & Building Sale Deed No.- 2986/2017 Flat No- 502, 5th Floor, Hari Krishna Kunj Apartment, with one car parking space on parking floor/basement along with undivided share of land, Mouja- Markuria, Mouja No- 53, PS- Bank More, Khata No- 18, Plot No- 698, 699, 700, 701, District Dhanbad, Jharkhand - 826001, Boundry of the said Flat: North: Open to sky, South: Flat No. E-503, East: Open to sky, West: Common Passage, Flat No- E-501, Boundary of the Land: North: Dhanbad Katras Road, NH -32, South: Plot No- 727 & 704, East: Road & Plot No- 702,703,704, West: Plot No- 697,727	Physical	Rs. 30,49,718.80 as on 04.10.2024 Rs. 45,00,000/- Rs. 4,50,000/-	Account No.- LHFLPB211700003589 IFSC Code - HDFC0000186 Beneficiary Name : LIC Housing Finance Ltd Branch Name : HDFC Bank, Exhibition Road, Patna, Bihar

E-AUCTION Date	28 January 2026 FROM 13:00 PM TO 17:00 PM
Last date of submission of e-Bid form	27 - January - 2026
Date for Inspection of Property	26 - January - 2026

Further to this PUBLIC NOTICE for E-Auction Sale of the above said Assets / properties (in terms and conditions of the SARFAESI, Act 2002 and rules thereunder) LICHFL invites online mode to purchase the said properties on **"AS IS WHERE IS BASIS"** and **"AS IS WHAT IS BASIS"**.

THE TERMS & CONDITIONS OF THE AUCTION SALE ARE AS FOLLOWS:-

- E-Auction is being held on 'As is where is Basis' and 'As is what is Basis', 'Whatever there is' and 'Without Any Recourse Basis', and will be conducted "Online". The E-Auction will be conducted through LIC-Housing Finance Ltd. approved E-auction service provider – **www.C1india.com**, Contact person – **Mr. Rahul Atharva, Mob. No. 9934013140**.
- The intending bidders are advised to visit **https://www.bankeauctions.com/** for the details of the properties in the website and for taking part in the bid they should register their names at portal **https://www.bankeauctions.com/** and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider **C1india**, Landline : **0124-4302000**, support email id:- **mithalesh.kumar@c1india.com**, Auction portal - **https://www.bankeauctions.com/**,
- The successful bidder/s shall deposit 25% of the amount of sale price, adjusting the EMD paid already, immediately on acceptance of offer by the Authorized officer in respect of the sale, failing which the earnest money deposited shall be forfeited. The balance 75% of the sale price is payable within 15 days from the date of confirmation of the sale solely at the discretion of the Authorized Officer. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited. The Authorized Officer shall not be required to give any further notice of forfeiture to the successful bidder.
- Bidding increment fixed for Rs. 20,000/- Twenty Thousand increment per BID.
- Bidders are bound by the principle of "caveat emptor" (Buyer Beware) and advised to conduct their own due diligence to find any encumbrances, statutory liabilities, arrears of property tax, Income Tax, Excise Duty, Labour Dues, electricity and maintenance dues etc., of the firm or Secured Asset. The Successful bidders shall have to bear all outgoing i.e., municipal taxes, maintenance/society charges, electricity charges, water charges, stamp duty, registration charges, taxes, or any other duties, if any and all other incidentals charges, cost including all outgoing relating to the respective properties other than the sale price.
- The LIC Housing Finance Limited reserves the right to CANCEL / ACCEPT / REJECT / ALTER / MODIFY / POSTPONE the TENDER SALE / AUCTION without giving any reason whatsoever or prior Notice.

Authorized Officer
LIC Housing Finance Ltd.