

**ADITYA BIRLA FINANCE LTD.**

**Registered Office:** Indian Rayon Compound, Veraval, Gujarat 362 266.

**Branch Office:** 12<sup>th</sup> floor, RTech Park, Goregoan East- 400 063

**Contact Nos:** - 1. **Aditya Birla Finance Limited, Authorized Officer** - 1) Mr. Apoorva Thomas Danthi - apoorva.danthi@adityabirlacapital.com, M. No. 9930909725 You may also visit nearest Branch or contact Aditya Birla Finance Limited 2) Mr. Jahirul Laskar : (Jahirul.Laskar@adityabirlacapital.com) M. No. +91 97060 03075, 3) Parneet Singh : (parneet.singh@adityabirlacapital.com) M. No. +91 97200 29337, 4) 4) Mr. Rajesh Virkar M. No. 73979 30202. 5) Mohit Sharma : mohit.Sharma15@adityabirlacapital.com - Mob. No. 9873913955

Auction vendor– Navnit - Mob.: 9220454888

E Mail : <[Accounts@ValueTrust.Org](mailto:Accounts@ValueTrust.Org)>;

**E-Auction Sale Notice**

**[See rule 7 of Security Interest (Enforcement) Rules, 2002]**

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Aditya Birla Finance 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/s, offers/Bid are invited by the undersigned for purchase of individual floor of immovable property, as described hereunder, which is in the physical possession, on ‘As Is Where Is Basis’, ‘As Is What Is Basis’ and ‘Whatever Is There Is Basis’, Particulars of which are given below:

<b>Borrower(s) / Co-Borrower(s)/ Guarantor(s)</b>	<b>Demand Notice Date and Amount</b>	<b>Description of the Immovable property</b>	<b>Total Loan Outstanding</b>
1.M/s. Kitchen Spice Restaurant Through Its Proprietor Mr. Sandeep Suhas Gawde, 2. Mr. Sandeep Suhas Gawde, S/o. Suhas Deoran Gawde 3. Sujata Suhas Gawde, W/o. Suhas Gawde, LOAN A/C. NO. : ABMUMSTS000000767937	19.07.2024 & RS. 48,74,596/- (Rupees Forty Eight Lakh Seventy Four Thousand Five Hundred Ninety Six Only) due as 19.07.2024	Flat No . 301, 3rd , Wing G, Area Admesauring About 880 Sq.ft. Built-Up Area, Building Known As Gokuldharm” Situating At: Survey No.51, Hissa No.1 & 2, Near New Guardian High School, Lodha Hertiage, Desale Pada, Bhopar Road, Dombivli East, Taluka, Kalyan Dist. Thane	19.07.2024 & RS. 48,74,596/- (Rupees Forty Eight Lakh Seventy Four Thousand Five Hundred Ninety Six Only) due as 19.07.2024

**The reserve price and Last date of receipt of EMD against such flat of the aforesaid mortgaged property are as follows:-**

<b>Reserve Price</b>	<b>Details of Properties</b>	<b>EMD Amount</b>	<b>Last Date for EMD</b>
Rs. 36,00,000/- (Rupees Thirty Six Lakhs Only)	Flat No . 301, 3rd , Wing G, Area Admesasuring About 880 Sq.ft. Built-Up Area, Building Known As Gokuldham” Situated At: Survey No.51, Hissa No.1 & 2, Near New Guardian High School, Lodha Hertiage, Desale Pada, Bhopar Road, Dombivli East, Taluka, Kalyan Dist. Thane	Rs. 3,60,000/- (Rupees Three Lakhs Sixty Thousand Only) Rs. 25,000/- (Rs. Twenty Five Thousand Only)	15 April 2025

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

1. E-Auction is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER IS THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the ABFL approved online auction service provider “**BID AUCTION**”
2. **Last Date of Submission of Bid/Offer** in the prescribed tender forms along with EMD and KYC is **14.04.25 up to 05:00 PM** at the Branch Office address mentioned herein above. Bid Form that are not filled up or Bids received beyond last date will be considered as invalid Bid and shall accordingly be rejected. No interest shall be paid on the EMD.
3. **Date of E-Auction** for Property is **15.04.25** at the web portal <https://BidDeal.in> from **11:00 AM to 1:00 PM with unlimited extensions of 5 Minutes each.**
4. The Bid/offer will be opened in the presence of the Authorized Officer.
5. **Date of Inspection of the Immovable Property** can be done by requesting in advance to Authorized Officer between **12.00 PM to 04.00 PM.**
6. The online bidder hereby agrees that once he/she has formally registered a qualified Bid before authorized officer 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
7. 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.
8. The notice is hereby given to the Borrower/s, Mortgager and Guarantor/s 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.
9. **The Borrower(s)/Co-Borrower(s)/Guarantor(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 before date of Auction publication failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs.
10. The detail terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender forms are available at the above mentioned Zonal/Branch office.
11. 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.
12. On the auction date or any day thereafter, when ABFL confirms the sale, the purchaser will be required to pay immediately, a deposit of 25% (twenty-five percent) [less earnest money deposit] of the purchase price with the undersigned. The balance amount of the purchase price shall be paid by the purchaser to the undersigned on or before the fifteenth day of confirmation of the sale of the said

flats or such extended period as may be agreed upon in writing between the parties. On receipt of the sale price in full, ABFL / shall be issuing a sale certificate in terms of Rule 9(6) of the Security Interest (Enforcement Rule), 2002 in favour of the purchaser and would handover the possession of the property to the purchaser.

13. If the intending purchaser does not pay the balance of the purchase price in the manner and within the time provided herein above by the authorized officer or in other respect failed to perform these conditions or any of the terms, the undersigned authorized officer, shall be at the liberty to forfeit the earnest money and proceed for sale of the said immovable property as described in the schedule by public auction and subject to such conditions and in such manner, in all respects, as the authorized officer shall think fit and proper.
14. 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.
15. **Aditya Birla Finance Ltd is not responsible for any liabilities whatsoever pending upon the property as mentioned above. The Property shall be auctioned on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis'.**
16. 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.
17. The Demand Draft Should be made in favor of **'Aditya Birla Finance Limited'**.
18. Wherever applicable, its 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.

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

SD/-

Date : - 20.03.2025

Place: -

Mr. Apoorva Danthi (Authorized Officer)  
For Aditya Birla Finance Limited