O/C

LIC HFL
LIC HOUSING FINANCE LTD

BY REGISTERED POST

Date: 30.10.2026

To,

MR. VIBIN ANTONY **(BORROWER)**
ADD- FLAT NO. T1, PLOT NO. 101,
THIRD FLOOR (WITH ROOF RIGHTS),
LIG, VRINDAVAN GARDEN, LONI, GHAZIABAD

MRS. BIJLY SAMUEL **(GUARANTOR)**
ADD – **FLAT NO. 1003, 11TH FLOOR,TOWER NO. 2**
PANCHSHEEL PRIMEROSE, GOVINDPURAM , GHAZIABAD

Sub: Notice of sale under Rule-8 (5) & (6) of the Security Interest (Enforcement) Rules, 2002 read with Section-13 (4) of the SARFAESI Act, 2002.

The undersigned has taken possession of the below mentioned property in terms of section-13 (4) of the SARFAESI Act, 2002 on **09.11.2019** in connection with the outstanding dues payable by you to our **Greater Noida Branch**

The secured creditor has to recover from you an amount of **Rs. 17,97,091.77 (Rupees Seventeen Lakh Ninety Seven Thousand Ninety One and Paise Seventy Seven Only) as on 12.07.2019** along with costs and interest, less amount deposited if any.

In pursuance of the power conferred on the undersigned under the subject Act and Rules the undersigned is proposing to sell the below mentioned property on **05.12.2026** at 1.00.PM to 2.00 PM **to** in E-Auction mode through https://www.bankeauctions.com.The reserve price of the property is fixed at **Rs 15,76,000/-**

The property will be sold **"as is where is" "as it is what is it" and "whatever there is"** without recourse basis.
A copy of the E Auction sale notice which is being published in the news papers as per the subject Act/Rules is enclosed herewith and the same will form a part and parcel of this notice.

We hereby give you a last and final opportunity to you to discharge the liability in full as stated in the enclosed sale notice within thirty days (30 days) from the date of this notice failing which the below mentioned property will be sold as per the terms and conditions mentioned in the enclosed E Auction sale notice.

The Borrower's attention is invited to the provision of Sub-Section (8) of Section 13 of the Act, in respect of time available to redeem the secured assets.

Description of the Immovable property (Name of the owner/ Mortgager to be mentioned) With boundaries.	Reserve Price of Property (Rs.)	EMD Amount (Rs.)	Bid Increment Value (Rs.)	Bank Details (EMD to be transferred to)	Current Status of the Property
PROPERTY:- FLAT NO. T1, PLOT NO. 101,THIRD FLOOR (WITH ROOF RIGHTS), LIG, VRINDAVAN GARDEN, LONI, GHAZIABAD. **TOTAL AREA MEASURING 450 SQ. FT.** **BOUNDARIES:-** **EAST- ROAD 40 FT WIDE** **WEST- PART OF PLOT** **NORTH- PLOT NO. 100** **SOUTH- - OTHER PROPERTY**	**15,76,000.00**	**157600.00**	**10,000.00**	**Beneficiary Name: LIC Housing Finance Ltd.** **Beneficiary Branch Name- Hazrat Ganj, Lucknow** **Account No. LICHFL310600002469**	**The Property is under Physical possession**

AUTHORISED OFFICER
LIC Housing Finance

AREA OFFICE- GREATER NOIDA : D-3, SHOP NO 217-220, HARSHA MALL, 2ND FLOOR SECTOR ALPHA-1, COMMERCIAL BELT, GREATER NOIDA, NOIDA-201308, UTTAR PRADESH

Corporate & Registered Office : LIC Housing Finance Limited 131, Maker Tower, "F" Premises, 13th Floor, Cuffe Parade, Mumbai-400 005
Tel. : +91-22-2217 8600 | Fax : +91-22-2217 8777 | CIN-L65922MH1989PLC052257
E-Mail : lichousing@lichousing.com | Website : www.lichousing.com

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E-AUCTION SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged to the Secured Creditor, the possession of which has been taken by the Authorised Officer LIC Housing Finance Limited , will be sold on "As is where is", "As is what is", and " Whatever there is" on **05.12.2026** for recovery of **Rs 17,97,091.77 plus interest and other charges thereon** due to the **Greater Noida** Area office of LIC Housing Finance Limited from 1. **MR. VIBIN ANTONY (Borrower)** , 2. **MRS. BIJLY SAMUEL (Guarantor),** in reference to loan account number 310600002469.

Property, Reserve Price and Earnest Money Deposit Details:

Description of the Immovable property (Name of the owner/ Mortgager to be mentioned) With boundaries.	Reserve Price of Property (Rs.)	EMD Amount (Rs.)	Bid Increment Value (Rs.)
PROPERTY:- FLAT NO. T1, PLOT NO. 101, THIRD FLOOR (WITH ROOF RIGHTS), LIG, VRINDAVAN GARDEN, LONI, GHAZIABAD. TOTAL AREA MEASURING 450 SQ. FT. BOUNDARIES:- EAST- ROAD 40 FT WIDE WEST- PART OF PLOT NORTH- PLOT NO. 100 SOUTH- - OTHER PROPERTY	15,76,000.00	1,57,600.00	10000.00

a) Website of E-auction	https://www.bankeauctions.com
b) Date & Time of Inspection of property & Documents	01.12.2026, 11:00 AM LIC HOUSING FINANCE LTD , Greter Noida Area office, D-3, Shop No.217-220, Harsha Mall, 2nd Floor, sector-Alpha-1, commercial Belt, Greater Noida-201308, Uttar
c) Contact Person:	Mr. Adarsh- Mob-7020956180 Mr. Sachin Saxena-Mob-7565809481
d) Last Date of Submission of Tender/Sealed Bid	04.12.2026
e) Place of Submission of Tender/Sealed Bid	LIC HOUSING FINANCE LTD , Greter Noida Area office, D-3, Shop No.217-220, Harsha Mall, 2nd Floor, sector-Alpha-1, commercial Belt, Greater Noida-201308, Uttar pardesh
f) E-Auction Date	05.12.2026

Last date for deposit of Earnest Money Deposit and submission of Bid form and other documents will be on or before **04.12.2026** up to 4 PM

LIC Housing Finance Ltd. Kaushambi, Ghaziabad

AREA OFFICE: GREATER NOIDA : D-3, SHOP NO 217-220, HARSHA MALL, 2ND FLOOR SECTOR ALPHA-1, COMMERCIAL BELT, GREATER NOIDA, NOIDA-201308, UTTAR PRADESH

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

1. E-Auction is being held on **"As is where is Basis" "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 Limited approved E-auction service provider "M/s C1 India Private Limited"
2. To the best of the knowledge and information of the Authorised Officer, no other encumbrance exists on the mortgaged property, except as disclosed in the publications. However, the interested Bidders are bound by the principle of "caveat emptor" (Buyer Beware) and it will be the responsibility of the Bidders to conduct their own independent due diligence verifications regarding the Location and Identity of the property, Inspection of Public records in the Sub Registrars' Offices/Civil Courts, to find any encumbrances, statutory liabilities, arrears of property tax, Income Tax, Excise Duty, Labour Dues, electricity and maintenance dues, etc., of the 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, (if applicable), if any and all other incidentals charges, cost including all outgoing relating to the respective properties over and above the sale price. LICHFL will not be held responsible for any charge, lien, liabilities, etc., of whatsoever nature pending upon the properties as mentioned above.
3. The intending bidders 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 M/s C1 India Pvt Ltd, Plot No. 68 , 3rd Floor, Sector-44, Gurgaon- 122003, Haryana, PH- 0124-4302000, Mob- +917080804466 E-mail- mithalesh.kumar@c1india.com, Portal: https://www.bankeauctions.com
4. The E-auction Sale is subject to the conditions prescribed in the SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder/website also subject to conditions in the offer/bid documents to be submitted by the intending/participating bidders
5. Every bidder is required to have his/her own email address in order to participate in the online E-auction.
6. Once Intending Bidder formally registers as a qualified tenderer before authorised officer of LICHFL, he/she will have to express his/her interest to participate through the E-auction bidding platform, by submitting the document. It shall be the tenderer/online bidders sole responsibility to procure his/her login ID and password from the E-auction service provider.
7. The aforesaid property shall not be sold below the reserve price mentioned above
8. The said Deposit/s shall be adjusted in the case of successful bidder/s, otherwise refunded. The said earnest money deposit/s will not carry any interest.
9. If the successful bidder defaults in effecting payments or fails to adhere to the terms and conditions of Sealed Tender / Auction in any manner, the amount already deposited will be forfeited and he/she shall not have any claim as such for forfeited amount.
10. The offer/s along with the aforesaid Earnest Money Deposit (EMD) can be submitted either "online" through the portal https://www.bankeauctions.com along with the EMD and scanned copy of KYC documents including PAN Card & address proof, to the service provider or through submitting sealed cover comprising bid form, EMD and KYC documents and it should reach the respective branch/area office of LIC Housing Finance Ltd., mentioned above on or before EMD Submission due date & time as per other details of auction (d) above.
11. That, after opening the tenders, the intending bidders who have submitted their bids for not less than the reserve price will be given an opportunity at the sole discretion of the Authorised Officer to increase the bidding amount.
12. 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 Authorised 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 Authorised Officer. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited. The Authorised Officer shall not be required to give any further notice of forfeiture to the successful bidder/s.
13. Initial Bidding increment is fixed as **Rs. 10,000/-** increment per BID, which will be dynamically decided by Authorised Officer.
14. The successful bidder/s should bear the charges/fees payable on sale certificate, such as registration fees, stamp duty, taxes, or any other duties payable for getting the secured asset transferred in his/her name.
15. The Sale Certificate will be issued only in the name of the successful bidder and only after receipt of the entire /sale price.
16. The notice is hereby given to the Borrower/s, Mortgagor/s and Guarantor/s that they can bring the intending buyer/purchaser for purchasing the properties mentioned above, as per the terms and Conditions of the E-Auction Sale.
17. Inspection of the Photo Copies of documents and property inspection of the above said property can be done on request and as per the convenience of the Authorised Officer. Interested bidders shall contact the Authorised officer as per the other details of E-Auction (b) & (c) mentioned above. All conveyance and other expenses related to Inspection of the property/document copies shall be borne by the interested bidders.
18. The Authorised Officer is not bound to accept the highest offer or any or all offers and reserves the right to accept or reject any or all the tenders without assigning any reason thereof.
19. LICHFL is not responsible for any liability whatsoever pending upon the properties as mentioned above. The property shall be auctioned on **"As is where is", "As is what is", whatever there is"** and without any recourse Basis.
20. The L.I.C 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.
21. The sale is subject to confirmation by LIC Housing Finance Ltd.

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For detailed Terms and Conditions of the sale and full description of the properties please refer to the website of approved e-auction service Provider "M/S C1 INDIA PVT. LTD." and website https://bankeauctions.com

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SPECIAL INSTRUCTION/CAUTION

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

Place:GREATER NOIDA
Date:30.10.2026.

Rajiv
Authorised Officer
LIC Housing Finance Limited

LIC Housing Finance Ltd. Kaushambi, Ghaziabad

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