

KIFS HOUSING FINANCE LIMITED

Registered Office: 6th Floor, KIFS Corporate House, Beside Hotel Planet Landmark, Near Ashok Vatika BRTS, ISKON - Ambli Road, Ambli, Ahmedabad, Gujarat - 380054

Corporate Office: C-902, Lotus Park, Graham Firth Compound, Western Express Highway, Goregaon (East), Mumbai - 400063, Maharashtra, India, **Ph.No.:** +91 22 61796400, **E-mail:** contact@kifshousing.com,

Website: www.kifshousing.com | **CIN :** U65922GJ2015PLC085079 | **RBI COR:** DOR-00145

Public Notice For Auction Cum Sale

Pursuant to taking possession of the secured asset mentioned hereunder by the authorized officer of KIFS Housing Finance Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act") for recovery of amount due from borrower/s, offers invited by the undersigned in sealed covers for purchase 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:

Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and outstanding amount	Description of the Immovable property/ Secured Asset	Reserve Price	Earnest Money Deposit (EMD) (10%)
Umesh Ramesh Virutkar Diksha Umesh Virutkar Sunanda Ramesh Virutkar Ramesh Shriram Virutkar (LAN: LNHLNAG012932)	February 06, 2025 Total Outstanding As On January 16, 2025 Rs.619508/-	"Malmatta No-89, Ward No 1, Chacher Road, Mu Khandala Gangner, Post Chacher Tah Mauda Nagpur, Post Chacher, Nagpur, Maharashtra, India, 441106	Rs. 350000/-	Rs. 35000/-

1. Last date of submission of Sealed Bid/Offer in the prescribed tender forms along with EMD and KYC is **May 15, 2026** within 5.00 P.M at the Corporate Office address: C-902, Lotus Corporate Park, Graham Firth Compound, Western Express Highway, Goregaon (East), Mumbai- 400063 or Office 2nd Floor, Plot No. 456, Chandanbai Temple Layout; Medical Road, Nagpur-440009. ("Branch Office"). Tenders that are not filled up or tenders received beyond last date will be considered as invalid tender and shall accordingly be rejected, no interest shall be paid on EMD.
2. Date of opening of the Bid/offer (Auction date) for property **May 16, 2026** at the above mentioned corporate address from 10:00 AM to 6: 00 P.M. The tender will be opened in the presence of the Authorized Officer.
3. Notice is hereby given to the Borrower/s and Guarantor/s to remain present personally at the time of Sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the terms and conditions of the sale.
4. 30 days sale notice under SARFAESI Act, 2002 is hereby given to the public in general and in particular to the Borrower(s), Co-Borrower(s) and Guarantor(s) that the above described immovable property mortgaged/charged to the secured creditor, the physical possession of which has been taken by the Authorized Officer of KIFS Housing Finance Limited ("KHFL") Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" and to pay the amount due to KIFS Housing Finance Limited in full before the date of sale, auction is liable to be stopped.
5. The immovable property will be sold to the highest tender. However, the Authorized Officer reserves the absolute discretion to allow inter se bidding, if deemed necessary. The property as mentioned will not be sold below Reserve Price.
6. KIFS Housing Finance Limited 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".
7. The Demand Draft should be made in favor of "KIFS Housing Finance Limited" only.
8. The details terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender forms are available at the above mentioned corporate address. Authorized Officer reserves the rights to extend the date of tender or change the terms and conditions of bidding. For further details & other terms and conditions of bidding please visit our corporate office and www.kifshousing.com

Place: Nagpur, Maharashtra | Date : 15.04.2026

SD/- Authorized Officer