

NIWAS HOUSING FINANCE LIMITED

(Formerly, Niwas Housing Finance Private Limited)

Regd. Office: - A1, 6th Floor, Trade Star, Andheri Kurla Road, J B Nagar, Andheri (E),
Mumbai - 400059.

Email: - connect@niwashfc.com CIN Number: - U65990MH2016PLC271587

Contact No.: - Mr. Abhishek Pokharkar - 9139131231

**[APPENDIX-IV-A] [See proviso to rule 8(6)]****SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso 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) that pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of NHFL under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrower(s), offers are invited to be submit offline to NHFL as well as online on the Web Portal of our Sales, Marketing and e-Auction Service Partner, Credresolution India pvt Ltd i.e. credauction.com by the undersigned for purchase of the immovable property, as described hereunder.

The said property is in the Physical Possession of NHFL and will be sold on "As Is Where Is Basis", "As Is What Is Basis", "Whatever is There Is Basis" and "no recourse" basis, the particulars of which are hereunder :-

Borrower(s) Details	Date & Amount of 13(2) Demand Notice	Reserve Price EMD Bid Increase Amount	1. Date & Time of e-Auction 2. Date & Time of Property Inspection
LNKLPOHL-08230034646 BRANCH: KOLHAPUR BORROWER: KARAN MAHESH BAGADE CO-BORROWER(S): MAHESH TARZAN BAGADE, SARIKA MAHESH BAGADE	07/11/2025 RS. 13,47,388/- (RUPEES THIRTEEN LAKH FORTYSEVEN THOUSAND THREE HUNDRED EIGHTYEIGHT ONLY) ON 06-NOV- 2025. ALONG WITH FURTHER INTEREST AND CHARGES THEREON UNTIL REPAYMENT	RS. 17,00,000/- RS. 1,70,000/- Rs. 10,000/-	1. 03/09/2026 Time: 10.30 AM to 11.30 PM with unlimited extension of 5 minutes 2. 27/08/2026 Time : 11 AM To 1 PM

PROPERTY BEARING: - ALL THAT PIECE AND PARCEL OF THE PROPERTY BEARING DIVISION AND DISTRICT KOLHAPUR SUB-DIVISION TEHSIL KARVEER VILLAGE BELE, TAL. KARVEER, DIST. KOLHAPUR, LOCATED AT KARANDE GALLI, A.N. 588, ITS GRAM PANCHAYAT PROPERTY NUMBER IS 411, ITS AREA IS 63 × 33 FEET, TOTAL AREA IS 2079.00 SQ. FT. (193.21 SQ. M.) AND IN IT, A 40-YEAR-OLD SIMPLE STONE-BRICK-MUD HOUSE PROPERTY AND THE ENTIRE CONSTRUCTION INCLUDING A COWSHED AND THE LAND HAS THE FOLLOWING BOUNDARIES: - EAST: PROPERTY OF BALABAI DEEPAK GIRI, WEST: GOVERNMENT ROAD, SOUTH: GOVERNMENT ROAD, NORTH: PROPERTY OF SHRI. MARUTI NARAYAN KARANDE

Terms and Conditions of E- Auction:

1. For detailed terms and conditions of the sale, please refer to the link provided on www.niwashfc.com and website of our Sales & Marketing and e-Auction Service Provider, Credauction.com, NHFL website.
2. Bid Form along with EMD & KYC shall be submitted till 5.00 PM on 02/09/2026.
3. The same have been published on our portal under the link - <https://www.niwashfc.com/Auction-Notices>.
4. For any enquiry, information & inspection of the property, support, procedure and online training on e-Auction, the prospective bidders may contact the Client Service Delivery (CSD) Department of our Sales & Marketing and e-Auction Service Partner

***Note: Please note that the NHFL is going to issue the sale notice to all the Borrower(s) by speed/ registered post. In case the same is not received by any of the parties, then this publication of sale notice shall be treated as a substituted mode of service.**

Place: Kolhapur
Date : 30.07.2026

Sd/-
Authorised Officer
Niwas Housing Finance Limited.