



# People are protectors of the Constitution: Governor

## ► Mass recitation of the Preamble of Constitution organized

**Bhopal:** Governor Mangubhai Patel, marking the 75th anniversary of the adoption of the Constitution, has urged the people of the state to reaffirm their commitment to uphold constitutional values in all their actions with sincerity on Constitution Day. He urged citizens to resolve to actively contribute to enhancing public awareness of the rights granted by the Constitution and the responsibilities assigned to them through their actions and behaviour.

The Governor was addressing the politicians, officials and citizens at Hans Dhwani Auditorium, Ravindra Bhawan as the chief guest of the mass recitation programme of the Preamble of the Constitution organised by the state government. He had the Preamble of the Constitution read out by the attendees of the programme. On this occasion, the documentary Glory of Constitution produced by



Programme on Constitution Day was held in the chief hospitality of Governor. Photo by Ashraf Ali.

the Government of India and the short film prepared by the Parliamentary Affairs Department of the state were screened.

On the auspicious occasion of Constitution Day, Governor Patel

remembered the architect of the Indian Constitution, Baba Saheb Dr. Bhimrao Ambedkar and all the great personalities of the Constituent Assembly. Paying tribute to them, he said that their amazing

vision and efforts have given us a Constitution that provides equality, freedom and justice to all citizens. We are all grateful to them for this. He extended his heartfelt greetings to all the people of the state on Constitution Day.

### Constitution is a reflection of the soul of our country: Deputy CM

The special guest of the programme, Deputy Chief Minister Jagdish Deora said that our Constitution is not a collection of laws, but a reflection of the soul of our country. Giving information about the "Hamara Samvidhan-Hamara Swabhiman" campaign, he said that the Constitution has given us the right to lead an independent life and has also told the limits of freedom.

Deora said that we are all fortunate that we have a Constitution

that provides equality, freedom and justice to all. He bowed down to the feet of the architect of the Constitution, Dr. Ambedkar, and said that it is the responsibility of all of us to introduce the future generation to the values of the Constitution.

### Golden day of adopting the Constitution

Chief Secretary Anurag Jain said that 26 November is the golden day of adopting the Constitution in Indian history. He said that the Constitution, prepared with the hard work of our Constitution makers for about 3 years, is a strong and living document reflecting the sentiments of the times. It is the basis of our democratic system. He remembered the members of the Constituent Assembly and Baba Saheb Ambedkar and paid his respects to them.

## CM Yadav greets on Constitution Day

**Bhopal:** Chief Minister Dr. Mohan Yadav extended warm greetings on Constitution Day, commemorating the adoption of the Indian Constitution on this day in 1949. He highlighted the Constitution as the cornerstone of our democracy, successfully uniting the nation's diverse cultures and traditions. Dr. Yadav emphasized that the Indian Constitution is not only a symbol of our pride and dignity but also a guiding force that defines our rights and responsibilities as citizens. He urged the people of the state to pledge their commitment to upholding the unity and integrity of the nation by adhering to the Constitution's principles. On this occasion, he called for a collective resolve to build a Madhya Pradesh and an India where equality, justice, and respect are fundamental rights for every citizen.

## CM pays tribute to statue of Ambedkar in London

**Bhopal:** CM Dr. Mohan Yadav paid tribute to Dr. Ambedkar by garlanding the statue of Dr. Ambedkar at Dr. BR Ambedkar House in London on Constitution Day. CM arrived here with a copy of the Indian Constitution and read out the Preamble of the Constitution along with the members of the team that accompanied him. CM recorded his thoughts in the visitors' book and also visited the museum. It is noteworthy that Dr. BR Ambedkar lived in this building in the year 1921-1922 when he came to London for studies.



Dr. Yadav said on this occasion that if India, the world's

largest democracy, is united today, then a major contribution to this is of revered Baba Saheb Bhimrao Ambedkar, who recognized the disease in time, due to which there was a possibility of division or separation in the society.

Despite various difficulties, Dr. Ambedkar is the best example of how a person can move forward on the strength of his ability and competence. He made efforts to maintain the unity of the country by understanding the challenges arising from caste differences and inequality.

CM said that in the context of Madhya Pradesh, 26 November is the special significance of Constitution Day because today is the birth anniversary of Dr. Harisingh Gour, founder of Sagar University and member of the Constituent Assembly.

Dr. Gaur had donated his entire property for the establishment of Sagar University. Sagar University paved the way for the progress of the people of the region by awakening the spirit of education in the Bundelkhand region.

## Railway line expansion will benefit people: CM

**Bhopal:** CM Dr. Mohan Yadav has expressed his gratitude to Prime Minister Modi and the Union Cabinet for approving 3 multitracking projects of the Railway Ministry worth Rs 7 thousand 927 crore.

Chief Minister Dr. Yadav said that the state is making rapid progress under the able leadership of Prime Minister Modi, due to the increasing network of railways in the state, and transportation for the people of the state has also become fast and easier.

### CHANGE OF NAME



I SUJEET S/O SHRI GHANSHYAM, ADDRESS: BYAVRA, BIORA, RAISEN MADHYA PRADESH 464551 (AADHAR NO. 2307 8411 6866) THAT IN ALL MY EDUCATIONAL RECORDS MY NAME AND ITS SPELLING IS SUJEET, WHICH IS CORRECT AND TRUE. IN MY AADHAR CARD NO. 2307 8411 8886, THE SPELLING OF MY NAME IS MENTIONED AS SOHIL, BOTH THE SPELLINGS ARE OF THE SAME PERSON. FROM NOW ON, I SHOULD BE KNOWN AND RECOGNISED BY MY NAME AND ITS SPELLING (SUJEET) ONLY IN MY EDUCATIONAL RECORDS.

### CHANGE OF NAME



Earlier, my name was Janvi Shrivastava. However, in all my documentation, my name is Anshi Shrivastava, which is why I want to change my name to and be known as Anshi Shrivastava in the future.

## Constitution of the country is the holy book: Sarang

### ► People take part in large numbers in Constitution Day Padyatra

**Bhopal:** Sports and Youth Welfare Minister Vishwas Kailash Sarang said that the Constitution of our country is the holy book. He praised Prime Minister Narendra Modi and said that by organising Padyatra on Constitution Day today in the entire country, he has inspired all of us that today we are living as free Indians in democracy. Minister Sarang was addressing the programme on the occasion of the launch of the Constitution Day Padyatra at Shaurya Smarak.

Minister Sarang asked to imbibe the thoughts of Baba Saheb. He paid tribute to the revolutionaries, who sacrificed everything for the freedom of the country. Minister Sarang appealed to the youth that they will live for Mother India with full dedication and will be ready when needed. This India should once again be established as a world leader. This is our duty and resolution.

The recorded message of Chief Min-



ister Dr. Mohan Yadav was also played in the programme. Along with this, the Preamble of the Constitution and the National Anthem were also read out.

### These were the centres of attraction

The replica of the Constitution of the country accompanied the Padyatra in the vehicle. The Padyatra kept moving forward to the tune of the police band. School children also participated in the Padyatra, showing a glimpse of culture in traditional attire.

Players Kapil Parmar, Aishwarya Pratap Singh, Arshi Chaukse, Sakshi Bhardwaj, mountaineer Bhagwan Singh, Jyoti Ratre also participated in this grand event. When the Padyatra started, it was stopped and an ambulance was given priority.

Flowers were showered at various places during the Padyatra. The Padyatra was carried out in full discipline with the chants of Vande Mataram, Hamara Samvidhan- Hamari Shaan, Bharat Mata Ke Jaikar.

### AI AIRPORT SERVICES LIMITED APPOINTMENT

AI AIRPORT SERVICES LIMITED wishes to fill in existing vacancies and maintain a wait-list for vacancies arising in future. Indian Nationals (Male & Female) who meet with the requirements stipulated herein for the following post on a fixed term contract basis, which may be renewed subject to their performance and the requirement.

Sr. No.	Station	Particulars
1	INDORE	Duty Manager/Duty Officer/Jr. Officer - Customer Services/Customer Service Executive/Jr. Customer Service Executive/Ramp Service Executive/Utility Agent Cum Ramp Driver/Handyman
2	BHOPAL	Duty Manager/Customer Service Executive/Ramp Service Executive/Utility Agent Cum Ramp Driver/Handyman/Handywoman

Govt. guidelines applicable for Reserved Categories. For Application Format and all other details, please see Advertisement on our website <https://aaisl.in/Recruitment & https://www.aialh.in/Careers.aspx>

## 3 robbers including a minor caught by police

**Bhopal:** Kolar police has arrested 3 mobile robbers including a minor. Stolen Apache bike, a scooter and one thousand rupees cash have been recovered from the accused. According to the information, a special team was formed to prevent incidents of mobile robbery and vehicle theft and to nab the criminals. Meanwhile, information was received from the informer that three boys with the same appearance as the ones who snatched the mobile from the scooter were seen going towards DMart Gehukheda Kalari.

After the information, the police team cordoned off the area and detained the three suspects riding the scooter. On being questioned, they started misleading the police. On being brought to the police station and questioned, they told their names as Sheikh Arbaaz, son of Sheikh Basir (20), resident near Madina Masjid, Thana Station Barjaria, Sheikh Tofiq alias Guddu (23), resident near

Ahmed Kuli Masjid, Aishbagh and a minor.

The accused admitted to snatching the mobile phone of a youth walking on Mansarovar Dental College Road in front of Priyanka Nagar Tea Stall about fifteen days ago and snatching the mobile phone of a youth walking on the banks of the canal in Chunabhatti police station area.

The accused had sold both the stolen mobile phones to a youth living in Aman Colony Iranian Dera for four thousand rupees. Apart from this, about six months ago, one of the accused had stolen an Apache bike from near Dmart Kalari.

After the petrol of the bike ran out, it was parked in the parking lot of Vandana Nagar. The police reached the spot and recovered the said Apache bike from the parking lot.

**Elderly man dies after being hit by a train**

An elderly man died af-

ter being hit by a train in Gautam Nagar area. The police registered a case and after conducting the post-mortem, handed over the body to the family.

According to the police,

Vaishali wife of Deepak (24) was having a tiff with her husband, due to which she was living with her mother in her maternal home in Jahangirabad. On Monday afternoon, when her mother had gone out for some work, she committed suicide by hanging herself in the house.

Newly married woman dies of suicide

A newly married woman living in her maternal home in Jahangirabad committed suicide by hanging herself. No suicide note was found near the deceased. Police

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Crimes Watch

Gunga. His daughter, son-in-law and other relatives live in Nariyalkheda. On Sunday evening, Govind left the house saying that he was going to his daughter's house, but he did not reach till late night.

Recently married woman dies of suicide

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मूडीज की निगेटिव रेटिंग्स से शेयर बाजार के मूड पर भी दिखा नकारात्मक असर

## अडानी ग्रुप की 7 कंपनियों का आउटलुक निगेटिव

• नई दिल्ली / राज न्यूज़ नेटवर्क



अडानी समूह की मुख्य कम्पनियों का नाम नहीं ले रही है। समूह के शेयर मंगलवार को लगातार दूसरे दिन गिरावट के साथ बढ़ रहा। इस बीच मूडीज रेटिंग्स से अडानी पोर्टफॉलो सहित अडानी ग्रुप की कंपनियों के लिए आउटलुक को स्थिर से निगेटिव कर दिया है।

इसमें अडानी ग्रीन पर्सनल और अडानी ट्रांसमिशन की दो दूसरी इलेक्ट्रिकिटी मूर्च्छा लिमिटेड, अडानी पोर्टफॉलो का शामिल है। मूडीज का कहना है कि अमेरिकी और अंतर्राष्ट्रीय कार्यालय के अडानी ग्रीन एन्जीनियरिंग लिमिटेड के चेयरमैन गौतम अडानी और कई विद्युत अधिकारियों के बिना आपाराधिक अधियोग के कारण उसने ऐसा किया है रेटिंग को बदला कर दिया है कि गौतम अडानी के अधियोग से अडानी ग्रुप की फिल्डिंग तक

पहुंच सीमित हो सकती है। इससे ग्रुप के पूर्जी विद्युत व्याप के लिए अपनी लीए। रेटिंग और अडानी ट्रांसमिशन, अडानी इलेक्ट्रिकिटी, अडानी पोर्टफॉलो और अडानी इंटरनेशनल कंटेनर टार्मिनल के लिए बोर्ड द्वारा रखी। उनमें कहा कि सभी सात कंपनियों पर निगेटिव आउटलुक को देखते हुए निकट विद्युत में रेटिंग में सुधार की संभालना नहीं है।

**फिच ने भी निगेटिव वॉच में रखा**  
इससे पहले फिच रेटिंग्स ने भी अडानी ग्रुप की विभिन्न कंपनियों और बॉर्ड को निगेटिव वॉच में डाल दिया है। फिच ने अडानी एनजी ट्रांसमिशन और अडानी इलेक्ट्रिकिटी मूर्च्छा और अडानी पोर्टफॉलो के कुछ रुपये और डॉलर बॉर्ड को निगेटिव वॉच रेटिंग पर रखा है। इसके अतिरिक्त, फिच ने अडानी की वार यूनिट के निवारण अपरिवर्तनीय डॉलर बॉर्ड को रेटिंग को स्थिर से बदलकर नकारात्मक कर दिया है।

**सेंसेक्स 105 अंक लुढ़ा**  
शेयर बाजार में पिछले 2 दिनों से जारी रही का सिलसिला 26 नंबर को थम गया। सेंसेक्स 105 अंक लुढ़ा गया। वहीं निपटी 24, 200 को नीचे बंद हुआ। विशेषज्ञों का कहना है कि फिची ने रेटिंग की कमी के चलते बाजार में आज दायरे में कारोबार देखने को मिला। जारी रही गारंटी में मारुपूरी रही है, जिसके चलते निवेदियों को आज शेयर बाजार पर कोरी 24,000 कोड तक मारुपूरी हुआ।

बीपीएसई मिक्टेप इंडेक्स 0.10 फीसदी, वहीं सालांको इंडेक्स 0.62 फीसदी को बंद के साथ बंद हुए। आज के कारोबार के दौरान आईटी टेलीकॉम और ऐटीएस शेयरों में तेजी देखने को मिला। वहीं दूसरी ओर यूटिलिटी, अटीटी, पावर, ऑयल और गैस और कार्मा शेयरों में विशेषज्ञों की कहनी। कारोबार के अंत में, गीसी एन्ड सेंसेक्स 105 अंक को 0.13 फीसदी की गिरावट के साथ 80,004.06 के स्तर पर बंद हुआ। वहीं एन्सरेक्ट का 50 शेयरों वाला इंडेक्स, निपटी 27 अंक को 0.11 फीसदी फिसलकर 24, 194.50 के स्तर पर बंद हुआ।

## विदेशी झटकों से निपटने को तैयार है आरबीआई



द्रंग के व्यापार युद्ध का भी सामना करेगा भारत: दास

नई दिल्ली, आरएनएन।

भारतीय रिजर्व बैंक (आरबीआई) ने अपनी नियतियों के बल्बूते व्यैश्विक झटकों के प्रभाव से निपटने में पूरा भरोसा जारी। अटीएसल, डॉलर ट्रॉप के दूसरे कार्यालय में व्यापार युद्ध की आशंका बढ़ रही है। वास्तव में एक साक्षात्कार में संरक्षण दृढ़ और सीमा शुल्कों को सबसे बड़ी चुनौती करार दिया, लेकिन उन्होंने कहा कि बाह्य स्रोतों से पड़ने वाले किसी भी विपरीत प्रभाव से निपटने के लिए भारत पूरी तरह से खबर हुई चुका है। इस प्रभाव से निपटने में एक रिपोर्ट से पता चलता है कि दूसरी तिमाही में तेजी देखने को इन्फीटी 500 कंपनियों की विक्री में सालाना आधार पर 7 फीसदी की बढ़त हुई वहीं, मार्जिन और मुनाफे में सालाना आधार पर 1.7 फीसदी और एक 1 फीसदी की गिरावट हुई।

## दूसरी तिमाही में 18 में से 8 सेवटर्स को हुआ मुनाफा

नई दिल्ली, आरएनएन। दूसरी तिमाही के नीतीजों का मौसम अब पूरी तरह से खबर हो चुका है। इस प्रभावित अंतिम अपनी एक रिपोर्ट से पता चलता है कि दूसरी तिमाही में तेजी देखने को इन्फीटी 500 कंपनियों की विक्री में सालाना आधार पर 8 फीसदी की गिरावट हुई और मुनाफे में 1.7 फीसदी और एक 1 फीसदी की गिरावट हुई।

इस रिपोर्ट में बताया गया है कि 30 सितंबर 2024 को खत्म हुई तिमाही में निपटी 500 में शामिल बैंक शेयरों के नीतीजे शानदार रहे हैं। बिना बैंकों के निपटी 500 का मुनाफा सालाना आधार पर 10 फीसदी घटा है। फाइनशियल कंपनी अनिंग ग्रोथ सालाना आधार पर 10 फीसदी रहा है।

## सोना 1,391 गिरकर 75,690 पर पहुंचा

नई दिल्ली, आरएनएन। मांगवार को अब पूरी तरह से खबर हो चुका है। इस प्रभावित अंतिम अपनी एक रिपोर्ट से पता चलता है कि दूसरी तिमाही में तेजी देखने को इन्फीटी 500 का मुनाफा सालाना आधार पर 7 फीसदी की गिरावट हुई और मुनाफे में 1.7 फीसदी और एक 1 फीसदी की गिरावट हुई।

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सोना 1,391 गिरकर 75,690 पर पहुंचा

नई दिल्ली, आरएनएन। मांगवार को अब पूरी तरह से खबर हो चुका है। इस प्रभावित अंतिम अपनी एक रिपोर्ट से पता चलता है कि दूसरी तिमाही में तेजी देखने को इन्फीटी 500 का मुनाफा सालाना आधार पर 7 फीसदी की गिरावट हुई और मुनाफे में 1.7 फीसदी और एक 1 फीसदी की गिरावट हुई।

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इस रिपोर्ट में





## TENDER DOCUMENT FOR E AUCTION

Whereas Phoenix ARC Private Limited acting in its capacity as Trustee of Phoenix Trust FY \_\_\_\_\_ (hereinafter referred to as Phoenix) pursuant to Assignment of debt by Motilal Oswal Home Finance Limited (Earlier Known as Aspire Home Finance Corporation limited -Assignor), in exercise of its powers under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI ACT, 2002) has decided to sell through **e-Auction** the secured asset mentioned of the **ANNEXURE - I** for realization of the secured debts due to Phoenix mentioned in the sale notice **with future interest, cost, charges and other expenses till realisation of the payment mentioned in demand notices issued under section 13(2) of the SARFAESI Act, 2002** to the borrower/Co-Borrowers under SARFAESI Act, 2002. The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

<b>Auctioneer Name</b>	Phoenix ARC Private Limited acting in its capacity as Trustee of Phoenix Trust FY _____ (hereinafter referred to as Phoenix) pursuant to assignment of debt by <b>Motilal Oswal Home Finance Limited (Earlier Known as Aspire Home Finance Corporation Limited-Assignor)</b> 3 <sup>rd</sup> Floor, Wallace Towers (earlier known as Shiv Building), 139/140/B/1, Crossing of Sahar Road and Western Express Highway, Vile Parle East, Mumbai, Maharashtra – 400057, India
<b>Auction held with the aid by</b>	E-Auction details Help Line No: Help Line e-mail ID:
<b>Auction Schedule</b>	<b>Date of Auction: - As per Sale Notice (Mentioned in Annexure – I)</b> <b>Timings: - As per Sale Notice (Mentioned in Annexure – I)</b> <b>Auction Website: -</b>
<b>Annexure</b>	1) Terms & conditions of e-Auction 2) Soft Copy of Auction Notice published in newspapers (Annexure – I) 3) Details of Bidder (Annexure – II) 4) Declaration by Bidder (Annexure – III) 5) KYC documents to be submitted as per the Annexure-(IV) 6) Confirmation by Bidder Regarding Receipt of Training (Annexure – V) 7) Price Confirmation Letter by H1 Bidder (Annexure – VI)
<b>Special Instructions</b>	<b><u>Bidding in the last minutes and seconds should be avoided in the bidders own interest. Neither the Service Provider nor Phoenix will be responsible for any lapses / failure on the part of the bidder, in such cases.</u></b>

## **E-Auction bidding Terms and Conditions**

1. Computerized e-Auction shall be conducted by Service Provider on behalf of Phoenix, on pre-specified date, while the bidders shall be quoting from their own offices / place of their choice. Internet connectivity and other paraphernalia requirements shall have to be ensured by bidders themselves. Please note that failure of Internet connectivity (due to any reason whatsoever it may be) shall be the sole responsibility of bidders and neither Phoenix nor the Service Provider shall be responsible for these unforeseen circumstances. *In order to ward-off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives whatever required so that they are able to circumvent such situation and still be able to participate in the e-Auction successfully. However, the bidders are requested not to wait till the last moment to quote their bids to avoid any such complex situations.*
2. The Service Provider shall arrange to train the bidder(s), without any cost. The Service Provider shall acquaint bidder regarding the bidding process, functions and e-Auction rules. All the bidders required to ensure that compliance regarding receipt of training before start of bid process.
3. **Material for Bid:** Sale of secured assets by Phoenix under SARFAESI Act, 2002.
4. **Type of Auction:** E-Auction.
5. **Bidding Currency & Unit of Measurement:** Bidding will be conducted in Indian Rupees (INR) Only.
6. **Starting (Opening) Price / Bid Increment:** The opening price of the auction and the bid Increment value shall be as per Sale Notice and available to the bidders on their bidding screen.
7. **Bid Price:** The bidder has to quote the total price for each of the item.
8. **For other terms and conditions, please see the e-auction notice published by Phoenix**  
**Procedure of e-Auctioning**

### **i. e-Form Submission**

All interested bidders need to fill online form available on e-Auction domain with necessary details.

### **ii. Online e-Auction:**

- Phoenix will declare its **Opening Price (OP)**, which shall be visible to all bidders during the start of the e-Auction. Please note that the Reserve price of an item in online e-Auction is open to all the participating bidders. Any bidder can start bidding, in the online e-Auction, from the above Reserve price. Hence, the first online bid that comes in the system during the online e-Auction shall be above the auction's Reserve price, by one increment and in multiples of increment specified in the sale notice. The second online bid and onwards will have to be higher than the H1 rate by one increment value, or higher than the H1 rate by multiples of the increment value. In case of a sole bidder, the said bidder has to mandatorily increase one bid over and above the reserve price in compliance with Rule 9(2) of SARFAESI Act, 2002.
- The “**Bid Increase Amount**” has been fixed in respect of the secured assets which the bidders can view on their bidding screen and the bidders will have to increase the bid amount in the multiple of “**Bid Increase Amount**”.
- Online Auction shall be open for **1 hour**. If a bidder places a bid in the last 5 minutes of closing of the e-Auction and if that bid gets accepted, then the auction’s duration shall automatically get extended for another 5

minutes, from the time that bid comes in. Please note that the auto-extension shall be **Unlimited** and will take place only if a valid bid comes in last 5 minutes of closing. If valid bid is not received, the auto-extension will not take place even if that bid might have come in the last 5 minutes. In case, there is no bid in the last 5 minutes of closing of e-Auction, the auction shall get closed automatically without any extension. *However, bidders are advised not to wait till the last minute or last few seconds to enter their bid during the auto-extension period to avoid complications related with internet connectivity, network problems, system crash down, power failure, etc.*

9. Successful Bidder shall be required to submit the final prices quoted during the e-Auction as per Annexure after the completion of e-Auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction. During e-Auction, if no bid is received within the specified time, Phoenix at its discretion may decide to revise Opening price / scrap the e-Auction process / proceed with conventional mode of tendering.
10. The bid once submitted, cannot be cancelled / withdrawn and the bidder shall be bound to buy the secured asset(s) at the final bid price. **The failure on part of bidder to comply with any of the terms and conditions of the e-auction notice and Tender Document will result in forfeiture of the amount paid by the defaulting bidder.**
11. The bidders will be able to view the following on their screen along with the necessary fields in the E Auction:
  - a. Leading Bid in the Auction (H1 – Highest Rate)
  - b. Bid placed by bidder
  - c. Opening Price & Minimum Increment Value.
  - d. The bid rank of bidder in the auction.
12. The decision regarding declaration of successful bidder shall be finalized by the Authorised Officer of Phoenix.
13. At any stage of the auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or post-pone the auction without assigning any reason thereof and without any prior notice.
14. Phoenix / Service Provider shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the cause.
15. The bidders are required to submit acceptance of the terms & conditions and modality of e-Auction given above before participating in the E-Auction.
16. **Successful bidder:** At the end of the E-Auction, the Authorised Officer of Phoenix will evaluate all the bids submitted and thereafter declare the highest bidder in the auction sale. The decision of the Authorised Officer shall be final & binding on all the bidders.

#### **Terms & Conditions for Sale of Secured Assets**

- i) The E-Auction is being held on "**AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RE COURSE BASIS**" condition.
- ii) The intending bidders should make their own independent enquiries regarding the encumbrances, title of property/ies put on auction and claims/rights/dues affecting the secured assets, including the statutory dues, etc. prior to submitting their bid. The auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of Phoenix. The secured assets are being sold with all the existing and future encumbrances whether known or unknown to Phoenix. The Authorised Officer of Phoenix shall not be responsible in any way for any third-party claims/rights/dues.
- iii) It shall be the responsibility of the bidders to inspect and satisfy themselves about the secured assets and specification before submitting the bid.

- iv) The particulars specified in the auction notice published in the newspapers and annexed herein below as **ANNEXURE I**, have been stated to the best of the information of the undersigned; however, undersigned shall not be responsible / liable for any error, misstatement or omission.
- v) The inspection of secured asset put on auction will be permitted to interested bidders at sites on the day and time mentioned in the public notice annexed as **ANNEXURE-I**.
- vi) The tender form shall be accompanied by pay order/Demand Draft drawn on a scheduled Bank in favour of "Motilal Oswal Home Finance Limited" towards Earnest Money Deposit (EMD). EMD amount can also be transferred directly to account bearing details HDFC BANK, A/C 00600340073530 IFSC Code HDFC0000060, Lower Parel branch beneficiary name as "Motilal Oswal Home Finance Limited" Transfer acknowledgement to be attached along with the tender form.  
para (vi) above, the intending purchaser/ bidder is required to get the copies of following documents uploaded in the website before last date of submission of the bid(s) (as mentioned in the public auction notice published in the newspapers and copy of which is attached below as ANNEXURE-I) (Kindly take note that minimum offer amount cannot be less than the reserve price mentioned in the public auction notice published in the newspapers and copy of which is attached below as ANNEXURE-I below.)
  1. Copy of the RTGS challan;
  2. Copy of Demand Draft
  3. Copy of PAN Card
  4. Proof of identification (KYC) viz. attested copy of Voter ID Card/ Driving License/ Passport etc.
  5. Copy of proof of address, without which the bid is liable to be rejected.
- vii) The E-Auction will take place through web portal "<https://www.auctionbazaar.com/>" on the time specified in the E- Auction notice published in the newspaper and annexed herewith as **ANNEXURE-I**.
- viii) The bid/s shall be accompanied by an Earnest Money Deposit (EMD) equal to 10 % of the Reserve Price, by NEFT / RTGS. **The secured assets shall not be sold at and/or below the reserve price.**
- ix) The conditional bids may be treated as invalid. **Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.**
- x) If the dues of Phoenix together with all costs, charges and expenses incurred by it or part thereof as may be acceptable to Phoenix are tendered by or on behalf of the borrower or guarantor/s at any time on or before the date fixed for sale, the sale of assets may be cancelled.
- xi) The auction is by way of inter-se bidding amongst the bidders and the bidders shall increase the bid amount for each item(property) in the multiple of amount mentioned in **ANNEXURE-I** against the secured assets under column "**Bid Increment Amount**". The inter-se bidding amongst the bidders shall commence online exactly on the date & time specified in the public notice annexed as **ANNEXURE-I**.
- xii) The EMD of unsuccessful bidders will be refunded to their respective A/c No. shared in e-Auction Portal (<https://www.auctionbazaar.com/>) online within 72 hours of the working days from the auction. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
- xiii) The Authorised Officer of Phoenix is not bound to accept the highest offer and the Authorised Officer of Phoenix has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction, at any stage of auction, without assigning any reason thereof.
- xiv) The successful bidder shall deposit 25 % (inclusive of EMD) of its/his offer by way of RTGS / NEFT to the account mentioned in public notice annexed as ANNEXURE – I, on the date of auction mentioned in the Sale Notice or not later than next working day before closing of banking hours, which deposit will be confirmed by Phoenix, failing which the sale would be deemed to have failed, and the EMD of the said successful bidder shall be forfeited. The balance amount of the purchase consideration is payable on or before 15<sup>th</sup> day from the date of confirmation of the sale

of the secured asset or such extended period as may be agreed upon in writing by the Authorised Officer at his/her discretion. In case of failure to deposit the balance amount within prescribed period, the amount deposited by the defaulting bidder shall be forfeited and the defaulting bidder shall neither have claim on the secured asset nor on any part of the sum for which may it be subsequently sold.

- xv) The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her/its favour as per the applicable law.
- xvi) The payment of all statutory/non statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody shall be the sole responsibility of successful purchaser/bidder only.
- xvii) The successful purchaser/bidder shall be solely responsible for any cost / expenses /fees / charges / transfer charges etc. payable to society or any other authority towards the transfer of the rights in its / his / her favour.
- xviii) In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, Authorised Officer of Phoenix shall in its sole discretion be entitled to call off the sale and put the secured assets to sale once again on any date and at such time.
- xix) The sale certificate shall be issued on the receipt of entire sale consideration. Sale Certificate shall be issued by Authorised Officer of Phoenix in the name of the successful bidder and/or his/her/its nominee only. Addition/deletion of name of any persons / institution shall not be possible. Compliance of all formalities and payment of the required fees as desired by the Government for transfer/delivery of the secured asset/s sold will be completely borne by the successful Bidder.

#### **Other Terms & Conditions for Sale of Secured Asset**

- The bidder shall not involve himself or any of his representatives in price manipulation of any kind directly or indirectly by communicating with other bidders.
- The bidder shall not divulge either his bid or any other exclusive details of Phoenix or to any other party.
- The Service Provider / Phoenix shall not have any liability to the bidders for any interruption or delay in access to the site irrespective of the cause.
- The Service Provider / Phoenix are not responsible for any damages, including damages that result from, but are not limited to negligence. The Service Provider will not be held responsible for consequential damages, including but not limited to systems problems, inability to use the system, loss of electronic information etc.

Sd/-  
**Authorised Officer**  
**Phoenix ARC Private Limited**  
**Trustee of Phoenix Trust FY**

**N.B.: Bidder(s) will have to go through the ANNEXURES uploaded on the Web Portal  
(<https://www.auctionbazaar.com/>)**

**and follow the following procedures:**

- **Annexure – II:** All the Prospective Bidder(s) will have to –
  - get the printout
  - fill it up and sign
  - upload the scanned copy while submitting the bid
- **Annexure –III:** All the Prospective Bidder(s) will have to -
  - get the printout
  - fill it up and sign
  - upload the scanned copy while submitting the bid
- **Annexure – V:** Just after receiving Training on e-Auction, Bidder(s) will have to –
  - get the printout
  - fill it up and sign
  - e-mail the scanned copy to the Authorised Officer (e-mail ID mentioned in Sale Notice) with a copy to [contact@auctionbazaar.com](mailto:contact@auctionbazaar.com)
- **Annexure – VI:** Just after the completion of e-Bidding Process, the H1 Bidder will have to
  - get the printout
  - fill it up and sign
  - e-mail the scanned copy to the Authorised Officer (e-mail ID mentioned in the Sale Notice) with a copy to [contact@auctionbazaar.com](mailto:contact@auctionbazaar.com)

**Annexure -I**

**Auction Notice**

**ANNEXURE-II**  
**DETAILS OF BIDDER**

*(Read carefully the terms and conditions of sale before filling-up and submitting the bid)*

1. Name(s) of Bidder (in Capital) :  
(In case the bidder is an entity, constitution of such entity and representative capacity supported with authorization to be submitted)
2. Father's/Husband's Name :
3. Postal Address of Bidder(s) :
4. Phone/Cell Number and E-mail ID :
5. Bank Account details to which EMD amount to be returned :
  - i) Bank A/c. No. :
  - ii) IFSC Code No. :
  - iii) Branch Name :
6. Date of submission of bid :
7. PAN Number :
8. Property Item No. :
9. Whether EMD remitted : Yes/No.
10. EMD remittance details\* :  
: Date of remittance \_\_\_\_\_  
: Name of Bank \_\_\_\_\_  
: Branch \_\_\_\_\_  
: A/c. No. \_\_\_\_\_  
: IFSC Code No. \_\_\_\_\_
12. Bid Amount quoted : \_\_\_\_\_ (Rupees \_\_\_\_\_)  
\_\_\_\_\_  
\_\_\_\_\_ )

I/We declare that I/We have read and understood all the above terms and conditions of auction sale and the auction notice published in the daily newspaper and the tender document which are also available in the website : <https://www.auctionbazaar.com/> and shall abide by them. I/We also undertake to improve my/our bid by one bid incremental value notified in the sale notice if I/We am/are the sole successful-bidder.

.....  
(Name & Signature of the Bidder)

**\*Mandatory: Bidders are advised to preserve the EMD Remittance Challan.**

**Note: This document is required to be duly filled in and signed by the bidder and thereafter uploaded in the website :https://www.auctionbazaar.com/ during the time of submission of the bid.**

**Annexure III**  
**Declaration from Bidder /Buyer\***

Date:

To,

Phoenix ARC Private Limited acting in its capacity as Trustee of Phoenix Trust FY \_\_\_\_\_ to assignment of debt by **Motilal Oswal Home Finance Limited (Earlier Known as Aspire Home Finance Corporation limited -Assignor)**,

**Trustee of Phoenix Trust-FY**

Dear Sir/Madam,

**Subject:** Payment under auction dated \_\_\_\_\_ / private treaty sale

**Ref:** Deposit of Rs. \_\_\_\_\_/-made by me through cheque/DD/RTGS/NEFT no vide \_\_\_\_\_ on \_\_\_\_/\_\_\_\_/\_\_\_\_ being highest bidder buyer for auction held on .....

I / We hereby declare:

- I have participated in the bidding process of \_\_\_\_\_ (property details) and have been declared highest bidder vide letter dated \_\_\_\_\_ / I am buying (property details)
- The source of the amount being paid by me is \_\_\_\_\_
- My PAN is \_\_\_\_\_ (copy of which is attached) / I do not have a PAN hence I am attaching herewith Form 60 along with KYC documents.  
(Strike out whichever is not applicable)
- I am responsible for declaring the same in my Income tax return.
- I am not politically exposed person
- I have not violated any provision of Foreign Exchange Management Act
- I have not received notice from Directorate of Enforcement.
- I do not have any account in the name of individuals / entities (buyers of secured assets / vendors /security receipt investors) appearing in the lists of \_\_\_\_\_ individuals and entities, suspected of having terrorist links, which are approved by and periodically circulated by the United Nations Security Council (UNSC).

The details of the two lists are as under:

- o The “ISIL (Da’esh) &Al-Qaida Sanctions List”, established and maintained pursuant to Security Council resolutions 1267/1989/2253, which includes names of individuals and entities associated with the Al-Qaida is available at ( <https://scsanctions.un.org/ohz5jen-alqaida.html> )
- o The “Taliban Sanctions List”, established and maintained pursuant to Security Council resolution 1988 (2011), which includes names of individuals and entities associated with the Taliban is available at ( <https://scsanctions.un.org/3ppp1en-taliban.htm> )

I / We hereby further declare:

1. I hereby unconditionally state, submit and confirm that I am not disqualified from purchasing the immovable property owned by \_\_\_\_\_ (“Mortgagor”) mortgaged in favour of Phoenix ARC Private Limited (Trustee of Phoenix Trust- FY \_\_\_\_\_) (“Phoenix”) in the loan account of (“Borrower”), pursuant to the provisions Section 29A of The Insolvency and Bankruptcy Code, 2016 (“IBC”) and/or otherwise.\_

2. I hereby state, submit and declare that none of: (a) the Bidder / Buyer, being the Proposed Investor; (b) any other person acting jointly or in concert with the Bidder / Buyer:
    - a) is an undischarged insolvent;
    - b) is a willful defaulter in accordance with the guidelines of the Reserve Bank of India ("RBI") issued under the Banking Regulation Act, 1949 (the "BR Act");
    - c) at the time of investing and subscribing to the security receipts, has an account or an account of the Borrower which is under management or control of such person(s) or of whom such person(s) is a promoter, classified as non-performing asset in accordance with the guidelines of the RBI issued under the BR Act or the guidelines of a financial sector regulator issued under any other law for the time being in force;
    - d) has been convicted for any offence punishable with imprisonment:
      - (i) for 2 (two) years or more under any Act specified under the Twelfth Schedule of the IBC; or
      - (ii) for 7 (seven) years or more under any law for the time being in force.
    - e) is disqualified to act as a director under the Companies Act, 2013;
  - f) is prohibited by the Securities and Exchange Board of India ("SEBI") from trading in securities or accessing the securities markets;
  - g) has been a promoter or in the management or control of a Borrower in which a preferential transaction, undervalued transaction, extortionate credit transaction or fraudulent transaction has taken place;
  - h) has executed a guarantee in favour of a creditor in respect of a Borrower against which an application for insolvency resolution made by such creditor has been admitted under the IBC and such guarantee has been invoked by the creditor and remains unpaid in full or part;
  - i) is subject to any disability, corresponding to abovementioned clauses (a) to (h) above, under any law in a jurisdiction outside India;
  - j) has a connected person not eligible under the abovementioned clauses (a) to (i). A list of all the connected persons is set out in Annexure hereto.
3. I, hereby state and confirm that the Bidder / Buyer and each of its Affiliates are not Related Parties (as defined in the Companies Act, 2013 (as amended from time to time) and any other applicable law for the time being in force) of the Borrower.
  4. I hereby undertake and confirm that I shall immediately intimate Phoenix, and in no event more than 5 (five) days, in the event the Bidder / Buyer or any of its Affiliates qualify to be Related Parties of the Borrower at any time.
  5. I irrevocably and unconditionally submit to the Phoenix, that the list of the connected persons set out in Annexure I hereto is exhaustive in all respects and the names of all the connected persons have been set out thereunder without any omission whatsoever.
  6. I submit to the Phoenix, that the Bidder / Buyer unconditionally and irrevocably agrees and undertakes that it shall make full disclosure in respect of itself and all its connected persons.

7. I submit that, as and when any of the statements made hereunder are invalid, incorrect or misrepresented by us/ any other person acting in jointly or in concert with us, I agree that such an event shall be considered to be a breach of the terms and hold the Bidder / Buyer ineligible.
8. I agree and acknowledge that Phoenix is entitled to rely on the statements and affirmations made in this declaration for the purposes of determining the eligibility and assessing, agreeing and issuing the No Objection for sale in favour of the Bidder / Buyer.
9. I, unconditionally and irrevocably undertake, that we shall provide all data, documents and information as may be required to verify the statements made under this declaration, to the satisfaction of Phoenix.
10. I agree that in the event any of the above statements are found to be untrue or incorrect, then the Bidder / Buyer unconditionally agrees to indemnify and hold harmless the Phoenix against any losses, claims or damages incurred by the Phoenix, as the case may be, on account of such ineligibility of the Bidder / Buyer.

Signature:

Name of the Bidder / Buyer / Depositor:

\*If the Source of fund is through some Third Party other than the Bidder / Buyer, this declaration is to be obtained from such third party as well

#### Annexure-IV

#### **KYC Documents for bidder to be submitted as per the below mentioned list:**

##### **For Individuals**

	<b>Documents</b>
<b>Proof of identity</b>	one copy of any one of the following: <ul style="list-style-type: none"> <li>• PAN card</li> <li>• Passport</li> <li>• Driving License</li> <li>• Aadhaar Card</li> <li>• Voter's Identity Card</li> <li>• Job Card issued by NREGA duly signed by an officer of State Government</li> <li>• Letter issued by the National Population Register Certificate or permission from regulator for investment/remittance in India.</li> </ul>
<b>Proof of address</b>	One copy of any one of the following containing addresses (if address not mentioned in identity proof): <ul style="list-style-type: none"> <li>• Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill)</li> <li>• Aadhar Card</li> <li>• Property or Municipal Tax receipt</li> <li>• Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address.</li> <li>• Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or</li> </ul>

	regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies and leave and license agreements with such employers allotting official accommodation.
<b>Proof of address (Foreign National)</b>	Documents issued by Government departments of foreign jurisdictions and letter issued by Foreign Embassy or Mission in India.

#### For Non-Individuals

	<b>Documents</b>
<b>Auction Bidders, Promoter/Guarantors offering settlement, buyers under private treaty sale.</b>	<ul style="list-style-type: none"> <li>• Certificate of Incorporation / Registration Certificate (if applicable)</li> <li>• Memorandum &amp; Articles of Association / Partnership Deed / Trust Deed</li> <li>• PAN Card</li> <li>• A resolution from the Board of Directors or Board of Trustee/authority letter granted to transact on its behalf.</li> <li>• Obtaining and verification of OVD of officers &amp; employees holding authority to transact on its behalf.</li> <li>• OVD of ultimate Beneficial Owner</li> </ul>

**Annexure – V**  
**Confirmation by Bidder Regarding Receipt of Training**

**To,**

Phoenix ARC Private Limited acting in its capacity as Trustee of Phoenix Trust FY pursuant to assignment of debt by Motilal Oswal Home Finance Limited (Earlier Known as Aspire Home Finance Corporation limited -Assignor),

**As the Trustee of Phoenix Trust FY (“Phoenix”)**  
**Mumbai – 400 098.**

**Sub:** Confirmation regarding receipt of e- Auction Training.

Dear Sir,

This has reference to the Terms & Conditions for the e-Auction mentioned in the Tender document and available on the website : <https://www.auctionbazaar.com/>

I/We confirm that:

- a. I/We have read and understood the Terms and Condition governing the e-Auction as mentioned in Tender Document available on the website : <https://www.auctionbazaar.com/> and also e-Auction notice published by Phoenix ARC Private Limited in daily newspapers and unconditionally agree to them.
- b. I/We also confirm that we have taken training on the on-line bidding/auction and confirm that we are fully conversant with the functionality and process.
- c. I/We confirm that bank shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-Auction platform due to loss of internet

connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the auction event.

- d. We, hereby confirm that we will honour the Bids placed by us during the e-Auction process.

With regards

**Signature of the Bidder:**

**Name of Bidder:**

**Date:**

**Address of Bidder:**

**Copy to:**

**Note: This document is required to be duly filled in and signed by the bidder and thereafter sent the scanned copy of that to the Authorised Officer, Phoenix ARC Private Limited , acting in capacity of Trustee for Phoenix Trust FY 19-21 mentioned in the Sale Notice just after availing training on e-Auction with a copy to [contact@auctionbazaar.com](mailto:contact@auctionbazaar.com)**

**Annexure – VI**  
**Price Confirmation Letter by Bidder(s)**

**To,**

Phoenix ARC Private Limited acting in its capacity as Trustee of Phoenix Trust FY \_\_\_\_\_ to assignment of debt by **Motilal Oswal Home Finance Limited (Earlier Known as Aspire Home Finance Corporation limited -Assignor),**

**Phoenix ARC Private Limited,  
As the Trustee of Phoenix Trust FY \_\_\_\_\_,  
Mumbai – 400 098.**

Sub.: Auction Sale of Property mortgaged in \_\_\_\_\_ - Final bid quoted during e- Auction -  
**Sale of Property by** Phoenix ARC Private Limited

Dear Sir,

We confirm that we have quoted the highest bid of Rs. \_\_\_\_\_/- (In Words  
\_\_\_\_\_) for the purchase of the property mentioned in the Sale Notice in the subject Auction during e-Auction of the said property conducted by the Authorised Officer of Phoenix ARC Private Limited, through the website of **M/S ARCA EMART PRIVATE**. on \_\_\_\_\_.

Yours sincerely,

**Signature:**

**Name of Bidder:**

**Date:**

**Copy to:**

**Note: This document is required to be duly filled in and signed by the H1 bidder and thereafter e-mail scanned letter to the Authorised Officer, Phoenix ARC Private Limited mentioned in the Sale Notice & copy to [contact@auctionbazaar.com](mailto:contact@auctionbazaar.com), immediately on completion of the bidding.**