

HERO HOUSING FINANCE LIMITED
 Contact Address: 301,302,3rd Floor, A Wing, Kapi Towers, Sangan wadi, Taluka Haveli, Dist. Pune-411 001
 Regd. Office: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi-110057,
 Ph: 011 49267000, Toll Free No: 1800 212 8800, Email: customer.care@herohfi.com
 Website: www.herohousingfinance.com | CIN: U65192DL2016PLC30148

POSSESSION NOTICE [FOR IMMOVABLE PROPERTIES]
 (As per Appendix IV read with rule 8(i) of the Security Interest Enforcement Rules, 2002)

Whereas, the undersigned being the Authorized Officer of the Hero Housing Finance Limited, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notices as mentioned below calling upon the Borrowers to repay the amount mentioned in the notice within 60 days from the date of the said notice.

The borrower, having failed to repay the amount, notice is hereby given to the borrower, in particular and the public, in general, that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under section 13(4) of the said Act read with rule 8 of the said Rules.

The borrower, in particular, and the public in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Hero Housing Finance Limited, for an amount referred to below along with interest thereon and penal interest, charges, costs etc. from date mentioned below.

The borrower's attention is invited to provisions of sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets

Loan Account No.	Name of Obligor(s) Legal Heir(s)/ Legal Representative(s)	Date of Demand Notice Amount as per Demand Notice	Date of Possession (Constructive Physical)
HHPFH0012000007723	Sujit Kumar Dutta, Soma Dutta	15.04.2024 Rs. 21,74,860/- as on date 15.04.2024	13.05.2025 (Physical)

Description of Secured Assets/Immovable Properties: All The Piece And Parcel Of The Flat No. 412, Fourth Floor, Wing A, 'Arangas' Nakshatra, Village Uruli Kanchana, Taluka Haveli, District Pune, Maharashtra Along With One Open Car Parking Space, Having Carpet Area 34.09 Sq.Mtr. Along With Enclosed Balcony Admeasuring About 2.55 Sq.Mtrs, Along With Dry Balcony Admeasuring 2.16 Sq.Mtrs And An Attached Terrace Of 4.05 Sq.Mtrs

DATE :- 17-05-2025, Place:- HAWELI

Sd/- Authorised Officer
FOR HERO HOUSING FINANCE LIMITED

यूनियन बैंक Union Bank of India
 Masulkar Colony Branch,
 Masulkar Colony, Pimpri, S.No. 144, 149/1, Prem Park, Pune

POSSESSION NOTICE [Rule-8 (1)]

Whereas the undersigned being the Authorized Officer of Union Bank of India, Masulkar Colony Branch, Pune, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (Second) Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated 18.01.2025 calling upon the Borrowers - Dr. Ratanpal Babulal Lohade & Mrs. Jayashree Ratanpal Lohade, to repay the amount mentioned in the notice being Rs. 21,36,572.15 (Rupees Twenty One Lacs Thirty Six Thousand Five Hundred Seventy Two and Paise Fifteen Only) within 60 days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrowers / Guarantors / Mortgagors and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with rule 8 of the said rules on this 15th day of May in the year 2025.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Union Bank of India, for an amount Rs. 21,36,572.15 (Rupees Twenty One Lacs Thirty Six Thousand Five Hundred Seventy Two and Paise Fifteen Only) and interest thereon. The borrower's attention is invited to provisions of sub-section (8) of section 13of the Act, in respect of time available to the borrower to redeem the secured assets.

DESCRIPTION OF IMMOVABLE PROPERTY
 All that piece and parcel of Equitable mortgage of Flat No.2, admeasuring 811 sq.ft.s., on ground floor, in I Building, Shree Nagari "I" Co-op Housing Society Ltd., Sector No.A, S.No. 24A, Village Nigdi, Tal Haveli District Pune and within the limits of Pimpri Chinchwad Municipal Corporation Registration District Pune Sub District Tal. Haveli.

Sd/- (P K Shukla)
 Chief Manager & Authorised Officer
 Union Bank of India

Date: 15.05.2025
 Place : Pune

PUBLIC NOTICE

TAKE NOTICE that Mr. Rayan E. Gonsalves & Ms. Evelyn Gonsalves (Ownership Holders) Add: Providence, 79 St. Patrick Town Society Behind Krome Showroom, Off Sholapur Road, Pune 411 013 have agreed with our clients for assignment and transfer of their Ownership Holding (being their separate/self-acquired asset) [viz. benefit of Allotment Agreement dt. 6th Sep 2002 Regn No. 4950/2002 made between the Developers Union Enterprise (Partnership) with Mr. Satish A. Joshi and Mrs. Ranjana S. Joshi (Original Allottees) with right to defacto perpetual lease of Plot No. D-3 (33/29) area 3904 sq.mtrs approx out of the larger complex of land bearing S.Nos. 33 pts, 36 pts, Kondhwa Khurd PMC Haveli Pune and with right to Certificate No. 067 I.r.o 5 shares 331 to 335 read with Certificate No. 243 I.r.o 5 shares Nos 1211 to 1215 bearing of Clover Pinnacle Ridge CHSL (TO type society) (Regd) and having address at Kondhwa Khurd, PMC Haveli Pune with the benefits under Transfer Deed of above rights of Joshis dtd. 23rd August 2016 (Regn No. 12113) made between the Joshis & the Ownership Holders together with benefit of sanctioned plans & all other privileges, etc. including membership of Club House facilities, being enrolled as Constituent of said Society with right to receive formal lease of the said Plot from the Society in terms of the Allotment Agreement etc.; the above with clear marketable title free from encumbrances & vacant possession of the said plot.

Any person/s having any claim or demand whatsoever against the said Holding should notify the same in writing by SPAD/RPAD (together with attested copy of documentary evidence in support thereof) to the undersigned within 15 (fifteen) days of the publication hereof, failing which the transaction relating to the said Ownership Holding, shall be proceeded further & completed without reference to any such right, title and claim and the same if any, shall be deemed to have been waived and/or abandoned with notice. Dtd. this 14th day of May 2025.

A. Kadiani
 Kadiani & Associates Advocates
 D-245, Clover Centre, 7, Moledina Road, Pune - 411 001.

TATA CAPITAL LIMITED
 Registered Office: 11th Floor, Tower A, Peninsula Business Park, Gangpatra Kadam Marg, Lower Parel, Mumbai 400013.
 Branch Office: A Wing, 44th Floor, I Think Leth Techno Campes, Off Pokharian Road No.2, Thane West- 400 607

DEMAND NOTICE

DEMAND NOTICE UNDER SEC 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002.

Whereas, vide Order dated 24th November 2023, the National Company Law Tribunal (NCLT) Mumbai has duly sanctioned the Scheme of Arrangement between Tata Capital Financial Services Limited ("TCFSL") as transferor and Tata Capital Limited ("TCL") as transferee under the provisions of Sections 230 to 232 r/w Section 66 and other applicable provisions of the Companies Act, 2013 ("said Scheme"). In terms thereof, TCFSL (Transferor Company) along with its Undertaking have merged with the (Transferee Company) Effective Date i.e. 1st January, 2024.

Whereas, the undersigned being the Authorized Officer of the Tata Capital Ltd. under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice as below calling upon the Borrowers/Co-borrowers/Obligors to repay the amount mentioned in the notice together with further interest applicable thereon more particularly mentioned in the respective demand notice within 60 days from the date of the said notice. If the said Borrowers/Co-borrowers/Obligors fails to make payments to Tata Capital Ltd. (TCL) as aforesaid, then TCL shall proceed against the secured asset(s)/Immovable property(ies) under Section 13(4) of the said act and the applicable rules entirely at the risk of the said Borrowers/Co-borrowers/Obligors as to the costs and consequences. The said Borrowers/Co-borrowers/Obligors are barred from transferring the secured asset or creating any interest or rights by way of tenancy or lease or any other rights, whatsoever, in or over the secured asset, or otherwise dealing with the secured assets in any manner whatsoever to the prejudice of the interest of us, without obtaining our prior written consent and the same is also prohibited under section 13(3) of section 13 of the said Act. It may also be noted that as per Section 29 of the Act, if any person contravenes or attempts to contravene or abets the contravention of the provisions of this Act or rules made there under, he shall be punishable with imprisonment for a term which may extend to one year, or with fine, or with both. The said Borrowers/Co-borrowers/Obligors kind attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI Act where under you can tender the entire amount of outstanding dues together with all costs, charges and expenses incurred by the TCL only till the date of publication of the notice for sale of the secured asset(s) by public auction, by inviting quotations, tender from public or by private treaty. Please also note that if the entire amount of outstanding dues together with the costs, charges and expenses incurred by the TCL is not tendered before publication of notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty, you may not be entitled to redeem the secured asset(s). Any person who intervenes or abets contravention of the provisions of the Act or Rules made thereunder shall be liable for imprisonment and/or penalty as provided under the Act.

Loan A/C No.	Name of Obligor(s)/Legal Heir(s)/ Legal Representative(s)	Amount of Demand Notice	NPA Date
LT.CFLA02182000011697239	1. Rushiraj Sambhaji Mahekar 2. Nita Sambhaji Mahekar Address at: Plot No.93 5 Va Bus Stop, Nr. Sai Mandir Phulewad, District Karvir, Near. Kolhapur, Maharashtra, 416014.	Rs. 26,61,795/- (Rs. Twenty-Six Lakhs and Sixty-One Thousand and Seven hundred and Ninety-Five Only) and Rs. 6,85,304/- (Rupees Six Lakhs and Eighty-Five thousand and Nine hundred and four only)	05th April 2025
IL.CT00013050991	M/s. Rushiraj Jeweller Through its Proprietor Mr. Rushiraj Sambhaji Mahekar Add at : 64 F, Ward No A, Phulewad 4th Stop, Kolhapur, Maharashtra, 416010	Date of Demand Notice: 10th April 2025	

Description of Secured Asset: The Property bearing CTS No. 348, Mahatma Phulewadi Sahakar Housing Society, Ltd. Phulewadi Kolhapur, out of which, area admeasuring 93.90 sq mtr of Plot No.93 Part (C) along with construction, thereon situated at Phulewadi, Kolhapur Municipal Corporation Kolhapur, "A" Ward, Kolhapur, Kolhapur, 416010, which is Bounded as under: On or towards To The East : By Plot No.94, On or towards To The West : By Plot No. 93/A, On or towards To The North : By Plot No.93/B, On or towards To The South: Open land (Road)

Date : 17-05-2025
 Place : Pune, Maharashtra

Sd/- Authorised Officer
 Tata Capital Limited

KERALA STATE ROAD TRANSPORT CORPORATION
 Transport Bhavan , Fort P.O, Thiruvananthapuram-695023
 E-TENDER NOTICE

Name of Item	Last Date of Bid submission
Call Center Communication as a Service (CCaaS) Model in Three Shifts (24x7) for a period of 3 years.	11.06.2025, 06.00 PM

Pre-bid meeting: 22.05.2025, 11.30 am

For the detailed tender document visit: www.etenders.kerala.gov.in/, www.keralartc.com/tenders/purchase, e-mail: edpc.krtc@kerala.gov.in

Sd/-
 Chairman & Managing Director

CAPITAL INDIA HOME LOANS LIMITED
 Registered Address: 701, 7th Floor, Aggarwal Corporate Tower, Plot No. 23, District Centre, Rajendra Place, New Delhi- 110 001
 CIN NO. U65990DL2017PLC322041

POSSESSION NOTICE
 (For Immovable Property) [Appendix IV] Rule 8(1)]

Whereas the undersigned being the Authorized Officer of Capital India Home Loans Limited [CIN NO. U65990DL2017PLC322041] under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 ("Act") and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand notice dated 05.03.2025 in respect of loan accounts bearing number HDLHFLKOL0027419, calling upon the borrowers Prashant Laxman Dhuri C/O Yuvraj Patil and Varsha Prashant Dhuri C/O Yuvraj Patil to repay total amount mentioned in the demand notice being Rs.26,66,369/- (Indian Rupees Twenty-Six Lakhs Sixty-Six Thousand Three Hundred And Sixty-Nine Only) as on 05.03.2025 along with further interest and charges in terms of loan agreement accrued / to be accrued thereon w.e.f., 06.03.2025 within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken Symbolic Possession of the property described herein below in exercise of powers conferred on him under Sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on 15.05.2025.

The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Capital India Home Loans Limited for an amount of Rs. 26,66,369/- (Indian Rupees Twenty-Six Lakhs Sixty-Six Thousand Three Hundred And Sixty-Nine Only) as on 05.03.2025 along with further interest and charges as aforesaid.

The attention of the borrower is invited to provisions of Sub-Section (8) of Section 13 of the Act in respect of time available, to redeem the secured asset.

DESCRIPTION OF THE IMMOVABLE PROPERTY
 Row House Unit No.2 Plot Admeasuring 51.20sq.Mtrs & Construction Admeasuring 80.84.Sq.Mtrs Constructed On Plot No.C-9 Area Admeasuring 94.00 Sq.Mtrs Out of R.S.No.55/19/B At Mouje Wadipir,Tal-Karveer, Dist.- Kolhapur - 416011, Together with All Rights (Including but Not Limited to Rights to Use and Occupy Common Areas, Facilities, Amenities, Development Rights Etc. (As Applicable), And All Furniture, Fixtures, Fittings, And Things Attached Thereto, Which is Bounded as Under: East: Road, West: Plot No. D-6, North: Adjacent Gat No.55/9,South: Unit No.1 out of plot No.C-9

Date : 15.05.2025
 Place : Kolhapur

Authorized Officer
 Capital India Home Loans Limited

DCB Bank Ltd.
 302, Cello Platina, F.C. Road, Shivajinagar, Pune-411005

E AUCTION SALE NOTICE
 (Under Rule 8(6) of the Security Interest (Enforcement) Rules2002)

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 provision to Rule 8(6) R/w. Rule 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the borrower(s), co-borrowers and the guarantors, by the Authorized Officer, that the under mentioned property is mortgaged to DCB BANK LTD., The Authorized Officer of the Bank has taken the possession under the provision of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The Borrowers attention is invited to the provisions of sub-section 8 of section 13 of the SARFAESI Act, the right of redemption shall be extinguished on the date fixed for sale by adopting any methods as prescribed in the said act. The properties will be sold by tender on public e-auction as mentioned below for recovery of under mentioned dues and further interest, charges and cost etc. as per the below details. The properties will be sold "as is where is" and "as is what is" and "whatever there is" condition basis with all the existing and future encumbrances if any, whether known or unknown to DCB Bank Ltd as per the brief particulars given and mentioned in schedule hereunder.

Sl. No.	Name of Borrower(s) and Co-borrower(s), Guarantor(s)	Total Dues Outstanding as on 23-01-2025 (Rs)	Reserve Price (Rs.)	EMD (Rs.)	Date and time of E-Auction	Type of Possession
1	MILIND CHANDRAKANT SAPTUTE, BHARATI TEXTILES, VIDYA TEXTILES, SACHIN TEXTILES 19656100000107-19656200000134 / 19656100000116 - 19656200000091 / 19656100000082-19656200000082 / 19656100000091-19656200000073	Rs.1,68,45,350/-	Rs.40,50,000/-	Rs.4,05,000/-	09-06-2025 & 03:00 PM To 04:00 PM	Physical
2	DEEPAJI SACHIN HUKKIRE 19641600000064 / 19642600000064	Rs.1,49,85,865/-	Rs.72,00,000/-	Rs.7,20,000/-	09-06-2025 & 03:00 PM To 04:00 PM	Physical

PROPERTY ADDRESS - All that piece and parcel of the property bearing R.S. No. 635 admeasuring about 1000.00 Sq. Mtr. Out of it 371.74 Sq. Mtr. i.e. 4000 Sq. Mtr. situated within the local area of Grampanchayat Tardal, Tal. - Hatkanagale, Dist. - Kolhapur within the jurisdiction of Sub-Registrar (Hakankarji) which is bounded as under: On or towards East: By 20 Sq. R. Wide Road, On or towards West: By 20 Sq. R. Wide Road, On or towards North: By The Property of Mr. Takale, On or towards South: By The Property of Mrs. Bharati Dhavale (The Secured Assets). b) HYPOTHICATION OF STOCK AND BOOKS DEBTS.

Sl. No.	Name of Borrower(s) and Co-borrower(s), Guarantor(s)	Total Dues Outstanding as on 25-03-2025 (Rs)	Reserve Price (Rs.)	EMD (Rs.)	Date and time of E-Auction	Type of Possession
3	JAMIL DILAWAR MULLA DAHLVL00450926	Rs.36,05,920/-	Rs.24,50,000/-	Rs.2,45,000/-	09-06-2025 & 03:00 PM To 04:00 PM	Symbolic

Property Address- All That Piece And Parcel Of Flat No. Fr-3, Admeasuring 70.07 Sq. Mtrs. Super Builtup Area On Fourth Floor, In The Building "Kshiti Residency" Apartment, Phase-II 'B' Wing Constructed On Cts No. 94b/1, Chimanpura Peth, Satara, Within The Limitation Of Satara Corporation

4	SANTOSH BALU YADAVBCBMLV00492722	Rs.12,12,683/-	Rs.13,52,000/-	Rs.1,35,200/-	09-06-2025 & 03:00 PM To 04:00 PM

Property Address- All that piece and parcel of property situated within the limits of Municipal Council of Tasgaon Tal. Tasgaon Dist. Sangli bearing Sr. No. 339, admeasuring 32.2 Sq.Mtrs. which is bounded as under: Towards East: By C.S. No. 338, Towards South: By Road, Towards West: By part of C.S. No. 339, Toward North: By C.S. No. 340.

5	SURAJ DASTAGIR GOLANDAJ DAHLVAR00448140 / DAHLVAR00448143	Rs.43,32,088/-	Rs.11,47,000/-	Rs.1,14,700/-	09-06-2025 & 03:00 PM To 04:00 PM

Property Address - Flat No. 402A, admeasuring 620 Sq. Ft.i.e. 57.62 Sq. Mtrs. super built up on third floor, in building known as Disha Residency constructed on Bhupman Kramank 705, plot no. 12, at village Varunji Tal. Karad, Dist. Satara which is bounded as: By East: Common Passage, By South: Property of Shri. Sutar, By West: Property of Shri. Patil, By North: Flat No. 402A.

6	SURAJ DASTAGIR GOLANDAJ DAHLVAR00448140 / DAHLVAR00448143	Rs.43,32,088/-	Rs.11,47,000/-	Rs.1,14,700/-	09-06-2025 & 03:00 PM To 04:00 PM

Property Address- Flat No. 402A, admeasuring 620 Sq. Ft.i.e. 57.62 Sq. Mtrs. super built up on third floor, in building known as Disha Residency constructed on bhupman kramank 705, plot no. 12, at village Varunji Tal. Karad, Dist. Satara which is bounded as: By East: Common Passage, By South: Flat No.402B, By West: Property of Shri. Patil, By North: Property of Shri. Dhawale

Date and time of submission of EMD on before 09-06-2025 up to 12:00pm with request letter of participation KYC, Pan Card, Proof of EMD at email id - kuldeep.salokhe@dcbbank.com / vaibhav.chandanshive@dcbbank.com / kalpesh.verma@dcbbank.com. The intending purchasers/bidders are required to deposit EMD amount through Demand Draft /Pay Order /In the name of the DCB Bank LTD.

Inspection Date and Time: 06-06-2025 Between 11:00am to 4:00 pm onwards. Contact person name for Pune, Satara, Sangli, Solapur, Kolhapur Location - Mr. Vishal Gaikwad Mob No-9579459415 Mr. Hemant Komarkar Mob No- 9823049912, Kuldeep Salokhe Mob. 9890741011 (Pune), (Satara, Sangli and Kolhapur).

TERMS AND CONDITIONS OF THE E-AUCTION

- The auction sale shall be "online e-auction" bidding through website <https://www.bankauctions.in> on the dates as mentioned in the table above with Unlimited Extension of 5 Minutes. Bidders are advised to go through the website <https://www.dcbbank.com/cms/showpage/page/customer-corner> and <https://www.bankauctions.in> for detailed terms and conditions of auction sale, before submitting their bids and taking part in e-auction sale proceedings.
- The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider Name of the coordinator, contact details: Contact Name: Mr. Nitesh D Pawar, 8142000725 and 8142000066, nitesh@bankauctions.in and info@bankauctions.in Please note that, Prospective bidders may avail online training on e-auction from their registered mobile number only.
- Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer tender document on the website.
- Bidders are advised to go through detailed terms and conditions of auction sale before submitting their bids by referring to the link <https://www.dcbbank.com/cms/showpage/page/customer-corner> and for further details may directly contact to Mr. SHAILESH KULKARNI Mob no :- 976555569Mr. Kuldeep Salokhe- 9890741011 / Mr. Vaibhav Chandanshive- 02067253002 and 8010876757 Mr. Kalpesh Verma- 8668382051 Authorized Officers of DCB Bank Ltd.

Date : 17-05-2025
 Place: Pune

Sd/-Authorized Officer
 DCB Bank Limited

Phoenix ARC Private Limited
 Regd. Office: 3rd Floor, Wallace Tower 139-140B/1, Crossing of Sahar Road and Western Express Highway Vile Parle (East), Mumbai-400 057 Tel: 022- 6849 2450, Fax : 022- 6741 2313
 CIN: U67190MH2007PTC168303 Email: info@phoenixarc.co.in, Website: www.phoenixarc.co.in

PUBLIC NOTICE FOR E-AUCTION CUM SALE

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and to the borrowers/guarantors/mortgagors in particular, that the under mentioned property mortgaged to Phoenix ARC Private Limited pursuant to assignment of debt by Motilal Oswal Home Finance Limited (Earlier Known as Aspire Home Finance Corporation limited -Assignor) will be sold on "AS IS WHERE IS, AS IS WHAT EVER THERE IS AND WITHOUT RECURSE BARGE", by way of "online e-auction" for recovery of dues and further interest, charges and costs etc. as detailed below in terms of the provisions of SARFAESI Act read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002) through website : www.phoenixarc.co.in as per the details given below

Date and time of E-Auction -11.06-2025 11.00 Am to 02.00 Pm (with unlimited extensions of 5 minute each)			Last date of EMD Deposit:10-06-2025	
Borrower(s) /Co-Borrower (s)/Guarantor(s) /Loan Account	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price, EMD	
LAN: LXKHA00416-170033237 Branch: Chakan Borrower: Sambhaji Bapurao Jadhav Co-Borrower: Rani Sambhaji Jadhav Guarantor : Balasaheb Murlidhar Ghanwat	05-02-2018 For Rs: 14,10,442/- (Rupees Fourteen Lakh Ten Thousand Four Hundred & Forty Two Only)	Flat No-201,2 Nd Floor,Flat No-07, Sal Corner, S No-75/3, Mauje-Dhayari,Tal- Haveli,Dist-Pune, Near Samundhi Crystal, 411041 Pune Maharashtra	Reserve Price: Rs.9,40,000/- (Nine Lakh Forty Thousand Only) EMD: Rs. 94,000/- (Ninety Four thousand Only)	
LAN: LKXOL00315-160018680 Branch: Kolhapur Borrower: Vijay Appasaheb Shetti Co-Borrower: Shalatali Appasaheb Shetti	19-06-2018 For Rs: 18,97,831/- (Rupees Eighteen Lakh Ninety Seven Thousand Eight Hundred & Thirty One Only)	Unit No-24/5,Plot No-24,Gat No-859 Surya Colony Hupari R B L Kankar 416203 Hatkanagale Dist- Kolhapur Maharashtra	Reserve Price: Rs.7,00,000/- (Seven Lakh Only) EMD: Rs. 70,000/- (Seventy Thousand Only)	
LAN: LKXAT00116-170025119 Branch: Satara Borrower: Pravin Prakash Dorke Co-Borrower: Nishigandha Pravin Dorake	28-05-2018 For Rs: 17,57,321/- (Rupees Seventeen Lakh Fifty Seven Thousand Three Hundred & Twenty One Only)	S No. 289/2A/1 And 289/2B, Om Residency, Flat. No. 206,First Floor, C - Wing,Mauje Wai, Satara Nr Kalu Bai Temple 412803 Wai Satara Maharashtra India	Reserve Price: Rs.8,50,000/- (Eight Lakh Fifty Thousand Only) EMD: Rs. 85,000/- (Eighty Five Thousand Only)	

Terms and Conditions of E- Auction: 1.The Auction is conducted as per the further Terms and Conditions of the Bid document and as per the procedure set out therein. Bidders may visit to the Web Portal: <https://www.auctionbazaar.com/> of our e-Auction Service Provider, M/s. ARCA EMART PRIVATE LIMITED for bidding information & support, the details of the secured asset put up for e-Auction and the Bid form which will be submitted online. The interested buyers may go through the auction terms & conditions and process on the same portal and may contact to Ashish Sharad Dhapte-987671951/Raju Mahadev Kamble-982851411/Ashok Dnyaneshwar Gopale-982873231, details available in the above mentioned Web Portal and may contact their Centralised Help Desk : +91 83709 69696, E-mail ID: contact@auctionbazaar.com and 2.All the intending purchasers/bidders are required to register their name in the portal mentioned above as <https://www.auctionbazaar.com/> and get user ID and password free of cost to participate in the e-auction on the date and time as mentioned aforesaid. 3.For participating in the e-auction, intending purchasers/ bidders will have to submit the details of payment of refundable Earnest Money Deposit of 10% of the Reserve Price of the Secured asset along with copies of the PANCARD, Board Resolutions in case of Company and Address Proof on or before the Last date for submission of EMD mentioned above. Intending purchasers/bidders are required to submit separate EMDs for each of the items/Properties detailed herein above. 4.At any stage of the auction, the Authorized Officer may accept/reject/modify/cancel the bid/offer or post-note the auction without assigning any reason therefor and without any prior notice. 5.The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, applicable GST on the purchase consideration, stamp duty, registration fees, etc. that is required to be paid in order to get the secured asset conveyed/delivered in his/her/fits favour as per the applicable law. 6.The intending bidders should make their own independent enquiries regarding encumbrances, title of secured asset put on auction and claims/rights/due affecting the secured assets, including statutory dues, etc prior to submitting their bid. The auction advertisement does not constitute and will not constitute any representation of Phoenix. The authorized officer of Phoenix shall not be responsible in any way for any third-party claims/rights/due. 7.The prospective/intending bidder shall furnish an undertaking that he/she is not dis-qualified as per provisions of Sec.29 (A) of Insolvency and Bankruptcy Code,2016 and failure to furnish such undertaking along with the KYC documents, shall automatically disqualify or he/she bid will be rejected.

Sd/- Authorized Officer,
 Phoenix ARC Private Limited
 Date : 17.05.2025

motilal oswal Home Finance
 Regd. Office: Motilal Oswal Tower, Rahimnagar Sayani Road, Opp. Parel ST Depot, Prabhadevi, Mumbai - 400 025, CS : 8291898988
 Website: www.motilaloswal.com, Email: inquiry@motilaloswal.com

DEMAND NOTICE

UNDER THE PROVISIONS OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (The Act) AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 (The Rules)

The undersigned being the authorized officer of Motilal Oswal Home Finance Limited (MOHFL) under the Act and in exercise of powers conferred under Section 13 (12) of the Act read with the Rule 3, issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is/are avoiding the service of the demand notice(s), therefore the service of notice is being effected by affixation and publication as per Rules. The contents of demand notice(s) are extracted herein below:

Sr. No.	Loan Agreement No./Name of the Borrower(s) / Co-Borrower(s)/ Guarantor Name	Date of Demand Notice and Outstanding	Description of the Immovable Property
1	LXAHM00417-180063980 / Borrower: Mohan Nana Vidhate Co-Borrower: Nana Jayram Vidhate	09-05-2025/Rs.13,08,862/- (Rupees Thirteen Lac Eight Thousand Eight Hundred Sixty Two Only)	Milkat No 789 Gat No 13/3 Ad Measuring Oh 60 R At Shirsagan Kata Tal Shirur Jai Jawan Dairy Ahmednagar Maharashtra 412210
2	LXRAAT00416-170030129 / Borrower: Sandesh Shankar Sagvekar Co-Borrower: Shrawani Sandesh Sagvekar	09-05-2025/Rs. 8,69,975/- (Rupees Eight Lac Sixty Nine Thousand Nine Hundred Seventy Five Only)	Flat No 101 And 102 1 St Floor Khasic Home Apartment Batavadi Bhamne Tal Chhat Ratnagiri 415709 Ratnagiri Maharashtra
3	LXPUN0016-170039891 / Borrower: Mahadev Sambhaji Kamble Co-Borrower: Parvatibai Mahadev Kamble	09-05-2025/Rs. 4,24,567/- (Rupees Four Lac Twenty Four Thousand Five Hundred Sixty Seven Only)	Plot No.8 9 & 10a Gat No. 300 Ad Measuring Area3000 Sq. feet Golden Park Mauje- Tilekarwadi (Khambgaon Tek) Taluka - Haveli Dist-Pune 411046 Pune Maharashtra
4	LKXOL00216-170037625 / Borrower: Deepilakshandha Kagale Co-Borrower: Suman Dilip Kagle	09-05-2025/Rs. 4,65,244/- (Rupees Four Lac Sixty Five Thousand Two Hundred Forty Four Only)	Gat No 276 Hissa No 52 Near Chunabhathi Kaggale Maal Afri Kokul Shiron Tal Karveer Dist Kolhapur Chunabhathi 416234 Kolhapur Maharashtra
5	LXPMI00116-170049388 / Borrower: Shankar Nathu Pasalkar Co-Borrower: Ramdas Nathu Pasalkar	09-05-2025/Rs. 8,33,527/- (Rupees Eight Lac Thirty Three Thousand Five Hundred Twenty Seven Only)	Milkat No 599; Construction 22/24=528sq.ft. & 10x 15=150sq.ft. Total Area 678 Sq.ft. Near Primary School ; Village - Navin Gaur ; Taluka Daund Near Primary School Pune - 412202 Pune Maharashtra
6	LXWAG00316-170049453 / Borrower: Shivbal Badrilal Suthar Co-Borrower: Meena Shivlal Suthar	09-05-2025/Rs. 12,53,982/- (Rupees	

TENDER DOCUMENT FOR E AUCTION

Whereas Phoenix ARC Private Limited acting in its capacity as Trustee of Phoenix Trust FY ____ Need to fill Trustee details as per Loan number which is shared in Excel _____ (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:

Auctioneer Name	Phoenix ARC Private Limited acting in its capacity as Trustee of Phoenix Trust FY ____ Need to fill Trustee details as per Loan number which is shared in Excel _____ (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) 3 rd 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
Auction held with the aid by	E-Auction details As per Publication copy Help Line No: As per Publication copy Help Line e-mail ID: As per Publication copy
Auction Schedule	Date of Auction: - As per Publication copy (Mentioned in Annexure – I) Timings: - As per Publication copy (Mentioned in Annexure – I) Auction Website: - As per Publication copy
Annexure	<ol style="list-style-type: none">1) Terms & conditions of e-Auction2) 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)

Special Instructions	<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>
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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 RECOURSE 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 15th 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
- **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

Annexure -I

Auction Notice(Publication Draft)

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 Auction Date _____/ private treaty sale

Ref: Deposit of Rs. EMD Details_/ -made by me through cheque/DD/RTGS/NEFT no vide _____ on __/__/____ being highest bidder buyer for auction held on Auction Date.....

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 Amount deposits details i.e cheque/neft

- 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 Borrower property details _____ ("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

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

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

For Non-Individuals

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

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:

- 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.
- 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.
- 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

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, immediately on completion of the bidding.**