ताजेतवाने राहण्यासाठी पुरेशी झोप हवीच

() आरोग्य 🤊 वार्ता

अनेकांना रात्री झोप लागत नाही अथवा त्यांना झोपेतून वारंवार उठावे लागते. यामाग अनेक कारणे असू शकतात. शरीरामध्ये हे का घडते याचा विचार करणे गरजेचे आहे. जर तुम्ही रात्री नीट झोपू शकत नसाल, तर काहीतरी गडबड आहे असे संकेत तुमचे शरीर देत

. 'विविध कारणांमुळे रात्री जाग येऊ शकते. तणाव, चिंता चक्र राजता. तजाय, ायता, झोपण्यापूर्वी कॅफिनयुक्त पेये घेणे, विशिष्ट औषधे खाणे, हार्मोनल बदल, विशेषतः स्त्रियांमध्ये रजोनिवृत्तीदरम्यान होणारे बदल.

दमा किंवा मूत्राशयाच्या समस्या यासारखी परिस्थिती याला



Toll Free No.: 1800 233 0234 कारणीभूत असू शकते,'' असे तज्ज्ञांचे म्हणणे आहे. द्योपेचे योग्य वेळापत्रक नसणे झोपेच्या खराब सवयी हेदेखील निद्रानाशाचे कारण अस शकते.

द्योपण्यापर्वी

. ...ू... इलेक्ट्रॉनिक उपकरणांचा वापर हेदेखील झोप न लागणे अथवा अचानक जाग येणे, याचे कारण ठरू शकते. तसेच वारंवार जागरण करण्याचा तुमच्या शारीरिक आणि मानसिक आरोग्यावरदेखील परिणाम होऊ शकतो. मानसिक आरोग्य तुमच्या शरीराला काम करण्यासाठी अत्यंत आवश्यक आहे. परंतु पुरेशा झोपेअभावी मानसिक आरोग्यावर परिणाम झाल्यास तो दुसऱ्या दिवशी तुमच्या मडवरदेखील लक्षणीय परिणाम ू करू शकतो. त्यामुळे तुम्ही याकडे किरकोळ समस्या म्हणून दुर्लक्ष करू नका, यात सुधारणा करण्यासाठी डॉक्टरांचा सल्ला

घ्या. असे तज्ज सांगतात

टरावीक शेतमाल वाहतुकीचा खर्च केंद्राकडून

केंद्रीय कृषिमंत्री शिवराजसिंह चौहान यांची माहिती

लोकसत्ता वार्ताहर

नारायणगाव : 'राज्य सरकारने एका संस्थेद्वारे शेतकऱ्यांचा टोमॅटो कांदा, बटाटा हा शेतमाल थेट दिल्ली आणि मुंबई येथे पाठविला, तर त्या वाहतकीचा खर्च केंद्र सरकार देणार आहे. याबाबतचा निर्णय घेण्यात आला आहे,' असे केंद्रीय कृषिमंत्री शिवराजसिंह चौहान यांनी सांगितले.

विकसित कृषी ावकासत कृषी संकल्प अभियानांतर्गत कृषी उत्पन्न बाजार समितीच्या नारायणगाव उपबाजार केंद्रात पदयात्रा आणि कृषी विज्ञान केंद्र येथे शेतकरी मेळाव्याचे आयोजन करण्यात् आले होते. त्या वेळी ते बोलत होते. कार्यक्रमाला



राज्याचे कृषिमंत्री माणिकराव कोकाटे, केंद्रीय कृषी विभागाचे सहसचिव फ्रँकलीन खोबुंग, कृषी आयुक्त सूरज मांढरे, उपमहासंचालक डॉ. एस. के. सिंग, संचालक डॉ. एस. के. रॉय, कृषी

यावेळी हर्षवर्धन सपकाळ यांनी २०१४ मध्ये पंतप्रधान नरेंद्र मोदींनी भेट

दिलेल्या दाभडीतील शेतात जाऊन ग्रामस्थांशी संवाद साधला. 'चाय पे चर्चा'नंतर काय बदल झाला, असा प्रश्न विचारल्यावर ग्रामस्थांनी 'काहीच नाही, उलट अडचणी वाढल्या' अशी प्रतिक्रिया दिली. पदयात्रेला

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विज्ञान केंद्राचे अध्यक्ष अनिल तात्या मेहेर, खासदार डॉ. अमोल कोल्हे आमदार शरद सोनवणे. माजी आमदार अतुल बेनके, भाजपचे जिल्हाध्यक्ष प्रदीप कंद, शरद बँकेचे अध्यक्ष देवेंद्र शहा उपस्थित होते.

चौहान यांच्या प्रेरणेतून सत्ता!

अजित पवार यांचे पुण्यात वक्तव्य

लोकसत्ता प्रतिनिधी

पुणे : 'मध्य प्रदेशचे मुख्यमंत्री असताना शिवराजसिंह चौहान यांनी राबविलेल्या 'लाडली बहना' योजनेमुळे आम्हाला प्रेरणा त्यातनच मुख्यमंत्री लाडकी बहीण' योजना सुरू केली. त्याद्वारे महिलांचे मन आणि विश्वास जिंकल्याने तो विश्वास मतपेटीतून मोठ्या प्रमाणावर व्यक्त झाला. चौहान यांनीच हा मार्ग दाखविल्याने महायुती सत्तेमध्ये आली,' अशा शब्दांत राज्याचे उपमुख्यमंत्री

अजित पवार यांनी विधानसभा निवडणकीतील ानवङ्गुकाताल महायुताच्या विजयाचे श्रेय मध्य प्रदेशचे माजी मुख्यमंत्री, केंद्रीय कृषीमंत्री शिवराजसिंह चौहान यांना मंगळवारी दिले.

पणे आंतरराष्टीय हॅकेथॉन'च्या समारोपावेळी अजित पवार बोलत होते. पवार म्हणाले, 'राज्यातील २८८ पैकी २३६ राज्याताल रटट पका र३६ जागांवर महायुतीचे उमेदवार विजयी झाले. हा आतापर्यंतचा सर्वांत मोठा आणि ऐतिहासिक विजय आहे. त्यातून राज्यात महायतीचे बळकट सरकार स्थापन झाले आहे. त्याबाबत चौहान यांचा आभारी आहे.'' यावर चौहान यांनी देखील भाष्य केले.

शांत झोपेसाठी..मी रोज रात्री घेते 🕡 🕬 🕬 Tanvi



केमिस्टकडे उपलब्ध

'नितेश राणेंच्या वादग्रस्त विधानांमुळे दोन समाजात तेढ'

नागपूर : मत्स्योद्योग मंत्री नितेश राणे गेल्या

The Maharashtra State Co-operative Bank Ltd., Mumbai (Incorporating The Vidarbha Co-Op. Bank Ltd.) (Scheduled Bank) Head Office: Sir Vihaldas Thackersy Smruli Bhawa, 9, Maharashtra Chamber of Commerce Lane, Fort, Mumbai - 400001, Poet Box No. 427, Web Site: www.mcbank.com समाजाला डिवचण्याचा प्रयत्न केल्याने

राणेंना अल्पसंख्याक आयोग नोटीस बजावेल, अशी माहिती राज्य अल्पसंख्याक आयोगाचे अध्यक्ष प्यारे खान यांनी मंगळवारी नागपरात पत्रकारपरिषदेत दिली

वादग्रस्त वक्तव्य असल्याने दोन समाजात

'चाय पे चर्चा' निरर्थक

शेतकऱ्यांचा चांगला प्रतिसाद मिलाला

काहीँ महिन्यांपासून मुस्लीम समाजाबद्दल तेढ निर्माण होत आहे. त्यांनी गोवंश हत्याबंदी आणि कर्बानी यावरून पन्हा मस्लीम

POSSESSION NOTICE

(THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002)

Whereas, The undersigned being the Authorized Officer of The Maharashtra State operative Bank Ltd., Head Office, Mumbai, under the Securifisation and Reconstruction inancial Assets and Enforcement of Security Interest Act, 2002 and in exercise of power femed under Section 13 (12) read with rules 3) of the Securify Interest (Enforcement) Rules conferred under Section 13 (12) read with (rule 3) of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice dated 14 ob. 2016 bearing no. DIRARIP-Sec.44342(16-2017) calling upon the borrower Bluegold Trading Company Private Limited, 12, D. N. Mistry House, Narabhal Cross Lane (Baraji Steet), Fort. Mumbai - 400011 to repay the Loan outstanding Amount mentioned in the notice being Rs. 3.00.80004 (Rupees Three Crores and Eight) Thousand Only) of M.S.C. Sank within 60 days from the date of receipt of the said notice. The borrower having falled to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has Taken Possession of the property described bearin below in the severse of nonexe conferred no his runder subsection (V.) of section (V.)

herein below in the exercise of powers conferred on him under sub-section (4) of section 13 of Act read with the rule 8 of the Security Interest Enforcement Rules, 2002 on this 31st day of May 2025.

31" day of May 2025.

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and may 2025.

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and may be subject to the charge of The Maharashtra State Co-Op. Bank Ltd., Head Office, Mumbai for an amount of Rs. 7,88,96,229,78' (Rupess Seven chores Eight) Eight Lash hinsely Six Trussant Two Hundred Twenty Nine and Paise Seventy Eight Only) as on 31.05.2025 and further interest thereon.

The borrower's attention is invited to provisions of sub-section (8) of section 31 the Act, in respect of time available, to redeem the secured assets.

DESCRIPTION OF THE IMMOVABLE AND MOVABLE PROPERTY

The hilliforn companyl known as D. N. Mistry Mouse kings and belon at Nanehybrid Cross I are

The building property known as D. N. Mistry House lying and being at Nanabhai Cross Lane (Banaji Street), Street No. A/1670/12, Sheet No. 50, Laughton Part of 1/9373 Collector New No 435 within the Fort Division of Mumbai in the Registration Sub-District of Mumbai and registerec 4-50 willin the Pot Univasion of worther and registered sub-registerior sub-registerior of winted and registered in the books of the Collector of Land Revenue under New Nos. 455 and bearing Cadastrian Survey No. 451 of the Fort Division and assessed by the Assessor and Collector of Municipal Corporation under "A Ward. The said landed property is admeasuring about 24.25 sq. mt. upon which a building structure is standing consisting of ground + 4 Floors.

Sd/-(Amit D. Joshi) Authorised Officer & Joint Manager, The Maharashtra State Co-op. Bank Ltd. Head Office, Mumbai - 400001

शेतकरी न्यायाची लढाई आता दिल्लीत

हर्षवर्धन संप्रकाळ यांचा निर्धार; शेतकरी आत्मसन्मान पदयात्रेचा समारोप

नितीन पखाले. लोकसत्ता

यवतमाळ : दाभडी गावातून सुरू झालेली शेतकऱ्यांच्या न्यायाची लढाई आता दिल्लीत पोहोचेल, अशा शब्दात काँग्रेस प्रदेशाध्यक्ष हर्षवर्धन सपकाळ यांनी आपल्या पक्षाचा निर्धार जाहीर केला. काँग्रेसने मंगळवारी यवतमाळ जिल्हयातील दाभडी ते आणीं 'शेतकरी आत्मसन्मान पदयात्रा' काढली. या पदयात्रेच्या समारोपप्रसंगी सपकाळ बोलत

पंतप्रधान नरेंद्र मोदी यांनी २०१४ साली दाभडी गावातून 'चाय पे चर्चा' करत देशभरातील शेतकऱ्यांना मोठी आश्वासने दिली होती. मात्र ११ वर्षांनंतरही ती आश्वासने पूर्ण झाली नाहीत, असा आरोप करीत काँग्रेसने या गावातून यात्रा काढली. यावेळी सपकाळ म्हणाले की, ''शेतकरी आता अधिकच हताश झाला आहे. सोयाबीनला भाव नाही. पण सोयाबीनचे तेल

२४ तास यंत्रणा. कर्मचारी, तंत्रज्ञान तैनात

नवी मुंबई : पावसाळा सुरू होण्यापूर्वीच कोकण रेल्वेने

मुसळधार पावसात उद्भवणाऱ्या

संकटांना तोंड देण्यासाठी यंत्रणा सज्ज ठेवली आहे. नवी मुंबईतील

बेलापूर भवन येथे मंगळवारी आयोजित पत्रकार परिषदेत कोकण रेल्वे कॉपीरेशन लिमिटेडचे अध्यक्ष

आणि व्यवस्थापकीय संचालक संतोषकुमार झा यांनी यंदाच्या

पावसाळ्यासाठी केलेल्या तयारीची माहिती दिली.

लोकसत्ता प्रतिनिधी



कोकण रेल्वे फेडणार

कोकण रेल्वे लवकरच संस्थेचं

अध्यक्ष आणि व्यवस्थापकीय

संचालक संतोषकुमार झा यांनी दिली. नवी मुंबईतील बेलापूर

भवन रोथे मंगळवारी झालेल्या

ही देशातील एकमेव रेल्वे संस्था

सुमारे १५०० कोटी रूपयांचे जुने

१५०० कोटी

मात्र भरमसाठ दराने विकले जात आहे कंपन्या नफा कमवतात आणि शेतकरी कर्जात बुडतो.'' 'घर-घर तिरंगा' उपक्रमात पॉलिस्टरचा झेंडा वापरण्यात आला. कापडाचा झेंडा दिला असता, तर कापसालाही भाव मिळाला असता. ही लढाई

पावसाळ्यासाठी कोकण रेल्वे सज्ज!

''दरवर्षी कोकण रेल्वे मार्गावर प्दरड कोसळणे, रुळांवर पाणी साचणे, पुलांवर ताण येणे, वाऱ्याचा वेग अचानक वाढणे या समस्या

उद्भवतात. यंदाही या सर्व बाबींचा विचार करून रेल्वे प्रशासनाने सुरक्षेची योजना आखली आहे.

पावसाळी वेळापत्रकाची अंमलबजावणी १५ जून ते २० ऑक्टोबर या कालावधीत होणार

आहे,'' असे त्यांनी सांगितले.

फक्त दाभडी ते आर्णीपुरती मर्यादित नाही. ही लढाई दिल्लीपयँत नेणार आहोत. 'आज करोगे किंवा मरोगे' अशी स्थिती आहे. जवान देशासाठी लढतो, शेतकरी पोटासाठी लढतो, पण सरकार कुणासाठी लढते, असा सवाल त्यांनी केला

uccessful Completion Certificate 165693, 9403562119, 95948

(शारत सरस्वरात्या एउटा में माने के लिए के ल



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ं राषाः-३ मा 'अवस्थितः-३१ प्राप्तायकः प्रेरण्यातः । वेद्राप्ताः प्रत्ये प्रत्यः प्रत्यः प्रत्यः प्रत्यः । वेद्राप्ताः प्रत्यः । प्रत्यः । प्रत्यः । प्रत्यः । प्रत्यः । वेद्राप्तायः प्रत्यः । प्रत्यः । प्रत्यः । प्रत्यः । प्रत्यः । व्यवस्थायन्ति । विद्यः प्रत्यः प्रत्यः । प्रत्यः ।

्राज्यस्वा सहकारी बँक लि., ग्रामाग्यतसम् आणि /सिंजा रुगां

(जाराज्यार) सौ. जैसवाल सुलक्षणा मनोज

₹IDEMI NA API

फिनिक्स एआरसी प्रायक्हेट लिमिटेड कार्यक्षय । तिसा मकता वीती टीम, १३९-११० बीर, सहा होट्र व मेस्ट एक्सी हार्य

ı		मानटाच्या अमयादित (यस्तानासह)		
ı	ऋणको / सह-ऋणको / हमीदार /	मागणी सुवना	स्थावर मालमतेचे वर्णन	राखीय किमत / इस्टे
ı	सोन अकाऊंट नं.	तारीख व स्वकम		
ı	एलएन : LXNAS00215-160005076	08.08.2096 -	पलॅंट नं. ०९, तिसरा मजला, "साई सिमरन	
ı	शाखा : नाशिक	र. १२,९२,३२७/- (रुपवे बारा	अपार्टमेंट", प्लॉट नं. ०६, सब्हें नं. २३९/१/२८ व	
ı	ऋणको : गहुल कांतिसाल श्रीवास्तव	लाख ब्वाण्गव हजार तीनजे	२९८/१/६, सेल्स टॅक्स ऑक्सिक्या समोर, पाथाडी	
ı	सह-ऋणको : प्रवीण कांतिसाल श्रीवास्तव	सतायीस फका) करिता	परदा, नाशिक-४२२००९, महाराष्ट्र, भारत	लाख यीस हजार फका)
ı	ई-लिलाबाच्या झर्ती व अटी : १. लिलावाचे आर	योजन योली करनदपत्रांच्या पुढील शर	ों य अटी आणि त्यात नमुद केलेल्या प्रक्रियेनुसार करण	यात येत आहे. योशीदार ई-शिलायाकरिता
ı			हरिता आमये ई-लिलाय सेया-पुरवटाकार मेसर्स	
ı	https://www.auctionbazaar.com/ वा	येथ पोर्टलला भेट देवू शकतील अ	णि योली प्रपत्रे ऑनलाईन सादर करायवाची आहेत. र	वारस्य असलेले खरीददार सदर पोर्टलवर
ı	लिलाय शर्ती य अटी तसेच प्रक्रिया पाह् शकतील	आणि संपर्क साधू शकतील : संदिष	उखाडाँ तनित - ९३७२७०५४५४ व दिलीप पेखाले	। - ९३७२७०५६४७, साईलेश आर्यगर
ı			केलेल्या येवसाइटवर उपलब्ध आहे आणि त्यांच्या केरी	
ı	+९१ ८३७०९ ६९६९६, ई-मेल आयडी: conta	act@auctionbazaar.com ?.	सर्व इच्छुक खरीददारांनी / बोलीदारांनी https://wv	vw.auctionbazaar.com/ या यर
ı	नमूद केलेल्या पोर्टलवर त्यांचे नाव नोंदविगे आणि	। पूर्वोका तारीख य येळेन ई-लिलाया	ा भाग पेण्याकरिता विनामृत्य युजर आयडी व पासवर्ड	मिळवणे आवश्यक आहे. ३. ई-लिलावात
ı	सहभागी होण्याकरिता इच्छुक खरीददार / योलीदार	ांनी यर नमृद केलेल्या इस्टेब्बा सादरी	करणाकरिता शेयटच्या तारखेस किया तत्पृयी पॅनकार्ट,	कंपनी असल्यास मंडळाच्या ठरावाची प्रत
ı			रीच्या प्रदानाचा तपशील सादर करावयाचा आहे. स् या रस	
ı			आवश्यक आहे. ४. लिलायाच्या कोगत्पाही स्तरायर,	
ı			बोली / प्रस्ताव स्वीकारण्याचा / नामंतृर करण्याचा / फे	
ı	राखून ठवात आहत. ६, यशस्या खराददार / याला	दारान काणराहा साायापक दणा, कर	, देव शुल्फ, खरेदी विचाराधीन लागू जीएसरी, स्टैंप ट इवरचक आहे. ६. स्वारस्य असलेल्या योलीदारांनी त्यांप	पुटा, नादणा शुल्क, इ. सासताल, ज लागू
ı			त्रवरंगक आहे. ६. स्वारस्य असलस्या यालादाराना त्यार स्या सरीक्षत मत्त्रेया नामाधिकार, भार या संयंधित त्यांन	
ı			त्या सुराक्षत मत्तया नामाायकार, भार या संयापत त्यान इ.सि.ड.होत नाही, "फिनिक्स"चे. प्राधिकत अधिकारी :	
ı			त्र सिद्ध हरत नाहर. "स्थानक्ता प आपकृत आपकरता तेले योलीदार यथनयद्भता लिहन देतील की, तो / ती	
ı	दण वाकारता काणायाहा स्थतात जयायदार असर कार्या २०(॥) पता वाजानीतावा आवाय जाती आणि	गर नाहरत. छ. भाषा / स्वारस्य कसर ११ केलामधी कामनानांध्यानेत ग्रन्थ स	डल बालाइर वयनबद्धता ।लहून दताल का, ता / ता यनबद्धता सादर करण्वास असमर्थ ठरल्यास तो / ती अ	नादांश व (दवालखाश साहत), २०१६ च्या कोजक ज्यान ज्यात / ज्याती नार्हत विज्ञा
l	रवाची / तिची बोली नामंत्र करण्यात चेईल.		***************************************	man and ottal ottal agriculture
		भाषांतरामध्ये वटी आइडल्याम इंग्रजी	मगकुर हाळा धरान्यात चेईल. स्वाक्षरी/- प्राधिकृत अधि	कारी, किनिक्स एआरसी प्रायव्हेट लिमिटेड

🄰 TJSB SAHAKARI | मुख्य वसूली ऑफिन्सः शिरसरा मणला, मधुळर मधन, रोड क्र.१६, वागळे इंडस्ट्रीयल BANK LTD. क्षामाऽसामा इस्टेट, ठाणे (य) –४००६०४, दुरावनी : ०२२-६१९७८७५२.

कर्जदार/जामिनदार/गहाणखतदारार श्री. जैसवाल मयुर प्रमोद

्षपाए विभावः २४,०४,२०२५ प्रमापि दिनांकः २६,०९,२०२५ १९०४,२०२५ पर्यंचयी थरीतः रक्कम क. ६,२६,३७६,५० (कपये सहा लाख सत्वीस हजार तीनशे शहापर व पेसे प्रभास फ्रांट ०९,०४,२०२५ पासून त्यावरील व्याज आणि खर्चासह

सुरक्षित मालमत्तेच्या पत्याचे वर्णन / अंमलबजावणीसाठी मालमत्ता

प नं. ०१, तळमजला, योगसिद्धी प्राईड, मोजमाप ३.६५ चौ.मी. प्लॉट नं. ३,४,७ व ८, गट नं. ४०

र्थशील मालमतेचा सर्व भाग व पासल आरणन्य जिल्ह्याच्या इतित. चलुत्सिमा झालीतप्रमाणे आहेत-चुलैस- पार्किग्ची जागा, पश्चिमेस- रस्ता, जलेस- नाँघ नं, ०२, दक्षिणेस- ३० फुट रोड सदर मालमता श्री. जैसवाल मयुर प्रमोद यांच्या

पेकुल अधिकायांनी माणाी स्वनेच्या प्यांची सेवेसादी पावले उपातवी आहेत. वरीत वर (भिन्ने ताणु असेत लिन्ने) यांना शुलित करण्यात येंत की, वरद सुमा प्रीव्ध का वांची, सुम्मा प्रीव्ध तालेक्षान्त कि क्षेत्राच्या आत्र ध्यवकाशीय काम परवाया पर्द्रप्रशास और प्राचनात्रिकाल अधितत्त्व भेण्य एप्योगीय आणि प्राचनात्रिकाल अधितत्त्व अधित एप्योगीय अधित अधित स्वाचित्र (. या प्रार्माकृत सोव्याचनात्रकाल पुरीत कांचीत्र कीत प्रीत्व हुं दुर्ग कार्यायाया पर्वाचाद यांना करमा १३(१३) यां सरस्ती और २००३ अन्यांने कांचीत्रकाल स्वाचनात्रिकाल करमा सम्बन्ध स्वाचनात्रिकाल स्वचनात्रिकाल स्वाचनात्रिकाल स्वाचना

दिनांक : ०४/०६/२०२५ ठिकाण : ठाणे



1849| / हस्तातास्त करू राकत गाहा. सही / -(प्राधिकृत अधिकारी) सरफैसी अंवट २००२ अंतर्गत, टीजेएसबी सहकारी बँक लि. करिता आणि च्या वतीने

किल्ल्यावर जाणाऱ्या पर्यटकांसाठी पाच टक्के सूट

मुंबई: इंडियन रेल्वे कॅटरिंग अँड टुरिझम कॉर्पोरेशनने नुषद्भः शडपन रूप कटारा जड दुरिझम कॉर्पोरेशनने (आयआरसीटीसी) छत्रपती शिवाजी महाराजांच्या जीवनाशी संबंधित महत्त्वाच्या ऐतिहासिक स्थळांना भेटी देण्यासाठी सहलीचे आयोजन केले आहे. या सहलीला जून २०२५ रोजी सुरुवात णार असून ही सहल ५ रात्री आणि ६ दिवसांची आहे. या सहलीचे आरक्षण करण्यासाठी काही दिवस शिल्लक असून पर्यटकांना 'प्रथम येणाऱ्यास प्रथम प्राधान्य' या तत्वावर पाच टक्के सवलत पर्यटकांना मिळेल.

या सहलीला छत्रपती शिवाजी महाराज टर्मिनस येथून सुरुवात होणार असन पर्यटकांना दादर ठाणे स्थानकावरूनही सहलीत सहभागी होता येणार आहे पर्यटकांना रायगड, लाल महाल कसबा गणपती, शिवसृष्टी, शिवनेरी, प्रतापगड, पन्हाळा तसेच भीमाशंकर आणि कोल्हापूरमधील महालक्ष्मी मंदिर या ठिकाणांना भेट देता येणार आहे.

बुद्ध गोर्बाच्या गिविच आगीत तरना आहे. सामध्य प्रस्तावक आग्रस्ताविक अग्रस्ताविक अग्रस्तावि दिनांक : 03.06.2025

उप महाप्रबंधक, नवीन पायाभूत सुविधा प्रकल्प आणि अंमल

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वैक आफ महाराष्ट्र "विकार समुण स्वारा : प्रकार कार्यान्यान्यान्य भारितार सम्बार : प्रकार : प्रकार

आंक महाराष्ट्र, बांद्रा, मुंबई येथील मुंबई उत्तर अंबल कार्याल्याचे अंतर्गत आणि बाह्य वीकरण करण्यासाठी मोहोरबंद गिरिया आमंत्रित करीत आहे. तमाच्या प्रस्ताचक एमाचीर विशेद्या मत्रकेणी वेशसाट्ट www.bankofmahrashtra,In/tenders व डाज्यनतोड करून घेक शकतात. निवेदापूर्व बैठक दि. 09.06.2025 रोजी

करण्यात येणार नाहा. दिनांक : 03/06/2025 उप महाप्रबंधक (स्थापत्य अभियंता), नवीन पायाभूत सुविधा प्रकल्प नियोजन आणि अंमलबजावणी



प्रस्तावासाठी विनंती (आरएफपी)

PM Modi set to inaugurate final rail stretch to Kashmir on June 6 inaugurated by Modi include one running from Katra to Srinagar, and the other from Srinagar to Katra. However, the PM will not be travelling to Srinagarforthis. Sources said the government wants to inaugurate the line before the celebration of the first anniversary of the Modi-led government's third term, on

JAMMU, NEW DELHI, JUNE 3

completion of a project to link Kashmir to the rest of the coun-try, which was first initiated 42

years ago.
The last stretch of the 272-

inaugurate this section on April 19, but the event was cancelled due to the forecast for inclement due to the forecast for inclement weather. The inauguration was further delayed because of the terrorist attack in Pahalgam in Kashmir on April 22, followed by the conflict between India and Pakistan.

KISUHI. The Vande Rharat trains to be

June 9. An official said: "The PM will inaugurate the complete stretch of the USBRI, Chenab Bridge and Anji Bridge, Along with this, he will flag off the two Vande Bharat trains for the route. All the prepa-rations have been completed. Security is being beefed up in the area."

On Monday, the newly formed Jammu Division, head-quartered at Jammu Tawi and operating under Northern Railways, became operational. In Poth division of the Indian Railways will oversee a substantial area, primarily consisting of Sections transferred from the existing Firozpur Division, which is

erational in the USBRL's 184-Rm stretch between Sangaldan in Jammu's Ramban district and Kashmir's Baramulla, and in the 25-km section between Udhampur and Katra in Jammu. It is the 63-km Katra-Sangaldan section that is awaiting inaugu-

ration for the line to be com-

The estimated cost of the US-

The estimated cost of the US-BRL is over Rs 43,000 crore, of which Rs 35,000 crore was spent on the Katra-Banihal section. The Vande Bharat trains will run only between Srinagar and Katra for now, senior Railway of-ficials said.

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Walk-in Interview.

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(Dr. A. K. Tripathi)

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investors@smlisuzu.com	helpdeskdelhi@mcsregistra
	E 0MI (01/71) (

SMFG India Home Finance Co. Ltd. Grinashakti Compension: 1:503 5 56.5° From G-Brick hope BIC. SIGN Bair Road, Bard a Rayl B. Complex Banda IR. Victor Republication. Commensione II Park, Town B, 15 Floor B, 15 Floor B, 11 Manual Rayl B, 15 Floor B, 15 Floor

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

SI. No.	Name of the Borrower(s) / Guarantor(s) LAN	Description of the Properties	Reserve Price : Earnest Money Deposit :	Date & Time of E-Auction	Date of EMD Submission
	602107210246084 1. Dnyaneshwar	All That Piece and Parcel of Land Property Bearing Plot No. 116 Having its Total Area Of 307 Sq. Mts. Out of Land Bearing S No. 6 (Old S No. 387) Situated At Burannagar and with In	Rs. 30,00,000/-	20.05.2025 at 11.00	
1.	Ghanshyam Palave 2. Savita Manik Misal 3. Mauli Medical And General Stores	The Local Limits Of Grampenchayet Burrarigar And Zilha Parishad Ahmedhagar Pin 414002 Property Bounded As East- Piot No. 117, South-Piot No. 126, West- Piot No. 115, North-Internal Road	Rs. 3,00,000/-	AM to 01.00 PM	19,06,2025

Phoenix ARC Private Limited

(with unitmi	ted extensions of 5 minute ea	ch)	
Borrower(s) /Co-Borrower (s)/ Guarantor(s) / Loan Account	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price, EMD
LAN: LXNAS00215-160005076 Brench: Neshik Borrower: Rahul Kantilal Shrivastav Ce-Borrower: Pravin Kantilal	12,92,327/- (Rupees Twelve Lakh Ninety Two Thousand Three Hundred	Flat No.09, 3Rd Floor,Ssi Simran Apertment,Plot No. 08, St. No.2391/128, And 2999/16 Opp Sales Tax Office Pahardi Phata 422009 Nashik Nashik Maharashtra India	

Servicestry

Terms and Conditions of E. Auction: 1. The Auction is produced as per the later from and Condition of the Bid discourse and as on its format and the Bid discourse and as on its format and the Bid discourse and as on its format and the Bid discourse and as on its format and the Bid discourse and the Bid format which will be submitted as exposing the season may be actually the substant terms and conditions and produced the season profit and they control banding bladded Bid season and the Bid format which will be submitted to the Bid format which will be submitted by the Bid format and the Bid format which be submitted to the Bid format and the Bid format which will be submitted by the Bid format and the Bid format which be submitted by the Bid format and the Bid format which will be submitted by the Bid format and the Bid format which will be submitted by the Bid format and the Bid format which will be submitted by the Bid format and the Bid format which will be submitted by the Bid format and the Bid format which will be submitted by the Bid format and the Bid format which will be submitted by the Bid format and the Bid format which will be submitted by the Bid format and the Bid format which will be submitted by the Bid format and the Bid format which will be submitted by the Bid format which will be submitted by the Bid format and the Bid format which will be submitted by the Bid format and the Bid format which will be submitted by the Bid format and the Bid format which will be submitted by the Bid format and the Bid format which will be submitted by the Bid format and the Bid format which will be submitted by the Bid format which will be su



The Malkapur Urban Co-Op, Bank Ltd., Malkapur H.O.: "DHANSHREE", MALKAPUR, Dist. Buldana

AUCTION SALE NOTICE

AUCTION SALE NOTICE

AUCTION SALE NOTICE

Auction Sale Notice for sale of immovable Assets under The Maharashtra co-perative Societies Act, 1960 read with provision to Rule 107 (11)(E) of The Maharashtra co-operative Societies Rules, 1961.

Notice is hereby given to the public in general and particular to the Borrower, Mortgager and Guarantors that the below described immovable property mortgaged to the secured creditor, the physical possession of which has been taken by the Recovery Officer of The Malkapur Urban Co-op Bank Ltd Malkapur, will be sold by involted by Comparative Societies, (Deputation) Marathwada Urban Co-operative Societies (Issued by Deputy Registrar, Co-operative Societies, (Deputation) Marathwada Urban Co-operative Association Ltd Chitrapadi Sambhajinagar, of Rs. 5,60,17,355/- (Rs. Five croe Saxiy subs. Seventeen thousand Three hundred Fifty five Only) as on 31-12-2019 plus interest, cost, charges, surcharge thereon w.e. f. 10-1,2202 due to the bank for recovery of Loan account of Borrower 1) Rheela Auf Usager, Tech Pvt. Ltd. (through its Director Mr. Gopal Dhondiba Arkhade, Mrs. Sheela Gopal Arkhade and Mr. Jitendra Pandit Sonanis Office Add. Dandonisk Complex, Barsh Maca, Near Sharaa Pawar Highscool, Yashwant Ragar, Dharashiv, Ush, Charashiv L. 4-M Mr. Gopal Dhondiba Arkhade Add. 4. "Ruturiwhar", Taran Talka, Ghadge Ragar, Mashik Rood, Mashik. 1-9 Mrs. Sheela Gopal Arkhade Add. 4. "Ruturiwhar", Taran Talka, Ghadge Ragar, Mashik Rood, Mashik. 1-9 Mrs. Rehetar Pandit Sonanis Add. At Post Kilali, Taluka & Dist. Dharashiv 2) Mr. Rohitraj Vijay Dandnaik, "Dandonik Complex", Barsh Rood, Near Sharad Pawar Highscool, Yashwant Nagar, Dharashiv, Dist, Dharashiv, upon the following terms and conditions.

Conditions of Sale:

a) The offers along with EMD shall be submitted in sealed envelope addressed to Recovery Officer, The Mallapur Urban Co-op Bank Ltd., (b) No offers below upset price and/or without EMD shall be entertained (c]Demand Draft/Pay order towards the earnest money deposit (EMD) as mentioned in scheduler-1 shall be deposited with the Recovery Officer to participate in the sale. At least two bids must be received to start the auction process. The Demand Draft/Pay order shall be drawn in favor of The Malkapur Urban Co-op Bank Ltd. (Cheques will not be accepted for (EMD), (d) The amount by which the biddings are to be increased shall be Rs. 100,000/- each lot. in the event of any dispute arising as to the amount of bid, or as to the biddier the, final decision will be mandatory of the Recovery Officer, (e) The person decirated to be the highest bidder, shall pay forthwith upon such declaration a deposit of 25% (Twenty Five Percentage) of sale price, less EMD deposted, and the remainder of the heurbase proposa and the amount of price for the start in drives a new progression. of the remainder of the purchase money and the amount required for the stamp duty as per gover les for the sale certificate shall be paid within 30 days from the date of sale. In default of payment will risid mentioned as above the deposit shall be forfielded and the Property shall be receil. (P.O. nissuance certificate by the Bank, sale shall become absolute no claims shall be retertained by the Bank. (g) Sale is eld on AS IS WHERE IS, WHATEVER THERE IS AND WITHOUT RECOURSE by IN IN A 12 WHERE IS, WHATEVER THERE IS AND WITHOUT RECOURSE basis and the bank is in onshible for title, condition or any other fact affecting the property, (b), It shall be discretion of the Recover to cancel the sale without assigning any reason and such cancellation shall not be called in question to biodiers, in that case bank will return the bids submitted and bank would not entertain any claim resentation in that regard from the bidders, (i) The bank reserve its rights to accept, reject any or all bids stage and very, noutfly and wake any condition of sale in its absolute discretion, (ii) Sale certificate are session of the property will handed over to the purchaser only after confirmation of sale.

(Property shall be sold as per details set out hereunder)

Date of Inspection: 08/07/2025 (12:30 pm to 5:00 pm) (with prior intimation ast date & Time for Submission of Offers: 09-07-2025, before 5.00 P.M.

1] The Malkapur Urban Co-op Bank Ltd. Malkapur, H O, "Dhanashree" Malkapur, Dist. Buldana 2] Jawahar Colony Branch at Badshaha Complex, 1st Floor, Pundliknagar Road, Jawahar Colony

Chhatrapti Sambhajinagar - 431009. Date of Auction: 10-07-2025 Time of Auction 03.00 P.M.

Place of Auction : The Malkapur Urban Co-op Bank Ltd. At Jawahar Colony Branch, ah Complex, 1st Floor, Pundliknagar Road, Gharkheda, Chhatrapati Sambhajinagar -

Sr. No.	Description of P	roperties	Reserve Price	(EMD)
1)	land admeasuring a situated at Dharas	and piece of the Property Non agricultural open rea 4 Hector 36 R situated at Survey /Gut No. 61 hiv within the limits of Municipal Corporation lective Bounded as under.	2,39,80,000/-	23,98,000/-
	admeasuring area situated at Dharas Dharashiv, both the other and the colle under.	and piece of the Property agricultural open land 0 Hector 80 R situated at Survey / Gut No.60 hiw within the limits of Municipal Corporation e above mentioned lands are adjacent to each ctive Boundaries of both the said lands are as	36,80,000/-	3,68,000/-
	East: Forest Land, West: Lake	North: Land of Adity Jeevanrao Gore South: Land of Padminbai Raghunath Pawar		
Detai	Is of Encumbrances a	s known to the bank	-	Nill

Mr. Ravel Deshpande - 9011812250

State Bank of India Branch - Stressed Assels Management Branch - II

Stressed Assets Management Branch-II,
Rathejs Chambers, Ground Floor, Wing -B. Free Press Journal Marg,
Nariman Point, Mumbai 400021. Tet No: 022-41611402.
E-mail ld: 1:man7 / 105894sbl. co.in
Under Mob No. 998773021

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E Acction Sale Notice for Sale of Immovable Assets under the Seturification and Reconstruction of Financial Assets a Enforcement of Security Interest Act, 2002 read with provision balls 8(6) of Security Interest (Enforcement) Rales, 2002 (Notice is hereby given to the pools in general and in particular to the Borrowers) and Gusardinerly is that the below described the security of the provision of the security of the securit

Name of Borrewes(s) Mix Ketan Shah Industries LLP 232, Solitaire Corporate Park, Andheri Ghatkopar Link Road, Andrer East, Mumbai – 400 093. Mix, Radhika Ketan Shah Mix, Radhika Ketan Shah Mix, Radhika Ketan Shah Lamir CHS, Pot no-79, HS Road No-8, JVPD, Vile Park West, Mumbai—400 057.		Name of Guara	ntor(s)	Outstanding Dues for Recovery of which Property/ies is/are Being Sold		
				Re. 23 99.44 (95.80 l/m words Ropes Twent Three crores fine lable, Forty Fore thousand Six hundred and Ninety Five only) as of 03.00 2015 plus accurate interest unrealized incidental expenses, costs, charges, etc. les recovery fill the date of first payment is made to the Burk, (Outstanding as per 13 (2) notice) Demand Medice Dated 31.00.2006.		
Names of Title Deed Holders	Description of property/les	Date & Time of e-Auction:		eserve Price / EMD / id Increment Amount	Date & Time of Inspection property	
M/s Ketan Shah Industries	Land & construction thereon at CTS No. 4016, 4017 and 2894 (amalgamated) total area	Date: + 20.06.2025 Time:-		erve Price : Rs. 4.99 Cr. w which the property will not be sold	16.06.2025 from 11.00 a.m. to 4.00 p.m.	
LLP	admeasuring approximately 2323.10 sq. meters, Talreja Nagar, Near Mission Hospital, Jalna-431 203 in the name of	11.00 a.m. to 4.00 p.m. with unlimited	103	st Money Deposit (EMD) 6 of the Reserve Price 1. e. Rs. 49.90 Lac	Contact Person : Avnish Kumar Srivastava	
	M/s Ketan Shah Industries LLP. (On Symbolic possession)	extensions of 10 Minutes each.	Bir	f Increment Amount:- Rs.5,00,000/-	Mobile-8209324199	











E-AUCTION SALE NOTICE

EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED

EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED

CIN: U91700MAZDRICATED CASSET

Retail Central & Regd. Office: Edelweiss House, Off CST Road, Kalina, Mumbai 400098

E-Autotion Sale Notice for Sale of Immovable Secured Assets under the Securification and Reconstruction of Financial Assets and Enforcement of Securify Interest (Enforcement) Rules, 2002 (Pritales).

The Interest Inclined Assets Assets and Enforcement of Securify Interest (Enforcement) Rules, 2002 (Pritales).

The Interest Inclined Assets managed by the Securify Interest (Enforcement) Rules, 2002 (Pritales).

The Interest Inclined Assets and Enforcement of Securify Interest (Enforcement) Rules, 2002 (Pritales).

The Interest Inclined Assets managed by the Interest Intere

SI. No	Loan Account No/Name of the Selling Institution	Name of Borrowerl Co Borrower	Trust name	Total Outstanding Dues in INR	Reserve Price (In Rs)	Earnest Money Deposit (End) In Rs	Date & Time Of Auction	Type of Possession
1.	LAURSTH0000059711 & LAURSTT0000066661 / Edelweiss Housing Finance Limited	1) Mr. AMOL KACHARU MHASKE (Borrower) 2) Mrs. SWATI AMOL MHASKE (Co-Borrower)	EARC- TRUST SC 451	₹ 30,93,900.27 as on 26-05-2025	₹ 13,59,0004 (Rupees Thirteen Lakhs Fifty Thousand Only)	₹ 01,35,000/- (Rupees One Lakh Thirty-Five Thousand Only)	19-06-2025 & 12:30 PM	Physica Passessio

LAURSTH000004574 1) Mr. Roossheb K Dhondre EARC- ₹ 49,92,169,74 ₹ 23,90,000- ₹ 92,35,000/- 10-07-2025 Phys

2.	HOUSING FINANCE LIMITED	Raosaheb Dhondre (Co-Borrowor)	SC 447	as on 28-05-2025	Three Lakhs Fifty Thousand Only)	Lakh Thirty-Five Thousand Only)	12:30 PM	Pessession
		All The Piece And Parcel Of 1 District Auranosbad-431001						
		District Aurangabad-431001. (206, West: Open To Sky, North				t-Up Area Admeasi	inng 60.59 :	iq Mir

4	1040007782/ Piramal Capital & Housing Finance Limited Formerly Known As Dewan Housing Finance Corporation Limited	Bhingardev ("Borrower") 2. Shobha Nagesh	EARC- TRUST SC 477	₹ 65,57,767.31 as on 28-05-2025	₹ 17,58,000- (Rupees Seventeen Lakhs Fifty Thousand Only)	© 01,75,000/- (Rupees One Lakh Seventy- Five Thousand Only)	24-05-2025 & 01:30 PM	Francision
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5.	X0HLARU00001977522 / M/S. Cholamandalam Investments & Finance Company Limited	Khiyaramji Vishnoi (Romawer) 2) Mrs. Sohani	TRUST	₹ 22,86,996.45 as on 28-05-2025	₹ 13,03,000+ (Rupes Thirteen Lakts Only)	₹ 01,30,000/- (Rupees One Lakh Thirty Thousand Only)	18-07-2025 py & Po 04.00 PM	hyeical ssassion	
99	ODERTY DESCRIPTION: //	That Binco And Darrel Ct T	ha Dennie	ty Dinasian Dinas M	was No All Grams	produced Millert N	in 2004 Arteur	Antirian.	

6.	630003730/ Piramal Capital & Housing Finance- Limited Formerly Known As Dewan Housing Finance Consoration	Dettatraya Laxmanrao Wakale ("Borrower") Satyabhanrabei Laxmanrao Wakale	EARC- TRUST SC 477	₹ 45,66,730.21 as on 28-05-2025	13,00,000r- (Rupees Ninetsen	(Rupees One Lakh Minety	24-66-2025 & 01.00 PM	Physical
ı	Finance Corporation Limited	("Co-Borrower")			Laktis Only)	Thousand Only)		

	Important	Information regarding Auction Process:
		evor of "Edeliveiss Asset Reconstruction Company Limited-EMD Account" and payable at Mumbai.
2	EMD Payments made through RTGS shall to EMD ACCOUNT* Account No: 000405158	to to: Name of the Account No. EDELIVESS ASSET RECONSTRUCTION COMPANY LIMITED - 602 Name of the Bank -CCC BANK IFSC Code: IFSC ICC0000004
3	Last Date of Submission of EMD	Received 1 day prior to the date of auction
4	Place for Submission of Bids	1st Floor, Edelweiss House, off CST Road, Kalina, Mumbai-400098
5	Place of Auction (Web Site for Auction)	E-Auction (https://auction.edelweissarc.in)

refer to the link provided in EARC's website i.e. https://ar



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:

	Phoenix ARC Private Limited acting in its capacity as		
Auctioneer Name	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		
	E-Auction details As per Publication copy		
A second state of the second	Help Line No: As per Publication copy		
Auction held with the aid by	Help Line e-mail ID: As per Publication copy		
	Date of Auction: - As per Publication copy		
Auction Schedule	(Mentioned in Annexure – I)		
	Timings: - As per Publication copy (Mentioned in Annexure – I)		
	Auction Website: - As per Publication copy		
	1) Terms & conditions of e-Auction		
A	2) Soft Copy of Auction Notice published in		
Annexure	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)		

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
<u>cases.</u>

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 <u>Procedure of e-Auctioning</u>
 - 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 autoextension 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 <u>ANNEXURE-I</u> 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 <u>ANNEXURE-I.</u>
- 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.

- 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

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<u>Annexure -I</u> <u>Auction Notice(Publication Draft)</u>

ANNEXURE-II DETAILS OF BIDDER

1.	(Read carefully the terms and condition Name(s) of Bidder (in Capital)	s of sale before filling-up and submitting the bid) :
	(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
12.	Bid Amount quoted	: IFSC Code No :(Rupees
12.	Bid Amount quoted	(Nupees
the aud	ction notice published in the daily newsposite: https://www.auctionbazaar.com , r bid by one bid incremental value notif	od all the above terms and conditions of auction sale and aper and the tender document which are also available in and shall abide by them. I/We also undertake to improve ted in the sale notice if I/We am/are the sole successful-
biduet.		
		(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,	
assignr	ix ARC Private Limited acting in its capacity as Trustee of Phoenix Trust FYto nent of debt by Motilal Oswal Home Finance Limited (Earlier Known as Aspire Home Finance ation limited -Assignor),
Trustee	e of Phoenix Trust-FY
Subject Ref: [r/Madam, t: Payment under auction dated Auction Date/ private treaty sale Deposit of RsEMD Details_/-made by me through cheque/DD/RTGS/NEFT no vide on// being highest bidder buyer for auction held on Auction Date hereby declare:
•	I have participated in the bidding process of highest bidder vide letter dated / I am buying (property details)
•	The source of the amount being paid by me is Amount deposits detaisl 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:
0	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)
0	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

<u>For Individuals</u>	
	Documents
Proof of identity	 one copy of any one of the following: 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	One copy of any one of the following containing addresses (if address not mentioned in identity proof): • 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	 Certificate of Incorporation / Registration Certificate (if applicable) 		
offering settlement, buyers under private treaty sale.	 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 <u>Confirmation by Bidder Regarding Receipt of Training</u>

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: <u>Confirmation regarding receipt of e- Auction Training.</u>

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/

- 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

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:

connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen

circumstances etc. before or during the auction event.

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

<u>Annexure – VI</u> <u>Price Confirmation Letter by Bidder(s)</u>

To,		
Phoenix ARC Private Limited acting in its capa	city as Trustee of Phoenix Trust FY	⁄ to
assignment of debt by Motilal Oswal Home Finan	ice Limited (Earlier Known as Aspire	Home Finance
Corporation limited -Assignor),		
Phoenix ARC Private Limited,		
As the Trustee of Phoenix Trust FY		
Mumbai – 400 098.		
<u> 19101111541 — 400 038.</u>		
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	 v mentioned in the
Cala Nation to the call that A salt and all the call at		
Sale Notice in the subject Auction during e-Auct	ion of the said property conducted	by the Authorised
Officer of Phoenix ARC Private Limited, throug	gh the website of M/S ARCA EMA	ART PRIVATE. on
Yours sincerely,		
Signature:		
Name of Bidder:		
Date:		
Carritan		
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.