

ONLINE E – AUCTION SALE OF ASSETS



Phoenix ARC Limited

Reg Office : Wallace Towers, 3rd Floor, 139/140/B/1, Crossing of Shar Road and Western Express Highway, Ville Parle (E), Mumbai – 400057, Tel : 022- 68492450, Fax : 022- 67412313, CIN- U67190MH2007PLC168303; Email : info@phoenixarc.co.in; Website: www.phoenixarc.co.in

In exercise of the powers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002 (RULES) and pursuant to the possession of the secured asset of the borrower/guarantors/mortgagors mentioned hereunder vested with the Authorised Officer under the said SARFAESI Act and RULES for recovery of the secured debts, the Authorised Officer has decided to sell the secured assets by auction sale.

Notice is hereby given to the public in general and to the borrower/guarantors/mortgagors in particular, that the under mentioned properties mortgaged to Phoenix ARC Limited (Formerly Known as Phoenix ARC Private Limited) acting in capacity as Trustee of Phoenix Trust-FY21-3 (Phoenix) (pursuant to assignment of debt by Varthana Finance Private Limited (Formerly Known as Thirumeni Finance Private Limited) mentioned below (Assignor Banks) in favour of Phoenix vide the respective Assignment Agreements more particularly mentioned below) will be sold on “**AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS” condition**, 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 <https://www.bankeauctions.com> as per the details given below:

Name of Borrower	
	<p>1. Satya Ahinsa Balvidyalya Samiti</p> <p>Represented By its Manager, Gaziapur Post Shekhpur Samodha, Bachrawan, Rae bareli, Uttar Pradesh - 229301</p> <p>2. Tuls Devi Balika High Secondary School</p> <p>Represented By its Manager, Gaziapur Post Shekhpur Samodha, Bachrawan, Rae bareli, Uttar Pradesh - 229301</p>

Name of Co-Obligant/Guarantors /Mortgagors/ Partners	<p>1. Mr. Bhavareshvar Verma</p> <p>S/o Arjun Verma, Gaziapur Post Shekhpur Samodha, Bachrawan, Rae bareli,Uttar Pradesh - 229301</p> <p>2. Mrs. Somi katiyar</p> <p>W/O Jitender Kumar Verma, Gaziapur Post, Shekhpur Samodha, Bachrawan, Rae bareli, Uttar Pradesh - 229301</p>
Details of Assignment	<p>Assignor – Varthana Finance Pvt Ltd (Acting in its capacity as a Trustee of Phoenix Trust FY 21-3)</p> <p>Date of Assignment – 31.12.2020</p>
<p>Amount due as per SARFAESI Notice dated Rs. 40,46,532/- (Rupees Forty Lakhs Forty-Six Thousand Five hundred and Thirty Two Only) as on 31.01.2022 together with further interest and other cost and charges and expenses as mentioned in the Demand Notice dated 28.02.2022</p>	
<p>Description of Immovable Properties:</p>	
	<p>All that piece and parcel of Property Tuls Devi Uchatar Madhyamik Balika Vidhalya Gaziapur Majree Sheshpur Smodha Pargana Bachrawan Tehsil Mehraj ganj Distt Raybareli through its Manager Bahvreshwar Verma S/o Arjun Verma bearing Property Khasra No 496 min Admeasuring 0.361 Hectare Situated at Village Sheshpur samodha pargana bachrawan tehsil maharajganj and dist Raibareli UP And Registered Sale deed Dated 01.06.1999 Duly Registered in the Office of Sub Registrar Maharajganj -Distt Rai barely ,Vide book No.1 Zild No.77 On pages 263 to 280 As serial No 555.</p> <p>Bounded:</p> <p>On the North By- Agricultural Land Satoodin</p> <p>On the South By- Agricultural Land Dayaram</p> <p>On the East By- Agricultural Land Shriram</p> <p>On the West By- Agricultural Land Bhagwan Das</p>
Possession details	<p>In Physical Possession</p>

Date	On request
Time of Inspection of Property	
Reserve Price	Rs.46,04,220 /- (Rupees Forty-Six Lakhs Four Thousand and Two Hundred and Twenty only)
Earnest Money Deposit	Rs. 4,60,422/- (Rupees Four Lakh Sixty Thousand Four Hundred and Twenty-Two Only)
EMD Remittance Details: Bank Account – “PHOENIX TRUST-FY21-3” Account No: 3014062514 ; Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code: KKBK0000631	
Incremental Value	Rs. 25,000/- (Rupees Twenty-Five Thousand Only) & in such multiples
Last date for submission of EMD	22.06.2026 (Monday) on or before 05:00 pm
Date & Time of E-Auction	23.06.2026 (Tuesday) 11:00 am to 01.00 pm
Link for Tender documents of the property: https://phoenixarc.co.in?p=5773&preview=true	

Terms and Conditions of E- Auction

1. The Auction Sale is being conducted by the Authorised Officer under the provisions of SARFAESI Act with the aid and through e-auction. Auction/ Bidding shall be only through “Online Electronic Mode” through the website <https://www.bankeauctions.com> M/s. C1 India Private Limited is the service provider to arrange platform for e-auction.
2. The Auction is conducted as per the Terms and Conditions of the Bid Document and as per the procedure set out therein. For detailed terms and conditions of the sale the bidders may go through the website of Phoenix, www.phoenixarc.co.in and the links mentioned above as well as the website of the service provider, www.bankeauctions.com for bid documents, the details of the secured assets put up for auction/ obtaining the bid form.
3. The bidders may participate in the e-auction quoting/ bidding from their own offices/ place of their choice. Internet connectivity shall have to be arranged by each bidder himself/itself. The Authorised Officer/ Phoenix/ service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc.

4. For details, help, procedure and online training on e-auction, prospective bidders may contact **Mr. Bhavik Pandya of M/s C 1 India Private Limited, Contact Number: +91-124-4302020/2021/2022/2023/2024, +91-8866682937 , Email ID: support@bankeauctions.com; maharashtra@c1india.com**
5. Bidders may also go through the website of Phoenix, www.phoenixarc.co.in for verifying the details of the secured asset put up for auction/ obtaining the bid form.
6. The e-auction will be conducted on the date and time mentioned herein above, when the secured asset mentioned above will be sold on **“AS IS WHERE IS” basis and “AS IS WHAT IT IS” & “WITHOUT RECOURSE” condition.**
7. All the intending purchasers/ bidders are required to register their name in the portal mentioned above as <https://www.bankeauctions.com> and get user ID and password free of cost to participate in the e-auction on the date and time as mentioned aforesaid.
8. 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 as more particularly described in Tender Document on or before the **Last date for submission of EMD** as mentioned above. **Intending purchasers/bidders are required to submit EMDs for the property detailed herein above.**
9. The prospective/intending bidder shall furnish an undertaking that he/she/it 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/it bid will be rejected.
10. The successful purchaser/ bidder shall deposit the 25% (inclusive of EMD) of his/ its offer for each of the Item by way of RTGS/NEFT to the account mentioned hereinabove on or before the close of banking hours on **the date of Auction mentioned above or not later than the next working day**, which deposit shall have to be confirmed by Phoenix, failing which the sale will be deemed to have been failed and the EMD of the said successful purchaser/ bidder shall be forfeited.
11. The EMD of all other bidders who did not succeed in the e-auction will be refunded by Phoenix within 5 working days of the closure e-auction. The EMD shall not carry any interest.
12. The balance amount of purchase consideration shall be payable by the successful purchaser/ bidder on or before the fifteenth (15) day of confirmation of sale of the said secured asset or such extended period as may be agreed upon in writing. In case of default, all amounts deposited till then shall be liable to be forfeited.

13. For inspection of the property/is or more information, the prospective bidders may contact **Mr. Mahesh Malunekar/ Ms. Lopa Joshi at following email address [maresh.m@phoenixarc.co.in/lopa.joshi@phoenixarc.com](mailto:maresh.m@phoenixarc.co.in) /(email) or on +91-09920381684/+91-8655458532 (mobile).**
14. At any stage of the auction, the Authorised Officer may accept/reject/modify/cancel the e-auction/bid/offer or post-pone the auction without assigning any reason thereof and without any prior notice.
15. 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.
16. The payment of all statutory/non statutory dues, taxes, rates, assessments, charges, society dues, fees etc. owing to the property during any time, shall be the sole responsibility of the successful bidder only.
17. The successful purchaser/bidder shall be solely responsible for any cost / expenses / fees / charges etc. payable to the society/any other authority towards the transfer of the rights in its / his / her favour.
18. The Borrower/ Mortgagor, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 8 Clause (6) of the Security Interest (Enforcement) Rules, about the holding of the above-mentioned auction sale.
19. The intending bidders shall make their own independent enquiries regarding encumbrances, title of secured asset put on auction and claims/rights/dues affecting the secured assets, including statutory dues, etc prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of Phoenix. The authorized officer of Phoenix shall not be responsible in any way for any third-party claims/rights/due.
20. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer; however, the Authorised Officer shall not be responsible/liable for any error, misstatement or omission.
21. In the event, the e-auction scheduled hereinabove fails for any reason whatsoever, Phoenix has the right to sell the secured asset by any other methods under the provisions of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002 and SARFAESI Act, 2002.

Place : **Uttar Pradesh**

Date : 05-06-2026

Sd/-

Authorised Officer

Phoenix ARC Limited

(Trustee of Phoenix Trust-FY21-3)

TENDER DOCUMENT FOR E AUCTION

Whereas Phoenix ARC Limited (formerly known as Phoenix ARC Private Limited) acting in its capacity of Trustee for Phoenix Trust FY 21-3 (“**Phoenix**”) through its Authorised Officer, in exercise of its powers under The Securitisation 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 in **ANNEXURE - I** for realization of the secured debts due to Phoenix amounting to Rs.40,46,532/- (Rupees Forty Lakhs Forty-Six Thousand Five Hundred Thirty-Two Only) as on 30-01-2022 with further interest and penal interest as per demand notice dated 28-02-2022 issued under section 13(2) of the SARFAESI Act, 2002 due and payable by the borrower i.e.,Tulsa Devi Balika High Secondary School, Satya Ahinsa Balvidyalya Samiti, Mr. Bhavareshvar Verma ,Mrs. Somi katiyar 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 Limited - Phoenix Trust FY 21-3 3rd 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	M/s. C1 India Pvt. Ltd. , (“ Service Provider ”) Gulf Petro Chem, Building No.301,1 st Floor, Udyog Vihar Phase-2, Gurgaon (Haryana)-122015 Help Line No: 0124-4302020/21/22/23/24 Help Line e-mail ID: support@bankeauctions.com
Auction Schedule	Date of Auction: - As per Sale Notice Timings: - As per Sale Notice Auction Website :- https://www.bankeauctions.com
Annexure	1) Terms & conditions of e-Auction 2) Soft Copy of Auction Notice published in newspapers (Annexure – I) 3) Details of Bidder (Annexure – II) 4) Declaration by Bidder (Annexure – III) 5) Declaration From Bidder (Annexure-IV) 6) Confirmation by Bidder Regarding Receipt of Training (Annexure – IV) 7) Price Confirmation Letter by H1 Bidder (Annexure – V)

Special Instructions	<u>Bidding in the last minutes and seconds should be avoided in the bidder(s) 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 bidder(s) shall be quoting from their own offices / place of their choice. Internet connectivity and other paraphernalia requirements shall have to be ensured by bidder(s) themselves. Please note that failure of Internet connectivity (due to any reason whatsoever it may be) shall be the sole responsibility of bidder(s) and neither Phoenix nor the Service Provider shall be responsible for these unforeseen circumstances. *In order to ward-off such contingent situation, bidder(s) 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 bidder(s) 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(s) regarding the bidding process, functions and e-Auction rules. All the bidders are 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 bidder(s) 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 must 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 bidder(s) 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 bidder(s) 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 – V 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(s) 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(s)

- 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 bidder(s) for any interruption or delay in access to the site irrespective of the cause.
 15. The bidder(s) 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” basis & “AS IS WHATEVER THERE IS AND WITHOUT RECOURSE” condition.**
- ii) The intending bidder(s) should make their own independent enquiries regarding the encumbrances, title of property 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 bidder(s) 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, the 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 bidder(s) at sites on the day and time mentioned in the public notice annexed as **ANNEXURE-I**.
- vi) The EMD shall be payable **NEFT and / or RTGS** in the “PHOENIX TRUST FY21–3”, **Current Account: 3014062514; Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai,; Phoenix Trust FY 21-3, IFSC Code: KKBK0000631**
****Please note that the Demand Draft and Cheques shall not be accepted as EMD amount on or before the last date mentioned in the E-Auction advertisement released in the newspaper which is annexed herewith as ANNEXURE-I and register their name at “<https://www.bankeauctions.com>” and get user ID and Password free of cost and get training on e-Auction from**

the Service Provider, by contacting on **Mr. Bhavik Pandya of M/s C 1 India Private Limited, Contact Number: +91-124-4302020/2021/2022/2023/2024, +91-8866682398/25/26, Email ID: support@bankeauctions.com**, After deposit of EMD as mentioned above, the intending purchaser/ bidder is required to **get the copies of following documents uploaded** along with KYC Documents s more particularly described in table below 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 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.)**

FOR INDIVIDUALS	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 / Leave and License agreements with such employers allotting official accommodation.
FOR COMPANY / PARTNERSHIP FIRM	DOCUMENTS
PROOF OF IDENTITY	PAN Card / Registered Partnership Deed
PROOF OF ADDRESS	Certificate of Incorporation / GST Certificate / Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill)

AUTHORISATION LETTER FOR PARTICIPATION	A resolution from the Board of Directors / Authority Letter / Power of Attorney granted to transact on behalf of Company / Partnership Firm
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- vii) Failure to submit the abovementioned the documents, the bid is liable to be rejected.
- viii) The E-Auction will take place through web portal "<https://www.bankeauctions.com>" on the time specified in the E- Auction notice published in the newspaper and as per **ANNEXURE-I** attached herewith.
- ix) The bid/s shall be accompanied by an Earnest Money Deposit (EMD) equal to 10 % of the Reserve Price, by RTGS. **The secured assets shall not be sold below and /or at the reserve price.**
- x) The conditional bid(s) 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.**
- xi) 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.
- xii) The auction is by way of inter-se bidding amongst the bidders and the bidders shall increase the bid amount for each items in the multiple of amount mentioned against the secured assets under column "**Bid Increment Amount**" mentioned in **ANNEXURE-I**. The inter-se bidding amongst the bidders shall commence online exactly on the date & time specified in the public notice annexed as **ANNEXURE-I**.
- xiii) The EMD of unsuccessful bidder(s) will be refunded to their respective A/c No. shared in e-Auction Portal (<https://www.bankeauctions.com>) online within 5 working days of the completion of the auction. The bidder(s) will not be entitled to claim any interest, costs, expenses and any other charges (if any).
- xiv) 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.
- xv) 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 or before the closure of banking hours on the date mentioned in the Sale Notice, 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 Fifteenth (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.

- xvi) 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.
- xvii) The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody shall be the sole responsibility of successful bidder only.
- xviii) The successful purchaser/bidder shall be solely responsible for any cost / expenses /fees / charges / transfer charges etc. payable to any authority towards the transfer of the rights in its / his / her favour.
- xix) 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.
- xx) 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(s) shall not involve himself/itself or any of his/its representatives in price manipulation of any kind directly or indirectly by communicating with other bidder(s).
- 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 bidder(s) 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**

N.B.: Bidder(s) will have to go through the ANNEXURES uploaded on the Web Portal (<https://www.bankeauctions.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 –IV:** 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 support@bankeauctions.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 support@bankeauctions.com

ANNEXURE-II
DETAILS OF BIDDER

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

SR. NO.	PARTICULARS	TO BE FILLED BY BIDDER/(S)
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	
5.	E-mail ID	
6.	Event ID	
7.	Bank Account details to which EMD amount to be returned:	
	Bank Name	
	Beneficiary Name	
	Bank A/c. No.	

	<u>IFSC Code No.</u>	
	<u>Branch Name</u>	
8.	Date of submission of bid	
9.	<p><u>FOR INDIVIDUALS:</u></p> <p>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.</p>	
10.	<p><u>FOR COMPANY / PARTNERSHIP FIRM:</u></p> <p>PAN Card / Registered Partnership Deed</p>	
11.	Whether EMD remitted (Yes / No)	
12.	EMD remittance details*	
	<u>Date of Remittance</u>	
	<u>Name of Bank</u>	

	<u>Branch</u>	
	<u>Account No.</u>	
	<u>IFSC Code No</u>	
13.	Bid Amount Quoted (To be mentioned in numerical and words)	

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.bankeauctions.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.bankeauctions.com> during the time of submission of the bid.

ANNEXURE-III
DECLARATION BY BIDDER (S)

To:
The Authorised Officer,
Phoenix ARC Limited
Trustee of Phoenix Trust FY 21-3("Phoenix"),

Date:

Dear Sir,

1. I/We, the bidder/s do hereby state that, I/We have read the entire terms and conditions of the sale and have understood them fully. I/We, hereby unconditionally agree to abide with and to be bound by the said terms and conditions and agree to take part in the Online Electronic Auction being fully aware that the Sale is on "AS IS WHERE IS" basis and "AS IS WHAT IS" and "WITHOUT RECOURSE" condition.
2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our offer and that the particulars of remittance given by me/us in the bid form are true and correct.
3. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the offer/bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the Authorised Officer and that the Authorised Officer will be at liberty to annul the offer made to me/us at any point of time.
4. I/We understand that in the event of me/us being declared as successful bidder by the Authorised Officer in his sole discretion, I/We are unconditionally bound to comply with the Terms and Conditions of Sale. I/We also agree that if my/our bid for purchase of the asset/s is accepted by the Authorised Officer and thereafter if I/We fail to comply or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfil any/all of the terms and conditions, the EMD and any other monies paid by me/us along with the bid and thereafter, is/are liable to be forfeited by the Authorised Officer.
5. I/We also agree that in the eventuality of forfeiture of the amount by Authorised Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.
6. The EMD of all other bidders who did not succeed in the e- auction will be refunded by Phoenix within 48 hours of the closure of the e-auction. The EMD will not carry any interest. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.
7. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.

8. The Bidder hereby undertakes that he/she/it are not disqualified as per provisions of Section 29(A) of Insolvency and Bankruptcy Code, 2016.

Signature of Bidder / (s)	
Name of Bidder / (s)	
Address of Bidder / (s)	
E-mail of Bidder / (s)	

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

ANNEXURE-IV
DECLARATION FROM BIDDER*

Date:

To,
The Authorised Officer,
Phoenix ARC Limited,
Trustee of Phoenix Trust FY 21-3 (“Phoenix”)

Dear Sir/Madam,

Subject: Payment under Auction / Event ID no _____ dated _____

Ref: Deposit of Rs _____ made by me on ___/___/_____ being highest bidder / buyer for auction of _____ held on _____ vide cash/cheque/DD/RTGS/NEFT no _____

I / We hereby declare:

- I have participated in the bidding process of _____ (property details) and have been declared Highest Bidder vide letter dated _____
- The source of the amount being paid by me is _____
- My PAN No. 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:
 - 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>)
 - 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.html>)

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 Tulsa Devi Balika High Secondary

School and Satya Ahinsa Balvidyalya Samiti mortgaged in favour of Phoenix ARC Limited (Trustee of Phoenix Trust-FY21-3) (“**Phoenix**”) in the loan account of Tulsa Devi Balika High Secondary School, Satya Ahinsa Balvidyalya Samiti, Mr. Bhavareshvar Verma ,Mrs. Somi katiyar (Collectively referred as “**Borrower**” “**Co-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 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 purpose 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, 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 that 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 has to be obtained from such third party as well.

Annexure – V
Confirmation by Bidder Regarding Receipt of Training

To,
The Authorised Officer,
Phoenix ARC Limited,
Trustee of Phoenix Trust FY 21-3 (“Phoenix”)

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.bankeauctions.com>

I/We confirm that:

- a. I/We have read and understood the Terms and Condition governing the e-Auction as mentioned in Tender Document available on the website <https://www.bankeauctions.com> and also e-Auction notice published by Phoenix ARC 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 and **M/S. C1 India Pvt. Ltd.**, 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 Bidder / (s)	
Name of Bidder / (s)	

Address of Bidder / (s)	
Date	

Copy to: M/S. C1 India Pvt. Ltd., Gulf Petro Chem, Building No.301, 1st Floor, Udyog Vihar Phase-2, Gurgaon (Haryana)-122015, Help Line No: 0124-4302020/21/22/23/24, Help Line e-mail ID: support@bankeauctions.com

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 Limited , acting in capacity of Trustee for Phoenix Trust FY 21-3 mentioned in the Sale Notice just after availing training on e-Auction with a copy to support@bankeauctions.com

Annexure – VI
Price Confirmation Letter by Bidder(s)

To,
The Authorised Officer,
Phoenix ARC Limited,
Trustee of Phoenix Trust FY21-3,

Sub.: Auction Sale of Property mortgaged in loan account of Tulsa Devi Balika High Secondary School - Final bid quoted during e- Auction - Sale of Property by Phoenix ARC 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 Limited, through the website of M/S C1 India Pvt. Ltd. on _____.

Yours sincerely,

Signature of Bidder / (s)	
Name of Bidder / (s)	
Date	

Copy to: M/s. C1 India Pvt. Ltd., Gulf Petro Chem, Building No.301, 1st Floor, Udyog Vihar Phase-2, Gurgaon (Haryana)-122015, Help Line No: 0124-4302020/21/22/23/24, Help Line e-mail ID: support@bankeauctions.com

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 Limited mentioned in the Sale Notice & copy to support@bankeauctions.com, immediately on completion of the bidding.

SMFG India Credit Company Limited

POSSESSION NOTICE (For Immovable Property) (Under Rule 8 (1) of the Security Interest (Enforcement) Rules, 2002)

Whereas the undersigned being the authorized officer of SMFG India Credit Company Limited, Having its registered office at Commerce IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai - 600116 and corporate office at 10th Floor, Office No. 101, 102 & 103, 2 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (E), Mumbai - 400051, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFESI Act), and in exercise of powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 20/3/2026 calling upon the borrower(s) (1) CHAUHAN ELECTRICALS (2) KUSUM SINGH (LEGAL HEIR OF DECEASED) (3) UNKNOWN LEGAL OF DECEASED KAMLESH SINGH CHAUHAN under loan account number (s) # 17452131060432 to repay the amount mentioned Rs. 24,64,790/- (Rupees Twenty-Four Lakh Sixty-Four Thousand Seven Hundred Ninety Only) as on 05/02/2026 within 60 days from the date of receipt of the said notice.

DESCRIPTION OF THE IMMOVABLE PROPERTY OWNER OF PROPERTY: KUSUM SINGH, PROPERTY DESCRIPTION: ARAZI NO.35 PLOT NO. 116-N COLONY NO. 2 SECTOR-M, SITUATED AT P.W.D. CO-OPERATIVE HOUSING SOCIETY LTD, GRAM HASANPUR KANPUR NAGAR ADMEASURING 83.61 SQ. METRS (100 SQ. YDS), BOUNDED AS EAST : 20 FEET ROAD, WEST: PROPOSED PLOT NO. 116 X AND Y, NORTH : PROPOSED PLOT NO. 116-M, SOUTH : PROPOSED PLOT NO. 116-O

"IMPORTANT"

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KOTAK MAHINDRA BANK LIMITED

The below borrower(s) had availed loan from the lender mentioned hereunder which has been assigned to Kotak Mahindra Bank Ltd. Due to default, the loan is classified as NPA. Notice u/s 13(2) was issued at the last known address but unavailed; thus published as alternate service under Rule 3(1) of the Security Interest (Enforcement) Rules, 2002.

DEMAND NOTICE EDDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED

That, Assignor mentioned herein below has assigned the financial assets to Edelweiss Asset Reconstruction Company Limited also acting on its own's capacity as trustee of various trusts mentioned hereunder (hereinafter referred as "EARC"). Pursuant to the assignment agreements, under Sec.5 of SARFESI Act, 2002, EARC has stepped into the shoes of the Assignor and all the rights, title and interest of Assignor with respect to the financial assets along with underlying security interests, guarantees, pledges have vested in EARC in respect of the financial assistance availed by the Borrower and EARC exercises all its rights as the secured creditor.

Table with columns: SI No., Name of the Borrower(s) / Guarantor(s) LAN, Description of the Properties, Reserve Price, Date & Time of E-Auction, Date of EMD Submission.

Details terms and conditions of the sale as below and the details are also provided in our secured creditor's website at the following link website address (https://bid.eal.in and https://www.grishashakti.com/pdf/E-Auction.pdf) The Intending Bidders can also contact : Naveen Kumar Tomar Mobile: 7042855563, E-mail: Naveen.Tomar@grishashakti.com & Joydeep Sur Mobile: 983099605, E-mail: Joydeep.Sur@grishashakti.com & Mr. Niloy Dey, in his Mob. 8656191517, E-mail : Niloy.Dey@grishashakti.com

SMFG India Home Finance Co. Ltd.

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES E-AUCTION SALE NOTICE OF 30 DAYS FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISION TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

Table with columns: SI No., Name of the Borrower(s) / Guarantor(s) LAN, Description of the Properties, Reserve Price, Date & Time of E-Auction, Date of EMD Submission.

Details terms and conditions of the sale as below and the details are also provided in our secured creditor's website at the following link website address (https://bid.eal.in and https://www.grishashakti.com/pdf/E-Auction.pdf) The Intending Bidders can also contact : Naveen Kumar Tomar Mobile: 7042855563, E-mail: Naveen.Tomar@grishashakti.com & Joydeep Sur Mobile: 983099605, E-mail: Joydeep.Sur@grishashakti.com & Mr. Niloy Dey, in his Mob. 8656191517, E-mail : Niloy.Dey@grishashakti.com

Piramal Finance Ltd.

E-Auction Sale Notice - Symbolic Fresh Sale Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Piramal Finance Ltd (Formerly Piramal Capital & Housing Finance Ltd.) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrower(s), are invited by the undersigned for purchase of immovable property, as described hereunder, which is in the possession, on AS IS Where is Basis, AS IS What is Basis and Whatever is There is Basis, Particulars of which are given below:

Table with columns: Loan Code No./Borrower(s) LAN, Demand Notice Date and Amount, Property Address - final, Reserve Price, Earnest Money Deposit (EMD) (10% of RP), Outstanding Amount (01-06-2026).

DATE OF E-AUCTION: 14-07-2026, FROM 11.00 A.M. TO 1.00 P.M. (WITH UNLIMITED EXTENSION OF 5 MINUTES EACH, LAST DATE OF SUBMISSION OF BID: 13-07-2026, BEFORE 4.00 P.M.)

STATUTORY 30 DAYS SALE NOTICE UNDER SARFESI ACT TO THE BORROWER/GUARANTOR / MORTGAGOR The above-mentioned Borrower/Guarantor are hereby notified to pay the sum as mentioned in section 13(2) notice in full with accrued interest till date before the date of auction, failing which property will be auctioned/sold and balance dues if any will be recovered with interest and cost from borrower/guarantor.

Edelweiss Asset Reconstruction

ONLINE E - AUCTION SALE OF ASSETS Phoenix ARC Limited

Name of Borrower: 1. Satya Ahinsa Bahadiviyala Samil Represented By Its Manager, Gazipur Post Shekhpur Samodha, Bachrawan, Rae bareil, Uttar Pradesh - 229301

Table with columns: Name of Co-Owner/Partners, Mortgagees/Obligors, Details of Assignment, Amount due as per SARFESI Notice, Description of Immovable Properties.

Table with columns: Date of Auction, Reserve Price, Earnest Money Deposit, EMD Remittance Details, Incremental Value, Last date for submission of EMD, Date & Time of E-Auction.

Link for Trust documents of the property: https://phoenixarc.co.in/p=5773&preview=true

SMFG India Home Finance Co. Ltd.

POSSESSION NOTICE FOR IMMOVABLE PROPERTY ((Appendix IV) Rule 8(1)) WHEREAS the undersigned being the Authorized Officer of SMFG India Home Finance Co. Ltd. a Housing Finance Company (duly registered with National Housing Bank (Fully Owned by RBI)) (hereinafter referred to as "SMHFC") under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002), and in exercise of the powers conferred under Section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated 20/3/2026 calling upon the borrower(s) (1) Renu Verma (2) Anil Verma (3) Manoj Kumar to repay the amount mentioned in the said notice and interest thereon within 60 days from the date of receipt of the said notice. The borrowers mentioned herein below having failed to repay the amount, notice is hereby given to the borrowers mentioned herein below and to the public in general that the undersigned has Taken Possession of the property described herein below in exercise of powers conferred on the under sub-section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002. The borrowers mentioned herein in above in particular and the public in general are hereby cautioned not to deal with said property and any dealings with that property will be subject to the charge of "SMHFC" for an amount as mentioned herein under and interest thereon.

Table with columns: SI No., Name of the Borrower(s) / Guarantor(s) LAN, Description of the Secured Assets (Immovable Property), Demand Notice Date & Amount, Date of Possession.

Place : Raebareli, Lucknow, Uttar Pradesh Date : 02.06.2026 / 04.06.2026

HINDUJA HOUSING FINANCE LIMITED

Corporate Office : 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. Branch Offices : 2nd Floor, 212C & 212C, Plot No-TG-C/2-2 & TG-C/5, Cyber Heights, Vihati Khand, Gomi Nagar, Lucknow, U.P-226010. Email: auction@hindujahousingfinance.com

APPENDIX - IV - A [See proviso to rule 8 (6) - RLM] Public Notice For E-Auction Cum Sale (Appendix - IV A) [Rule 8(6)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "the Act") read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002 (hereinafter referred to as "the Rules").

Table with columns: Date of Inspection of the property, EMD Deposition Last Date, Date/Time of E-Auction.

Table with columns: Sr. No., Loan Account Number and Name of Borrower(s) / Co-Borrower(s) / Guarantor(s), Demand Notice u/s 13(2) Date and Amount, Date and Type of Possession, Reserve Price EMD, Bid Increase Amount.

Description of the Immovable Property: House Situated At Mohalla -rajshah Nagar, Badel Nagar Palika, Tehsil And District-nawabganj, District Plot Being Part Of Khara No. 1165 Minigala, Situated At Gram Village-badeli Bahar Seema, Nawabi Ganj Barabanki, Sub-registrar-nawabganj, Barabanki, Area Admeasuring 114.8 Sq.Mtr. Direction Boundaries- North By 25th Wide Kachcha Road, South By Land Of Seller, East By Land Of Natha Yadav, West By Land Of Seller

Description of the Immovable Property: Plot No. 2 being part of Khara No. 1078 situated at village Para ward Alam Nagar Lucknow Sub Registrar Lucknow, Area Admeasuring 1273 Sq Ft 118.30 Sq Mtr 2 being Part Boundaries- North By Plot No. 1, South by Deegar Bhoam, East by Rasta 20ft wide, West by Plot No. 3

Description of the Immovable Property: Plot No. 89 being part of Khara No. 2612 (Najul) Ward Police Line Nawabganj Barabanki Sub Registrar Nawabganj, Barabanki, Area Admeasuring 712 Sq Ft Direction Boundaries- North by Road & land near Parishad, South by Civil Court, East by Shop Mohd Yunus, West by Part of Mukhtar Husain

Description of the Immovable Property: Plot being part of Khara No. 215 KA Min. situated at Mardan Khara Deapur Lucknow Sub Registrar 5th Lucknow, Area Admeasuring 1000 Sq Ft. Direction Boundaries- North by Araagee Laxminarayana, South by Jayadad Ram Shanker yadav, East by 15ft road, West by Plot Arvind Tiwari

Description of the Immovable Property: Plot being part of Khara No. 694 KHA Andr Abadi Rasouli Pratlaggarh Barabanki Sub Registrar Sadar Barabanki, Area Admeasuring 57.70 Sq Mtr. Direction Boundaries- North by Mumun & Other South by 10ft road South by Mohd. West by House Aggaral

Description of the Immovable Property: PART OF LAND ON SUB-LOT LAND KHARASANO. 28 MINJUMILLA, SITUATED VILLAGE BHARMAULI SHAHPUR, PARGANA, TEHSIL AND DISTRICT-LUCKNOW (UP)-227107, SUB-REGISTRAR-5TH LUCKNOW, AREA ADMEASURING 92.96 SQ.MTR. OR 1000 SQ.FT. DIRECTION BOUNDARIES, North by Naha, South by Plot Mohsina, East by Road 16ft wide, West by Plot Shama

Description of the Immovable Property: Plot No. 65A being part of Khara No. 789 Situated At Village Para Lucknow Sub Registrar Lucknow, Area Admeasuring 60.223 Sq Mtr Direction Boundaries- North by Araagee Samil, South by 15ft road, East by Araagee Samil, West by Plotno. 66

Description of the Immovable Property: Plot No. 89 being part of Khara No. 2612 (Najul) Ward Police Line Nawabganj Barabanki Sub Registrar Sadar Barabanki, Area Admeasuring 712 Sq Ft Direction Boundaries- North by Road & land near Parishad, South by Civil Court, East by Shop Mohd Yunus, West by Part of Mukhtar Husain

Description of the Immovable Property: Plot No. 65A being part of Khara No. 789 Situated at village Para Lucknow Sub Registrar Lucknow, Area Admeasuring 60.223 Sq Mtr Direction Boundaries- North by Araagee Samil, South by 15ft road, East by Araagee Samil, West by Plotno. 66

Description of the Immovable Property: Plot No. 65A being part of Khara No. 789 Situated at village Para Lucknow Sub Registrar Lucknow, Area Admeasuring 60.223 Sq Mtr Direction Boundaries- North by Araagee Samil, South by 15ft road, East by Araagee Samil, West by Plotno. 66

Description of the Immovable Property: Plot No. 65A being part of Khara No. 789 Situated at village Para Lucknow Sub Registrar Lucknow, Area Admeasuring 60.223 Sq Mtr Direction Boundaries- North by Araagee Samil, South by 15ft road, East by Araagee Samil, West by Plotno. 66

Description of the Immovable Property: Plot No. 65A being part of Khara No. 789 Situated at village Para Lucknow Sub Registrar Lucknow, Area Admeasuring 60.223 Sq Mtr Direction Boundaries- North by Araagee Samil, South by 15ft road, East by Araagee Samil, West by Plotno. 66

Description of the Immovable Property: Plot No. 65A being part of Khara No. 789 Situated at village Para Lucknow Sub Registrar Lucknow, Area Admeasuring 60.223 Sq Mtr Direction Boundaries- North by Araagee Samil, South by 15ft road, East by Araagee Samil, West by Plotno. 66

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Description of the Immovable Property: Plot No. 65A being part of Khara No. 789 Situated at village Para Lucknow Sub Registrar Lucknow, Area Admeasuring 60.223 Sq Mtr Direction Boundaries- North by Araagee Samil, South by 15ft road, East by Araagee Samil, West by Plotno. 66

Description of the Immovable Property: Plot No. 65A being part of Khara No. 789 Situated at village Para Lucknow Sub Registrar Lucknow, Area Admeasuring 60.223 Sq Mtr Direction Boundaries- North by Araagee Samil, South by 15ft road, East by Araagee Samil, West by Plotno. 66

Description of the Immovable Property: Plot No. 65A being part of Khara No. 789 Situated at village Para Lucknow Sub Registrar Lucknow, Area Admeasuring 60.223 Sq Mtr Direction Boundaries- North by Araagee Samil, South by 15ft road, East by Araagee Samil, West by Plotno. 66

Description of the Immovable Property: Plot No. 65A being part of Khara No. 789 Situated at village Para Lucknow Sub Registrar Lucknow, Area Admeasuring 60.223 Sq Mtr Direction Boundaries- North by Araagee Samil, South by 15ft road, East by Araagee Samil, West by Plotno. 66

Description of the Immovable Property: Plot No. 65A being part of Khara No. 789 Situated at village Para Lucknow Sub Registrar Lucknow, Area Admeasuring 60.223 Sq Mtr Direction Boundaries- North by Araagee Samil, South by 15ft road, East by Araagee Samil, West by Plotno. 66

DATE: 02.06.2026, Place: Lucknow Authorized Officer: HINDUJA HOUSING FINANCE LIMITED Special Instructions / Auction: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Hinduja Housing Finance Limited nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.