

TENDER DOCUMENT FOR E AUCTION

Whereas Phoenix ARC Limited (Formerly known as ‘Phoenix ARC Private Limited’)) acting in capacity as Trustee of Phoenix Trust-FY26-13 (“**Phoenix**”) acting 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 assets mentioned in **ANNEXURE - I** for realization of the secured debts due to Phoenix amounting to **Rs. 52,07,145/- (Rupees Fifty-Two Lakhs Seven thousand One Hundred Forty-Five Only)** as on 21/11/2022 together with further interest and other cost and charges and expenses as mentioned in the Demand Notice dated 23/11/2022 with future interest, penal interest, incidental expenses, cost and charges etc. **issued under section 13(2) of the SARFAESI Act, 2002** due and payable by the borrower i.e., **M/s. Alpha School Boys Group** and the Co-Borrowers/ Mortgagors/ Guarantors 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 (Formerly known as ‘Phoenix ARC Private Limited’)) Trustee of Phoenix Trust-FY26-13 Wallace Towers, 3 rd 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: U67190MH2007PTC168303; Email : info@phoenixarc.co.in ; Website: www.phoenixarc.co.in
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 (Mentioned in Annexure – I) Timings: - As per Sale Notice (Mentioned in Annexure – I) 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) KYC documents to be submitted as per the Annexure-(IV)

	6) Confirmation by Bidder Regarding Receipt of Training (Annexure – V) 7) Price Confirmation Letter by H1 Bidder (Annexure – VI)
Special Instructions	<u>Bidding in the last minutes and seconds should be avoided in the bidders own interest. Neither the Service Provider nor Phoenix will be responsible for any lapses / failure on the part of the bidder, in such cases.</u>

E-Auction bidding Terms and Conditions

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

Procedure of e-Auctioning

i. e-Form Submission

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

ii. Online e-Auction:

- Phoenix will declare its **Opening Price (OP)**, which shall be visible to all bidders during the start of the e-Auction. Please note that the Reserve price of an item in online e-Auction is open to all the participating bidders. Any bidder can start bidding, in the online e-Auction, from the above Reserve price. Hence, the first online bid that comes in the system during the online e-Auction shall be above the auction's Reserve price, by one increment and in multiples of increment specified in the sale notice. The second online bid and onwards will have to be higher than the H1 rate by one increment value, or higher than the H1 rate by multiples of the increment value. In case of a sole bidder, the said bidder has to mandatorily increase one bid over and above the reserve price in compliance with Rule 9(2) of SARFAESI Act, 2002.
 - The **“Bid Increase Amount”** has been fixed in respect of the secured assets which the bidders can view on their bidding screen and the bidders will have to increase the bid amount in the multiple of **“Bid Increase Amount”**.
 - Online Auction shall be open for **1 hour**. If a bidder places a bid in the last 5 minutes of closing of the e-Auction and if that bid gets accepted, then the auction's duration shall automatically get extended for another 5 minutes, from the time that bid comes in. Please note that the auto-extension shall be **Unlimited** and will take place only if a valid bid comes in last 5 minutes of closing. If valid bid is not received, the auto-extension will not take place even if that bid might have come in the last 5 minutes. In case, there is no bid in the last 5 minutes of closing of e-Auction, the auction shall get closed automatically without any extension. *However, bidders are advised not to wait till the last minute or last few seconds to enter their bid during the auto-extension period to avoid complications related with internet connectivity, network problems, system crash down, power failure, etc.*
9. Successful Bidder shall be required to submit the final prices quoted during the e-Auction as per Annexure after the completion of e-Auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction. During e-Auction, if no bid is received within the specified time, Phoenix at its discretion may decide to revise Opening price / scrap the e-Auction process / proceed with conventional mode of tendering.
 10. The bid once submitted, cannot be cancelled / withdrawn and the bidder shall be bound to buy the secured asset(s) at the final bid price. **The failure on part of bidder to comply with any of the terms and conditions of the e-auction notice and Tender Document will result in forfeiture of the amount paid by the defaulting bidder.**
 11. The bidders will be able to view the following on their screen along with the necessary fields in the E Auction:
 - a. Leading Bid in the Auction (H1 – Highest Rate)
 - b. Bid placed by bidder
 - c. Opening Price & Minimum Increment Value.
 - d. The bid rank of bidder in the auction.

12. The decision regarding declaration of successful bidder shall be finalized by the Authorised Officer of Phoenix.
13. At any stage of the auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or post-pone the auction without assigning any reason thereof and without any prior notice.
14. Phoenix / Service Provider shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the cause.
15. The bidders are required to submit acceptance of the terms & conditions and modality of e-Auction given above before participating in the E-Auction.
16. **Successful bidder:** At the end of the E-Auction, the Authorised Officer of Phoenix will evaluate all the bids submitted and thereafter declare the highest bidder in the auction sale. The decision of the Authorised Officer shall be final & binding on all the bidders.

Terms & Conditions for Sale of Secured Assets

- i) The E-Auction is being held on **“AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS”** condition.
- ii) The intending bidders should make their own independent enquiries regarding the encumbrances, title of property/ies put on auction and claims/rights/dues affecting the secured assets, including the statutory dues, etc. prior to submitting their bid. The auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of Phoenix. The secured assets are being sold with all the existing and future encumbrances whether known or unknown to Phoenix. The Authorised Officer of Phoenix shall not be responsible in any way for any third-party claims/rights/dues.
- iii) It shall be the responsibility of the bidders to inspect and satisfy themselves about the secured assets and specification before submitting the bid.
- iv) The particulars specified in the auction notice published in the newspapers and annexed herein below as **ANNEXURE I**, have been stated to the best of the information of the undersigned; however, undersigned shall not be responsible / liable for any error, misstatement or omission.
- v) The inspection of secured asset put on auction will be permitted to interested bidders at sites on the day and time mentioned in the public notice annexed as **ANNEXURE-I**.

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**.

The EMD shall be payable through RTGS/NEFT in the **Current Account: 9049919809; Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code: KKBK0000631; Name of the A/C.: “PHOENIX TRUST FY 22-21”**,

***Please note that the Cheques / Demand Draft shall not be accepted as EMD amount.** The intending bidders/purchasers are required to 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 **M/s C 1 India Private Limited, Contact Number: +91-124-4302020/2021/2022/2023/2024, +91-22-66865600, +91-7738866326, +91-9594597555/07291981124/25/26, email id: support@bankeauctions.com**. After deposit of EMD as mentioned in 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. Board Resolution
 5. Proof of identification (KYC) viz. attested copy of Voter ID Card/ Driving License/ Passport etc.
 6. Copy of proof of address, without which the bid is liable to be rejected.
- vi) 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 annexed herewith as **ANNEXURE-I**.
- vii) 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.**
- viii) 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.**
- ix) 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.
- x) The auction is by way of inter-se bidding amongst the bidders and the bidders shall increase the bid amount for each item(property) in the multiple of amount mentioned in **ANNEXURE-I** against the secured assets under column "**Bid Increment Amount**". The inter-se bidding amongst the bidders shall commence online exactly on the date & time specified in the public notice annexed as **ANNEXURE-I**.
- xi) The EMD of unsuccessful bidders will be refunded to their respective A/c No. shared in e-Auction Portal (<https://www.bankeauctions.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).
- xii) 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.
- xiii) The successful bidder shall deposit 25 % (inclusive of EMD) of its/his offer by way of RTGS / NEFT to the account mentioned in public notice annexed as ANNEXURE – I, on the date of auction mentioned in the Sale Notice or not later than next working day before closing of banking hours, which deposit will be confirmed by Phoenix, failing which the sale would be deemed to have failed, and the EMD of the said successful bidder shall be forfeited. The balance amount of the purchase consideration is payable on or before 15th day from the date of confirmation of the sale of the secured asset or such extended period as may be agreed upon in writing by the Authorised Officer at his/her discretion. In case of failure to deposit the balance amount within prescribed period, the amount deposited by the defaulting bidder shall be forfeited and the defaulting bidder shall neither have claim on the secured asset nor on any part of the sum for which may it be subsequently sold.

- xiv) 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.
- xv) 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.
- xvi) 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.
- xvii) 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.
- xviii) 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 Limited
(Formerly known as 'Phoenix ARC Private Limited'),
PHOENIX TRUST-FY26-13

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 – 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

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-FY26-13 (Phoenix) (pursuant to assignment of debt by various Banks 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	M/s. Alpha School Boys Group Represented by its Authorised Signatory (Borrower) At-Vadal, Junagadh-Rajkot Highway, Opp. Hotel Krishna, Junagadh, Gujarat- 362001
Name of Co-Obligant/Guarantors /Mortgagors/ Partners	M/s. Saraswati Education and Charitable Trust, M/s. Shri Madhav Education and Charitable Trust, M/s. Madhav and Company, M/s. Madhav Group, M/s. Alpha Group, All Represented by their respective Authorised Signatories and all located at-Vadal, Junagadh-Rajkot Highway, Opp. Hotel Krishna, Junagadh, Gujarat- 362001 M/s. Adarsh Education and Charitable Trust M/s. Alpha Group Both represented by their respective Authorised Signatories and both located at Gundran Road, Railway Crossing, Talala, Girsomnath, near Reliance Petrol pump, Gujarat- 362150 M/s. Pawan Education Trust Represented by its Authorised Signatory, Nani Khodiya, Sasan Road, Mendarna, Gujarat- 362260 M/s. Shri Balaji Kelvani Mandal Represented by its Authorised Signatory Khalilpur, Chowkdi, Khamdrol Road, Junagadh, Gujarat- 362001 Mr. Atulkumar Lakhmanbhai Vaghshiya, S/o. Lakhmanbhai At- Chhaldia, Post- Vichhavada, Visavadar, Junagadh, Gujarat- 362130 Mr. Piyushkumar Jamnadas Savaliya S/o. Jamnadas Poonam Park, B/H. Khodiyar Temple, Khamdrol Road, Junagadh, Gujarat- 362130 Mr. Ashish Raja Nakum S/o. Rajabhai #17, Kadiyavas, At- Matana, Tal- Sutrapada, Junagadh, Gujarat-

[illegible]

	East- Common Passage and Main Door; West- Margin then Road	
4.	All that piece and parcel of Flat No. 303,3rd Floor Area 29.11 , R.S. No. 52/3/P2, PProperty No. No. 1 to 4, 3rd Floor, Wing-E, "Khodalldham Township" At: Joshipura, City: Junagadh 362002, Tal: Junagadh, Dis: Junagadh, State: Gujarat having Boundaries as under:- North- Unit-A(Wing D) Flat No. 310; South- Flat No. 302 East- Common Passage; West- RS No. 52/3	
5.	All that piece and parcel of Flat No. 307,3rd Floor, Area 34.39 Sq. mtr., situated at RS No. 47/1P/1, paik Property No. No. 66 to 74 Riddhi Villa Apartment, Khalilpur Main Road, At: Joshipara, City: Junagadh- 362002, Tal: Junagadh, Dis: Junagadh, State: Gujarat having Boundaries as under:- North- Common Passage; South- Margin then other's property East- Flat No. 308; West- OTS	
6.	All that piece and parcel of Flat No. 208,2nd Floor, Area 36.16 sq. mtr., situated in RS No. 45P,64/1,64/2, Property No. No. 112, 113, 114, 127, 128, 129, Riddhi Gold Apartment, Pavan Park, Khalilpur Main Road, at: Joshipara, City: Junagadh-362002, Tal: Junagadh, Dis: Junagadh, State: Gujarat having Boundaries as under:- North- Margin then Road ; South- Margin Space then Property No. No. 115 East- Margin then Road; West- Common passage, Flat No. 207	
Possession details		Assignor has taken possession of the above-named property as per provisions of SARFAESI Act, 2002 on 17/04/2024
Date Time of Inspection of Property		On request
Reserve Price		Property No. 1- 7,28,500/- (Rupees Seven lakhs Twenty-Eight Thousand Five Hundred Only) Property No. 2- 7,42,940/- (Rupees Seven lakhs Forty-Two Thousand Nine Hundred Forty Only) Property No. 3- 7,85,340/- (Rupees Seven lakhs Eighty-Five Thousand Three Hundred Forty Only) Property No. 4- 5,64,012/- (Rupees Five Lakhs Sixty-Four Thousand and Twelve Only) Property No. 5- 7,40,340/- (Rupees Seven lakhs Forty Thousand Three Hundred Forty Only) Property No. 6- 7,78,460/- (Rupees Seven Lakhs Seventy-Eight Thousand Four Hundred Sixty Only)
Earnest Money Deposit		Property No. 1- 72,850/- (Rupees Seventy-Two Thousand Eight Hundred Fifty Only) Property No. 2- 74,294/- (Rupees Seventy-Four Thousand Two Hundred Ninety-Four Only) Property No. 3- 78,534/- (Rupees Seventy-Eight Thousand Five Hundred Thirty-Four Only)

	Property No. 4- 56,401.2/- (Rupees Fifty-Six Thousand Four Hundred One and Paise Two Only) Property No. 5- 74,034/- (Rupees Seventy-Four Thousand and Thirty-Four Only) Property No. 6- 77,846/- (Rupees Seventy-Seven Thousand Eight Hundred Forty-Six Only)
Last date for submission of EMD	10/08/2026 (Monday) on or before 05:00 pm
Date & Time of E-Auction	11/08/2026 (Tuesday) 11:00 am to 01.00 pm
Property 7: All that piece and parcel of Flat No. 304 R.S. No. 52/3/P2, Plot No. 1 to 4, 3rd Floor, Wing-E, "Khodaldham Township ", At. Joshipara, City: Junagadh, Tal: Junagadh, Dis: Junagadh – 362002, Gujarat.	
Reserve Price Property 7:	Rs. 5,64,012/- (Rupees Five Lakhs Sixty-Four Thousand and Twelve Rupees/-)
EMD	Rs.56,401/- (Rupees Fifty-Six Thousand Four Hundred and One only)
Last date for submission of EMD	20/08/2026 (Thursday) on or before 05:00 PM
Date & Time of E-Auction	21/08/2026 (Friday) 11:00 am to 01.00 PM
Bank Account – “PHOENIX TRUST-FY26-13” Account No: 9049919809; Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code: KKBK0000631 (For All The 7 Properties mentioned above)	
Incremental Value	Rs. 25,000/- (Rupees Fifty Thousand Only) & in such multiples (For All The 7 Properties mentioned above)
Link for Tender documents of the property: https://phoenixarc.co.in/?p=6937 (For All The 7 Properties mentioned above)	

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 [mahesh.m@phoenixarc.co.in/lopa.joshi@phoenixarc.com](mailto:mahesh.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 : **Gujarat**
Date : 15 /07/2026

Sd/-
Authorised Officer
Phoenix ARC Limited
(Trustee of Phoenix Trust-FY26-13)

ANNEXURE-II
DETAILS OF BIDDER

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

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

_____)

I/We declare that I/We have read and understood all the above terms and conditions of auction sale and the auction notice published in the daily newspaper and the tender document which are also available in the website <https://www.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.

I / We hereby further declare:

1. I hereby unconditionally state, submit and confirm that I am not disqualified from purchasing the immovable property owned by _____ (“Mortgagor”) mortgaged in favour of Phoenix ARC Limited (**Formerly known as ‘Phoenix ARC Private Limited’**), acting as Trustee of **Phoenix Trust-FY26-13** (“Phoenix”) in the loan account of _____ (“Borrower”), pursuant to the provisions Section 29A of The Insolvency and Bankruptcy Code, 2016 (“IBC”) and/or otherwise._
2. I hereby state, submit and declare that none of: (a) the Bidder / Buyer, being the Proposed Investor; (b) any other person acting jointly or in concert with the Bidder / Buyer:
 - a) is an undischarged insolvent;
 - b) is a willful defaulter in accordance with the guidelines of the Reserve Bank of India (“RBI”) issued under the Banking Regulation Act, 1949 (the “BR Act”);
 - c) at the time of investing and subscribing to the security receipts, has an account or an account of the Borrower which is under management or control of such person(s) or of whom such person(s) is a promoter, classified as non-performing asset in accordance with the guidelines of the RBI issued under the BR Act or the guidelines of a financial sector regulator issued under any other law for the time being in force;
 - d) has been convicted for any offence punishable with imprisonment:
 - (i) for 2 (two) years or more under any Act specified under the Twelfth Schedule of the IBC; or
 - (ii) for 7 (seven) years or more under any law for the time being in force.
 - e) is disqualified to act as a director under the Companies Act, 2013;
 - f) is prohibited by the Securities and Exchange Board of India (“SEBI”) from trading in securities or accessing the securities markets;
 - g) has been a promoter or in the management or control of a Borrower in which a preferential transaction, undervalued transaction, extortionate credit transaction or fraudulent transaction has taken place;
 - h) has executed a guarantee in favour of a creditor in respect of a Borrower against which an application for insolvency resolution made by such creditor has been admitted under the IBC and such guarantee has been invoked by the creditor and remains unpaid in full or part;

- i) is subject to any disability, corresponding to abovementioned clauses (a) to (h) above, under any law in a jurisdiction outside India;
 - j) has a connected person not eligible under the abovementioned clauses (a) to (i). A list of all the connected persons is set out in Annexure hereto.
3. I, hereby state and confirm that the Bidder / Buyer and each of its Affiliates are not Related Parties (as defined in the Companies Act, 2013 (as amended from time to time) and any other applicable law for the time being in force) of the Borrower.
 4. I hereby undertake and confirm that I shall immediately intimate Phoenix, and in no event more than 5 (five) days, in the event the Bidder / Buyer or any of its Affiliates qualify to be Related Parties of the Borrower at any time.
 5. I irrevocably and unconditionally submit to the Phoenix, that the list of the connected persons set out in Annexure I hereto is exhaustive in all respects and the names of all the connected persons have been set out thereunder without any omission whatsoever.
 6. I submit to the Phoenix, that the Bidder / Buyer unconditionally and irrevocably agrees and undertakes that it shall make full disclosure in respect of itself and all its connected persons.
 7. I submit that, as and when any of the statements made hereunder are invalid, incorrect or misrepresented by us/ any other person acting in jointly or in concert with us, I agree that such an event shall be considered to be a breach of the terms and hold the Bidder / Buyer ineligible.
 8. I agree and acknowledge that Phoenix is entitled to rely on the statements and affirmations made in this declaration for the purposes of determining the eligibility and assessing, agreeing and issuing the No Objection for sale in favour of the Bidder / Buyer.
 9. I, unconditionally and irrevocably undertake, that we shall provide all data, documents and information as may be required to verify the statements made under this declaration, to the satisfaction of Phoenix.
 10. I agree that in the event any of the above statements are found to be untrue or incorrect, then the Bidder / Buyer unconditionally agrees to indemnify and hold harmless the Phoenix against any losses, claims or damages incurred by the Phoenix, as the case may be, on account of such ineligibility of the Bidder / Buyer.

Signature:

Name of the Bidder / Buyer / Depositor:

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

Annexure-IV

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

For Individuals

	Documents
Proof of identity	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 offering settlement, buyers under private treaty sale.	• Certificate of Incorporation / Registration Certificate (if applicable) • Memorandum & Articles of Association / Partnership Deed / Trust Deed • PAN Card • A resolution from the Board of Directors or Board of Trustee/authority letter granted to transact on its behalf. • Obtaining and verification of OVD of officers & employees holding authority to transact on its behalf. • OVD of ultimate Beneficial Owner

Annexure – V
Confirmation by Bidder Regarding Receipt of Training

To,
The Authorised Officer,
Phoenix ARC Limited (Formerly known as ‘Phoenix ARC Private Limited’),
As the Trustee of Phoenix Trust-FY26-13
Mumbai – 400 057.

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 the Bidder:

Name of Bidder:

Date:

Address of Bidder:

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 (Formerly known as ‘Phoenix ARC Private Limited’), acting in capacity of Trustee for Phoenix Trust-FY26-13

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,
As the Trustee of Phoenix Trust-FY26-13
Mumbai – 400 057.

Sub.: Auction Sale of Property mortgaged in **M/s Alpha Boys School Group** Final bid quoted during e- Auction - **Sale of Property by** Phoenix ARC Limited (Formerly known as ‘Phoenix ARC Private Limited’)

Dear Sir,

We confirm that we have quoted the highest bid of Rs._____/ - (In Words _____) for the purchase of the property mentioned in the Sale Notice in the subject Auction during e-Auction of the said property conducted by the Authorised Officer of M/s. Phoenix ARC Limited (formerly known as ‘Phoenix ARC Limited’), through the website of M/S C1 India Pvt. Ltd. on _____.

Yours sincerely,

Signature:

Name of Bidder:

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 (Formerly known as 'Phoenix ARC Private Limited') mentioned in the Sale Notice & copy to support@bankeauctions.com, immediately on completion of the bidding.

BAJAJ HOUSING FINANCE LIMITED
Corporate Office: Cerebrum It Park B2 Building 5th Floor, Kalyani Nagar, Pune, Maharashtra 411014. **Branch Office:** Office no 402, 4th floor, Aastha Corporate Capital, VIP road, Bharharna Surat 395007

POSSESSION NOTICE

U/s 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, Rule 8-(1) of the Security Interest (Enforcement) Rules 2002 (Appendix-IV)
 Whereas, the undersigned being the Authorized Officer of M/s BAJAJ HOUSING FINANCE LIMITED (BHFL) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of powers conferred under section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notice(s) to Borrower(s) /Co Borrower(s) /Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The Borrower(s) /Co Borrower(s) /Guarantor(s) having failed to repay the amount, notice is hereby given to the Borrower(s) /Co Borrower(s) /Guarantor(s) and the public in general that the undersigned on behalf of M/s Bajaj Housing Finance Limited, has taken over the possession of the property described herein below in exercise of the powers conferred on him under Section 13(4) of the said Act read with Rule 8-(1) of the said rules. The Borrower(s) /Co Borrower(s) /Guarantor(s) in particular and the public in general are hereby cautioned not to deal with the below said property and any dealings with the said property will be subject to the first charge of BHFL for the amount(s) as mentioned herein under with future interest thereon.

Name of the Borrower(s) /Guarantor(s) (LAN No, Name of Branch)	Description of Secured Asset (Immovable Property)	Demand Notice Date & Amount	Date of Possession
Branch : SURAT LAN : H428HLT1271367 and H428HL1267534 1.ROSHANKUMAR PRAVINCHANDRA RANA (Borrower) At: Flat No. B-305 3rd Floor Shiv Sai Residency Mota Kumbharia, N/R Hills Nursery Rustampura, Surat, Gujarat- 395002 2.VASANTIN RANA (Co-Borrower) At: 3 / 3404 , Hanuman Tekro- 2, Navapura, Surat, Gujarat-395003	All Right Title And Interest in Flat No. 305 Super Built Up Area Measuring 37.45 Sq. Mtrs. And Its Built Up Area is 22.58 Sq. Mtrs On 3rd Floor Of "B" Building Of Shiv Sai Residency Constructed On The Land Bearing Ward No. 2 Of City Survey No. 185-B Measuring 267.56 16 Sq. Mtrs, City Survey No. 186-A Measuring 149.66 72 Sq. Mtrs And City Survey No. 187 Admeasuring 78.59 52 Sq. Mtrs, Paiki 396.988 Sq. Mtrs Out Of 495.825 Sq. Mtrs, Situated At Rustampura Area, Kumbharwad, Surat, West District City, District Surat, East-Street, West-Entry : North-Flat No 304, South- Adj Property	20th Apr 2026 Rs.13,60,492/- (Rupees Thirteen Lakh Sixty Thousand Four Hundred Ninety Two Only)	13.07.2026

Symbolic Possession Date: 13.07.2026, **Place:** Surat **(Gujarat)** **Authorized Officer Bajaj Housing Finance Limited**

Phoenix ARC Limited
 Regd. Office: 3rd Floor, Wallace Towers (earlier known as Shiv Building), 130/140/B/A, Crossing of Sahar Road and Western Express Highway, Vile Parle East, Mumbai, Maharashtra - 400057.
 Tel:022- 6849 2450, Fax:022- 6741 2313 CIN: UG1590MH2007PLC168303
 Email: info@phoenixarc.co.in Website: www.phoenixarc.co.in

ONLINE E – AUCTION SALE OF ASSETS

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-FY26-13 (Phoenix) (pursuant to assignment of debt by various Banks 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.bankauctions.com> as per the details given below:

Name of Borrower	M/s. Alpha School Boys Group Represented by its Authorised Signatory (Borrower) At-Vadal, Junagadh-Rajkot Highway, Opp. Hotel Krishna, Junagadh, Gujarat- 362001
Name of Co-Obligor/Guarantors /Mortgagors/ Partners	1. M/s. Saraswati Education and Charitable Trust, 2. M/s. Shri Madhav Education and Charitable Trust, 3. M/s. Madhav and Company, 4. M/s. Madhav Group, 5. M/s. Alpha Group, All Represented by their respective Authorised Signatories and all located at Vadal, Junagadh-Rajkot Highway, Opp. Hotel Krishna, Junagadh, Gujarat- 362001 6. M/s. Adarsh Education and Charitable Trust 7. M/s. Alpha Group Both represented by their respective Authorised Signatories and both located at Gundran Road, Railway Crossing, Talala, Girsonnath, near Reliance Petrol pump, Gujarat- 362150 8. M/s. Pawan Education Trust Represented by its Authorised Signatory, Nani Khadiya, Sasan Road, Mandana, Gujarat- 362260 9. M/s. Shri Balaji Kelvani Mandali Represented by its Authorised Signatory, Khalipur, Chowdk, Khamdrol Road, Junagadh, Gujarat- 362001 10. Mr. Atulkumar Lakhmanbhai Vaghshiya, S/o. Lakhmanbhai, At- Chhalda, Post- Vichhavad, Visavadar, Junagadh, Gujarat- 362130 11. Mr. PiyushkumarJammadas Savaliya S/o. Jammadas, Poonam Park, B/H. Khodiyar Temple, Khamdrol Road, Junagadh, Gujarat- 362130 12. Mr. Ashish Rajes Kumar No. Rajabhai, 1/7, Kadiyavas, At- Matana, Tal- Sutrapada, Junagadh, Gujarat- 362275 13. Mr. Vrajatben Maheshbhai Munjapara, S/o. Maheshbhai, Riddhi Road, B/H. Kailash Park, Zanzarda Road, Junagadh, Gujarat- 362001 14. Mr. Mahesh Kalyanjibhai Munjapara, S/o. Kalyanjibhai, Riddhi Road, B/H. Kailash Park, Zanzarda Road, Junagadh, Gujarat- 362001 15. Mrs. Hineban Jigneshbhai Nakum, W/o. Jigneshbhai #10-B, Gomindanan, Shreejainagar, Josphipara, Junagadh, Gujarat- 362001 16. Mr. Jignesh Rajabhai Nakum, S/o. Rajabhai #10-B, Gomindanan, Shreejainagar, Josphipara, Junagadh, Gujarat- 362001 17. M/s. Plaza International School Represented by its Authorised Signatory, Khalipur, Chowdk, Khamdrol Road, Junagadh, Gujarat- 362001
Details of Assignment	Assignor – Edelweiss Asset Reconstruction Company Limited (Acting in its capacity as a Trustee of EARC Trust-SC-467) Date of Assignment – 29/12/2025
Amount Due as per Demand Notice dated 21-11-2022	Rs.52,07,145 /- (Rupees Fifty Two Lakhs Seven Thousand One Hundred and Forty Five Only) along with Future interest cost charges and etc as per contractual rates
Amount Due as on 13-07-2027	Rs. 93,04,795.75 /- Rs.16,09,394.89 /- Rs.1,09,14,191/- (Rs. One Crore Nine Lakhs Fourteen Thousand One Hundred and Ninety-One Rupees) along with Future interest cost charges and etc as per contractual rates
Description of Immovable Properties:	1. All that piece and parcel of Flat No. 102, 1st Floor, Area 33.84 sq. mtr., situated in RS No. 45P/64/1/64/2, Property No. No. 112, 113, 114, 127, 128, 129, Riddhi Gold Apartment, Pavan Park, Nr. Genius Public School, B/H. Central Bank, Khalipur Main Road, at: Josphipara, City: Junagadh-362002, Tal: Junagadh, Dis: Junagadh, State: Gujarat having Boundaries as under:- North- Common Passage, South- Margin Space then Property No. No. 115, East- Flat No. 101, West- OTS. 2. All that piece and parcel of Flat No. 207.2nd Floor, Area 34.51 sq. mtr., situated in RS No. 45P/64/1/64/2, Property No. No. 112, 113, 114, 127, 128, 129, Riddhi Gold Apartment, Pavan Park, Khalipur Main Road, at: Josphipara, City: Junagadh-362002, Tal: Junagadh, Dis: Junagadh, State: Gujarat having Boundaries as under:- North- Margin then Road, South- Common Passage Flat No. 208, East- Flat No. 208, West- OTS then Stairs. 3. All that piece and parcel of Flat No. 302, 3rd Floor, Area 36.48 sq. mtr., situated in RS No. 45P/64/1/64/2, Property No. No. 112, 113, 114, 127, 128, 129, Riddhi Villa Apartment, At: Josphipara, City: Junagadh-362002, Tal: Junagadh, Dis: Junagadh, State: Gujarat having Boundaries as under:- North- Flat No. 301, South- Flat No. 303, East- Common Passage and Main Door, West- Margin then Road. 4. All that piece and parcel of Flat No. 303.3rd Floor Area 29.11, R.S. No. 52/3/P2, PProperty No. No. 1 to 4, 3rd Floor, Wing-E, "Khodalham Township" At: Josphipara, City: Junagadh 362002, Tal: Junagadh, Dis: Junagadh, State: Gujarat having Boundaries as under:- North- Unit-A (Wing D) Flat No. 310, South- Flat No. 302, East- Common Passage, West- RS No. 52/3. 5. All that piece and parcel of Flat No. 307.3rd Floor, Area 34.39 sq. mtr., situated at RS No. 47/1P/1, paiki Property No. No. 66 to 74 Riddhi Villa Apartment, Khalipur Main Road, At: Josphipara, City: Junagadh-362002, Tal: Junagadh, Dis: Junagadh, State: Gujarat having Boundaries as under:- North- Common Passage, South- Margin then other's property, East- Flat No. 308, West- OTS 6. All that piece and parcel of Flat No. 208.2nd Floor, Area 36.16 sq. mtr., situated in RS No. 45P/64/1/64/2, Property No. No. 112, 113, 114, 127, 128, 129, Riddhi Gold Apartment, Pavan Park, Khalipur Main Road, at: Josphipara, City: Junagadh-362002, Tal: Junagadh, Dis: Junagadh, State: Gujarat having Boundaries as under:- North- Margin then Road, South- Margin then Road, West- Common passage, Flat No. 207.
Possession details	Assignor has taken possession of the above-named property as per provisions of SARFAESI Act, 2002 on 17/04/2024
Date Time of Inspection of Property	On request
Reserve Price	Property No. 1- 7.28.500/- (Rupees Seven lakhs Twenty-Eight Thousand Five Hundred Only) Property No. 2- 7.42.940/- (Rupees Seven lakhs Forty-Two Thousand Nine Hundred Forty Only) Property No. 3- 7.85.340/- (Rupees Seven lakhs Eighty-Five Thousand Three Hundred Forty Only) Property No. 4- 5.64.012/- (Rupees Five Lakhs Sixty-Four Thousand and Twelve Only) Property No. 5- 7.40.340/- (Rupees Seven lakhs Forty Thousand Three Hundred Forty Only) Property No. 6- 7.78.640/- (Rupees Seven Lakhs Seventy-Eight Thousand Four Hundred Sixty Only)
Earnest Money Deposit	Property No. 1- 7.28.500/- (Rupees Seventy-Two Thousand Eight Hundred Fifty Only) Property No. 2- 7.42.940/- (Rupees Seventy-Four Thousand Two Hundred Ninety-Four Only) Property No. 3- 7.85.340/- (Rupees Seventy-Eight Thousand Five Hundred Ninety-Four Only) Property No. 4- 5.64.012/- (Rupees Fifty-Six Thousand Four Hundred One and Paise Two Only) Property No. 5- 7.40.340/- (Rupees Seventy-Four Thousand and Thirty-Four Only) Property No. 6- 7.78.640/- (Rupees Seventy-Seven Thousand Eight Hundred Forty-Six Only)
Last date for submission of EMD	10/08/2026 (Monday) on or before 05:00 pm
Date & Time of E-Auction	11/08/2026 (Tuesday) 11:00 am to 01:00 pm
Property 7:	All that piece and parcel of Flat No. 304 R.S. No. 52/3/P2, Plot No. 1 to 4, 3rd Floor, Wing-E, "Khodalham Township", At: Josphipara, City: Junagadh, Tal: Junagadh, Dis: Junagadh – 362002, Gujarat.
Reserve Price	Property 7: 5.64.012/- (Rupees Five Lakhs Sixty-Four Thousand and Twelve Rupees/-)
EMD	Property 7: 56.401/- (Rupees Fifty Six Thousand Four Hundred and One only)
Last date for submission of EMD	20/08/2026 (Thursday) on or before 05:00 PM
Date & Time of E-Auction	21/08/2026 (Friday) 11:00 am to 01:00 PM
EMD Remittance Details: Bank Account – “PHOENIX TRUST-FY26-13” Account No: 9049919809; Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code: KKBK03XXXX. The Properties mentioned above	Incremental Value Rs. 25,000/- (Rupees Fifty Thousand Only) & in such multiples (For All The 7 Properties mentioned above)

Link for Tender documents of the property: <https://phoenixarc.co.in/?p=6937> (For All The 7 Properties mentioned above)

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/ Bidding shall be only through "Online Electronic Mode" through the website <https://www.bankauctions.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.bankauctions.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 C1 India Private Limited, Contact Number: +91-124-43020/2021/2022/2023/2024, +91-8866682397, Email ID: support@bankauctions.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 IS" & "WITHOUT RECOURSE" condition. 7. All the intending purchasers/ bidders are required to register their name in the portal mentioned above as <https://www.bankauctions.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, Bank 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/its or more information, the prospective bidders may contact Mr. Mahesh Malunekar/ M/s. Lopa Joshi at following email address mahesh.m@phoenixarc.co.in/ lopa.joshi@phoenixarc.co.in (email) or +91-09920381684/ +91-8655485832 (mobile). 14. At any stage of the auction, the Authorised Officer may accept/reject/modify/cancel the e-auction/bid offer or post-poned the auction without assigning any reason thereof and without any prior notice. 15. The successful purchaser/bidder shall bear all 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 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/ Mortgagee, 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, 2002, 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/dues. 20. The particulars specified in the e-auction notice published in the newspaper have been stated to be the best of the information of the Authorised Officer; however, the Authorised Officer shall not be responsible 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: Gujarat
Date: 15.07.2026
Sd/- Authorised Officer
Phoenix ARC Limited,
(Trustee of Phoenix Trust-FY26-13)

Correction

Correction Required in Notice Published on 12.07.2026 in Financial express, consider the date 28-08-2002 in place of 28.08.2020 of said sale deed. Therefor amended Description is to be read as written here.

SUMAN O. RAJPUT
(ADVOCATE) Mo. 98798 16360

Protium
 (Formerly known as Growth Source Financial Technologies Ltd.)
 Registered & Corporate Office Address: 7th Floor, Block B2, Phase - 1 Nirlon Knowledge Park, Pahadi Village, Off. Western Express Highway, Kasba Industrial Estate, Goregaon(E), Mumbai- 400063, Maharashtra.

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower / Co-Borrower/ Mortgagee (s) that the below described immovable properties mortgaged to the Secured Creditor, the Constructive Possession of which has been taken by the Authorised Officer of Protium Finance Ltd the same shall be referred herein after as Protium Finance Ltd. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through E-Auction.

It is hereby informed to general public that we are going to conduct public E-Auction through website <http://bankauctions.in/>

Account Number	GS05EMF0235669
1 Name of borrower, co-borrower, mortgagors	A) Ganesh Industries Through its Proprietor Lalendrabhai Ganeshbhai Chaudhary S/o Ganeshbhai Chaudhary (B) Lalendrabhai Ganeshbhai Chaudhary S/o Ganeshbhai Chaudhary (C) Sita Kumari W/o Lalendrabhai Ganeshbhai Chaudhary All Having Address At Vishwakarma Society, Poonit Nagar, Gondal Road/Kausar Pan Street Rajkot, Gujarat 360004 Also, Plot No25/8 Survey No39/3 Shedy No1, Vardi Main Road, Nr. Falcon Submersibles Pvt Ltd, Navrang Udhokaji Vasant Rajkot, Gujarat 360004 Also Add, Vishwakarma Society Poonit Nagar, Kausar Pan Street, Gondal Road Rajkot, Gujarat 360004 Also Add, Vishwakarma Society Gondal Road Near Kausar Pan Street Rajkot, Gujarat 360004 Also Add, 01 Wro Lalendra Chaudhari Lahadapur Sarai, Bihar 801104
3 Date of Demand Notice	30th Oct 2025
4 Amount as per Demand Notice U/s 13(2)	Rs. 20,34,507.28/- (Twenty Lakh Thirty Four Thousand Five Hundred Seven Rupees and Twenty Eight Paise Only) as on 30th Oct 2025
5 Amount as on	Rs. 22,87,417.69/- (Twenty Two Lakh Eighty Seven Thousand Four Hundred Seventeen and Paise Sixty-Nine Only) as on date 13th July 2026
6 Descriptions of The Property/Properties :	DEM/SUPPLIER NAME: Neo Tech Electrical Control Automation Pvt. Ltd., DESCRIPTION: SPM Machine HSN/SAC: 8459 Submersible pump Turning CNC SPM Machine With 8060 Siemens &C Systems Model No. WTC 1 SR2590 Sr No N0T032309 Hypothecation with Protium Finance Ltd., QTY: 1, INVOICE NAME/DATE: MT-59 dated 29-02-2024
7 Reserve	Rs. 22,87,417.69/- (Twenty Two Lakh Eighty Seven Thousand Four Hundred Seventeen and Paise Sixty-Nine Only)
8 Earnest Money Deposit	Rs. 2,28,741.76/- (Two Lakh Twenty-Eight Thousand Seven Hundred Forty-One and Paise Seven hundred sixty nine Only)
9 Bid Increment Amount (in Rs.)	(Bid Incremental Value: Rs. 5,000/-)
10 E-Auction Date and Time	21st-July-26 at 11:00 am to 2:00 PM (with unlimited extension of 5 min each)
11 EMD Submission Last Date	20th-July-26 up to 5:00 PM
12 Inspection Date	16th-July-26 BETWEEN 11:00 AM TO 5:00 PM

1. All interested participants / bidders are requested to visit the website <https://bankauctions.in> & <https://protium.co.in/> For details, help, procedure and online training on e-auction, prospective bidders may contact: Mr. Nilesh D Pawar Contact number: 814000725/ 814200066, email id: nitesh@bankauctions.in / info@bankauctions.in

* For further details on terms and conditions please visit <https://bankauctions.in> & <https://protium.co.in/> to take part in e-auction.

THIS IS ALSO A STATUTORY 07 DAYS SALE NOTICE UNDER RULE 8(6) Rule 9 (1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Date: 15.07.2026 **Sd/-**, For Protium Finance Limited
Place: RAJKOT, GUJRAT **Authorized Officer**

SHIRIRAM ASSET RECONSTRUCTION PRIVATE LIMITED (SARPL)
 (Acting in its' capacity as Trustee of various SARPL Trusts)

SHIRIRAM
 Regd. Office: Shiriram House, No. 4, Burkit Road, T. Nagar, Chennai – 600017
 Corporate Office: Unit No. FF-A/5, A Wing, First Floor, Audit Guild House, Phoenix Market City, LBS Marg, Kurla West, Mumbai-400070,
www.shriramarc.com, Phone No. 1-800-102-4345, customercare@shriramarc.com.

PUBLIC NOTICE: E-AUCTION-CUM-SALE NOTICE OF IMMOVABLE PROPERTY

E-Auction for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002 as per Appendix IV-A.

Notice is hereby given to the public in general and in particular to the Borrower, Co-Borrowers and the Mortgagee that the below described immovable property mortgaged/ charged to the secured creditor, now **Shriram Asset Reconstruction Private Limited**, acting in capacity as Trustee of various SARPL Trusts pursuant to assignment of financial assets vide registered Assignment Agreement dated 26.09.2025 (hereinafter referred to as "SARPL") under Section (5) of the SARFAESI Act having acquired the financial assets pertaining to various borrowers including the Borrower, Co-Borrowers and the Mortgagee mentioned herein below together with the underlying security interest created thereon along with all the rights, title and interest thereon from /Original Lender/Assignor **Aditya Birla Capital Limited** (Earlier known as Aditya Birla Finance Limited), the Physical Possession of which has been taken by the Authorized Officer of Original Lender/Assignor/Aditya Birla Capital Limited (ABCL), viz. secured creditor in capacity of Trustee of **SARC-Trust-3**, the assignee of the loan sanction and disbursed by Assignor, Aditya Birla Capital Limited (Earlier known as Aditya Birla Finance Limited), will be sold on "As is where is", "As is what is" and "Whatever there is" basis as per below mentioned auction schedule for recovery of the outstanding amount together with further interest, charges, cost, expenses etc. thereon to SARPL viz. secured creditor from the Borrower, Co-Borrowers and the Mortgagee, as mentioned in the table as per proviso to Rule 8(6), & Rule 9(1) of the Security Interest (Enforcement) Rules, 2002.

Details of the Borrower, Co-Borrowers and the Mortgagee, amount due, description of the immovable property and encumbrances, known thereon, if any, reserve price, earnest money deposit, Increment Bid Amount, Auction date and date of inspection are also given as under:

Loan Account No. / Trust Name & Name of Assignor/ Original Lender	Name of Borrowers/Co-Borrowers/Guarantors/ Mortgagees	Date & Amount of 13(2) Demand Notice	Reserve Price (Rs.) & Bid Increment, Last Bid Form	Auction and Inspection Date & Time	Contact Person Details-Authorised Officer and Service Provider
ABRJAALP00 0000642347 (Trust account of SARC – TRUST-3) Original Lender: Aditya Birla Capital Limited	(1) M/s Chhetor Street Through its Proprietor Dhavalbhai Dilipbhai Mandawala; (2) Dipikar Chimanlal Mandawala (3) Mayuri Dhaval Mandawala Dhaval Mandawala (4) M/s. Atulit and Sons Through its partner Dhaval Mandawala	Notice Dated 09-09-2025 Rs. 1,26,58,716.04 (Rupees One Crore Twenty-Six Lakhs Fifty-Eight Thousand Seven Hundred Sixteen and paise Four Only) due and payable as on 04-09-2025	Reserve Price: Rs. 1,33,18,020/- (Rupees One Crore Thirty-Three Lakhs Eighteen Thousand Twenty Two and paise 00/-) Bid Increment: Rs. 10,00,00,00 and such multiples EMD Amount (10% of RP): Rs. 13,31,802/- Last date for submission of EMD: 03.08.2026 before 5 P.M	Auction Date & Timings: 04-08-2026 from: 11:00 a.m. to 02:00 p.m. Inspection Date: 20.07.2026 till 27.07.2026 from 11:00 A.M. to 3:00 P.M.	Sumesh Mittal: 9995587797 Rampal Gautam: 9825977792 Ankit Agarwal: 9823698778 Auction.Tiger: Ram Sharma: 8000232297 Mob: 265562821/18

DESCRIPTION OF MORTGAGED PROPERTY: Residential Building No. 5 having land area adm. 142.14 sq. mtrs. together with construction adm. 58.53 sq. mtrs. thereon Ground Floor of Scheme known as Dabhyabai Park lying and situated at Final Plot No. 155 and 156 of Town Planning Scheme No. 2 (Kankaryas) of Mouje Rajpur Himpur of Taluka Maninagar of District Ahmedabad along with present and future superstructures thereon. Boundaries as under: North: Bunglow 6, South: Bunglow 4, East: Property No. 142, West: Bhakti Dhola Vallabh School. Possession Title & Date: Physical Possession taken on 23rd March 2025; Encumbrances- Not Known

1. For detailed Terms & conditions of the sale, bid form, & others may also visit website of secured creditor/Assignee/ Shiriram Asset Reconstruction Private Limited at www.shriramarc.com or website of our auction agency at <https://sarfaesi.auctionright.net> and contact person is Ram Sharma – 8000232297, Contact No. 079-68136880/68136837, Mob: 9255562821/18; E-mail id is support@auctionright.net. For any assistance, you may connect with our business partner M/s Aditya Birla Capital Limited in contact numbers given in the above table. These terms have to be signed by the bidder/s along with the bid form. The present notice is also uploaded on the official website of authorized officer/secured creditor.

2. The intending bidder/s have to submit their EMD amount to be deposited by way of DD in the name of SARC-TRUST-3 and/or RTGS/NEFT in SARC-TRUST-3; Bank Name: ICICI Bank Limited, Branch Address: Mumbai - Kamani Kurla West; Bank Account Number: 19620504629; IFSC Code: ICIC00011662.

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 9(1) PROVISO OF SECURITY INTEREST (ENFORCEMENT) RULES 2002

The borrowers/co-borrowers/mortgagee are hereby notified to pay the sum as mentioned above along with up to dated interest and ancillary expenses before the date of e-auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

Place: Ahmedabad **Sd/-** (M/s Shiriram Asset Reconstruction Private Limited)
Date: 15-07-2026 **(Acting in its' capacity as Trustee of SARC Trust-3)**

U GRO CAPITAL
U GRO Capital Limited
 Registered Office Address: B-17, Fourth Floor, Aurit Guild House, Phoenix Market City, Kurla West, Mumbai-400070

DEMAND NOTICE

UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("THE ACT") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("THE RULES")

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

Sl.No.	Name of the Borrower(s)	Demand Notice Date and Amount
1)	AL HAQ JEWELLERS, 2) SABINA KHATUN	Demand Notice Date: 09-July-2026
3)	SABKATULLA ALIM HALDAR	Notice Amount: 43,69,589.00/- (Rupees Forty Three Lakh Sixty Nine Thousand Five Hundred Eighty Nine Only) As on 06/07/2026

DESCRIPTION OF SECURED ASSET(S): Property bearing Sh No A/4 on Ground Floor Adm. 179 Sq. Feet. i.e. Adm. 165.3 Sq. Mtrs. including Road Rasta etc., in Shaz Association which is Known as "AMIN COMPLEX", Constructed on the Sub Plot No. 3paiki of Green Association Situated at Survey No.17 & 16 Paiki, Final Plot No. 50paiki of Town Planning Scheme No. 37 (Sector 1) of Mouje: Dhimdimda, Taluka: Maninagar, in the Registration District of Ahmedabad and Sub District of Ahmedabad-5 (Narol) East - Shop No.3 West - Shop No.5 North - Complex Passage South - Wall then Margin Land.

Sl.No.	Name of the Borrower(s)	Demand Notice Date: 09-July-2026
1)	RAJA TRADING CO	Notice Amount: 37,40,467.00/- (Rupees Thirty Seven Lakh Forty Thousand Four Hundred Sixty Seven Only) As on 06/07/2026
3)	GOKALBHAI VAHANBHAI VARU	Notice Amount: 25,80,020.00/- (Rupees Twenty Five Lakh Eighty Thousand Twenty Only) As on 06/07/2026

DESCRIPTION OF SECURED ASSET(S): All that pieces and parcels of immovable property comprising of Residential Mikat (House) No. 54 Adm. 3500-00 Sq. Ft. (325-16 Sq. Mtr.) Situated at Gamtal, Village: Mavapur, Tal: Dhori & Dist: Jamnagar And Bounded as: East - Road, West - House of Naranbhai. North - House of Janjibhai. South - Plot of Sureshbhai.

The borrower(s) are hereby advised to comply with the demand notice(s) and pay the demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, late payment penalty, bounce charges, cost and expenses etc. till the date of realization of the payment. The borrower(s) may note that UGRO Capital Limited is a Secured Creditor and the loan facility availed by the borrower(s) is a secured debt against the immovable property(ies) being the secured asset(s) mortgaged by the borrower(s) with UGRO Capital Limited.

In the event, the borrower(s) are failed to discharge their liabilities in full within the stipulated time, UGRO Capital Limited shall be entitled to exercise all the rights under Section 13(4) of the Act to take possession of the Secured Asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder in order to realize the dues in the loan account of the borrower(s). UGRO Capital Limited is also empowered to ATTACH AND/OR SEAL the Secured Asset(s) before enforcing the right to sale or transfer. Sub