



PHOENIX ARC LIMITED (Formerly Known as Phoenix ARC Private 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- 412313, CIN:U67190MH2007PTC168303;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 (in short referred to as SARFAESI Act) and Security Interest (Enforcement) Rules, 2002 (in short referred to as RULES)** and pursuant to the possession of the secured asset 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 asset by an auction sale.

Notice is hereby given to the public in general and to the borrower, mortgagor and guarantors 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 - FY 18-1 SCHEME E (Phoenix)** (pursuant to assignment of debt by Bajaj Finance Limited (BFL) in favour of Phoenix ARC Limited (Formerly known as Phoenix ARC Pvt Ltd) vide an Assignment Agreement dated **29.08.2019** will be sold on **“AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE”** condition, by way of an **“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 through website <https://www.bankeauctions.com> as per the details given below:

<p>BORROWER/S & GUARANTOR/S NAME & ADDRESS</p>	<ol style="list-style-type: none"> 1. Narayanan MA, S/o Achuthan M 283/A, New Street, Ayyavoo Colony Aminjikarai, Chennai – 600029 2. M Achuthan Nair 283/A, New Street, Ayyavoo Colony Aminjikarai, Chennai – 600029 3. Sa Computer Solutions India Pvt Ltd, Through its proprietor – Narayanan MA, Shop No. 1, Vijayashanthi Complex, No. 3 Blackers Road, Mount Road, Chennai – 600002 4. Divya Krishnan, 283/A, New Street, Ayyavoo Colony Aminjikarai, Chennai – 600029
<p>Amount due as per Demand Notice dated 06.11.2019 issued under section 13(2) of the SARFAESI Act, 2002</p>	<p>Rs.1,60,74,114.12/- (Rupees One Crore Sixty Lakh Seventy Four Thousand One Hundred Forteen and Paise Twelve Only) along with further interest, cost, charges and etc as per contractual rates.</p>
<p>Amount Due as on 23-03-2026</p>	<p>Rs. 2,61,43,611.91/- (Rupees Two Crore Sixty-One Lakh Forty-Three Thousand Six Hundred and Eleven and Paise Ninety-One only) along with further interest, cost, charges and etc as per contractual rates.</p>
<p>Possession Status</p>	<p>In Physical Possession</p>

Inspection Date	On Request
Reserve Price	Rs.85,00,000/- (Rupees Eighty-Five Lakh Only)
Earnest Money Deposit (EMD Amount)	8,50,000/- (Rupees Eight Lakh Fifty Thousand Only)
Bid Increment	RS. 1,00,000/- (RUPEES ONE LAKHS ONLY) & in such multiples
Bank Account Details	The Earnest Money has to be deposited by way of RTGS/ NEFT Favouring "PHOENIX TRUST - FY 18-1 SCHEME E", PAYABLE AT MUMBAI OR NEFT/RTGS IN THE CURRENT ACCOUNT: 6911850444, KOTAK MAHINDRA BANK LIMITED, BRANCH: KALINA, MUMBAI, IFSC CODE: KKBK0000631
Last Date of submission of Bid (E- Auction)	27-04-2026 (Monday) on or before closure of banking hours
Date of E- Auction	28-04-2026 (Tuesday) between 12:00 PM to 1:00 PM
Mode of E- Auction	Online - e auctions
Link for Sale Notice and Tender Documents	https://phoenixarc.co.in?p=7028
Description of the Secured Asset being auctioned.	Schedule - A All that peace and parcel of the Vacant Land, situated in New No. 5, 7/2, 11/A, Old No. 10/1, 10/2 & 11, Alagiri Nagar First Street, Vadapalani, Chennai - 600026, Comprised in paimash Nos, 52 and 54, Block No.2, T.S No. 57/3, 57/7, 57/8 & 57/9, of PULIYUR VILLAGE EGMORE, Nungambakkam Taluk, Now Nungabakkam Taluk, Chennai Dist. Physically Measuring East to west - On the Northern Side 40 feet and on the Southern Side 40 Feet, North to South - On the Eastern Side, 109.5 feet and on the Western side 109.5 feet, In all Measuring and extent of 4380 Sq. Ft. Or 4367.5 Sq. Ft. as per document being bounded on the: North By: Alagiri Nagar First Street, South By: House belonging to Natesan Vaigara, T.S. No. 78, East by: Land Belonging to Jaya, T. S. No. 57/4, West By: Land sold by Natesan Vagaira, T. S. No. 56, 57/2. Lying with the Sub-Registration District of Central Chennai, and Sub-Registration office of Kodabakkam SCHEDULE - B 688.55 Sq.Ft., Undevaided share of Land out of Schedule A hearin above SCHEDULE - C Residencial Flat Bearing No. F4, First Floor Admeasuring 1465 Sq. Ft. In together with Car Park on the ground floor situated in Schedule - A Property.

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 herein 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@clindia.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 for each property. **Intending purchasers/bidders are required to submit EMDs for each 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 **Mrs. Haritha Ramamurthy, Mr. B Chandrashekar, Mr. Kuldeep Gupta and Mr. Mahesh Malunjkar, at following email haritha.ramamurthy@phoenixarc.co.in/b.chandrasekhar@phoenixarc.co.in/kuldeep.gupta@phoenixarc.co.in/mahesh.m@phoenixarc.co.in/(email) or on +91-7989564079/+91-8496009819/+918655943688/9920381684.**
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, taxess, 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: Chennai
Date: 08-04-2026

Sd/-

Authorised Officer

Phoenix ARC Limited (Formerly Known as Phoenix ARC Pvt Ltd), PHOENIX TRUST - FY 18-1 SCHEME E

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 18-1 SCHEME E** (“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. 2,61,43,611.91/- (Rupees Two Crore Sixty-One Lakh Forty-Three Thousand Six Hundred and Eleven and Paise Ninety-One only)** as on 23.03.2026 with further interest and penal interest as per demand notice dated **06.11.2019** issued under section 13(2) of the SARFAESI Act, 2002 due and payable by the borrower i.e., (1) Narayanan MA, S/o Achuthan M 283/A, New Street, Ayyavoo Colony Aminjikai, Chennai – 600029 (2) M Achuthan Nair, 283/A, New Street, Ayyavoo Colony Aminjikai, Chennai – 600029 (3) Sa Computer Solutions India Pvt Ltd, Through its proprietor – Narayanan MA, Shop No. 1, Vijayashanthi Complex, No. 3 Blackers Road, Mount Road, Chennai – 600002 (4) Divya Krishnan, 283/A, New Street, Ayyavoo Colony Aminjikai, Chennai – 600029 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 Pvt Ltd) - PHOENIX TRUST - FY 18-1 SCHEME E 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 AuctionWebsite:- https://www.bankeauctions.com

Annexure	<ol style="list-style-type: none"> 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	<p><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></p>

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

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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 - FY 18-1 SCHEME E”, PAYABLE AT MUMBAI OR NEFT/RTGS IN THE CURRENT ACCOUNT: 6911850444, KOTAK MAHINDRA BANK LIMITED, BRANCH: KALINA, MUMBAI, 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.)****

<u>FOR INDIVIDUALS</u>	<u>DOCUMENTS</u>
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

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	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.
<u>FOR COMPANY / PARTNERSHIP FIRM</u>	<u>DOCUMENTS</u>
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

- 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 item 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

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- 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

Phoenix ARC Limited (Formerly known as Phoenix ARC Pvt Ltd)

PHOENIX TRUST - FY 18-1 SCHEME E

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

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- 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

★ 5,900 பதற்றமான வாக்குச்சாவடிகள் ★ பாதுகாப்பு பணியில் 23,600 துணை ராணுவத்தினர் தமிழகத்தில் தேர்தல் ஏற்பாடுகள் தீவிரம்

சென்னை, ஏப். 8-
தமிழகத்தில் 23த்தேதி வாக்குப்பதிவு நடைபெற உள்ள நிலையில் தேர்தல் ஏற்பாடுகளை அதிகாரிகள் தீவிரமாக இறங்கி யுள்ளனர்.

தமிழகத்தில் 5,900 பதற்றமான வாக்குச்சாவடிகள் உள்ளன. 23,600 துணை ராணுவத்தினர் பாதுகாப்பு பணியில் ஈடுபடுத்தப்பட உள்ளனர். இது தொடர்பாக சென்னை தலைமைச் செயலகத்தில் தமிழக தலைமை தேர்தல் அதிகாரி அர்ச்சனா பட்டநாயகர் நேற்று நிருபர்களுக்கு பேட்டி அளித்தார். அப்போது அவர் கூறியதாவது:-

“தமிழகத்தில் சட்டசபை பொதுத்தேர்தல் பணிகள் அனைத்தும் முழுவிச்சில் நடந்து வருகின்றன. த.வெ.க. தலைவர் விஜய்வின புகாரைக் குறித்து, அரசியல் கட்சித் தலைவர்கள் அனைவருக்கும் தேர்தல் பிரச்சாரம் செய்வதற்கு விதிகளுக்கு உட்பட்டு சமமாக அனுமதி வழங்க அறிவுறுத்தப்பட்டுள்ளது. அது தொடர்பாக போலீஸ் டி.ஜி.பி.க்கு கடிதம் எழுதப்பட்டது.

சென்னை வில்லிபாகம் தொகுதியில் விஜய் பிரச்சாரத்தை ரத்து செய்து குறித்த புகார் ஏதுவும் எங்களுக்கு வரவில்லை. விஜய், தேர்தல் விதிகளை மீறி கொள்துறை தொகுதியில் பிரச்சாரம் செய்ததாக பதிவு செய்யப்பட்ட வழக்கு குறித்து சென்னை மாவட்ட தேர்தல் அதிகாரியிடம் இருந்து விளக்கம் வந்துள்ளது. இது தேர்தல் கமிஷனுக்கு அனுப்பி வைக்கப்பட்டுள்ளது.

75,032 வாக்குச்சாவடிகள்
தமிழகத்தில் தற்போது வரை 75 ஆயிரத்து 32 வாக்குச்சாவடிகள் உள்ளன. இந்த எண்ணிக்கை மேலும் உயரும். வாக்குச்சாவடிகளில் வாக்காளர்களுக்கு அடிப்படை வசதிகளை ஏற்படுத்தும் பணிகள்

நடந்து வருகின்றன. அதற்கு வசதியாக அனைத்து வாக்குச்சாவடி மையங்களும் தேர்தல் கமிஷன் வசம் கொண்டு வரப்பட்டுள்ளன. சட்டசபை தேர்தலை நடத்தி முடிப்பதற்காக தமிழக அரசு ரூ.1302 கோடி ஒதுக்கியுள்ளது. இது, கடந்த தேர்தல்களை விட அதிகமாகும்.

2021ம் ஆண்டில் நடந்த சட்டசபை தேர்தலுக்கு ரூ.795 கோடி செலவிடப்பட்டது. 2024 ம் ஆண்டு நடந்த நாடாளுமன்ற தேர்தலுக்காக ரூ.1,000 கோடி செலவிடப்பட்டுள்ளது.

தமிழகத்தில் பதற்றமான மற்றும் மிகவும் பதற்றமான வாக்குச்சாவடிகளாக 3 ஆயிரத்து 22 இடங்களில் உள்ள 5 ஆயிரத்து 938 வாக்குச்சாவடிகள் அடையாளம் காணப்பட்டுள்ளன. இந்த வாக்குச்சாவடிகள் அனைத்தும் முழுமையாக சி.சி.டி.வி. கண்காணிப்புக்குக் கொண்டு வரப்படும். அங்கு கூடுதலாக தயார்செய்து ஏந்திய துணை ராணுவப்படை வீரர்கள் நுண் பார்வையாளர்கள் மற்றும் போலீசார் பணியாற்றப்படுவார்கள். தமிழகத்தில் வாக்கு எண்ணிக்கை மையங்கள் எத்தனை என்பது வினாவில் அறிவிக்கப்படும.

துணை ராணுவ வீரர்களை பொறுத்தவரை ஏற்கவே வந்துள்ள 50 கம்பெனி தவிர கூடுதலாக 245 கம்பெனி வரவுள்ளன. ஒரு கம்பெனியில் 70 முதல் 80 வீரர்கள் இருப்பார்கள். அந்த வகையில் 23 ஆயிரத்து 600 துணை ராணுவ வீரர்கள் தமிழகத்தில் தேர்தல் பாதுகாப்பு பணியில் ஈடுபடுத்தப்பட உள்ளனர். தற்போது வரை 4 ஆயிரம் துணை ராணுவ வீரர்கள் வந்துள்ளனர். மீதமுள்ளவர்கள் 13த் தேதிக்குள் தமிழகத்திற்கு வருவார்கள்.

இம்முறை வாக்குப்பதிவுக்கு தேவையான மின்னணு வாக்குப்பதிவு ஏந்திரங்களுக்கு கூடுதலாக 120

சதவீதமும், யாருக்கு ஓட்டு போட்டோம் என்பதை கண்டறியும் விவிபாட் ஏந்திரங்களுக்கு கூடுதலாக 140 சதவீதமும் தயாராக வைத்துள்ளோம்.

85 வயதுக்கு மேற்பட்டவர்களுக்கான தபால் வாக்குப்பதிவுக்கு இதுவரை 2.5 லட்சம் விண்ணப்பங்கள் பெறப்பட்டுள்ளது. விரலில் வைப்பதற்காக மைசூருவில் இருந்து போதுமான அளவு கருப்பு மை பட்டில்கள் வந்துள்ளன. வாக்குச்சாவடி அலுவலர்களுக்கு அடுத்த கட்ட பயிற்சிகள் வரும் 14த் தேதிக்கு பிறகு தொடங்கும்.

“யாருக்கு உங்கள் வாக்கு” என்று அரசியல் கட்சிகள் பெயரை குறிப்பிட்டு கருத்து சொல்ல பேசுபுகு போன்ற சமூக வலைதளங்களில் சிலர் பயன்படுத்துவது குறித்து சைபர் கிரைம் பிரிவுக்கு தகவல் அளிக்கப்பட்டுள்ளது.

இதுவரை இல்லாத வகையில் தமிழகத்தில் பறக்கும் படையினர் பறிமுதல் செய்த பணம் மற்றும் பொருட்கள், உரிய ஆவணங்களை சமர்ப்பித்ததன் அடிப்படையில் உடனுக்குடன் உரியவர்களிடம் ஒப்படைக்கப்பட்டு வருகின்றன. 2024 கோடி மதிப்புள்ள ரொக்கம், பரிசு பொருட்கள் தங்கம், வெள்ளி உள்ளிட்ட பொருட்களில், ரூ.280 கோடி மதிப்புள்ளவை உரியவர்களிடம் (95 சதவீதம்) ஒப்படைக்கப்பட்டு உள்ளன.

மீதமுள்ள பொருட்கள் பற்றி விசாரணை நடத்தப்படுகிறது. தமிழகம் முழுவதும் பல்வேறு குறைகள் தொடர்பாக 43 ஆயிரத்து 220 மனுக்கள் பெறப்பட்டு தீர்வு காணப்பட்டு வருகிறது. சி-விஜி மூலம் பெறப்பட்ட 2 ஆயிரத்து 600 புகார் மனுக்களில் 2 ஆயிரத்து 364 மனுக்களுக்கு தீர்வு காணப்பட்டுள்ளது. இவ்வாறு அவர் கூறினார்.



அண்ணா தி.மு.க. பொதுச்செயலாளர் எடப்பாடி பழனிசாமியை சேலம் நெடுஞ்சாலை நகரில் உள்ள அவரது இல்லத்தில் ம.தி.மு.க.வைச் சேர்ந்த ஈரோடு மாநகர் மாவட்ட முன்னாள் செயலாளரும், தணிக்கைக் குழு உறுப்பினருமான குழந்தைவேல் மற்றும் அவரது மனைவியும், சென்னைமுத்திரம் பேரூராட்சி மன்றத் தலைவருமான பத்மா குமுந்தைவேல் உள்ளிட்ட 60க்கும் மேற்பட்டோர் நேரில் சந்தித்து, தங்களைக் கழகத்தில் இணைத்துக் கொண்டனர். இந்நிகழ்வில் பொது, முன்னாள் அமைச்சர்கள் கே.வி.ராமலிங்கம், பி.சி. ராமசாமி, கொடுமுடி தெற்கு ஒன்றிய செயலாளர் புதூர் பி.கலைமணி உள்ளிட்ட நிர்வாகிகள் உடனிருந்தனர்.

Form C 7 Declarations Bharatiya Janata Party, Tamil Nadu

Information regarding individuals with pending criminal cases, who have been selected as candidates, along with the reasons for such selection, also as to why other individuals without criminal antecedents could not be selected as candidates.

(As per the Election Commission of India's directions issued in pursuance of the Order dated 13.02.2020 of the Hon'ble Supreme Court in contempt petition (C) no. 2192 of 2018 in WP(C) no. 536 of 2011)

(1) Name of the Constituency – (AC No. 174, AC Name: Thanjavur)
Name of the Candidate – Shri M. Muruganandam

Sl.	Particulars	Details
1	Criminal antecedents	
a.	Nature of the offences	1. U/S 143,188, 269, 270,341 of IPC, 2. U/S 126(2), 189(2) of BNS, 3. U/S 126(2), 186(2) of BNS, 4. U/S 171(H), 279, 336 of IPC, 5. U/S 143, 283 of IPC, 6. U/S 153a, 153b, 295, 499, 505(1)(b), 505(2) of IPC, 7. U/S 143,283,341 of IPC, 8. U/S 143, 341 of IPC, 9. U/S.151 Cr.P.C. A.143 of IPC, 10. U/S 143, 188 of IPC, S.3 of ED Act 1987, S.51(b) of DM Act, 2005, 11. U/Ss.143, 270, 283, 336, 341, 353 of IPC, S. 3 of ED Act 1897, S.51(b) of DM Act, 2005, 12. U/S 126(2), 189(2), 223 of BNS, 13. U/Ss.143,283, 341 of IPC, 14. U/S 143,341 of IPC, 15. U/S.151 Cr.P.C. 16. U/Ss.147, 153a,504 of IPC and S.3(1) PPD Act, 17. U/Ss.323, 506(1) of IPC, 18. U/s.41(2) of Cr.P.C. 19. U/Ss.143,341 of IPC and S.41(6)(a) of TNCP Act. 20. U/s.151 of IPC. 21. U/S 153(B),505(1)(B) of IPC and S.67 of IT Act. 22. U/Ss.143, of IPC. 23. U/S 143, 148, 294(b), 324, 506(2), 109 of IPC and S.3(1) PPD Act and S.4 Tamilnadu Prohibition of Harassment of Woman.
b.	Case no.	1. STC No.179/2024, 2. STC No.69/2024, 3. STC No.89/2022, 4. CC No.87/2022, 5. STC No.235/2023, 6. CC No.164/2026, 7. SC No.17/2016, 8. STC No.88/2022, 9. PRC No.21/2022, 10. STC No.87/2022, 11. PRC No.5/2025
c.	Name of the court	1. JM No.1, Pudukkottai, 2. Fast Track JM Court, Thiruthuraiipoondi, 3. JM Court, Thiruthuraiipoondi, 4. JM Court, Karakudi, 5. JM Court No.1, Tiruchirappalli, 6. JM Court No. 2, Tiruchirappalli, 7. Sub Court, Thiruthuraiipoondi, 8. JM Court No.1, Thiruthuraiipoondi, 9. JM Court, Thiruthuraiipoondi, 10. JM Court, Thiruthuraiipoondi, 11. JM Court, Thiruthuraiipoondi
d.	Whether charges have been framed or not (Yes/No)	1. No, 2. Yes, 3. No, 4. No, 5. No, 6. No, 7. Yes, 8. No, 9. No, 10. Yes, 11. No
e.	Date of conviction, if any	Not Applicable
f.	Details of punishment undergone, if any	Not Applicable
g.	Any other information required to be given	Not Applicable
2	The reason for the selection of the candidate	Shri M. Muruganandam is a dedicated individual with a deep understanding and relentless efforts in social service. He has built strong relationships, earned trust, and achieved significant positive changes in the community, making him the best choice to represent the constituency. The party is certain that the candidate will prove his innocence before the court of law.
3	Reason as to why other individuals without criminal antecedents could not be selected as a candidate	The Party has carefully chosen the current candidate as the most qualified to represent the constituency, believing in his skills and dedication to serve the people and uphold BJP values. With confidence in his ability to bring about positive change, the party stands by its decision to field this candidate for the betterment of the constituency.

(2) Name of the Constituency – (AC No. 185, AC Name: Tirupattur)
Name of the Candidate – Shri K.C. Thirumaran

Sl.	Particulars	Details
1	Criminal antecedents	
a.	Nature of the offences	1. U/Ss.143,188 of IPC, 2. U/S.151 of Cr.P.C. 3. U/Ss.143,188,341 of IPC, 4. U/S 2(1)(a) of TNP Act, 5. U/S 143, 188 of IPC, 6. U/S 143,290,341,448, 511 of IPC, 7. U/S 34,147,148, 294(b), 307, 323, 324,341 of IPC, 8. U/S 147, 294(b),353,506(1) of IPC and Us.3 of TNPPDL Act, 9. U/S 504, 505 (2) of IPC, 10. U/S 143, 341 of IPC
b.	Case no.	1. Crime No.1559/2018, 2. Crime No.605/2017, 3. Crime No.961/2014, 4. Crime No.239/2013, 5. Crime No.1596/2007, 6. Crime No.1340/2023, 7. Crime No.1090/2021, 8. Crime No.473/2021, 9. Crime No.433/2021, 10. Crime No.177/2019.
c.	Name of the court	NA
d.	Whether charges have been framed or not (Yes/No)	1. No, 2. No, 3. No, 4. No, 5. No, 6. No, 7. No, 8. No, 9. No, 10. No
e.	Date of conviction, if any	Not Applicable
f.	Details of punishment undergone, if any	Not Applicable
g.	Any other information required to be given	Not Applicable
2	The reason for the selection of the candidate	Shri K.C. Thirumaran is a dedicated individual with a deep understanding and relentless efforts in social service. He has built strong relationships, earned trust, and achieved significant positive changes in the community, making him the best choice to represent the constituency. The party is certain that the candidate will prove his innocence before the court of law.
3	Reason as to why other individuals without criminal antecedents could not be selected as a candidate	The Party has carefully chosen the current candidate as the most qualified to represent the constituency, believing in his skills and dedication to serve the people and uphold BJP values. With confidence in his ability to bring about positive change, the party stands by its decision to field this candidate for the betterment of the constituency.

In the case of election to Council of State or election to Legislative Council by MLAs, the election conducted in place of name of Constituency.

Signature of office bearer of the political party
Bharatiya Janata Party, Tamil Nadu

தமிழக வாக்காளர்கள் 5.73 கோடியாக உயர்வு

சென்னை, ஏப். 8-
தமிழகத்தில் 5 கோடியே 73 லட்சத்து 43 ஆயிரத்து 291 வாக்காளர்கள் உள்ளனர். வாக்காளர் இறுதி பட்டியலையும் தேர்தல் கமிஷன் நேற்று வெளியிட்டது.

தமிழகத்தில் வாக்காளர் பட்டியல் சிறப்பு தீவிர திருத்தப்பணிகள் (எஸ்.ஐ.ஆர்.) நடத்துவதற்கு முன்பாக தமிழகத்தில் 6 கோடியே 41 லட்சத்து 14 ஆயிரத்து 587 வாக்காளர்கள் இருந்தனர். எஸ்.ஐ.ஆர். பணி முடிந்த பின்னர் நவம்பர் 19த் தேதி வரைய வாக்காளர் பட்டியல் வெளியிடப்பட்டது. அதில் 5 கோடியே 43 லட்சத்து 76 ஆயிரத்து 756 வாக்காளர்கள் மட்டுமே இடம் பெற்றிருந்தனர். 97 லட்சம் பேர் நீக்கப்பட்டு இருந்தனர். மீண்டும் வாக்காளர் பட்டியலில் பெயர் சேர்க்க சிறப்பு முகாம்கள் நடத்தப்பட்டன. இந்த காலக்கட்டத்தில் 27.53 லட்சம் தகுதியுள்ள வாக்காளர்கள் சேர்க்கப்பட்டனர். மேலும் 4.23 லட்சம் தகுதி பெறாதவர்கள் நீக்கப்பட்டனர். அனைத்து பணிகளும் முடிவற்ற நிலையில் கடந்த பிப்ரவரி 23த் தேதி இறுதி வாக்காளர் பட்டியல் வெளியிடப்பட்டது.

அதன்படி, வாக்காளர்களின் எண்ணிக்கை 5 கோடியே 67 லட்சத்து 7 ஆயிரத்து 380 ஆக இருந்தது. அவர்களில் ஆண் வாக்காளர்கள் 2 கோடியே 77 லட்சத்து 38 ஆயிரத்து

925 பேர்; பெண் வாக்காளர்கள் 2 கோடியே 89 லட்சத்து 60 ஆயிரத்து 838 பேர்; மூன்றாம் பாலினத்தவர் 7,617 ஆகும்.

தமிழகத்தில் சட்டமன்ற தேர்தல் நடக்கும் காலகட்டம் என்பதால், வேட்புமனு தாக்கலின் இறுதி நாளுக்கு 10 நாட்கள் முன்பு வரை பெயர் சேர்க்க விண்ணப்பம் செய்யக்கலாம் என்று தேர்தல் கமிஷன் அறிவித்திருந்தது. அதன்படி சுமார் 6.50 லட்சம் விண்ணப்பங்கள் பெயர் சேர்ப்புக்காக அளிக்கப்பட்டன.

இந்த விண்ணப்பங்கள் சரிபார்க்கப்பட்டு கடந்த 6த் தேதி வாக்காளர் துணை பட்டியல் தயார் செய்யப்பட்டது. இறுதி வாக்காளர் பட்டியலுடன் துணை பட்டியலை இணைத்து புதிய வாக்காளர் பட்டியலை நேற்று தேர்தல் கமிஷன் வெளியிட்டது.

அதன்படி தமிழகத்தில் மொத்த வாக்காளர் எண்ணிக்கை தற்போது 5 கோடியே 73 லட்சத்து 43 ஆயிரத்து 291 ஆகும். இது, கடந்த இறுதி வேட்பாளர் பட்டியலில் 6 லட்சத்து 35 ஆயிரத்து 911 வாக்காளர்களை கூடுதலாக கொண்டதாக உள்ளது.

தற்போதைய புதிய பட்டியலில் உள்ள 5.73 கோடி வாக்காளர்களில் 2 கோடியே 80 லட்சத்து 30 ஆயிரத்து 658 பேர் ஆண்கள், 2 கோடியே 93 லட்சத்து 4 ஆயிரத்து 905 பேர் பெண்கள். 7,728 பேர் மூன்றாம் பாலினத்தவராகும். மாவட்ட

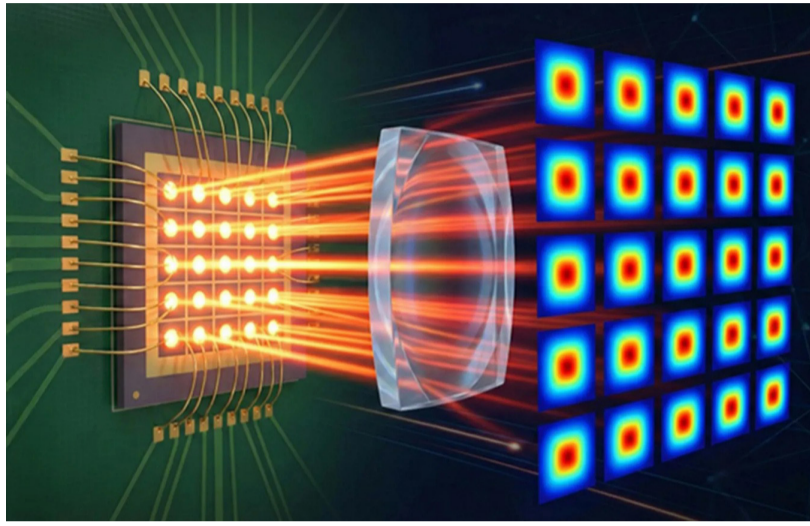
வாரியாக வாக்காளர்கள் விவரம்:-
திருவள்ளூர் – 32,10,213
சென்னை – 28,93,505
காஞ்சிபுரம் – 12,07,757
வேலூர் – 11,48,847
கிருஷ்ணகிரி – 15,69,141
தருமபுரி – 12,52,019
திருவண்ணாமலை – 19,34,582
விழுப்புரம் – 15,98,762
சேலம் – 27,80,356
நாமக்கல் – 13,23,753
சீரோடு – 17,59,157
நீலகிரி – 5,52,006
கோயம்புத்தூர் – 27,44,472
திண்டுக்கல் – 16,89,822
கரூர் – 8,51,690
திருச்சி – 21,47,051
பெரும்புலாய் – 5,58,761
கடலூர் – 20,34,971
நாகப்பட்டினம் – 5,32,680
திருவாரூர் – 9,88,734
தஞ்சாவூர் – 19,68,724
புதுக்கோட்டை – 13,09,496
சிவகங்கை – 11,19,335
மயிலாடுதுறை – 7,35,135
விருதுநகர் – 15,09,518
ராமநாதபுரம் – 11,29,733
துரத்துக்குடி – 13,88,186
திருநெல்வேலி – 12,65,302
கன்னியாகுமரி – 15,20,338
அரியலூர் – 5,26,392
திருப்பூர் – 19,83,882
ராமநாதபுலாய் – 9,51,858
கள்ளக்குறிச்சி – 11,21,803
தென்காசி – 12,72,940
மதுரை – 24,96,190
தேனி – 10,41,539
செங்கல்பட்டு – 23,04,814
திருப்பத்தூர் – 9,19,827

போனிக்ஸ் ஆர் லிமிடெட்
(முன்னர் போனிக்ஸ் ஆர் பிளாஸ்டிக் லிமிடெட்)

பதிவு அலுவலகம்: வால்ட் டி, 3ஆவது மா, 139/140/151, 8வது மாற்றம் சென்னை
கல்வெட்டு: சென்னை சி.என். 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35, 36, 37, 38, 39, 40, 41, 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693, 694, 695, 696, 697, 698, 699, 700, 701, 702, 703, 704, 705, 706, 707, 708, 709, 710, 711, 712, 713, 714, 715, 716, 717, 718, 719, 720, 721, 722, 723, 724, 725, 726, 727, 728, 729, 730, 731, 732, 733, 734, 735, 736, 737, 738, 739, 740, 741, 742, 743, 744, 745, 746, 747, 748, 749, 750, 751, 752, 753, 754, 755, 756, 757, 758, 759, 760, 761, 762, 763, 764, 765, 766, 767, 768, 769, 770, 771, 772, 773, 774, 775, 776, 777, 778, 779, 780, 781, 782, 783, 784, 785, 786, 787, 788, 789, 790, 791, 792, 793, 794, 795, 796, 797, 798, 799, 800, 801, 802, 803, 804, 805, 806, 807, 808, 809, 810, 811, 812, 813, 814, 815, 816, 817, 818, 819, 820, 821, 822, 823, 824, 825, 826, 827, 828, 829, 830, 831, 832, 833, 834, 835, 836, 837, 838, 839, 840, 841, 842, 843, 844, 845, 846, 847, 848, 849, 850, 851, 852, 853, 854, 855, 856, 857, 858, 859, 860, 861, 862, 863, 864, 865, 866, 867, 868, 869, 870, 871, 872, 873, 874, 875, 876, 877, 878, 879, 880, 881, 882, 883, 884, 885, 886, 887, 888, 889, 890, 891, 892, 893, 894, 895, 896, 897, 898, 899, 900, 901, 902, 903, 904, 905, 906, 907, 908, 909, 910, 911, 912, 913, 914, 915, 916, 917, 918, 919, 920, 921, 922, 923, 924, 925, 926, 927, 928, 929, 930, 931, 932, 933, 934, 935, 936, 937, 938, 939, 940, 941, 942, 943, 944, 945, 946, 947, 948, 949, 950, 951, 952, 953, 954, 955, 956, 957, 958, 959, 960, 961, 962, 963, 964, 965, 966, 967, 968, 969, 970, 971, 972, 973, 974, 975, 976, 977, 978, 979, 980, 981, 982, 983, 984, 985, 986, 987, 988, 989, 990, 991, 992, 993, 994, 995, 996, 997, 998, 999, 1000.

Laser-powered wireless hits 360 Gbps

Uses half energy of Wi-Fi



Fast, reliable wireless connections are essential in everyday life. Video calls, streaming, virtual reality, and connected devices all rely on networks that are already under heavy strain. Today, most wireless communication depends on radio-based technologies like Wi-Fi and cellular networks. While these systems have enabled global connectivity, they are running into growing challenges such as crowded radio frequencies, signal interference in busy indoor environments, and increasing energy demands as more devices come online.

One emerging solution is optical wireless communication, which uses light instead of radio waves to transmit data. Light offers significantly more available bandwidth, avoids interference with existing wireless systems, and can be directed with high precision. These advantages make it especially appealing for indoor spaces like offices, homes, hospitals, data centers, and public venues where many users need fast connections at the same time.

In a study published recently, researchers developed a compact optical wireless transmitter that delivers both extremely high speeds and improved energy efficiency. The system is built around a tiny chip containing an array of semiconductor lasers, combined with an optical design that carefully controls how light is distributed. Together, these components create a scalable platform for high-capacity indoor wireless communication.

At the core of the system is a custom-designed 5 x 5 array of vertical-cavity surface-emitting lasers, known as VCSELs. These infrared lasers are commonly used in data centers and sensing technologies because they are efficient and capable of operating at very high speeds. They can also be manufactured in large arrays using standard semiconductor fabrication methods.

Each laser in the array can be controlled independently and transmit its own stream of data. By running multiple lasers at the same time, the system dramatically

increases total data capacity compared to a single light source. The entire array fits on a chip smaller than a millimeter, making it suitable for compact wireless access points and potentially small enough to integrate into devices such as smartphones.

The researchers produced the chip using established semiconductor techniques and mounted it on a custom circuit board. Early testing showed consistent performance across the array, with stable output and support for high-speed data transmission.

To test the system, the team created a free-space optical link spanning two meters. Each laser transmitted data using a modulation method that splits information into multiple closely spaced frequency channels. This approach maximises bandwidth efficiency and adapts to changes in signal quality.

Out of the 25 lasers, 21 were active during testing. Individual lasers reached data rates between roughly 13 and 19 gigabits per second. Combined, the system achieved a total data rate of 362.7 gigabits per second. This is among the highest reported speeds for a chip-scale optical wireless transmitter paired with a free-space receiver.

The researchers noted that

performance was limited by the bandwidth of the commercial photodetector used in the experiment. With more advanced receivers, the same system could potentially reach even higher speeds.

Using many light beams at once introduces a key challenge: preventing overlap that can cause interference. To solve this, the researchers designed an optical system that precisely shapes and directs each beam.

The team also demonstrated multiuser capability by activating several lasers at once. In a test with four simultaneous beams, each connection remained stable, delivering a combined data rate of about 22 gigabits per second. The results confirm that multiple optical links can operate at the same time without significant interference.

The optical wireless system uses laser sources that are inherently energy efficient and capable of high-speed operation without complex power demands. As a result, it consumes much less energy per bit of transmitted data compared to conventional Wi-Fi systems. Measurements showed an energy use of about 1.4 nanojoules per bit, roughly half that of leading Wi-Fi technologies under similar conditions.

Mars dust storms spark electricity

Mars is often portrayed as a dry, lifeless desert, but it is far more active than it appears. Its thin atmosphere and dusty terrain create an environment where constant motion generates electrical energy. Dust storms and spinning dust devils sweep across the surface, continually reshaping the landscape and driving processes that scientists are only beginning to fully understand. Planetary scientist Alian Wang has been studying this phenomenon in depth. In a series of studies, including recently published work, she examined how these electrically charged dust activities influence the chemistry of Mars, particularly through their impact on isotopes.

When dust particles collide and rub together in Martian storms, they build up static electricity. This can produce strong electrical fields that trigger electrostatic discharges (ESDs). Because Mars has such low atmospheric pressure, these discharges occur more easily than on Earth.

These events may appear as faint glowing effects, somewhat similar to auroras, and they set off

a chain of electrochemical reactions. Although subtle, these processes play an important role in shaping the planet's surface and atmosphere.

Wang, a research professor at Washington University in St. Louis and a fellow of the McDonnell Centre for the Space Sciences, has recreated Martian conditions in the lab to study these effects. With support from NASA's Solar System Working Programme, her team developed two specialised simulation chambers, PEACH (Planetary Environment and Analysis Chamber) and SCHILGAR (Simulation Chamber with In-Line Gas AnalyzeR).

Using these systems, the researchers observed a wide range of chemical products formed during electrical discharges. These include volatile chlorine species, activated oxides, airborne carbonates, and (per)chlorates. These compounds are key components of Mars' modern chemical environment.

Earlier research by Wang's team showed that dust-related electrical activity plays a major role in Mars' chlorine cycle. The surface

contains widespread chloride deposits left behind by ancient salty water. By simulating Martian conditions and carefully measuring reaction outputs, the team demonstrated that dust activity during the hot, dry Amazonian period could produce carbonates, (per)chlorates, and volatile chlorine compounds that match what spacecraft have detected.

To better understand these reactions, Wang's team, which includes researchers from six universities in the United States, China, and the United Kingdom, studied the isotopic makeup of chlorine, oxygen, and carbon produced by these discharges. They found a consistent depletion of heavier isotopes across all three elements.

"Because isotopes are minor constituents in materials, the isotopic ratios can only be affected by the MAJOR process in a system. Therefore, the substantial heavy isotope depletion of three mobile elements is a 'smoking-gun' that nails down the importance of dust-induced electrochemistry in shaping the contemporary Mars surface-atmosphere system," says Wang.

These isotopic patterns act like fingerprints, pointing to dust-driven electrochemistry as a dominant force shaping Mars today. Combining these findings, researchers developed a model of Mars' modern chlorine cycle and airborne carbonate formation. The model shows how electrically driven reactions in dust storms release chemicals into the atmosphere, where they are later redeposited onto the surface.

"Alian's work is very important. This is the first experimental study to look at how electrostatic discharges can affect isotopes in a Martian environment. Isotopic signatures are like fingerprints, and they can be used to trace the processes that have influenced the chlorine cycle on Mars, which makes this study especially valuable," noted Kun Wang, an associate professor of earth, environmental, and planetary sciences at Washington University.

200-year-old light trick transforms quantum encryption

As digital communication expands rapidly, the need for stronger cybersecurity measures has become increasingly urgent.

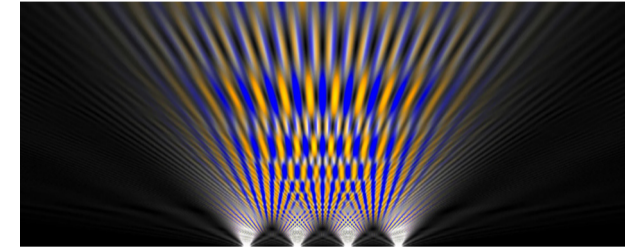
One of the most advanced solutions under development is quantum cryptography, a method that uses individual photons to create highly secure encryption keys. A research team from the Faculty of Physics at the University of Warsaw has recently designed and tested a novel quantum key distribution (QKD) system that operates within existing urban fiber-optic networks.

Their approach introduces high-dimensional encoding and leverages an optical phenomenon known as the Talbot effect to enhance both efficiency and security. According to Michał Karpiński, head of the Quantum Photonics Laboratory, traditional QKD systems rely on qubits, the simplest units of quantum information, which provide only two possible outcomes. While reliable, qubit-based systems may not meet the demands of more complex applications. To overcome this limitation, the researchers implemented multidimensional encoding, allowing

quantum states to carry multiple values instead of just two, significantly increasing information capacity.

The team focused on time-bin superposition states of photons, where a photon can exist simultaneously in "early" and "late" states. Instead of measuring a fixed arrival time, the system encodes information in the phase relationship between overlapping light pulses.

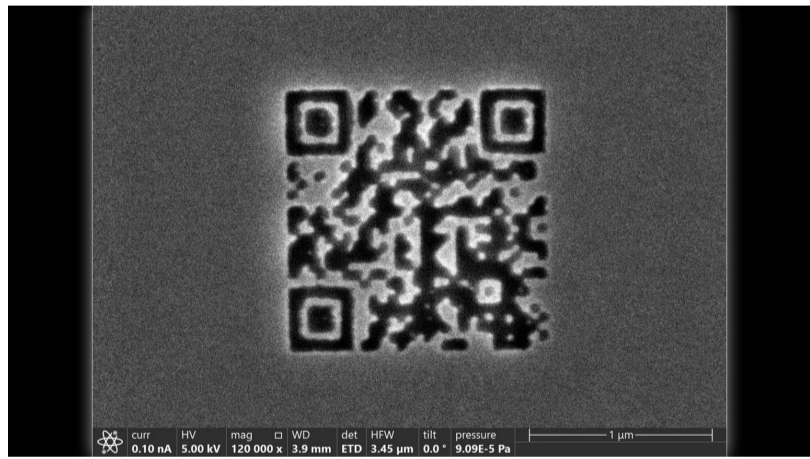
Expanding beyond two time bins, the researchers explored configurations involving up to four or more time slots, enabling richer data encoding. A key innovation in their work is the application of the Talbot effect, first described in 1836, which causes repeating patterns of light after passing through a diffraction grating. By applying this principle in the time domain within optical fibers, the researchers enabled sequences of light pulses to reconstruct themselves during transmission. This self-reconstruction, influenced by phase interactions, allows precise identification of quantum states. Importantly, the system uses commercially available components and requires only a



single photon detector, practically for real-world reducing both cost and secure communication complexity while improving systems.

Smallest QR code in Guinness Record

How small can a QR code get? A team of researchers has pushed the limits to an extreme, creating one so tiny it can only be detected using an electron microscope. Scientists at TU Wien, working with data storage company Cerabyte, produced a QR code measuring just 1.98 square micrometers, which is smaller than most bacteria. This achievement has now been officially confirmed and recorded in the Guinness Book of Records.



Beyond its size, the breakthrough could have major implications for long-term data storage. Traditional storage technologies such as magnetic drives or electronic systems tend to degrade within a few years. In contrast, encoding information into ceramic materials could preserve it for hundreds or even thousands of years.

"The structure we have created here is so fine that it cannot be seen with optical microscopes at all," says Prof. Paul Mayrhofer from TU Wien's Institute of Materials Science and Technology. "But that is not even the truly remarkable part. Structures on the micrometer scale are nothing unusual today - it is even possible to fabricate patterns made of individual atoms. However, that alone does not result in a stable, readable code."

At extremely small scales, atoms can shift positions or fill gaps, which can erase stored data. "What we have done is something fundamentally different," Mayrhofer explains. "We have created a tiny, but stable and repeatedly readable QR code."

The key to this achievement lies in the material itself. "We conduct research on thin ceramic films, such as those used for coating high-performance cutting tools," explain Erwin Peck and Balint Hajas. "For high-performance tools, it is essential that materials remain stable and durable even under

extreme conditions. And that is exactly what makes these materials ideal for data storage as well."

Using focussed ion beams, the researchers engraved the QR code into a thin ceramic layer. Each pixel measures just 49 nanometers, which is about ten times smaller than the wavelength of visible light. As a result, the pattern is completely invisible under normal conditions and cannot be resolved using visible light. However, when viewed with an electron microscope, the QR code can be clearly and reliably read.

The storage capacity is also impressive. More than 2 terabytes of data could fit within the area of a single A4 sheet of paper using this approach. Unlike conventional storage systems, these ceramic data carriers can remain intact indefinitely and do not require any energy to maintain the stored information.

"We live in the information age, yet we store our knowledge in media that are astonishingly short-lived," says Alexander Kirnbauer. Magnetic and electronic storage devices often lose data after only a few years, especially without continuous power, cooling, and maintenance. In contrast, ancient civilizations carved their knowledge into stone, allowing it

to survive for thousands of years.

"With ceramic storage media, we are pursuing a similar approach to that of ancient cultures, whose inscriptions we can still read today," Kirnbauer says. "We write information into stable, inert materials that can withstand the passage of time and remain fully accessible to future generations."

Another major advantage is energy efficiency. Unlike modern data centers that require significant electricity and cooling, ceramic-based storage can preserve information without any ongoing energy input, helping reduce environmental impact.

The record-setting QR code and its verification process, including electron microscope readout, were conducted jointly by TU Wien and Cerabyte in front of witnesses. The University of Vienna served as an independent verifier. TU Wien provided advanced materials science facilities along with the high-resolution electron microscopes at its USTEM center. The result has now been officially recognised by Guinness, with the new QR code measuring just 37% the size of the previous record holder.

"The now confirmed world record marks just the beginning of a very promising development," says Alexander Kirnbauer.

PHOENIX ARC LIMITED
(Formerly known as Phoenix ARC private Limited)
CIN: U67190MH2007PTC168303

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

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-auction Sale Notice For Sale Of Immovable Assets Under The Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 Under Rule 8(5) Read With Proviso To Rule 8 (6) Of The Security Interest (enforcement) Rule, 2002.

Notice is hereby given To The Public In General And In Particular To The Borrower (s) And Guarantor (s) That The Below Described Immovable Property Mortgaged/charged To The Secured Creditor, The Physical Possession Of Which Has Been Taken By The Authorised Officer Of Phoenix Arc Private Limited (acting As A Trustee Of Phoenix Trust Fy18-1 Scheme E) (Phoenix) On 28.08.2019, Pursuant To The Assignment Of Debt In Its Favour By Bajaj Finance Limited (BFL), Will Be Sold On "as is Where is", "as is What is", And "whatever There is" Basis On 28.04.2026 Between 12:00 Pm To 01:00 Pm With Unlimited Extension Of 5 Minutes, For Recovery Of Rs. 2,61,43,611.91/- (Rupees Two Crore Sixty-one Lakh Forty-three Thousand Six Hundred And Eleven And Paise Ninety-one Only) Outstanding As On 23.03.2026 With Further Interest From 24.03.2026 Along With All Cost, Charges & Expense Until Payment In Full, Under The Loan Account - 403CSH20123145, Due To Phoenix, Secured Creditor From Narayana Ma, M Achuthan Nair, Sa Computer Solutions India Pvt Ltd And Divya Krishnan. The Reserve Price Will Be Rs. 85,00,000/- (Rupees Eighty-five Lakh Only) And The Earnest Money Deposit Will Be Rs. 8,50,000/- (Rupees Eight Lakh Fifty Thousand Only) & Last Date Of Submission Of End With Kyc Is 27.04.2026 On Or Before Closing Of Banking Hours.

PROPERTY DESCRIPTION:- Schedule - A All that peace & parcel of the Vacant Land, situated in New No. 5,72, 11/A Old No. 101/102 & 11, Alagiri Nagar First Street, Vadapalani, Chennai - 600026, Comprised in palmash Nos. 52 & 54, Block No.2, T.S No.57/3, 57/7, 57/8/57/9, of Puliyar Village Egmore, Nungambakkam Taluk, Now Nungambakkam Taluk, Chennai Dist. Physically Measuring East to west - On the Northern Side 40 feet and on the Southern Side 40 Feet, North to South-On the Eastern Side, 109.5 feet and on the Western side 109.5 feet, In all measuring & extent of 4380 Sq.Ft.Or 4367.5 Sq.Ft. as per document being bounded on the North By: Alagiri Nagar First Street, South By: House belonging to Natesan Vaigara, T.S. No. 56, 57/2, Lying with the Sub-Registration District of Central Chennai, & Sub-Registration office of Kodambakkam SCHEDULE-B 688.55 Sq. Ft., Undeveloped share of Land out of Schedule A herein above SCHEDULE - C Residential Flat Bearing No. F4, First Floor Admeasuring 1465 Sq. Ft. In together with Car Park on the ground floor situated in Schedule - A Property.

The Borrower's Attention Is Invited To The Provisions Of Sub Section 8 Of Section 13, Of The Act. In Respect Of The Time Available, To Redeem The Secured Asset. Public In General And Borrowers In Particular Please Take Notice That If In Case Auction Scheduled Herein Fails For Any Reason Whatever Then Secured Creditor May Enforce Security Interest By Way Of Sale Through Public Auction. In Case Of Any Clarification/Requirement Regarding Assets Under Sale, Bidder May Contact To Mrs. Haritha R (+917989564079), Mr. B Chandrasekar (+91849609819), MR. Kuldeep Gupta (+918655943688), Mr. Mahesh Malunjar (+919920381684)

For Detailed Terms And Conditions Of The Sale, Please Refer To The Link <https://phoenixarc.co.in?7p=7028> Provided In Phoenix Arc Private Limited's Website. www.phoenixarc.co.in And/Or On www.bankeuctions.com

PLACE: CHENNAI
DATE: 06.04.2026

Sd/-
AUTHORIZED OFFICER
PHOENIX ARC LIMITED (formerly known as Phoenix ARC Private Limited)
(ACTING AS A TRUSTEE OF PHOENIX TRUST - FY 18-1 SCHEME E)

ANNEXURE-II
DETAILS OF BIDDER

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

<u>SR. NO.</u>	<u>PARTICULARS</u>	<u>TO BE FILLED BY BIDDER/(S)</u>
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:	
	<u>Bank Name</u>	
	<u>Beneficiary Name</u>	
	<u>Bank A/c. No.</u>	
	<u>IFSC Code No.</u>	
	<u>Branch Name</u>	

Classification: Public

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.	<p>Bid Amount Quoted</p> <p>(To be mentioned in numerical and words)</p>	

Classification: Public

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:

Date: _____

The Authorised Officer,

Phoenix ARC Private Limited (Formerly known as Phoenix ARC Pvt Ltd)

Trustee of PHOENIX TRUST - FY 18-1 SCHEME E ("Phoenix"),

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/We declare and agree that the bid is submitted after physical inspection of the property at site and after being fully satisfied by the area/extent of the property at site. B. That the bidder has inspected all title documents of the property and has no objection relating to the title documents available with the bank with respect to the property. C. That the bidder shall have no recourse against the bank/sale/auction in case of any acquisition and/or requisition of the property by any Government and/or any other authority under any law for the time being in force
8. 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.
9. 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, (Formerly known as Phoenix ARC Pvt Ltd)
Trustee of PHOENIX TRUST - FY 18-1 SCHEME E (“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/3pppl1en-taliban.html>)

I / We hereby further declare:

I hereby unconditionally state, submit and confirm that I am not disqualified from purchasing the immovable property owned by **Narayanan MA** mortgaged in favour of Phoenix ARC Limited (formerly known as Phoenix ARC Private Limited) (Trustee of Phoenix Trust-FY18-1 Scheme E) (“**Phoenix**”) in the loan account of (1) Narayanan MA, S/o Achuthan M 283/A, New Street, Ayyavoo Colony Aminjikai, Chennai – 600029 (2) M Achuthan Nair, 283/A, New Street, Ayyavoo Colony Aminjikai, Chennai – 600029 (3) Sa Computer Solutions India Pvt Ltd, Through its proprietor – Narayanan MA, Shop No. 1, Vijayashanthi Complex, No. 3 Blackers Road, Mount Road, Chennai – 600002 (4) Divya Krishnan, 283/A, New Street, Ayyavoo Colony Aminjikai, Chennai – 600029ss

1. (Collectively referred as “**Borrower**” “**Co-Borrower**”), pursuant to the provisions Section 29A of The Insolvency and Bankruptcy Code, 2016 (“**IBC**”) and/or otherwise.

Classification: Public

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 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 people 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.

Classification: Public

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, (Formerly known as Phoenix ARC Pvt Ltd)
Trustee of PHOENIX TRUST - FY 18-1 SCHEME E (“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 Private Limited in daily newspapers and unconditionally agree to them.
- b. I/We also confirm that we have taken training on the on-line bidding/auction and confirm that we are fully conversant with the functionality and process.
- c. I/We confirm that bank 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	

Classification: Public

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 FY 18-1 Scheme E 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, (Formerly known as Phoenix ARC Pvt Ltd)
Trustee of PHOENIX TRUST - FY 18-1 SCHEME E,

Sub.: Auction Sale of Property mortgaged in loan account of **Mr. Narayanan MA**- Final bid quoted during e- Auction - Sale of Property by Phoenix ARC Private Limited

Dear Sir,

We confirm that we have quoted the highest bid of Rs. _____/- (In Words _____) for the purchase of the property mentioned in the Sale Notice in the subject Auction during e-Auction of the said property conducted by the Authorised Officer of Phoenix ARC Private Limited, through the website of M/S 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 (Formerly known as Phoenix ARC Pvt Ltd)s mentioned in the Sale Notice & copy to support@bankeauctions.com, immediately on completion of the bidding.

Classification: Public