


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, Vile Parle (E), Mumbai – 400057, Tel: 022- 68492450, Fax:022-67412313, 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 26-13 (Phoenix)** (pursuant to assignment of debt by Edelweiss ARC Limited in favour of Phoenix ARC Limited (Formerly known as Phoenix ARC Ltd) vide an Assignment Agreement dated **29.12.2025** 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 <https://www.bankeauctions.com> as per the details given below:

BORROWER/S GUARANTOR/S NAME & ADDRESS	&
	M/s. Sri Vinayaka Group of Intitutions, Represented by its authorised signatory, Behind St. Johns Church, Coromandel Post, KGF, Kolar Dist, Karnataka – 563122
	M/s. Joint Development and Benevolent Educationla Trust, Represented by its authorised signatory, Behind St. Johns Church, Coromandel Post, KGF, Kolar Dist, Karnataka – 563122
	Mrs. Shanthi S, W/o. Saravanel P.A, Anna Illam, 12 th “D” Cross, Swarna Nagar, Robertsonpet, K,G,F, Bangarpet Taluk, Kolar Dist, Karnataka – 563122
	Mr. saravanel P.A, S/o Angamuthu, Anna Illam, 12 th “D” Cross, Swarna Nagar, Robertsonpet, K,G,F, Bangarpet Taluk, Kolar Dist, Karnataka – 563122
	Mr. C. Singaram, S/o Chinappan,

Error! Unknown document property name.

	Sri Ram Nagar, Ooragumpet, KGF, Kolar Dist, Karnataka - 563122
Details of Assignment	Assignor – Edelweiss Asset Reconstruction Company Limited (Acting in its capacity as a Trustee of Phoenix Trust FY 26-13) Date of Assignment – 29.12.2025
Amount due as per Demand Notice dated 26.10.2022 issued under section 13(2) of the SARFAESI Act, 2002	Rs 1,70,30,274/- (Rupees One Crore Seventy Lakhs Thirty Thousand Two Hundred and Seventy-Four Only) , due and payable as of 15-10-2022 together with further interest and other cost and charges and expenses together with further interest and other cost and charges as per contractual rates.
Possession Status	In Physical Possession
Inspection Date	On Requests
Reserve Price	Rs. 32,40,000/- (Rupees Thirty-Two Lakhs Forty Thousand Only)
Earnest Money Deposit (EMD Amount)	Rs. 3,24,000/- (Rupees Three Lakhs Twenty-Four Thousand Only)
Bid Increment	Rs. 50,000/- (Rupees Fifty Thousand Only) & in such multiples
Bank Account Details	The Earnest Money has to be deposited by way of RTGS/ NEFT Favouring “Phoenix Trust-FY26-13”, PAYABLE AT MUMBAI OR NEFT/RTGS IN THE CURRENT ACCOUNT: 9049919809, KOTAK MAHINDRA BANK LIMITED, BRANCH: KALINA, MUMBAI, IFSC CODE: 'KKBK0000631.
Last Date of submission of Bid (E- Auction)	15.10.2026 (Thursday) on or before 05:00 pm
Date of E- Auction	16.10.2026 (Friday) 1:00 Pm to 2:00 Pm with unlimited 5 minutes extensions
Mode of E- Auction	Online – e auctions
Link for Sale Notice and Tender Documents	https://phoenixarc.co.in?p=7492&preview=true
Description of the Secured Asset being auctioned.	Schedule “A” Property: All that piece and parcel of the Vacant Site No. 19, Property No. 151900201400420090, Khatha No. 19/203, situated at Peddapalli Village, Robertstone Hobli, Bangalore Taluk, coming within the jurisdiction of Oorgsum Village, boundaries as under: East By: Own Property West By: Mohammed Ishaq North By: Road South By: Private Property Schedule “B” Property: All that piece and parcel of the Vacant Site No. 20, bearing V.P. Khatha No. 20/203/E, Property No. 151900201400420090, situated at Gattakamadenahalli V.P. Limits, Robertson Hobli, Bangalore Taluk, coming within the jurisdiction of Oorgaum Village, boundaries as under: East By: Mohammed Haneef’s Site

West by: Road
North By: Road
South By: Private Property

Schedule “C” Property:

All that piece and parcel of the Vacant Site No. 21, situated at Peddapalli Village, Robertsonpet Hobli, Bangarpet Taluk, within the Gattakamadenahalli Gram Panchayath Limits, forming part of Old Property No. 203, V.P. Khatha No. 21/203, New V.P. Khatha No. 21/203, Property No. 151900201400420092, and measuring East to West 9.144 Meters or 30 Ft., North to South 12.192 Meters or 40 Ft., totally measuring 111.48 Sq. Mts., or 1200 Sq. Ft., bounded as follows:

Along with waterways, drainages and easement rights attached hereunder above.

East By: Own Property
West By: Road
North By: Private Property
South By: Own 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@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 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.

Error! Unknown document property name.

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. B Chandrashekar, Mr. Mahesh Malunjar, Haritha Ramamurthy, Anisha Shinde, at following email address b.chandrasekhar@phoenixarc.co.in, mahesh.m@phoenixarc.co.in, Anisha.Shinde@phoenixarc.co.in and haritha.ramamurthy@phoenixarc.co.in on +918496009819, 9821561422, 9920381684 and 7989564079 and 8879696030s (mobile).**
14. At any stage of the auction, the Authorised Officer may accept/reject/modify/cancel the e-auction/bid/offer or post-pones 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: Kolar
Date: 30-09-2026

Sd/-

Authorised Officer

Phoenix ARC Limited (Formerly Known as Phoenix ARC Pvt Ltd), PHOENIX TRUST - FY 26-13)

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 26-13 ("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 1,70,30,274/- (Rupees One Crore Seventy Lakhs Thirty Thousand Two Hundred and Seventy-Four Only)**, due and payable as of **15-10-2022** with further interest and penal interest as per demand notice dated **26.10.2022** issued under section 13(2) of the SARFAESI Act, 2002 due and payable by the borrower i.e., **M/s. Sri Vinayaka Group of Institutions, M/s. Joint Development and Benevolent Educationla Trust, Mrs. Shanthi S, W/o. Saravanavel P.A, Mr. saravanavel P.A and Mr. C. Singaram** 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:

Error! Unknown document property name.

Auctioneer Name	Phoenix ARCs Limited (Formerly Known as Phoenix ARC Pvt Ltd) - PHOENIX TRUST - FY 26-13 , 3rd Floor, Wallace Towers (earlier known as Shiv Building), 139/140/B/1, Crossing of Sahar Road and Western Express Highway, Vile Parle East, Mumbai, Maharashtra – 400057, India
Auction held with the aid by	M/s. C1 India Pvt. Ltd., (“Service Provider”) Gulf Petro Chem, Building No.301,1 st Floor, Udyog Vihar Phase-2, Gurgaon (Haryana)-122015 Help Line No: 0124-4302020/21/22/23/24 Help Line e-mail ID: support@bankeauctions.com
Auction Schedule	Date of Auction: - As per Sale Notice Timings: - As per Sale Notice Auction Website :- https://www.bankeauctions.com
Annexure	1) Terms & conditions of e-Auction 2) Soft Copy of Auction Notice published in newspapers (Annexure – I) 3) Details of Bidder (Annexure – II) 4) Declaration by Bidder (Annexure – III) 5) Declaration From Bidder (Annexure-IV) 6) Confirmation by Bidder Regarding Receipt of Training (Annexure – IV) 7) Price Confirmation Letter by H1 Bidder (Annexure – V)
Special Instructions	<u>Bidding in the last minutes and seconds should be avoided in the bidder(s) own interest. Neither the Service Provider nor Phoenix will be responsible for any lapses / failure on the part of the bidder, in such cases.</u>

E-Auction bidding Terms and Conditions

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

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

Error! Unknown document property name.

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 26-13, PAYABLE AT MUMBAI OR NEFT/RTGS IN THE CURRENT ACCOUNT: 9049919809, 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”](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

Error! Unknown document property name.

	Population Register Certificate or permission from regulator for investment/remittance in India.
PROOF OF ADDRESS One copy of any one of the following containing addresses (if address not mentioned in identity proof)	Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill) / Aadhar Card / Property or Municipal Tax receipt / Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address / Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies / Leave and License agreements with such employers allotting official accommodation.
<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 items in the multiple of amount mentioned against the secured assets under column "**Bid Increment Amount**" mentioned in **ANNEXURE-I**. The inter-se bidding amongst the bidders shall commence online exactly on the date & time specified in the public notice annexed as **ANNEXURE-I**.
- xiii) The EMD of unsuccessful bidder(s) will be refunded to their respective A/c No. shared in e-Auction Portal (<https://www.bankeauctions.com>) online within 5 working days of the completion of the auction. The bidder(s) will not be entitled to claim any interest, costs, expenses and any other charges (if any).
- xiv) The Authorised Officer of Phoenix is not bound to accept the highest offer, and the Authorised Officer of Phoenix has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction, at any stage of auction, without assigning any reason thereof.
- xv) The successful bidder shall deposit 25% (inclusive of EMD) of its/his offer by way of RTGS / NEFT to the account mentioned in **public notice annexed as ANNEXURE – I**, on or before the closure of banking hours on the date mentioned in the Sale Notice, which deposit will be confirmed by Phoenix, failing which the sale would be deemed to have failed, and the EMD of the said successful bidder shall be forfeited. The balance amount of the purchase consideration is payable on or before Fifteenth (15th) day from the date of confirmation of the sale of the secured asset or such extended period as may be agreed

Error! Unknown document property name.

upon in writing by the Authorised Officer at his/her discretion. In case of failure to deposit the balance amount within prescribed period, the amount deposited by the defaulting bidder shall be forfeited and the defaulting bidder shall neither have claim on the secured asset nor on any part of the sum for which may it be subsequently sold.

- xvi) The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her/its favour as per the applicable law.
- xvii) The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody shall be the sole responsibility of successful bidder only.
- xviii) The successful purchaser/bidder shall be solely responsible for any cost / expenses /fees / charges / transfer charges etc. payable to any authority towards the transfer of the rights in its / his / her favour.
- xix) In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, Authorised Officer of Phoenix shall in its sole discretion be entitled to call off the sale and put the secured assets to sale once again on any date and at such time.
- xx) The sale certificate shall be issued on the receipt of entire sale consideration. Sale Certificate shall be issued by Authorised Officer of Phoenix in the name of the successful bidder and/or his/her/its nominee only. Addition/deletion of name of any persons / institution shall not be possible. Compliance of all formalities and payment of the required fees as desired by the Government for transfer/delivery of the secured asset/s sold will be completely borne by the successful Bidder.

Other Terms & Conditions for Sale of Secured Asset

- The bidder(s) shall not involve himself/itself or any of his/its representatives in price manipulation of any kind directly or indirectly by communicating with other bidder(s).
- The bidder shall not divulge either his bid or any other exclusive details of Phoenix or to any other party.
- The Service Provider / Phoenix shall not have any liability to the bidder(s) for any interruption or delay in access to the site irrespective of the cause.
- The Service Provider / Phoenix are not responsible for any damages, including damages that result from, but are not limited to negligence. The Service Provider will not be held responsible for consequential damages, including but not limited to systems problems, inability to use the system, loss of electronic information etc.

Sd/-
Authorised Officer
Phoenix ARC Limited
(Formerly known as Phoenix ARC Pvt Ltd)
PHOENIX TRUST - FY 26-13

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 -

Error! Unknown document property name.

- 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

CHANGE OF NAME

I, SHENAZ S, W/o. D S Nisar, aged about 48 years, residing at No. 26, Ground Floor, 1st Cross, 22nd Main, Vinayakanagar, JP Nagar 5th Phase, Bangalore, Karnataka 560078 have changed my name from **SUMA S to SHENAZ S** vide Affidavit Dated : 25-09-2026, sworn to before Advocate and Notary Public Mohammed Hussain K, Bangalore

AUTHUM AUTHUM INVESTMENT & INFRASTRUCTURE LIMITED
Regi.Off. : 707, Raheja Centre, Free Press Journal Road, Nariman Point, Mumbai-21. Ph: (022) 6747 2117 Fax: (022) 6747 2118 E-mail: info@authum.com

POSSESSION NOTICE
(As per Rule 8(1) of Security Interest (Enforcement) Rules, 2002
Whereas the undersigned being the Authorized officer of the Authum Investment & Infrastructure Limited ("AIL") (Resulting Company pursuant to the demerger of lending business from the Reliance Commercial Finance Limited ("RCFL") to AIL, vide NCLT order dated 10.05.2024), under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice dated 07-07-2026 calling upon the borrower Loan ID: RHAHMY000037551 & RHATMY000057130 Mr. Mr. JAGADISH P S, & Mrs. MAMATHA M to repay the amount mentioned in the notice being of Rs.21,19,757.85/(Rupees Twenty – One Lakhs Nineteen Thousand Seven Hundred Fifty – Seven and eighty – Five Paisa only) with further interest and costs within 60 days from the date of receipt of the said notices.
The Borrower having failed to repay the amount, notice is hereby given to the Borrower/Co-Borrower and the public in general that the undersigned has taken **SYMBOLIC POSSESSION** of the property described herein below in exercise of powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on this **25th day of September of the year 2026**.
The Borrower/Co-Borrower and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **Authum Investment & Infrastructure Limited for an amount of Rs. 20,97,818.68 (Rupees Twenty Lakhs Ninety – Seven Thousand Eight Hundred and Eighteen and Sixty – Eight paisa only) As on Date: 09-09-2026** and interest thereon. The Borrower/Co-Borrower's attention is invited to provisions of Section 13(8) of the said Act, in respect of time available, to redeem the secured assets.
Description of immovable Property
All that piece and parcel of Site bearing No. 100, layout formed by Judiciary layout formed by former Judiciary Employees House Building Co-operative Society Ltd., Mysore, situated at kergalli village, Jayapura Hobli, Mysore Taluk, Boundry by: Measurment - East to West: 12.00 Meters, North to South: 9.00 Meters, East By: Road, West By: Property No. 103, North By: Property No. 101, South By: Property No. 99.
Date: 25 - Sep -2026 **Authorized Officer**
Place: Mysore **Authum Investment & Infrastructure Limited**

SMFG
Grihashakti
Bhagya Lakshmi Finance

SMFG India Home Finance Co. Ltd.
Corporate Off. : 503 & 504, 5th Floor, G-Block, Inspire BKC, BKC Main Road, Bandra Kurla Complex, Bandra (E), Mumbai - 400051.
Regd. Off. : Cornerzone IT Park, Tower B, 1st Floor, No. 111, Mount Poonamallee Road, Porur, Chennai – 600116, TN

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

S. No.	Name of the Borrower(s) / Guarantor(s) LAN	Description of Secured Assets (Immovable Property)	Demand Notice Date & Amt.	Date of Possession
1.	LAN - 601139511603096 & 601139212209429 1. Puneeth K. S/o. Krishna Gowda 2. Manjula K.	All That Part & Parcel of The Property No. 461/2, P. I. D. No. 15220040300012073, Thereafter Town Panchayath Bogadi Limits In Khatu No. 461/2, Situated At Bogadi Grama, Bogadi Town Panchayath, Mysore (D). Measuring East To West : 7.4676 Meters & North To South : 8.8392 Meters. Boundaries - East : Thangavelu House; West : Marigowda House; North : Gaddige Main Road; South : Nanjundasastry & Siddamma Property. Within The Registration District of Mysore and Sub Registration Office at Mysore Sub Registrar. (Herein After Referred To As 'Residential Property')	15.07.2026 Rs. 43,11,550.95 (Rs. Forty Three Lakh Eleven Thousand Five Hundred Fifty & Paise Ninety Five Only) along with interest as on 08.07.2026	28.09.2026
2.	LAN - 601039211886963 1. Santhosha S. B. S/o. Bogappa 2. Shobha S. R.	All That Piece & Parcel of The Property Bearing Flat No. FF-6 In The First Floor of The Building Known As Sri Lakshmi Vallabha Swarna Kamalam Having 1000 Sq. Ft. SBA & 200 Sq. Ft. UDS In Khatu No. 4831/4409/36/282, 283, 284, 285/1A, Situated At Valagerahalli Limits, Kengeri Hobli, Bangalore South Taluk, Presently Within The Limits of BBMP And Bounded On - Boundaries - East By : Road; West By : Property of Jaseena George & Shivadas; North By : Remaining Property Of Beena Sebastian and Rajeeva Newton And South By : Road. Within The Registration District of Bangalore & Sub Registration Office At Kengeri. (Herein After Referred To As Residential Property)	15.07.2026 Rs. 52,23,551.62 (Rs. Fifty Two Lakh Twenty Three Thousand Five Hundred Fifty One & Paise Sixty Two Only) along with interest as on 08.07.2026	29.09.2026
3.	LAN - 601139211613231 1. Sunil Kumar H. S. S/o. Siddharaj H. S. 2. Divya DM W/o. Sunil Kumar H. S.	All That Part & Parcel of The Property Bearing No. 10-4-624-115, Property Old No. 399/395 S. No. 26, Assessment No. 399/395 S. No. 26, Situated At Ward No.10, 1 st Main Road, Chamaraanjagar City & Chamaraanjagar (D). Measuring - East To West : 9.144018 Meters AND North To South : 12.192024 Meters. Boundaries - East : Road; West : Site No.17; North : Road. South : Site No. 25. Within The Registration District Of Chamaraanjagar & Sub Registration Office At Chamaraanjagar.	12.06.2026 Rs. 8,74,486.55 (Rs. Eight Lakh Seventy Four Thousand Four Hundred Eighty Six & Paise Fifty Five Only) along with interest as on 09.06.2026	28.09.2026
4.	LAN - 619039211628498 1. P. Manoj Kumar 2. Manojkashachar R. M. 3. Deepa A.	The Property Bearing PID No. 21-7-697-269, Its Old Property No. 959, Its Assessment No. 959, Measuring 9.146x6.097 Meters, Situated At Rajiv Gandhi Badavane, Davanagere Taluk, And District. Boundaries - East : Road; West : Site Bearing No. 942; North : Site Bearing No. 960; South : Site Bearing No. 958. Within The Registration District of Davanagere & Sub Registration Office at Davanagere.	12.06.2026 Rs. 17,27,005.30 (Rs. Seventeen Lakh Twenty Seven Thousand Five & Paise Thirty Only) along with interest as on 08.07.2026	28.09.2026

Place : Mysore / Bengaluru Urban District / Chamaraanjagar / Davanagere, Karnataka

Date : 28.09.2026 / 29.09.2026

Sd/- Authorized Officer,

SMFG INDIA HOME FINANCE CO. LTD.

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

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 Edelweiss Asset Reconstruction Company Limited mentioned below (Assignor Banks) in favour of Phoenix vide the respective Assignment Agreements more particularly mentioned below) will be sold on "AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS" condition, by way of "online e-auction" for recovery of dues and further interest, charges and costs etc. as detailed below in terms of the provisions of SARFAESI Act read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002 through website <https://www.bankauctions.com> as per the details given below.
Name of Borrower/Co-Borrower/ Guarantors /Mortgagors Partners : M/s. Gyan City PU College, Represented by its authorised signatory, #299, 2nd Cross, Bangarpet, KGF Main Road, Opp Food Godown, S G Kote, Bangalore, Karnataka - 563162, Mob No: 9342345291 - 0815-262333
M/s. Golden City Educational Trust, Represented by its authorised secretary, #299, 2nd Cross, Bangarpet, KGF Main Road, Opp Food Godown, S G Kote, Bangalore, Karnataka - 563162, Mob No: 9342345291 - 0815-262333
M/s. A.M. Arun Vijay, #299, 2nd Cross, Bangarpet, KGF Main Road, Opp Food Godown, S G Kote, Bangalore, Karnataka - 563162, Mob No: 9342345291
M/s. Jachintha Mary A. Anna Ilam, 12th "D" Cross, Swarna Nagar, Robertsonpet, K.G.F, Bangarpet Taluk, Kolar Dist, Karnataka - 563122, Mob No: 990023325-889252447
Details of Assignment : Assignor - Edelweiss Asset Reconstruction Company Limited (Acting in its capacity as a Trustee of Phoenix Trust FY 26-13) Date of Assignment - 29.12.2025
Amount due as per SARFAESI Notice dated Rs. 35,95,671/- (Rupees Thirty-Five Lakhs Ninety-Five Thousand Six Hundred and Seventy-One Only), due and payable as of 10-03-2021 together with further interest and other cost and charges and expenses as mentioned in the Demand Notice dated 16.03.2021
Description of Immovable Properties: Schedule "A" Property: All that piece and parcel of property site no. 14, Old Khatu No. 1097, Assessment no. 1158, New Municipal Khatu No. 303, Assessment No. 356, Measuring East & West 2. Ft. (51'41" 114) and North to South 30 Ft. Situated at Sanitary Board Colony within Robertsonpet CMC Limit, KGF Bangarpet Taluk, and Bounded on East By: S.B.C Quarters, West By: Municipal Road North By: 6 Feet Common Passage for Krishnappa and A.M. Arun Vijay and there after V. Krishnappa's house South By: S.B.C Quarters Schedule B property
Schedule "B" Property: All that piece and parcel of the property bearing Municipal Ward No. 23, Masjid Ward, Assesment no. 2128, present property Khatu No. 22881-21281, PID No. 23-2-568-266, Vard No. 23, Masjid Ward, Situated at Reddy's Field, Chavandalli within the jurisdiction of Ooragum Village, Robertsonpet KGF, Robertsonpet, K.G.F, Bangarpet Taluk, Kolar Dist, Karnataka - 563122
West By: PID No. 23-2-591-218 (Athaulla Property) North By: Road No. 23-3-568 South By: PID No. 23-2-567-257 (Ramdass and Aleem's Property)
Possession details : In Physical Possession
Date Time of Inspection of Property : On request
Reserve Price : Details of Property "A" : Rs. 29,68,000/- (Rupees Twenty-Nine Lakhs Sixty-Eight Thousand Only) Details of Property "B" : Rs. 13,80,000/- (Rupees Thirteen Lakhs Eighty Thousand Only)
Earnest Money Deposit : Details of Property "A" : Rs. 296,800/- (Two Lakhs Ninety-Six Thousand Eight Hundred Only) Details of Property "B" : Rs. 1,38,000/- (One Lakh Thirty-Eight Thousand Only)
EMD Remittance Details : Bank Account - "PHOENIX TRUST-FY26-13" Account No: 9049919809 | Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code: KKBK0000631
Incremental Value : Rs. 50,000/- (Rupees Fifty Thousand Only) & in such multiples
Last date for submission of EMD : 05.10.2026 (Monday) on or before 05:00 pm
Date & Time of E-Auction : 06.10.2026 (Tuesday) 12:00 pm to 01:00 pm with unlimited 5 minutes extensions
Link for Tender documents of the property : <https://phoenixarc.co.in/?p=7490&preview=true>
Terms and Conditions of E-Auction : 1. The Auction Sale is being conducted by the Authorised Officer under the provisions of SARFAESI Act with the aid and through e-auction. Auction/ Bidding shall be only through "Online Electronic Mode" through the website <https://www.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/self. The Authorised Officer/ Phoenix/ service provider shall not be held responsible for 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: +91-124-430202/2021/2022/2023/2024, +91-8666682937, 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 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.bankauctions.com> and get user ID and password free of cost to participate in the e-auction on the date and time as mentioned above. 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/ or more information, the prospective bidders may contact Mr. Mahesh Malunji and Mrs. Haritha at following email address mahesh.m@phoenixarc.co.in / b.chandrasekhar@phoenixarc.co.in/ Haritha.ramamurthy@phoenixarc.co.in / Anisha.shinde@phoenixarc.co.in or on +91-09920381684/ +91-8655458532/ +91-849609819/ +91-7989564079/ 887969630 (mobile). 14. At any stage of the auction, the Authorised Officer may accept/reject/modify/cancel the e-auction/bid/off or post-note 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. 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, 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 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: Kolar

Date: 30.09.2026

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

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

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 Edelweiss Asset Reconstruction Company Limited mentioned below (Assignor Banks) in favour of Phoenix vide the respective Assignment Agreements more particularly mentioned below) will be sold on "AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS" condition, by way of "online e-auction" for recovery of dues and further interest, charges and costs etc. as detailed below in terms of the provisions of SARFAESI Act read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002 through website <https://www.bankauctions.com> as per the details given below.
Name of Borrower/ Co-Borrower/ Guarantors /Mortgagors Partners : M/s. Sri Vinayaga Group of Institutions, Represented by its authorised signatory, Behind St. Johns Church, Coromandel Post, KGF, Kolar Dist, Karnataka - 563122
M/s. Joint Development and Benevolent Educational Trust, Represented by its authorised signatory, Behind St. Johns Church, Coromandel Post, KGF, Kolar Dist, Karnataka - 563122
M/s. Shanthi S. W/o. Saravanavel P.A. Anna Ilam, 12th "D" Cross, Swarna Nagar, Robertsonpet, K.G.F, Bangarpet Taluk, Kolar Dist, Karnataka - 563122
M/s. Saravanavel P.A. S/o. Anagumthi, Anna Ilam, 12th "D" Cross, Swarna Nagar, Robertsonpet, K.G.F, Bangarpet Taluk, Kolar Dist, Karnataka - 563122
M/s. C. Singaram, S/o Chinappan, Sri Ram Nagar, Ooragumpet, KGF, Kolar Dist, Karnataka - 563122
Details of Assignment : Assignor - Edelweiss Asset Reconstruction Company Limited (Acting in its capacity as a Trustee of Phoenix Trust FY 26-13) Date of Assignment - 29.12.2025
Amount due as per SARFAESI Notice Rs. 1,70,30,274/- (Rupees One Crore Seventy Lakhs Thirty Thousand Two Hundred and Seventy-Four Only), due and payable as of 15-10-2022 together with further interest and other cost and charges and expenses as mentioned in the Demand Notice dated 26.10.2022
Description of Immovable Properties: Schedule "A" Property: All that piece and parcel of the Vacant Site No. 19, Property No. 15190201400420090, Khatu No. 192/03, situated at Padappalli Village, Robertson Hobli, Bangalore Taluk, coming within the jurisdiction of Ooragum Village, boundaries as under: **East By:** Own Property West By: Mohammed Ishaq; **North By:** Road South By: Private Property **Schedule "B" Property:** All that piece and parcel of the Vacant Site No. 20, bearing V.P. Khatu No. 20/203/E, Property No. 15190201400420090, situated at Gattakamadenahalli V.P. Limits, Robertson Hobli, Bangalore Taluk, coming within the jurisdiction of Ooragum Village, boundaries as under: **East By:** Mohammed Haneef's Site West By: Road North By: Road South By: Private Property **Schedule "C" Property:** All that piece and parcel of the Vacant Site No. 21, situated at Padappalli Village, Robertson Hobli, Bangalore Taluk, within the Gattakamadenahalli Gram Panchayath Limits, forming part of Old Property No. 203, V.P. Khatu No. 21/203, New V.P. Khatu No. 21/203, the Property No. 15190201400420092, and measuring East to West 9.144 Meters or 30 Ft. North to South 12.192 Meters or 40 Ft. totally measuring 111.48 Sq. Mts. or 1200 Sq. Ft., bounded as follows: **Along with waterways, drains and easement rights attached hereunder above. East By:** Own Property West By: Road North By: Private Property South By: Own Property
Possession details : In Physical Possession
Date Time of Inspection of Property : On request
Reserve Price : Rs. 32,40,000/- (Rupees Thirty-Two Lakhs Forty Thousand Only)
Earnest Money Deposit : Rs. 3,24,000/- (Rupees Three Lakhs Twenty Four Thousand Only)
EMD Remittance Details : Bank Account - "PHOENIX TRUST-FY26-13" Account No: 9049919809 | Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code: KKBK0000631
Incremental Value : Rs. 50,000/- (Rupees Fifty Thousand Only) & in such multiples
Last date for submission of EMD : 15.10.2026 (Thursday) on or before 05:00 pm
Date & Time of E-Auction : 16.10.2026 (Friday) 1:00 pm to 2:00 pm with unlimited 5 minutes extensions
Link for Tender documents of the property : <https://phoenixarc.co.in/?p=7492&preview=true>
Terms and Conditions of E-Auction : 1. The Auction Sale is being conducted by the Authorised Officer under the provisions of SARFAESI Act with the aid and through e-auction. Auction/ Bidding shall be only through "Online Electronic Mode" through the website <https://www.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/self. 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: +91-124-430202/2021/2022/2023/2024, +91-8666682937, 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 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.bankauctions.com> and get user ID and password free of cost to participate in the e-auction on the date and time as mentioned above. 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/ or more information, the prospective bidders may contact Mr. Mahesh Malunji and Mrs. Lopa Joshi at following email address mahesh.m@phoenixarc.co.in / b.chandrasekhar@phoenixarc.co.in/ Haritha.ramamurthy@phoenixarc.co.in / Anisha.shinde@phoenixarc.co.in or on +91-09920381684/ +91-8655458532/ +91-849609819/ +91-7989564079/ 887969630 (mobile). 14. At any stage of the auction, the Authorised Officer may accept/reject/modify/cancel the e-auction/bid/off or post-note 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. 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, 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 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: Kolar

Date: 30.09.2026

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

AUTHUM AUTHUM INVESTMENT & INFRASTRUCTURE LIMITED
Regi. Off. : 707, Raheja Centre, Free Press Journal Road, Nariman Point, Mumbai-400 021. Ph: (022) 6747 2117, Fax: (022) 6747 2118 E-Mail: info@authum.com

DEMAND NOTICE

Whereas the borrowers/co-borrowers/guarantors/mortgagors mentioned hereunder have availed the financial assistance from Authum Investment & Infrastructure Limited ("AIL") (Resulting Company pursuant to the demerger of lending business from Reliance Commercial Finance Limited ("RCFL") to AIL vide NCLT order dated 10.05.2024) We state that despite having availed the financial assistance, the borrowers/ guarantors/ mortgagors have committed various defaults in repayment of interest and principal amounts as per due dates. The account has been classified as Non Performing Asset on the respective dates mentioned hereunder, in the books of AIL. In accordance with the directives relating to asset classification issued by the National Housing Bank, consequent to the Authorized Officer of AIL, under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued Demand Notices on respective dates mentioned herein below under Section 13(2) of SARFAESI Act, 2002 calling upon the following borrowers/guarantors/mortgagors to repay the amount mentioned in the notices together with further interest at the contractual rate on the amount mentioned in the notices and incidental expenses, cost, charges etc until the date of payment within 60 days from the date of receipt of notices. The notices issued to them on their last known addresses have returned un-served and as such they are hereby informed by way of public notice.

Loan No. / Name Of The Borrower / Address	Co-Borrower And Guarantor Name Director Name	NPA DATE	Date Of Demand Notice	Outstanding Amount	Loan Amount
RHHLBAN000061036/ MR. AHMED PASHA OLD NO. 739 NEW NO. 30 4TH MAIN 4TH CROSS GANGONDANA HALLI, NEAR ANJANEYA TEMPLE MYSORE ROAD, BANGALORE, KARNATAKA - 560039.	M.K. ENTERPRISES, MRS. SAIRA KHATOON	31-07-2019	24.09.2026	Rs. 85,73,469.65 (Rupees Eighty – Five Lakhs Seventy – Three Thousand Four Hundred Sixty – Nine and Sixty-Five paise only)	Rs. 37,90,000.00 (Rupees Thirty – Seven Lakhs Ninety Thousand only)
RHHLBAN000061933 / MR. PRASAD S NO. 326 16TH CROSS 5TH MAIN RMV 2ND STAGE DOLLARS COLONY, RMV EXTENSION, NEAR RMV CLUB, BANGALORE, KARNATAKA – 560094.	Mrs. JOTHI S. S. J. DISTRIBUTORS	30-06-2021	24.09.2026	Rs. 81,41,470.91 (Rupees Eighty – One Lakhs Forty – One Thousand Four Hundred and Seventy and Ninety – one Paisa only)	Rs. 50,00,000.00 (Rupees Fifty Lakhs only)
RHHLBAN000056973 / MR. SURESH B NO. 1901 3RD FLOOR D GROUP LAYOUT NEAR AGASTHYA VIDYANIKETHAN SCHOOL, BANGALORE, KARNATAKA - 560091.	UNITED RAWMATERIAL SOLUTION, Mrs. ROOPA D S	30-06-2019	24.09.2026	Rs. 89,89,054.19 (Rupees Eighty – Nine Lakhs Ninety – Nine and Fifty-Four and Nineteen only)	Rs. 49,79,870.00- (Rupees Forty – Nine Lakhs Seventy – Nine Thousand Six Hundred Seventy – Eight only)

Description Of The Mortgage Property:- All that piece and parcel of the immovable property situated at Flat.no. 014 on Ground floor, Primrose block, wing B, situated at the property bearing: Sy.No. 30, Municipal No. 004, Abbigere Main Road, Kammagondanahalli, Bangalore - 560090 (hereinafter referred to as the Project). Admeasuring 1300 Sq.ft./sq. mt. including undivided proportionate shares of land and common facilities and bounded as follows: East By: Property belonging to Vishveshwari, West By: Road from Kammagondanahalli to Lakshimpura, North By: Boundary of Hebbagere and Jarakabade Kaval, South By: Property belonging to Narasimiah and others.

Description Of The Mortgage Property:- All the piece and parcel of the immovable residential Flat No. 101 on First floor, Primrose block, wing B, situated at property bearing: Sy. No. 30, Municipal No 004, Abbigere Main Road, Kammagondanahalli, Bangalore- 560090 (hereinafter referred to as the project). Admeasuring 1300 Sq.ft./sq. mt. including undivided proportionate share of land and common facilities, and bounded as follows: East By: Property belonging to Vishveshwari, West By: Road from Kammagondanahalli to lakshimpura, North By: Boundary of Hebbagere and Jarakabade Kaval, South By: Property belonging to Narasimiah and others.

Description Of The Mortgage Property:- All the piece and parcel of the residential Property bearing Survey No. 30, presently coming under the jurisdiction of Bruhat Bangalore Mahanagara Palike Ward No. 12 and newly assigned Survey No. 004, situated at kammagondanahalli, Yeshwanthapura Hobli, Bangalore North Taluk, measuring 14472.8 srt. , (1,55,72,37,0 sq. ft.), (out of the total land measuring 4 Acres 1 Guntas) and bounded as follows: East By: Property belonging to Vishveshwari, West By: Road from Kammagondanahalli to lakshimpura, North By: Boundary of Hebbagere and Jarakabade kaval, South By: Property belonging to Narasimiah and others.

In the circumstances as aforesaid, the notice is hereby given to the above borrowers, co-borrowers and/ or their guarantors (where ever applicable) to pay the outstanding dues as mentioned above along with future interest and applicable charges (where ever applicable) by the 10th day of the month of October 2026, failing which further steps will be taken after the expiry of 60 days of the date of this notice against the secured assets including taking possession of the secured assets of the borrowers and the mortgagors under Section 13(4) of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002 and the applicable rules there under.
Please note that under Section 13 (13) of the said Act, no Borrower shall, transfer by way of sale, lease or otherwise any of his secured assets referred to in the notice, without prior written consent of the secured creditor.
Dated : 30.09.2

UDAYAKALA-MANDYA-MYSORE
Wednesday, September 30, 2026

[illegible][illegible]

ಅನುಸಾರವಾಗಿ ಮೇಲೆ ಉಲ್ಲೇಖಿಸಿದವರ ಆಸ್ತಿಯ ಮೇಲೆ ಯಾವುದೇ ತೊಂದರೆ ಇಲ್ಲದೇ ಸೆಲ್ಟ್ಸ್ ಎಲೆಕ್ಟ್ರಾನಿಕ್ ಬ್ಯಾಂಕ್ ಪ್ರಕ್ರಿಯೆಯ ಮೂಲಕ ಬ್ಯಾಂಕ್ ಮತ್ತು ವೆಬ್‌ಸೈಟ್ www.scdirect.co.uk ಒದಗಿಸಲಾದ ಲಿಂಕ್ ಅನ್ನು ನೋಡಬಹುದು. ಯಾವುದೇ ಪೂರ್ವ ಸೂಚನೆ ಇಲ್ಲದಿದ್ದರೂ ಗೋಪ್ಯತೆ/ಮಾರ್ಪಡಿಸಲು ಅಧಿಕೃತ ಅಧಿಕಾರಿಗಳ ಸಂಪೂರ್ಣ ಹಕ್ಕು ಮತ್ತು ವಿವೇಚನೆ ಇರುತ್ತದೆ.

ಈ ಆಸಕ್ತ ಬಡ್ಡಿದಾರರು ತಮ್ಮದೇ ಆದ ರೀತಿಯಲ್ಲಿ ವಿಚಾರಗಳನ್ನು ಮಾಡಬೇಕು. ಆಸಕ್ತಿ
<https://www.banknet.com> ನಲ್ಲಿ ಮಾತ್ರ ಮಾಡಬಹುದಾದ ಮೂಲಕದ ವಿವರಣಾಧಿ ಪತ್ರ
 ಉತ್ತಮ ಯಾವುದೇ ಕಾರಣವನ್ನು ನೀಡದೆ ಯಾವುದೇ ಬಡ್ಡಿಯನ್ನು ಸ್ವೀಕರಿಸಲು ಅಥವಾ ತೆರಿಗೆ
 ದಿನ. ಇ-ಪರಾಜನ ದಿನಾಂಕ ಮತ್ತು ಸಮಯ: 17.10.2026 ಬೆಳಿಗ್ಗೆ 11.00 ರಿಂದ ಸಂಜೆ 05.

ರೋಗಿಗಳಿಗೆ ಮತ್ತು ಅವುಗಳನ್ನು ಪೂರೈಸಲು
ಮತ್ತು ನಿಬಂಧನೆಗಳು, ಜಾಲತಾಣ
ಸಲು ಅಥವಾ ಮಾರಾಟದ ಯಾವುದೇ
ಪವರೆಗೆ (ಮಾರಾಟ ಮುಗಿಯುವವರೆಗೆ)

Error! Unknown document property name.

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>	
8.	Date of submission of bid	

Error! Unknown document property name.

9.	<u>FOR INDIVIDUALS:</u> 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.	
10.	<u>FOR COMPANY / PARTNERSHIP FIRM:</u> PAN Card / Registered Partnership Deed	
11.	Whether EMD remitted (Yes / No)	
12.	EMD remittance details*	
	<u>Date of Remittance</u>	
	<u>Name of Bank</u>	
	<u>Branch</u>	
	<u>Account No.</u>	
	<u>IFSC Code No</u>	
13.	Bid Amount Quoted (To be mentioned in numerical and words)	

Error! Unknown document property name.

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 Limited (Formerly known as Phoenix ARC Pvt Ltd)
Trustee of PHOENIX TRUST - FY 26-13 ("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)	
--------------------------------------	--

Error! Unknown document property name.

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.

Error! Unknown document property name.

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 26-13 ("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-alcqaida.html>)
 - The "Taliban Sanctions List", established and maintained pursuant to Security Council resolution 1988 (2011), which includes names of individuals and entities associated with the Taliban is available at (<https://scsanctions.un.org/3ppp1en-taliban.html>)

I / We hereby further declare:

I hereby unconditionally state, submit and confirm that I am not disqualified from purchasing the immovable property owned by **M/s. Sri Vinayaka Group of Institutions, M/s. Joint Development and Benevolent Educationla Trust, Mrs. Shanthi S, W/o. Saravanavel P.A, Mr. saravanavel P.A and Mr. C. Singaram** mortgaged in favour of Phoenix ARC Private Limited (Trustee of Phoenix Trust-FY 26-13) ("**Phoenix**").

1. (Collectively referred as "**Borrower**" "**Co-Borrower**"), pursuant to the provisions Section 29A of The Insolvency and Bankruptcy Code, 2016 ("**IBC**") and/or otherwise.
2. I hereby state, submit and declare that none of: (a) the Bidder / Buyer, being the Proposed Investor; (b) any other person acting jointly or in concert with the Bidder / Buyer:
 - a) is an undischarged insolvent.
 - b) is a willful defaulter in accordance with the guidelines of the Reserve Bank of India ("**RBI**") issued under the Banking Regulation Act, 1949 (the "**BR Act**");
 - c) at the time of investing and subscribing to the security receipts, has an account or an account of the Borrower which is under management or control of such person(s) or of

Error! Unknown document property name.

- whom such person(s) is a promoter, classified as non-performing asset in accordance with the guidelines of the RBI issued under the BR Act or the guidelines of a financial sector regulator issued under any other law for the time being in force;
- d) has been convicted for any offence punishable with imprisonment:
- (i) for 2 (two) years or more under any Act specified under the Twelfth Schedule of the IBC; or
 - (ii) for 7 (seven) years or more under any law for the time being in force.
- e) is disqualified to act as a director under the Companies Act, 2013;
- f) is prohibited by the Securities and Exchange Board of India ("SEBI") from trading in securities or accessing the securities markets;
- g) has been a promoter or in the management or control of a Borrower in which a preferential transaction, undervalued transaction, extortionate credit transaction or fraudulent transaction has taken place;
- h) has executed a guarantee in favour of a creditor in respect of a Borrower against which an application for insolvency resolution made by such creditor has been admitted under the IBC and such guarantee has been invoked by the creditor and remains unpaid in full or part;
- i) is subject to any disability, corresponding to abovementioned clauses (a) to (h) above, under any law in a jurisdiction outside India;
- j) has a connected person not eligible under the abovementioned clauses (a) to (i). A list of all the connected persons is set out in Annexure hereto.
3. I, hereby state and confirm that the Bidder / Buyer and each of its Affiliates are not Related Parties (as defined in the Companies Act, 2013 (as amended from time to time) and any other applicable law for the time being in force) of the Borrower.
4. I hereby undertake and confirm that I shall immediately intimate Phoenix, and in no event more than 5 (five) days, in the event the Bidder / Buyer or any of its Affiliates qualify to be Related Parties of the Borrower at any time.
5. I irrevocably and unconditionally submit to the Phoenix, that the list of the connected persons set out in Annexure I hereto is exhaustive in all respects and the names of all the connected persons have been set out thereunder without any omission whatsoever.
6. I submit to Phoenix that the Bidder / Buyer unconditionally and irrevocably agrees and undertakes that it shall make full disclosure in respect of itself and all its connected persons.
7. I submit that, as and when any of the statements made hereunder are invalid, incorrect or misrepresented by us/ any other person acting in jointly or in concert with us, I agree that such an event shall be considered to be a breach of the terms and hold the Bidder / Buyer ineligible.
8. I agree and acknowledge that Phoenix is entitled to rely on the statements and affirmations made in this declaration for the purpose of determining the eligibility and assessing, agreeing and issuing the No Objection for sale in favour of the Bidder / Buyer.
9. I, unconditionally and irrevocably, undertake, undertake, that we shall provide all data, documents and information as may be required to verify the statements made under this declaration, to the satisfaction of Phoenix.
10. I agree that in the event that any of the above statements are found to be untrue or incorrect, then the Bidder / Buyer unconditionally agrees to indemnify and hold harmless the Phoenix against any losses, claims or damages incurred by the Phoenix, as the case may be, on account of such ineligibility of the Bidder / Buyer.

Signature:

Name of the Bidder / Buyer / Depositor:

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

Error! Unknown document property name.

Error! Unknown document property name.

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 26-13 ("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	

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,

Error! Unknown document property name.

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 26-13 mentioned in the Sale Notice just after availing training on e-Auction with a copy to support@bankeauctions.com

Error! Unknown document property name.

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 26-13

Sub.: Auction Sale of Property mortgaged in loan account of **M/s. Sri Vinayaka Group of Institutions, M/s. Joint Development and Benevolent Educationla Trust** - Final bid quoted during e- Auction - Sale of Property by Phoenix ARC Limited

Dear Sir,

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

Yours sincerely,

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

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

Note: This document is required to be duly filled in and signed by the H1 bidder and thereafter e-mail scanned letter to the Authorised Officer, Phoenix ARC Limited (Formerly known as Phoenix ARC Pvt Ltd) mentioned in the Sale Notice & copy to support@bankeauctions.com, immediately on completion of the bidding.

Error! Unknown document property name.