

E-AUCTION SALE NOTICE**Date: 13/10/2026**

Notice is hereby given to the public in general and in particular to the below Borrower/Co-Borrower/s/Guarantor that the below described **Schedule** immovable property inter alia secured to Anand Rathi Global Finance Limited ["ARGFL"] (**Secured Creditor**) having Loan Account No. **APPL00012154 & APPL00028401** the Constructive Possession of which, will be sold by an Online e-Auction through website <https://www.bankeauctions.com> on the date specifically mentioned in **Schedule**, on an "As is where is" & "As is what is" and "Whatever there is" basis towards recovery of total sum specifically mentioned in **Schedule** and the contractual interest thereon and other cost and charges till the date of realization from Borrower/Co-Borrower/s/Guarantor as mentioned below:

(1) Chirayu Enterprises (Borrower) Shop No.2, Crystal Homes 1, Greater Noida Expressway, Sector 1 Greater Noida West, Gautam Buddha Nagar UP – 201306.	(2) Abhay Yadav (Co-Borrower) Flat No. A/1001, 10th Floor, Clement City Crossing Republic, Ghaziabad, Uttar Pradesh- 201010 Also At Flat No 13rd Floor, Mahindra Complex Oppo Site of SBI Bank, Main Dadri Road, Bhangel, Noida Gautam Buddha Nagar, Uttar Pradesh- 201304
3) Ambika Kumari (Co-Borrower/ Mortgager) Flat No. A/1001, 10th Floor, Clement City Crossing Republic, Ghaziabad, UP:201010	

SCHEDULE

Property Address Mortgage Flat/Unit No.A-1001 ON 10TH Floor ,Block-A Plot No.6 Being Part of Township, namely Crossings Republic in the Project known as Clement City Ghaziabad U.P - 201010, Ghaziabad, Uttar Pradesh- 201010

Outstanding Amount (as per demand notice along with future interest and cost)	Rs. 40,66,383/- (Rupees Forty Lakhs Sixty Six Thousand Three Hundred And Eighty Three Only)	Rs. 42,22,928/- (Rupees Forty Two Lakhs Twenty Two Thousand Nine Hundred And Twenty Eight Only)
Date of Auction	25 th November 2026	
Reserve Price	1,08,00,000/-/(Rupees One Core Eight Lakh Only)	
Earnest Money Deposit	10% of the Reserve Price	
Minimum Bid increment Amount	10,000/-	
Date and time of inspection of property for intending purchasers	18th Nov 2026 From 11 am to 4 pm	

Date and Time for submission of Tender form along with KYC documents / Proof of EMD etc.	23 th Nov 2026 Up to 4.00 PM with KYC documents
Date & time of opening of online offers	25 th Nov 2026 Between 11:00 am and 1.00 PM

Note: The intending bidder/purchaser may visit Anand Rathi Global Finance Limited website <https://anandrathiglobal.com> for detail terms and conditions regarding auction proceedings.

This Publication is also 30 days' notice stipulated under rule 8(6) & 9(1) of Security Interest (Enforcement) Rules, 2002 to the above Borrower/Co-Borrower/s/Guarantor.

Date: 13/10/2026

Anand Rathi Global Finance Limited

Place: Delhi

Authorized Signatory



Terms and Conditions of the E-auction are as under:

1. Auction/bidding shall only be through "online electronic mode" through the website of the Service <https://www.bankeauctions.com> M/s C1 India Private Limited is the Service Provider which will arrange to provide the e-auction platform.
2. The bidders may participate in e-auction for bidding with respect to a single unit or multiple units with respect to Schedule Property as they may so desire from their place of choice internet connectivity shall have to be ensured by bidder himself with respect to each unit. ARGFL /Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc.
3. For details, help, procedure and online training on e-auction prospective bidders may contact the Service Provider viz M/s C1 India Private Limited - Plot No 68 3rd floor Sector 44 Gurugram Haryana. - 122003) <https://www.bankeauctions.com>, Contact Person: Mr. P. Dharani Krishna - 9948182222, Help Line No 7291981124, 25.26 |Support Mail id - Support@bankeauctions.com.
4. Bidders are advised to go through the website <https://anandrathiglobal.com> for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
5. For participating in e-auction sale the intending bidders should register their details with the Service Provider viz M/s.C1 India Private Limited -Plot No 68 3rd floor sector 44 Gurugarm Haryana 122003 (India) well in advance and get the User ID and password. The password may be changed only on receiving it and login in. Bidders are required to hold digital signature certificate for participating in the E-Auction at their own cost.
6. The immovable properties "SHALL NOT" be sold below the reserve price and the same shall be sold on an "As is where is", "As is what is" and "Whatever there is".

7. The successful bidder should deposit 25% of the bid amount (including EMD) on the next day of the sale, being knocked down in his/her/it favor and balance 75% of bid amount within 15 days after the sale date by RTGS/NEFT/Funds Transfer to the credit of A/C No. 00600340008138 as mentioned above, Anand Rathi Global Finance Limited, through IFSC Code "HDFC0000060" or by Demand Draft /Pay Order in favor of Anand Rathi Global Finance Limited, payable at Mumbai.
8. In case of default in payment at any stage by the successful bidder/auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid will be forfeited and the property will be again put to sale, without any reference or recourse to such a bidder.
9. The successful bidder shall bear the charges payable for conveyance, Registration fee, stamp duty etc., as applicable under related laws.
10. Bids once made shall not be cancelled or withdrawn. All bids made from the user ID given to bidder will be deemed to have been made by him/her/it only.
11. Prospective bidders are advised to peruse the copies of Title deeds with ARGFL and verify the latest Encumbrance Certificate and other Revenue/Municipal records to exercise due diligence and satisfy themselves on the Title and Encumbrances, if any over the property.
12. All bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.
13. The Authorised Officer may postpone/cancel the e- auction without assigning any reason therefor.
14. 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 assets
15. In case the e-Auction scheduled is postponed to a date before 30 days from the scheduled date of sale, it will be displayed on the website of the Service Provider.

Note: The intending bidders may contact Anand Rathi Global Finance Limited for ascertaining the details of property and also for inspection of property on the date fixed by. ARGFL (Mr.Vinod Chauhan Phone: +91 9813887931), Email ID: Vinodkumar@rathi.com

Date: 13/10/2026

Anand Rathi Global Finance Limited

Place: Delhi

Authorized Signatory

