Phoenix ARC Limited
Regd Office: 3rd Floor, Wallace Tower (Earlier known as Shiv Building), 139/140/B, Crossing of Sahar Road & Western Express Highway, Vile Parle (E), Mumbai - 400 057, Tel : 022- 68492450, Fax : 022- 67412313
CIN: U67190MH2007PTC168303; Email: **info@phoenixarc.co.in**
Website: **www.phoenixarc.co.in; https://phoenixarc.co.in?p=7714**

ONLINE E- AUCTION SALE OF ASSET

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 of the borrower 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 auction sale.

Notice is hereby given to the public in general and to the borrower and guarantors in particular, that the under mentioned property mortgaged to Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited) acting in its capacity as Trustee of Phoenix Trust FY14-13 – Scheme A (Phoenix) (pursuant to assignment of debt by Saraswat Co-Operative Bank Limited in favour of Phoenix vide Assignment Agreement dated 28.03.2014) will be sold on **: AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS"**, by way of "**online e-auction"** for recovery of dues and further interest, charges and costs etc. as detailed below i**n terms of the provisions of SARFAESI Act read with Rules 6, 7, 8 & 9 of Security Interest (Enforcement) Rules, 2002)** through website **https://www.bankeauctions.com**.

Name of the Borrower/Guarantors/Mortgagors	**1. M/s. Balaji Universal Tradelink Private Limited** **2. Mr. Madhusudan Dhirajlal Mehta** **3. Mr. Hastimal N. Khandelwal** **4. Mrs. Lata Manojkumar Punamiya** **5. Late Indumati M. Mehta** **6. Mr. Manojkumar Babulal Punamiya** **7. M/s. Balaji Lifestyle Realtors Private Limited**
Amount due as demand notice issued by the Authorised Officer of Phoenix	**Rs.79,32,89,695/- (Rupees Seventy-Nine Crores Thirty-Two Lakhs Eighty-Nine Thousand Six Hundred Ninety-Five Only) as on 01.03.2023 with future interest at contractual rate together with incidental expenses, costs, charges etc as per the Demand Notice dated 06.04.2023 issued under section 13(2) of the SARFAESI Act, 2002.**
Description of the Secured Asset being auctioned	All that premises being lying and situated at Flat no. 112/2B, admeasuring area 1160 sq ft. on 11th floor in Building No. 2, "B" wing, Windermere 2-B Co-operative Housing Society Ltd., Near Green Park, Oshiwara, Off Link Road Andheri (W), Mumbai – 400 053, owned by Mr. Madhusudan Dhirajlal Mehta and Late Indu Madhusudan Mehta.
Possession of the secured asset taken over under SARFAESI Act, 2002	**Physical Possession of the secured asset was taken by the Authorised Officer of Phoenix on 11.12.2024**
Date & Time of Inspection of secured asset put for sale	**14.11.2026 (Saturday) between 11.00 am to 01.00 p.m.**
Date of submission of Bid (E-Auction)	**01.12.2026 (Tuesday) before 4.30 p.m.**
Reserve Price	**Rs.4,48,30,000/- (Rupees Four Crores Forty-Eight Lakhs Thirty Thousand Only)**
Earnest Money Deposit	**EMD Amount to be deposited by way of RTGS favouring "PHOENIX TRUST FY14-13 – Scheme A", Current Account: 6111411728; CRN No. 74416123; Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code: KKBK0000631** **EMD amount: Rs.44,83,000/- (Rupees Forty-Four Lakhs Eighty-Three Thousand Only)**
Bd Increment	**Rs.1,00,000/- (Rupees One Lakh Only) & in such multiples**

Date of E- Auction	**02.12.2026 (Wednesday) between 11.00 a.m. to 12.00 noon**
Mode of E- Auction for Item I, Item II and Item III	**Online – e auction**
Litigation status/Encumbrances	1. Securitisation Application no. 204/2024 filed by Balaji Universal Tradelink Private Limited (Applicant) V/s Phoenix ARC Ltd (Defendants) before Debts Recovery Tribunal, Mumbai wherein no interim relief/status quo has been granted to the applicants till date. 2. Securitisation Application no. 411/2024 filed by Star Hotels (Applicant) V/s Phoenix ARC Ltd. (Defendants) before Debts Recovery Tribunal, Mumbai wherein no interim relief/status quo has been granted to the applicants till date. Matter is posted for disposal. 3. Civil Suit no. 459/2016 filed by Star Hotels & Tours Pvt Ltd (Applicant) V/s Phoenix ARC Ltd (Defendants) before City Civil Court, Dindoshi, Mumbai wherein no interim relief/status quo has been granted against Phoenix and the said has been dismissed in default by the Hon'ble City Civil Court, Dindoshi vide order date 19.09.2025. 4. 01/PAT/2013 dated 28.02.2013 - The Directorate of Enforcement (ED) vide provisional attachment order no.01/2013 dated 28.02.2013 has attached the other secured assets situated at Flat No.207 & 208 at Celestia Heights, Malad (West), Mumbai and Unit No.62, Mittal Tower, Nariman Point, Mumbai. 5. Pending Society dues, electricity, property tax, water charges pertaining to the secured asset payable to the respective Society/Civic bodies shall be verified, access and independent enquiries are to be made by the intending purchasers/bidders and satisfy themselves about the secured asset encumbrances, including the statutory dues and specifications before submitting the bids.
Link for Tender documents	**https://phoenixarc.co.in?p=7714**

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 mode. 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 E-auction is conducted as per the further **Terms and Conditions of the Bid document** and as per the procedure set out therein. Bidders may go through the website of Phoenix also at **https://phoenixarc.co.in?p=7714** and website of the service provider, **www.bankeauctions.com** for bid documents, the details of the secured asset put up for e-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, 91-8866682937/07291981124/25/26, email id: support@bankeauctions.com / maharashtra@c1india.com**.
5. The intending purchasers/bidders may go through the website of Phoenix, as mentioned above, for verifying the details of the secured asset put up for e-auction/obtaining 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, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS"** 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 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 mentioned documents on or before or before **01.12.2026 (Tuesday) before 4.30 p.m.**

FOR INDIVIDUALS	DOCUMENTS
PROOF OF IDENTITY (one copy of any one of the following)	PAN Card / Passport / Driving License / Aadhaar Card / Voter's Identity Card / Job Card issued by NREGA duly signed by an officer of State Government / Letter issued by the National Population Register Certificate or permission from regulator for investment/remittance in India.
PROOF OF ADDRESS One copy of any one of the following containing addresses (if address not mentioned in identity proof)	Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill) / Aadhar Card / Property or Municipal Tax receipt / Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address / Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies / Leave and License agreements with such employers allotting official accommodation.
FOR COMPANY / PARTNERSHIP FIRM	**DOCUMENTS**
PROOF OF IDENTITY	PAN Card / Registered Partnership Deed
PROOF OF ADDRESS	Certificate of Incorporation / GST Certificate / Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill)
AUTHORISATION LETTER FOR PARTICPITAION	A resolution from the Board of Directors / Authority Letter / Power of Attorney granted to transact on behalf of Company / Partnership Fim

9. The successful purchaser/bidder shall deposit the 25% (inclusive of EMD) of his/her/its offer by way of RTGS/NEFT to the account respectively mentioned herein above, on the date of e-auction mentioned above or not later than the next working day before the closure of banking hours, which deposit will have to be confirmed by Phoenix, failing which the sale will be deemed to have been failed and the EMD of the said successful bidder shall be forfeited.
10. The EMD of all other bidders who did not succeed in the e-auction will be refunded by Phoenix within 72 hours of working days from the closure of the e-auction. The EMD will not carry any interest.
11. The balance amount of purchase consideration for the respective Item shall be payable by the successful purchaser/bidder **on or before the fifteenth day**, from the date of confirmation of sale of the said secured asset by the Authorised Officer/Secured Creditor or such extended period as may be agreed upon in writing by the Authorised Officer at his/her discretion. In case of default, all amounts deposited till then shall be liable to be forfeited.
12. For inspection of secured asset/property or more information, the prospective bidders may contact Amit Masekar at the abovementioned address or at amit.masekar@phoenixarc.co.in (email) on 09769497286 (Mob).
13. At any stage of the e-auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or post-pone the e-auction as mentioned above, without assigning any reason thereof and without any prior notice.
14. The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, applicable GST etc. that is required to be paid in order to get the secured asset property conveyed/delivered in his/her/its favour as per the applicable law for the respective Item.
15. The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees, society dues etc. owing/payable to any authority/board/society etc during anytime, shall be the sole responsibility of the successful bidder only.
16. The successful purchaser/bidder shall be solely responsible for any cost / expenses / fees / charges / transfer premium etc. payable to Municipal Council/gram panchayat/corporation or any other authorities or board etc towards the transfer of the rights in its / his / her favour.
17. It shall be the sole responsibility of the intending purchasers/bidders to make their own independent enquiries, inspect, verify and satisfy themselves about the secured asset encumbrances, title of property put on e-auction and claims/rights/dues affecting the secured asset, including the statutory dues and specifications before submitting the bid.
18. The particulars specified in the e-auction sale notice published in the newspapers 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.
19. The prospective/intending bidder shall furnish an undertaking that he/she 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 bid will be rejected.

20. In the event, the e-auction as scheduled for the secured asset hereinabove fails for any reason whatsoever, Phoenix has the right to sell the secured asset by any methods under the provisions of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002 and SARFAESI Act, 2002.
21. The borrower/guarantors/owners/mortgagors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 8 (6) of the Security Interest (Enforcement) Rules, about the holding of above-mentioned auction sale.

Place : Mumbai
Date : 23.10.2026

Sd/-
Authorised Officer
Phoenix ARC Limited
(Formerly known as Phoenix ARC Private Limited)
Phoenix Trust FY14-13 Scheme A

COURT ROOM NO. 32 (MAZGAON)

PUBLISH NOTICE OF MOTION SUMMONS

(Order V, Rule 20 (1-A) of C.P.C. for paper Publication)

IN THE BOMBAY CITY CIVIL COURT, AT BOMBAY

NOTICE OF MOTION NO. 4449 OF 2024

IN

COMMERCIAL SUIT NO. 100517 OF 2023

IDBI Bank Limited, a company incorporated and registered under the Companies Act, 1956 (1 of 1956) (CIN No. L65190MH2004GO1148838) and also a Banking Company within the meaning of Section 5 (C) of the Banking Regulation Act, 1949 (10 of 1949), having its Registered Office at IDBI Tower, WTC Complex, Cuffe Parade, Mumbai – 400 005 and amongst other places at IDBI Bank Ltd., G-2 Corpora, Near Shangrila Biscuit Company, LBS Marg, Bhandup (West), Mumbai – 400 078.
Phone No.: 022-67597856
Through Authorized Officer
& Vijay Kumar ade Age 33 years ...Plaintiff

VERSUS

Mr. Prashant Vijay Naik,
Room No. 9, Matru Chhaya, Village Road, Sa Baug, Bhandup (W), Mumbai – 400078 ...Defendants

To,
Mr. Prashant Vijay Naik
Abovenamed Defendant
(As Order was Passed on 20.08.2026)
Extended on – 12/10/2026 passed by HHJ Shri M. S. Shaikh CR-32

LET ALL PARTIES CONCERNED attend before this **HON'BLE JUDGE SHRI. M. S. SHAIKH**, presiding, in Court Room No. 32 at Mazgaon, Mumbai on the 25th day of November, 2026 at 11.00 am or any time thereafter at the hearing of an application on the part of Plaintiff/Applicant for the following reliefs:-

The plaintiff therefore prays:

(a) That the Order dated 20.9.2023 rejecting the plaint, be set aside and the Suit bearing No. 100517/2023 may be restored to file.

(b) That the delay of 264 days be kindly condoned.

(c) That the above commercial suit/plaint along with the List of Documents be kindly taken on record within such period or such terms and conditions as the court shall deem fit and proper.

(d) Any other relief as this Hon'ble Court deems fit and proper in the nature and circumstances of the case.

Given under my hand and the seal of this Hon'ble Court.
This 8th day of September, 2026.

SEAL

Sd/-
For Registrar,
City Civil Court,
Bombay (Mazgaon)

Sealer – MAZGAON

This 8th day of September, 2026.

Adv. for Plaintiff
Adv. kalpana Madeia
ADV. RAM I. RAMRAKHIANI
Advocate for Plaintiff
Address at: 102, Omex Apartment, Sahar Road, Koldongari, Andheri (East), Mumbai – 400 069.
Mob.: 9833364525
Email ID: ramramrakhiani@yahoo.co.in

PUBLIC NOTICE

Fortis

Fortis Hospital, Kalyan

Notice is given under section 20-A of Indian Medical Council (Professional Conduct Etiquette & Ethics) Regulation 2002, Medical Records of patients admitted & discharged on or before 31st December 2019 will be destroyed after one month i.e. 01st November 2026. Whomsoever wants to collect in-patient clinical records can do so prior to the deadline with a valid ID proof(Pan/Aadhar) on or before 01st November 2026 at **Fortis Hospitals Ltd.**, Opp. APMC Market, Shil Road, Bail Bazar, Kalyan West – 421301

Contact Details: 9372721793
(Medical Records Dept.)
Monday To Saturday:
10:00 AM to 05:00 PM

PUBLIC NOTICE

ALL Members and/or any persons related to proposed S.R.A. Scheme on Plot bearing C.T.S No. 337, 337/1 to 30, 338, 338/1 to 6, 339, 339/1 & 2, 340, 340/1 to 13, 341, 341/1 to 12, 342, 342/1 to 12 & 343, 343/1 to 11 & F.P No. 43 - 44 (pt) of TPS Borivali no. II, village Kanheri at Main Kasturba Road, Borivali East, R/C Ward,-Mumbai for "Ambalika SRA CHS (Prop.)" under Reg. 33 (10) of DCPR 2034 are informed that, Slum Rehabilitation Authority, Anant Kanekar Marg, Bandra (E), Mumbai - 400051 has issued LOI No. R-C/PVT/0051/20220818/LOI dtd08/10/2026 to M/s. A.K. Enterprise for the development of said Property. Hence, members and person who has any objection on said property may please contact within 7 days from publishing the said Notice to the S.R.A. on above address or A.K.Enterprise, Vidyarthi Singh Sadan, Main Kasturba Road, Borivali (East), Mumbai - 400066.
Date: 23/10/2026
Place: Borivali, Mumbai

बिहार सरकार

उद्योग विभाग (एम० एस० एम० ई० निदेशालय)

संविदा आधारित नियोजन संबंधी सूचना

उद्योग विभाग, बिहार सरकार द्वारा विश्व बैंक संपोषित एवं MSME मंत्रालय, भारत सरकार द्वारा प्रायोजित केन्द्रीय क्षेत्र योजना "Raising & Accelerating MSME Performance (RAMP)" का संचालन किया जा रहा है इस योजना के सफल क्रियान्वयन के लिए MSME निदेशालय, उद्योग विभाग, Finance and Banking Manager एवं Financial Management Specialist के एक–एक पद पर संविदा आधारित परामर्शियों का नियोजना हेतु आवेदन सील बंद लिफाफा द्वारा हांथो–हाथ / स्पीड पोस्ट / कुरियर के माध्यम से दिनांकः 16.10.2026 से प्रारंभ कर दिनांकः 30.10.2026 को अपराहन 6:00 तक आमंत्रित करता है (आवेदन जमा करने का समय किसी भी कार्य दिवस के अन्दर पूर्वाहन 9:30 से अपराहन 6:00 बजे तक)। नियोजन से संबंधित विस्तृत जानकारी उद्योग विभाग के **website:** http://state.bihar.gov.in/industries पर दिए गए लिंक से प्राप्त किया जा सकता है।

आवेदन जमा करने का पताः

To,
The Chief Executive Officer
Udyog Mitra, Department of Industries
First Floor, Atal Path Side, RCS Path, Patna – 800001, Bihar.

निदेशक,
सूक्ष्म, लघु एवं मध्यम उद्यम निदेशालय,
उद्योग विभाग, बिहार, पटना

PR. No. 014155 (Industry) 2026-27

उक्त सूचना www.state.bihar.gov.in/prdbihar पर भी देखी जा सकती है।

अपने जीवन साथी के प्रति वफादार रहें,
किसी अनजान स्त्री/पुरुष से असुरक्षित यौन संबंध से बचें।

GROWEL SINCE 1957

GRAUER & WEIL (INDIA) LIMITED

Regd. Office : Growel Corporate, Akurli Road, Kandivli – East, Mumbai – 400101.
Tel. : 022-66993000, email : secretarial@growel.com
Website : www.growel.com CIN : L74999MH1957PLC010975

PUBLIC NOTICE

TO WHOMSOEVER IT MAY CONCERN

NOTICE is hereby given that the certificate[s] for the under mentioned securities of the Company having a face value of Re. 1/- per share, has/have been lost/misplaced and the holder[s] of the said securities/ applicant[s] has/have applied to the Company for deletion of name and to issue duplicate certificate. The shareholding details are as under:

Name of Shareholder	Folio No.	Certificate No.	Dist. No.	No. of Shares	Claimant
Mr. Mohmed Husain Abedin Mrs. Sabina Mohamed Husain	A00148	16	123071 - 144820	21750	Mrs. Sabiha Yunus Bookwala (Jt. Holder)

The Public are hereby cautioned against purchasing or dealing in any way with the above referred share certificate. Any person who have any claim in respect of the said share certificate should lodge such claim with the Company or its RTA: MUFG Intime India Private Limited, C-101, Embassy 247, L.B.S. Marg, Vikhroli (West), Mumbai – 400 083. Tel.: 8108116767; e-mail: investor.helpdesk@in.mpms.mufg.com, within 15 days of publication of this notice after which no claim will be entertained and the Company / RTA shall proceed to issue with the Duplicate Share Certificate.

For **Grauer & Weil (India) Ltd.**
Sd/-
Chintan K. Gandhi
Company Secretary

Date: **October 21, 2026**
Place: **Mumbai**

SBI **State Bank of India**

Stressed Assets Recovery Branch : 6th Floor, "The International", 16, Maharshi Karve Road, Churchgate, Mumbai -400 020.
Tel: 022- 2205 3163/64/65/68/69/70 Fax:022-2205 3166, Email: sbi.05168@sbi.co.in

POSSESSION NOTICE [For Immovable property] [See Rule 8(1)]

Whereas, The undersigned being the Authorised officer of **State Bank of India, Stressed Assets Recovery Branch, The International, 6th Floor, 16, Maharshi Karve Road, Churchgate, Mumbai-400020** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 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 03.08.2024** calling upon the Borrower **Mr.Gaurav Shekhar Pradhan** to repay the amount mentioned in the notice being Rs.1,00,92,574/- (Rupees One Crore Ninety Two Thousand Five Hundred Seventy Four Only) as on 03.08.2024 and further interest, incidental expenses, costs, charges incurred / to be incurred within sixty days from the date of receipt of the said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken **Physical Possession** of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of SARFAESI Act read with rule 8 on this **21st Day of October of the year 2026.**

The Borrower in particular and the public in general is hereby cautioned not to deal with property and any dealings with the property will be subject to the charge of the State Bank of India for an amount **Rs.1,00,92,574/- (Rupees One Crore Ninety Two Thousand Five Hundred Seventy Four Only)** as on 03.08.2024 and further interest and other charges thereon.

The Borrower's attention is invited to the provisions of sec 13 (8) of the Sarfaesi Act in respect of the time limit available to redeem the secured assets.

Description of Immovable Property

Flat No. 2303 on 23d Floor in the Building No. B3 known as KERASI in complex RUMAHBALI along with 1 car parking space, Ghodbunder Road, Bhayanderpada, Thane West - 400607

Date : 21.10.2026
Place : Mumbai

Sd/-
Authorised Officer ,State Bank Of India

PUBLIC NOTICE

NOTICE is hereby given that we are investigating the title of **Halai Lohana Balashram Trust**, a public trust registered under the Bombay Public Trusts Act, 1950 under Registration No. A1867 (Bom) having its office at Magaubhai Dattani Marg, Near Atul Tower, Kandivali (West), Mumbai - 400067 acting through its Trustees (**"said Trust"**) to all that piece and parcel of land admeasuring 348.66 sq. mtrs. square meters bearing Cadastral Survey No. 1/196 of Lower Parel Division together with a cessed structure consisting of ground plus one floor, namely, "Ramji Madhavji Chawl", and comprising of 12 commercial and 22 residential units/tenements therein, situate lying and being at Mahim (hereinafter referred to as **"said Property"** and more particularly described in the **Schedule** hereunder written).

All or any persons/entities including *inter-alia* any individual, trust, bank, financial institution, and/or beneficiaries/trustees having or claiming any ownership, share, right, title, estate, interest, claim/objection and/or demand in respect of the said Property together with rights and benefits attached thereto or any part or portion thereof by way of sale, transfer, gift, devise, lease, sub-lease, tenancy, sub-tenancy, power of attorney, trust, pending dispute, pre-emption, mortgage, lien, charge, licence, exchange, contract, leave and license, partition, inheritance, maintenance, easement, beneficial interest, partnership, bequest, possession, encumbrance, right of residence/occupation, succession, family arrangement, settlement, joint venture, development rights, agreement, undertaking, transfers, exchange, conveyance, assignments, release, relinquishment or by way of any other method through any agreement, deed, document, writing, conveyance deed, development agreement, letter of intent, litigation, or any right, title, interest or claim of any nature, dispute, suit, decree or order of any court of law, reservation, lis-pendens, other restrictive covenants, order of injunction, attachment, acquisition, requisition, memorandum of understanding or otherwise howsoever and in any manner of whatsoever nature with respect to the said Property or any part or portion thereof and/or FSI of the said Property or any part or portion thereof, are hereby required to make the same known in writing along with supporting documentary evidence, to the undersigned at his office at the address mentioned hereinbelow within **14 (fourteen) days** from the date of publication hereof, failing which it would be deemed that no such claim, right, title or interest exists and any such right, title, interest, benefit, claim, demand and/or objection, if any, of any such persons/entities against the said Trust as aforesaid and/or in respect of the said Property and/or any part or portion thereof shall be treated as waived or abandoned and not binding upon the said Trust in any manner whatsoever and any transaction in relation thereto including sale, joint development, redevelopment, etc., shall be completed without reference to such claim, if any.

SCHEDULE
(said Property)

All that piece and parcel of land admeasuring about 417 square yards equivalent to 348.66 sq. mtrs. square meters and registered in the books of the Collector of Land Revenue under Old Nos. 651 and 651 New No. A/12531 and New Survey No. 1/2674 and Cadastral Survey No. 1/196 of Lower Parel Division and a cessed structure consisting of ground plus one floor, namely, "Ramji Madhavji Chawl", and comprising of 12 commercial and 22 residential units/tenements therein situate lying and being without the Fort of Bombay at Delisle Head at Mahim in the Registration Sub-District of Bombay and assessed by the Assessor and Collector of municipal mates and Taxes under G Ward No. 2406(1) and Street Nos. 185-185 and 187-189 and bounded as follows:
on or towards the East : CS No 196A of Lower Parel division
on or towards the West : N M Joshi Marg
on or towards the North : C. S. No. 200 of Lower Parel Division; and
on or towards the South : proposed 9.00 mt. road

Dated this 23[rd] day of October, 2026

MDP Associates
Advocates & Solicitors
1st Floor, Bandukwala Building, British Hotel Lane, Near BSE and Union Bank, Kala Ghoda, Fort, Mumbai - 400001
ashok@mdplawassociates.com

MDP

For MDP Associates
Sd/-
(Ashok Paranjpe)
Managing Partner

HDFC securities 25 YEARS

Powering India's Investments

HDFC SECURITIES LIMITED

Regd Office: Office Floor 8, I think Techno Campus Building B- Alpha, Kanjurmarg (E), Mumbai-400042.
(CIN No. U67120MH2000PLC152193)
Tel: + 91 22 3075 3538 Email: mitul.palankar@hdfcsec.com
Website: www.hdfcsec.com

NOTICE

Transfer of Equity Shares of the Company to the Investor Education and Protection Fund (IEPF)

Shareholders are hereby informed that pursuant to the provisions of Section 124 of the Companies Act, 2013 ("the Act") and Investor Education and Protection Fund Authority (Accounting, Audit, Transfer and Refund) Rules, 2016 and subsequent amendment thereto ("the Rules"), the dividend declared for the financial year 2019-20 as on 19th December 2019, which remained unclaimed for a period of seven years will be transferred by the Company to the IEPF account. The corresponding shares on which dividend was unclaimed for seven consecutive years will also be transferred as per the procedures set out in the Rules.

In compliance with the Rules, the Company has sent individual notices- to the concerned shareholders at their registered address to claim such dividend(s). This communication is addressed to those shareholders, whose dividend(s) remain unclaimed and whose share(s) are liable to be -credited to IEPF. The details of such shareholders along with the Folio Number/ DP ID & Client ID, shares and dividend amount liable to be transferred to IEPF are available on the Company's website at https://www.hdfcsec.com/investors.

The concerned shareholders are requested to encash the unclaimed dividends, if any, by making an application to the Registrar and Transfer Agent ("RTA") on or before 24th January 2027. In case the Company does not receive any communication from the concerned shareholders within the said date, the Company shall, with a view to comply with the requirements set out under the Act and Rules, transfer the shares to the IEPF, as per the procedure set out in the Rules by the due date.

Please note that no claims shall lie against the Company in respect of shares and unclaimed dividends transferred to the IEPF and the future dividends, if any in respect of the shares transferred pursuant to the said rules. The shareholders may claim the dividend and corresponding shares transferred to IEPF including all benefits accruing on such shares, if any, from the IEPF Authorities by making an application in the prescribed Form IEPF-5 and the same is available on the IEPF website i.e., www.iepf.gov.in

For shares held in physical mode, kindly send a request to the Registrars and Transfer Agent of the Company, Datamatics Business Solutions Limited with duly signed request letter and original cancelled cheque to update your e-mail address and bank account details. For Demat holders, kindly contact your Depository Participant (DP) and register your e-mail address and bank account details in your Demat account, as per the process advised by your DP.

In case of any claims or queries, please contact the RTA of the Company at Plot No A-16 & 17, Part B, Cross Lane, MIDC, Andheri(East), Mumbai 400093, Tel.: (91 22) 66712001, 66712214/66712011, Email: investorsqry@datamaticsbpm.com, Website: www.datamaticsbpm.com.

For HDFC Securities Limited

Mitul Palankar
Company Secretary
Membership No. ACS 22390

Mumbai, 23rd October 2026

Phoenix ARC

Phoenix ARC Limited

Regd Office: 3rd Floor, Wallace Tower (Earlier known as Shiv Building), 139/140/B, Crossing of Sahar Road & Western Express Highway, Vile Parle (E), Mumbai - 400 057, Tel : 022- 68492450, Fax : 022- 67412313
CIN: U67190MH2007PTC168303; Email: info@phoenixarc.co.in
Website: www.phoenixarc.co.in; https://phoenixarc.co.in?p=7714

ONLINE E- AUCTION SALE OF ASSET

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 of the borrower 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 auction sale. Notice is hereby given to the public in general and to the borrower and guarantors in particular, that the under mentioned property mortgaged to Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited) acting in its capacity as Trustee of Phoenix Trust FY14-13 – Scheme A (Phoenix) (pursuant to assignment of debt by Saraswat Co-Operative Bank Limited in favour of Phoenix vide Assignment Agreement dated 28.03.2014) will be sold on : **AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS"**, 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 6, 7, 8 & 9 of Security Interest (Enforcement) Rules, 2002)** through website **https://www.bankeauctions.com**.

Name of the Borrower/Guarantors/ Mortgagors	**1. M/s. Balaji Universal Tradelink Private Limited 2. Mr. Madhusudan Dhirajlal Mehta 3. Mr. Hastimal N. Khandelwal 4. Mrs. Lata Manojkumar Punamiya 5. Late Indumati M. Mehta 6. Mr. Manojkumar Babulal Punamiya 7. M/s. Balaji Lifestyle Realtors Private Limited**
Amount due as demand notice issued by the Authorised Officer of Phoenix	**Rs.79,32,89,695/- (Rupees Seventy-Nine Crores Thirty-Two Lakhs Eighty-Nine Thousand Six Hundred Ninety-Five Only) as on 01.03.2023 with future interest at contractual rate together with incidental expenses, costs, charges etc as per the Demand Notice dated 06.04.2023 issued under section 13(2) of the SARFAESI Act, 2002.**
Description of the Secured Asset being auctioned	All that premises being lying and situated at Flat no. 112/2B, admeasuring area 1160 sq ft. on 11th floor in Building No. 2, "B" wing, Windermere 2-B Co-operative Housing Society Ltd., Near Green Park, Oshiwara, Off Link Road Andheri (W), Mumbai – 400 053, owned by Mr. Madhusudan Dhirajlal Mehta and Late Indu Madhusudan Mehta.
Possession of the secured asset taken over under SARFAESI Act, 2002	**Physical Possession of the secured asset was taken by the Authorised Officer of Phoenix on 11.12.2024**
Date & time of Inspection of secured asset put for sale	**14.11.2026 (Saturday) between 11.00 a.m. to 01.00 p.m.**
Date of submission of Bid (E- Auction)	**01.12.2026 (Tuesday) before 4.30 p.m.**
Reserve Price	**Rs.4,48,30,000/-** (Rupees Four Crores Forty-Eight Lakhs Thirty Thousand Only)
Earnest Money Deposit	**EMD Amount to be deposited by way of RTGS favouring "PHOENIX TRUST FY14-13 – Scheme A", Current Account: 6111411728; CRN No. 74416123; Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code: KKBK0000631 EMD amount: Rs.44,83,000/- (Rupees Forty-Four Lakhs Eighty-Three Thousand Only)**
Bd Increment	**Rs.1,00,000/- (Rupees One Lakh Only) & in such multiples**
Date of E- Auction	**02.12.2026 (Wednesday) between 11.00 a.m. to 12.00 noon**
Mode of E- Auction for Item I, Item II and Item III	**Online – e auction**
Litigation status/Encumbrances	1. Securitisation Application no. 204/2024 filed by Balaji Universal Tradelink Private Limited (Applicant) V/s Phoenix ARC Ltd (Defendants) before Debts Recovery Tribunal, Mumbai wherein no interim relief/status quo has been granted to the applicants till date. 2. Securitisation Application no. 411/2024 filed by Star Hotels (Applicant) V/s Phoenix ARC Ltd. (Defendants) before Debts Recovery Tribunal, Mumbai wherein no interim relief/status quo has been granted to the applicants till date. Matter is posted for disposal. 3. Civil Suit no. 459/2016 filed by Star Hotels & Tours Pvt Ltd (Applicant) V/s Phoenix ARC Ltd (Defendants) before City Civil Court, Dindoshi, Mumbai wherein no interim relief/status quo has been granted against Phoenix and the said has been dismissed in default by the Hon'ble City Civil Court, Dindoshi vide order date 19.09.2025. 4. 01/PAT/2013 dated 28.02.2013 - The Directorate of Enforcement (ED) vide provisional attachment order no.01/2013 dated 28.02.2013 has attached the other secured assets situated at Flat No.207 & 208 at Celestia Heights, Malad (West), Mumbai and Unit No.62, Mittal Tower, Nariman Point, Mumbai. 5. Pending Society dues, electricity, property tax, water charges pertaining to the secured asset payable to the respective Society/Civic bodies shall be verified, access and independent enquiries are to be made by the intending purchasers/bidders and satisfy themselves about the secured asset encumbrances, including the statutory dues and specifications before submitting the bids.
Link for Tender documents	**https://phoenixarc.co.in?p=7714**

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 mode. 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 E-auction is conducted as per the further Terms and Conditions of the Bid document and as per the procedure set out therein. Bidders may go through the website of Phoenix also at https://phoenixarc.co.in?p=7714 and website of the service provider, www.bankeauctions.com for bid documents, the details of the secured asset put up for e-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, 91-8866682937/07291981124/25/26, email id: support@bankeauctions.com / maharashtra@c1india.com.** **5.** The intending purchasers/bidders may go through the website of Phoenix, as mentioned above, for verifying the details of the secured asset put up for e-auction/obtaining 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, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS"** 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 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 mentioned documents on or before or before 01.12.2026 (Tuesday) before 4.30 p.m.

FOR INDIVIDUALS	DOCUMENTS
PROOF OF IDENTITY (one copy of any one of the following)	PAN Card / Passport / Driving License / Aadhaar Card / Voter's Identity Card / Job Card issued by NREGA duly signed by an officer of State Government / Letter issued by the National Population Register Certificate or permission from regulator for investment/remittance in India.
PROOF OF ADDRESS One copy of any one of the following containing addresses (if address not mentioned in identity proof)	Utility bill which is not more than two months old of any service provider (electricity, telephone, post-paid mobile phone, piped gas, water bill) / Aadhar Card / Property or Municipal Tax receipt / Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address / Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies / Leave and License agreements with such employers allotting official accommodation.
FOR COMPANY / PARTNERSHIP FIRM	DOCUMENTS
PROOF OF IDENTITY	PAN Card / Registered Partnership Deed
PROOF OF ADDRESS	Certificate of Incorporation / GST Certificate / Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill)
AUTHORISATION LETTER FOR PARTICPITAION	A resolution from the Board of Directors / Authority Letter / Power of Attorney granted to transact on behalf of Company / Partnership Fim

9. The successful purchaser/bidder shall deposit the 25% (inclusive of EMD) of his/her/its offer by way of RTGS/NEFT to the account respectively mentioned herein above, on the date of e-auction mentioned above or not later than the next working day before the closure of banking hours, which deposit will have to be confirmed by Phoenix, failing which the sale will be deemed to have been failed and the EMD of the said successful bidder shall be forfeited. **10.** The EMD of all other bidders who did not succeed in the e-auction will be refunded by Phoenix within 72 hours of working days from the closure of the e-auction. The EMD will not carry any interest. **11.** The balance amount of purchase consideration for the respective Item shall be payable by the successful purchaser/bidder on or before the fifteenth day, from the date of confirmation of sale of the said secured asset by the Authorised Officer/Secured Creditor or such extended period as may be agreed upon in writing by the Authorised Officer at his/her discretion. In case of default, all amounts deposited till then shall be liable to be forfeited. **12.** For inspection of secured asset/property or more information, the prospective bidders may contact Amit Masekar at the abovementioned address or at **amit.masekar@phoenixarc.co.in (email) on 09769497286 (Mob).** **13.** At any stage of the e-auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or post-pone the e-auction as mentioned above, without assigning any reason thereof and without any prior notice. **14.** The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, applicable GST etc. that is required to be paid in order to get the secured asset property conveyed/delivered in his/her/its favour as per the applicable law for the respective Item. **15.** The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees, society dues etc. owing/payable to any authority/board/society etc during anytime, shall be the sole responsibility of the successful bidder only. **16.** The successful purchaser/bidder shall be solely responsible for any cost / expenses / fees / charges / transfer premium etc. payable to Municipal Council/gram panchayat/corporation or any other authorities or board etc towards the transfer of the rights in its / his / her favour. **17.** It shall be the sole responsibility of the intending purchasers/bidders to make their own independent enquiries, inspect, verify and satisfy themselves about the secured asset encumbrances, title of property put on e-auction and claims/rights/dues affecting the secured asset, including the statutory dues and specifications before submitting the bid. **18.** The particulars specified in the e-auction sale notice published in the newspapers 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. **19.** The prospective/intending bidder shall furnish an undertaking that he/she 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 bid will be rejected. **20.** In the event, the e-auction as scheduled for the secured asset hereinabove fails for any reason whatsoever, Phoenix has the right to sell the secured asset by any methods under the provisions of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002 and SARFAESI Act, 2002. **21.** The borrower/guarantors/ owners/mortgagors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 8 (6) of the Security Interest (Enforcement) Rules, about the holding of above-mentioned auction sale.

Place: MUMBAI
Date : 23.10.2026

Sd/- Authorised Officer
Phoenix ARC Limited, (Formerly known as Phoenix ARC Private Limited)
Phoenix Trust FY14-13 Scheme A

kotak

KOTAK MAHINDRA BANK LIMITED

Registered Office: 27, BKC, C-27, G Block, Bandra Kurla Complex, Bandra (East), Mumbai - 400051
Branch Office: Kotak Infiniti, 5th Floor, Zone IV, Building No. 21, Infinity IT Park, Off Western Express Highway, General A K Vaidya Marg, Malad (East), Mumbai 400097.
Corporate Identity Number - L65110MH1985PLC038137, **www.kotak.com**

E - AUCTION CUM SALE NOTICE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) & 9 (1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the Public in general and in particular to the Borrower (s), Guarantor (s) and / or Mortgagor (s), that the below described immovable properties mortgaged / charged to **Kotak Mahindra Bank Limited** ("Secured Creditor"), the **Physical Possession** of which has been taken by the Authorized Officer of the Secured Creditor on **09-01-2025**, will be sold through E-Auction on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" and "NO RECOURSE BASIS"** on **26-11-2026**, for recovery **Rs. 125,68,88,908.75 (Rupees One Hundred Twenty Five Crore Sixty Eight Lakhs Eighty Eight Thousand Nine Hundred Eight and Paise Seventy Five Only)** as on **19.10.2026** together with further interest and other charges thereon at the contractual rates upon the footing of compound interest until payment/realization due to Kotak Mahindra Bank Limited, being the Secured Creditor, from the Borrower / Mortgagor/s / Guarantor/s **Ptraans Logistics (India) Private Limited, Mr. Praveen Jain, Ms. Kalpana Jain & Praveen Kumar Jain HUF in respect of loans granted to Ptraans Logistics (India) Private Limited.**

The details/description of Immovable Properties put up for auction, the Reserve Price, the Earnest Money Deposit and the Auction Schedule are mentioned below:

Sr. No.	Name of the Mortgagor/s	Details of Immovable Properties put for E – Auction	Last date for submission of online bid	Date & Time of E-Auction	Reserve Price (INR)	Earnest Money Deposit (EMD) (INR)
1	**Praveen Kumar Jain (HUF)**	All that piece and parcel of property being land and Office Premises No. S-13, 14 & 15, Skip Floor (Second Floor), admeasuring on or about 1147 sq.ft. Carpet (1728 sq.ft. Super Built up area) (inclusive of proportionate area of common amenities) Chandralok Hsg. Complex, Survey No. 276/P of Village Chanod, Near Cine Park Theatre and Bank of Baroda, Vapi – Silvassa Road, Vapi (East), Taluka Pardi, District Valsad, Gujarat, together with all the present and future superstructures thereon and which is bounded as under: Towards **East** : By Office No. 12; Towards **West** : By Office No. 16, Towards **South** : Stair Case and lift portion of the building for residence; Towards **North:** 11th Feet Wide Main passage.	**25-11-2026 up to 04:00 p.m.**	**26-11-2026 between 01.00 p.m. to 02:00 p.m.**	**Rs. 46,65,000.00 (Rupees Forty Six Lakhs Sixty Five Thousand Only)**	**Rs. 4,66,500.00 (Rupees Four Lakhs Sixty Six Thousand Five Hundred Only)**

The undersigned may at his absolute discretion and on request from the prospective buyers, arrange for inspection of the said properties on 28-10-2026 between 12:00 pm to 02:00 pm through his authorized representative/agent.

IMPORTANT TERMS AND CONDITIONS:

1) The E - Auction shall be conducted only through "Online Electronic Bidding" through website **https://www.bankeauctions.com/** on **26.11.2026 from 01.00 p.m. to 02.00 p.m.** with unlimited extensions of **5** minutes duration each. **2)** For details about E-Auction, the intending bidders may contact M/s. C1 India Pvt. Ltd through Mr. Dharani Krishna – Mobile +91-9948182222, email id – andhra@c1india.com. **3)** The intending bidders may visit the Bank's official website - **https://www.kotak.com/en/bank-auctions.html** for auction details and for the terms and conditions of sale. **4)** For detailed terms and conditions of auction sale, the bidders are advised to go through the portal **https://www.bankeauctions.com/** and the said terms and conditions shall be binding on the bidders who participate in the bidding process. **5)** It is requested that the interested Bidder/s are required to generate the login ID and password from the portal **https://www.bankeauctions.com/** before uploading the bid and other documents. **6)** The bid form has to be filled in the prescribed form and is to be submitted / uploaded online only along with KYC documents of the Bidder/s on the portal **https://www.bankeauctions.com/** on or before **25-11-2026 up to 04.00 p.m.** and the scanned copies of the duly filled and signed bid documents and KYCs of the Bidder/s should be sent by mail to **pradeep.vishwakarma4@kotak.com** and/or **pranay.bharucha@kotak.com.** The Bidder shall write the subject of the email "For purchase of Properties in the matter of Praveen Kumar Jain (HUF)" **7)** Prospective bidders may avail online training, for generating Login ID and password and for online bidding process etc., from M/s. C1 India Pvt Ltd on above mentioned contact numbers. **8)** Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT/FUND TRANSFER to the credit of Account No. 06410125272001, Kotak Mahindra Bank Ltd., Nariman Point Branch, Mumbai, IFSC Code: KKBK0000958, on or before **25-11-2026 up to 04:00 p.m.** The NEFT/RTGS/FUND TRANSFER shall only be done from the account/s of the intending bidder/s only. In case of delay in depositing the EMD and/or submission of Bid documents within the prescribed time limits due to any technical glitch, the Authorized Officer, to maximize the bid participation and inter-se bidding process, at its sole discretion and upon his satisfaction, can accept the Bid/s received after the schedule cutoff time without giving any disclosure to any person. Any bid submitted without depositing the EMD amount shall stand automatically rejected. The EMD deposited by the proposed bidder shall not earn any interest. **9)** The bid price to be submitted shall be equal to and / or above the Reserve Price and during the bidding process, bidders who have submitted bids shall improve their further offers in multiples of **INR 1,00,000.00 (Rupees One Lakh Only). 10)** In case any bid is placed within last 5 minutes of the closing time of the e-auction proceeding, the closing time shall automatically and immediately get extended by another 5 minutes. **11)** The successful bidder has to deposit 25% of the highest bid amount (including EMD already paid) immediately on closure of the e-auction sale proceedings or on the following working day in case business hours is closed on the day of E - Auction, in the mode stipulated as above. The balance 75% of the highest bid amount shall have to be deposited within 15 days from the date on which the acceptance /confirmation of sale is conveyed to such successful bidder or such extended period which shall be at the sole discretion of the Authorized Officer and within the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002. **12)** The highest bidder will not have any right and title over the properties until the Sale Certificate is issued in his favour subject to realization of entire Auction Price and other incidental expenses. Sale shall be subject to terms and conditions of E - Auction and confirmation by the Secured Creditor to that effect. **13)** If the successful bidder fails to deposit the entire bid / auction amount, the amount already deposited by the successful bidder shall be forfeited and the defaulting bidder shall neither have claim on the properties nor on the amounts deposited. The Authorized Officer shall be free to exercise any one or more rights available to him in terms of the provisions of SARFAESI Act, 2002 and the Security Interest Rules, 2002, in respect of the auction properties. **14)** On receipt of the entire sale consideration within the stipulated period as mentioned above, the Authorized Officer shall issue the Sale Certificate, the sale shall be completed thereafter, and Kotak Mahindra Bank Limited shall not entertain any claims. **15)** The sale certificate shall be issued in the same name in which the Bid is submitted. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the bid shall be entertained. **16)** The EMD amount, to the unsuccessful bidder/s, shall be returned by Kotak Mahindra Bank Ltd, in their accounts by way of RTGS / NEFT / Funds Transfer, within 10 (Ten) working days and without any interest. **17)** The Authorized Officer has the absolute right to accept or reject a bid or postpone/cancel the notified E – Auction Sale without assigning any reason. In the event of postponement/cancellation of the E – Auction Sale after submission of the bids, EMD submitted by the bidders will be returned, without interest and in case the bids are rejected, Authorized Officer can negotiate with any of the bidders or other parties for sale of the properties by private treaty. **18)** In an event of failure of the E – Auction Sale for the want of bids or otherwise or for any other reason, the Authorised Officer can enter into a private treaty for sale of the properties, as a whole or any part thereof, with the proposed purchaser or any other party providing an offer to purchase the properties. **19)** In the event where a bidder is declared as the successful bidder in the e-auction sale conducted and subsequent to that, if the auction proceedings are stayed by any Court /Tribunal, at any stage till the stage of issuance of the sale certificate and handing over the possession, including but not limited to restraining the bank from further proceedings, then the bidder shall not have any right to claim the refund of the EMD/amount so deposited by him /her or any interest on the amount so deposited towards the sale of the properties. The Bank at its sole discretion will refund the money so deposited, without any interest and/or damages and/or claims and no communication will be entertained whatsoever in this regard. **20)** The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer / Secured Creditor, but the Authorized Officer / Secured Creditor shall not be answerable for any error, misstatement or omission in this proclamation. **21)** Any other encumbrances are not known to the Bank. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties Auctioned. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the properties including statutory liabilities, arrears of property tax, electricity dues etc. **22)** All statutory dues/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. **23)** All outgoings charges i.e. Municipal Taxes, Maintenance/Society charges, Electricity and Water charges and any other dues or taxes including transfer charges / fees in respect of the properties put for Auction-cum-Sale under the present notice shall be paid by the successful Bidder/Purchaser solely. **24)** All other incidental charges (including but not limited to security charges or maintenance charges for preservation of the properties under the present auction) will be borne solely by the highest bidder from the date of issuance of Certificate of Sale, which will have to be cleared / reimbursed to the Bank before registration of the Certificate of Sale. However at the sole discretion of the Authorized Officer, any just and reasonable delay will be considered for exemption, without setting any precedent for future. **25)** As per Section 194-IA of the Income Tax Act, 1961, TDS @1% shall be applicable on the sale proceeds, if the sale consideration is **Rs. 50,00,000.00 (Rupees Fifty Lakhs only)** and above, the Successful bidder/purchaser shall deduct and deposit 1% TDS, for the Properties in the name of Praveen Kumar Jain (HUF) (having PAN AAAXXXX32D), to be borne by him from the sale price of the respective properties and deposit the same with Income Tax Department, Furthermore only 99% of the Sale price is to be remitted to the Bank. The Sale Certificate will be issued by the Bank, in favour of the Successful bidder/purchaser, only upon the receipt of Form 16B, Form 26QB and the Challan evidencing the deposit of such TDS. **26)** Sale will strictly be on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" & "NO RECOURSE BASIS" on the terms and conditions as mentioned herein, however the Authorized Officer shall have the absolute discretionary right to change or vary any of the terms and conditions. The bidders are advised to make their own independent inquiries regarding any encumbrances, Search in Sub-Registrar Office and Revenue Records and Municipal Records and any administrative Government records relating to the concerned Properties and shall satisfy themselves regarding the nature and description of the properties, condition, any encumbrances, lien, charge, statutory dues, etc. before submitting the bid for the concerned Properties. **27)** The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel / adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. **28)** The bidders shall be deemed to have read and understood the terms and conditions of the sale and shall abide by the said terms and conditions. **29)** The bidders should ensure proper internet connectivity, power back up etc., The Bank shall not be liable for any disruption due to internet failure, power failure, or technical reasons or reasons / contingencies affecting the E-Auction proceedings. **30)** Kotak Mahindra Bank Limited or its employees will not be liable for any claims from any person in respect of the properties put for sale. **31)** The present notice is also uploaded on the Bank's official website i.e. **www.kotak.com** and interested parties can visit the same also. **32)** For inspection of the properties or for any further details kindly contact **Authorized Officer Mr. Pradeep Vishwakarma (Mobile no. +91-9821400990) or Mr. Pranay Bharucha (Mobile no. +91-7045928097).**

In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

Date: 23.10.2026
Place: Vapi

For Kotak Mahindra Bank Ltd,
Sd/-
Authorized Officer

आयडीएफसी फर्स्ट बँक लिमिटेड

IDFC FIRST Bank

(पूर्वी कॅपिटल फर्स्ट लिमिटेड एकत्रित सह आयडीएफसी बँक लिमिटेड आणि आता आयडीएफसी फर्स्ट बँक लिमिटेड नावे ज्ञात) ।

सीआयएन: एल६५११०टीएन२०१४पीएलसी०९७७९२ । नोंदणीकृत कार्यालय : केआरएम टॉवर्स, ८वा मजला, हॅरिंग्टन रोड, चेटपेट, चेन्नई-६०००३१. दू. : +९१ ४४ ४५६४ ४००० । फॅक्स : +९१ ४४ ४५६४ ४०२२

सिक्युरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्शियल अॅसेट्स अँड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट अॅक्ट, २००२ च्या कलम १३(२) अंतर्गत सूचना

खालील कर्जदार आणि सह-कर्जदार यांनी **आयडीएफसी फर्स्ट बँक लिमिटेड (पूर्वी कॅपिटल फर्स्ट लिमिटेड, आयडीएफसी बँक लिमिटेड सह एकत्रित आणि आता आयडीएफसी फर्स्ट बँक लिमिटेड अशी ज्ञात)** कडून खालील नमूद तारण कर्जे प्राप्त केली. खालील नमूद कर्जदार आणि सह-कर्जदार यांची कर्जे ही त्यांच्या संबंधित मिळकतींच्या गहाणाद्वारे तारण केली आहेत. ते संबंधित कर्ज करार यांच्या अटी आणि शर्ती यांचे पालन करण्यात कसूरवार ठरले आणि अनियमित बनले, म्हणून त्यांची कर्जे ही आरबीआयच्या मार्गदर्शक तत्त्वांनुसार एनपीए म्हणून वर्गीकृत करण्यात आली आहेत. **आयडीएफसी फर्स्ट बँक लिमिटेड (पूर्वी कॅपिटल फर्स्ट लिमिटेड, आयडीएफसी बँक लिमिटेडसह एकत्रित आणि आता आयडीएफसी फर्स्ट बँक लिमिटेड अशी ज्ञात)** ला त्यांच्याद्वारे देय थकबाकी रक्कम ही खालील कोष्टकात अधिक विशेषत: जारी केलेल्या संबंधित सूचनेत नमूद केलेली आहे आणि सदर रकमेवरील पुढील व्याजसुद्धा लागू आहे आणि ते त्यांच्या संबंधित तारखेपासून परिणामांसह सांपार्श्विक दराने प्रभारित असेल.

अ. क्र.	कर्ज खाते क्र.	कर्जाचा प्रकार	कर्जदार आणि सह-कर्जदारांचे नाव	कलम १३(२) सूचनेची तारीख	कलम १३(२) सूचनेनुसार थकीत रक्कम
१	८१८४६३९०	मिळकती सापेक्ष कर्ज	१. कल्याण मोतीराम मुंडे २. संगीता कल्याण मुंडे	१६-सप्टेंबर-२०२६	भारु. १५,५७,८२८.९६/-

मिळकतीचा पत्ता: : नवीन घर क्र. ६०८, जुना घर क्र. ५०६/२डी, जमीन क्षेत्र २६.९५ चौ. मीटर, सिटी सर्व्हे क्र. ३९२. नवीन वॉर्ड क्र. ०६, जुना वॉर्ड क्र. १०, गाव: परळी वैजनाथ, जिल्हा: बीड, महाराष्ट्र-४३१५१५ येथे स्थित मिळकतीचा सर्व तो भाग व विभाग आणि **सीमा पुढीलप्रमाणे: पूर्वेस: परळी पोलीस कॉलनी, पश्चिमेस: हनुमान चौक ते आझाद चौक रस्ता, उत्तरेस: रामदास कराड यांचे अॅक्वा वॉटर शॉप, दक्षिणेस: शरद खेडकर यांचे ऑटोमोबाईल्स शॉप आणि सामायिक भिंत.**

तुम्हाला याद्वारे सदर प्रकाशनाच्या तारखेपासून ६० दिवसांत इतर दर, आकार इ. आणि त्यांच्या संबंधित तारखेपासूनचे त्यावरील व्याजाच्या सांपार्श्विक दरासह वरील कोष्टकात तपशिलवार दर्शविल्यानुसार **आयडीएफसी फर्स्ट बँक लिमिटेड (पूर्वी कॅपिटल फर्स्ट लिमिटेड, आयडीएफसी बँक लिमिटेडसह एकत्रित आणि आता आयडीएफसी फर्स्ट बँक लिमिटेड अशी ज्ञात)** ला थकीत रक्कम देय प्रदान करण्यासाठी बोलाविले आहे, कसूर केल्यास निम्नस्वाक्षरीकार **आयडीएफसी फर्स्ट बँक लिमिटेड (पूर्वी कॅपिटल फर्स्ट लिमिटेड, आयडीएफसी बँक लिमिटेडसह एकत्रित आणि आता आयडीएफसी फर्स्ट बँक लिमिटेड अशी ज्ञात)** च्या थकीत रकमेच्या वसुलीसाठी वरील नमूद गहाण मिळकतींच्या विरोधात सरफैसी अॅक्टच्या कलम १३(४) आणि कलम १४ अन्वये कारवाई करण्यासाठी भाग पडेल. पुढे तुम्हांला सदर तारण मत्तेची विक्री/भाडेपट्टा किंवा अन्यद्वारे हस्तांतरणासाठी सदर अॅक्टच्या कलम १३(१३) अन्वये मज्जाव असेल.

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प्राधिकृत अधिकारी
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दिनांक : २३.१०.२०२६
ठिकाण : बीड, महाराष्ट्र

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भौतिक समभागांच्या हस्तांतरण आणि विमुद्रीकरणासाठी विनंत्या पुन्हा दाखल करण्यासाठी विशेष खिडकीची सूचना

सेबीच्या ३० जानेवारी २०२६ च्या परिपत्रक क्र. HO/38/13/11(2)2026-MIRSD-POD/I/3750/2026 नुसार भागधारकांना याद्वारे सूचित केले जाते की १ एप्रिल २०१९ पूर्वी दाखल केलेल्या आणि कागदपत्रे/प्रक्रियांमधील कमतरतेमुळे किंवा इतर कारणांमुळे नाकारलेल्या/परत केलेल्या/प्रक्रिया न केलेल्या प्रत्यक्ष समभाग हस्तांतरणाच्या विनंत्या पुन्हा दाखल करण्यासाठी ५ फेब्रुवारी २०२६ ते ४ फेब्रुवारी २०२७ या कालावधीत एक विशेष खिडकी उघडण्यात आली आहे.

भागधारकांना विनंती आहे की त्यांनी पूर्वी प्रलंबित असलेल्या अशा समभाग हस्तांतरणाच्या विनंत्या कंपनीच्या रजिस्ट्रार आणि समभाग हस्तांतरण एजंट (आरटीए) म्हणजेच, एमयूएफजी इनटाइम इंडिया प्रायव्हेट लिमिटेड, सी-१०१ पहिला मजला, दूतावास २४७, एल.बी.एस. मार्ग, विक्रोळी (पश्चिम), मुंबई ४०० ०८३ कडे पुन्हा दाखल कराव्यात.

पूर्ण आणि वैध कागदपत्रे सादर केल्यावर आणि आरटीए/कंपनीद्वारे पडताळणीच्या अधीन राहून, पुन्हा दाखल केलेले समभाग केवळ डिमॅट पद्धतीने हस्तांतरित केले जातील.

स्थळ: मुंबई
दिनांक: २२ ऑक्टोबर २०२६

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आयसीआयसीआय बँकेचे प्राधिकृत अधिकारी यांनी सिक्युरिटायझेशन अॅन्ड रिकन्स्ट्रक्शन ऑफ फायनान्शिअल अॅसेटस् अॅन्ड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट अॅक्ट, २००२ आणि कलम १३(१२) सहवाचता सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रूल्स, २००२ च्या नियम ३ अन्वये प्राप्त अधिकारांचा वापर करून मागणी सूचना जारी करून खालील नमूद कर्जदारांस सूचनेतील नमूद रकमेची परतफेड सदर सूचना प्राप्तीच्या ६० दिवसांत करण्यास सांगितले होते.

रकमेची परतफेड करण्यास कर्जदार असमर्थ ठरल्याने, कर्जदार आणि सर्वसामान्य जनतेस याद्वारे सूचना देण्यात येते की, निम्नस्वाक्षरीकारांनी खाली वर्णन करण्यात आलेल्या मिळकतीचा **सांकेतिक कब्जा** त्याला/तिला प्रदान करण्यात आलेल्या अधिकारांचा वापर करून सदर अॅक्टच्या कलम १३(४) अंतर्गत सहवाचता सदर रूल्सच्या नियम ८ अन्वये खालील नमूद तारखेस घेतला आहे.

विशेषत: कर्जदार आणि सर्वसामान्य जनतेस याद्वारे इशारा देण्यात येतो की, सदर मिळकतीशी कोणताही व्यवहार करू नये आणि सदर मिळकतीशी करण्यात आलेला कोणताही व्यवहार हा आयसीआयसीआय बँक लिमिटेडच्या भाराअधीन राहील.

अ. क्र.	कर्जदारांचे नाव/ कर्ज खाते क्रमांक	मिळकतीचे वर्णन/ सांकेतिक कब्जाची तारीख	मागणी सूचनेची तारीख/ मागणी सूचनेतील रक्कम (रू.)	शाखेचे नाव
१.	एस पी हॉस्पिटॅलिटीज आणि सचिन सुनिल परदेशी आणि सागर सुनिल परदेशी आणि सुनिल विठ्ठल परदेशी - एलबीपीयूएन००००५६५४६६७ आणि एलबीपीयूएन००००४९३१९५९	कार्यालय क्र. १, त्यावरील, सर्व्हे क्र. ८९/१ पैकी, व्हिला कासा, कल्पतरू इस्टेटजवळ, सर्व्हे क्र. ८९/१ पैकी, (संलग्न सिटी सर्व्हे क्र. १९८८, १९८९ आणि २००७), बीआरटी रोड, गाव- पिंपळे गुरव, तालुका- हवेली, पुणे ४११०६१ आणि एकूण प्लॉट क्षेत्र मोजमापित १००० चौ. मीटर/ ऑक्टोबर २१, २०२६	जुलै १३, २०२६/ रु. २,८१,१६,१३५.६९/-	पुणे

वरील नमूद कर्जदार/हमीदारांस याद्वारे ३० दिवसांत रकमेचा भरणा करण्यास सूचना देण्यात येत आहे. अन्यथा गहाण मिळकत सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रूल्स, २००२ च्या नियम ८ आणि ९ च्या तरतुदीं अंतर्गत सदर सूचना प्रकाशनाच्या ३० दिवसांच्या समाप्तीनंतर विकण्यात येईल.

दिनांक : ऑक्टोबर २३, २०२६
स्थळ : पुणे

सादर प्राधिकृत अधिकारी,
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आवास फायनान्शियर्स लिमिटेड

Aavas — SAPNE AAPKE, SAATH HAMAARA

(सीआयएन : एल६५९२२आरजे२०११पीएलसी०३४२९७) **नोंद. आणि कॉर्पो. कार्यालय : २०१-२०२, २रा मजला, साऊथ एंड स्क्वेअर, मानसरोवर इंडस्ट्रियल एरिया, जयपूर. ३०२०२०.**

कब्जा सूचना

ज्याअर्थी, निम्नस्वाक्षरीकारांनी **आवास फायनान्शियर्स लिमिटेडचे** प्राधिकृत अधिकारी म्हणून सिक्युरिटायझेशन अॅण्ड रिकन्स्ट्रक्शन ऑफ फायनान्शियल अॅसेटस् अॅण्ड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट अॅक्ट २००२ अन्वये आणि सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रूल्स, २००२ च्या नियम ९ सहवाचता कलम १३(१२) अन्वये प्रदान केलेल्या अधिकारांचा वापर करून सदर सूचना प्राप्त तारखेपासून ६० दिवसांत संबंधित सूचनेत नमूद केलेली रक्कम प्रदान करण्यासाठी खालील नमूद कर्जदारांना मागणी सूचना जारी केलेली आहे. कर्जदारांनी सदरहू रक्कम प्रदान करण्यास कसूर केलेली आहे म्हणून निम्नस्वाक्षरीकारांनी खालील नमूद तारखेस सदरहू अधिनियमाच्या कलम १३(४) सहवाचता सदरहू नियमावलीच्या नियम ९ अन्वये प्रदान केलेल्या अधिकारांचा वापर करून येथील खालील वर्णिलेल्या मिळकतीचा कब्जा घेतला आहे.

विशेषत: कर्जदार आणि हमीदार आणि सर्वसामान्य जनतेला याद्वारे सावधान करण्यात येते की, सदरहू मिळकतीच्या देवघेवीचा व्यवहार करू नये आणि सदरहू मिळकतीच्या देवघेवीचा कोणताही व्यवहार हा खालील नमूद रक्कम आणि त्यावरील पुढील व्याज या रकमेकरिता **आवास फायनान्शियर्स लिमिटेडच्या** प्रभाराच्या अधीन राहील.

कर्जदाराचे नाव	मागणी सूचनेची तारीख आणि रक्कम	मिळकतीचे वर्णन	कब्जाची तारीख आणि प्रकार
स्वामी महारुद्रय्या मल्लय्या, विजयालक्ष्मी महारुद्रय्या स्वामी (खाते क्र.) २३१२१६६०३२३८४९९ आणि २३१२१६६०३२४१३८७	५ जून २६ रु. २१६७८८५/- आणि रु १८४८०४२/- ४ जून २६	प्लॉट क्र. ०९, मिळकत क्र. ६१५३३३, सर्व्हे क्र. १५६/१/बी/२/बी/२/ए, धनश्री नगर, मजरेवाडी, सोलापूर, महाराष्ट्र - ४१३००४, क्षेत्रफळ **मोजमापित ७८.१७ चौ. मीटर**	दिनांक १७ ऑक्टोबर २६ रोजी सांकेतिक कब्जा घेतला
विकास बाबर, निलम विकास बाबर (खाते क्र.) २३१२३२००३१७८१४८	७ ऑगस्ट २५ रु. ९६१९९१/- ४ ऑगस्ट २५	फ्लॅट क्र. १८१०, १८ वा मजला, बी-विंग, नारायणी धाम, इमारत क्र. ०२, गाव भादवड, ठाणे, महाराष्ट्र (भारत) - ४२१३०२ / क्षेत्रफळ **मोजमापित २९.९८ चौ. मीटर**	दिनांक २१ ऑक्टोबर २६ रोजी प्रत्यक्ष कब्जा घेतला
मुकेश कनोजिया, अंजना मुकेश कनोजिया (खाते क्र.) २४१२३२००३४६००३६	५ जून २६ रु. ९२८६२८/- ४ जून २६	फ्लॅट क्र. ३१६, तिसरा मजला, बी-विंग, इमारत क्र. ०२, नारायणी धाम, सर्व्हे क्र. ४, हिस्सा क्र. ०२, ०४, मौजे भादवड, तालुका भिवंडी, जिल्हा ठाणे, महाराष्ट्र - ४२१३०२, क्षेत्रफळ **मोजमापित २९.९८ चौ. मीटर**	दिनांक २१ ऑक्टोबर २६ रोजी प्रत्यक्ष कब्जा घेतला

ठिकाण : महाराष्ट्र   दिनांक : २३-१०-२०२६   प्राधिकृत अधिकारी, आवास फायनान्शियर्स लिमिटेड

जना स्मॉल फायनान्स बँक

(शेड्युल्ड कमर्शियल बँक)

नोंदणीकृत कार्यालय: द फेअरवे, तळमजला व पहिला मजला, सर्व्हे क्र. १०/१, ११/२ आणि १२/२बी, ऑफ डोमलूर, कोरामंगला इनर रिंग रोड, ईजीएल बिझनेस पार्कच्या बाजूला, चल्लाघट्टा, बंगळुरू-५६००७१. प्रादेशिक शाखा कार्यालय: मोदी प्लाझा, कार्यालय क्र. ७०४/७०५, मुकुंद नगर, स्वारगेट, लक्ष्मीनारायण सिनेमा हॉलसमोर, पुणे-४११०३७.

ई-लिलाव सूचना

सिक्युरिटायझेशन अॅण्ड रिकन्स्ट्रक्शन ऑफ फायनान्शियल अॅसेटस् अॅण्ड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट अॅक्ट (सरफैसी अॅक्ट) रूल्स, २००२ सहवाचता सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रुल्स, २००२ च्या नियम ८(६) आणि ९ च्या तरतुदींन्वये ई-लिलावामार्फत विक्रीकरिता जाहीर सूचना

निम्नस्वाक्षरीकारांनी **जना स्मॉल फायनान्स बँक लिमिटेड** चे प्राधिकृत अधिकारी म्हणून सरफैसी अॅक्टच्या कलम १३(४) अंतर्गत प्रदान केलेल्या अधिकाराचा वापर करुन खालील मिळकतीचा **कब्जा घेतला** आहे. विशेषत: कर्जदार आणि तमाम जनतेला कळविण्यात येते की, बँकेच्या थकबाकीच्या वसुलीकरिता खालील नमूद खात्यामधील गहाण मिळकतीचा **ऑनलाईन लिलाव (ई-लिलाव)** हा येथील खालील विहित तारखेस **जे आहे जेथे आहे तत्त्वाने'' आणि जे आहे जसे आहे तत्त्वाने''** करण्यात येईल.

अ. क्र.	कर्ज खाते क्रमांक	मूळ कर्जदार/ सह-कर्जदार/ हमीदारांचे नाव	१३-२ सूचनेची तारीख	कब्जाची तारीख	२१.१०.२०२६ रोजीस विद्यमान उर्वरित थकबाकी	मिळकतीच्या निरीक्षणाची तारीख आणि वेळ	राखीव किंमत भा. रु. त	इसारा अनामत रक्कम (इअर) भा. रु. त	ई-लिलावाची तारीख आणि वेळ	बोली सादर करण्याची अंतिम तारीख, वेळ आणि ठिकाण
१	४५६३९४२०००३५९३ ४५६३९४१०००१६४७ ४५६३९४३०००००६८९ आणि ४५६३९८००००३९९०	१) मिलिंद लक्ष्मण कुलकर्णी, २) सुरेखा मिलिंद कुलकर्णी, ३) कुसुम किशोर तायडे	१८.०८.२०२५	०२.०६.२०२६	रु. २५,१०,८३३.७४ (रुपये पंचवीस लाख दहा हजार आठशे तेहतीस आणि चौऱ्याहत्तर पैसे मात्र)	११.११.२०२६ सकाळी ०९:३० ते सायंकाळी ०५:००	रु. १३,८३,०००/- (रुपये तेरा लाख त्र्याऐंशी हजार मात्र)	रु. १,३८,३००/- (रुपये एक लाख अडतीस हजार तीनशे मात्र)	२५.११.२०२६ @ सकाळी ११.३० वाजता	२४.११.२०२६ रोजी सायं. ०५.३० वाजण्यापूर्वीजना स्मॉल फायनान्स बँक लि., मोदी प्लाझा, ऑफिस क्र. ७०४/७०५, मुकुंद नगर, स्वारगेट, लक्ष्मीनारायण सिनेमा हॉलसमोर, पुणे-४११०३७

तारण मत्तेचा तपशील: सर्व्हे क्र. ५७/३/४, प्लॉट क्र. ३ मधील ४६४.१५ चौ. मीटर क्षेत्रफळ असलेल्या जमिनीचा संपूर्ण भाग व हिस्सा, कॉपी क्र. १ - दक्षिण पश्चिम कोपऱ्यातील बखल प्लॉट, क्षेत्रफळ १३०.६२ चौ. मीटर, कॉपी क्र. २ - उत्तर बाजूतील बखल प्लॉट, क्षेत्रफळ १४९.३३ चौ. मीटर, कॉपी क्र. १ व २ मिळून २७९.९५ चौ. मीटर क्षेत्रफळ, त्यापैकी ब्लॉक क्र. ए (सिंगल-स्टोरी ब्लॉक हाऊस प्लॉट), ज्याचे खुल्या जागेचे क्षेत्रफळ ५२.८६ चौ. मीटर आणि बांधकाम क्षेत्रफळ ३५.०० चौ. मीटर आहे, मौजे जळगाव, तालुका व जिल्हा जळगाव-४२५००१ येथे स्थित आहे. **सीमाबद्ध: पुढीलप्रमाणे : पूर्वेस : ब्लॉक क्र. ५, पश्चिमेस : रस्ता, दक्षिणेस : ब्लॉक क्र. बी, उत्तरेस : ब्लॉक क्र. २.**

मिळकती **जे आहे जेथे आहे तत्त्वाने'' आणि जे आहे जसे आहे तत्त्वाने''** विकण्यात येतील. आणि ई-लिलाव **ऑनलाईन''** करण्यात येतील. लिलाव वेबपोर्टल **https://bankauctions.in** आणि **www.foreclosureindia.com** येथे बँकेचे मान्यताप्राप्त सेवा पुरवठादार **मे. ४ क्लोजर** मार्फत करण्यात येईल. अधिक माहितीकरिता आणि तपशील, मदत, प्रक्रिया आणि ई-लिलावावरील ऑनलाईन प्रशिक्षणाकरिता संभाव्य बोलीदार **मे. ४ क्लोजर; संपर्क श्री. नितेश पवार, संपर्क क्रमांक: ८१४२०००७२५. ईमेल आयडी: info@bankauctions.in / nitesh@bankauctions.in** यांना संपर्क करु शकतात.

ई-लिलाव प्रक्रियेत अटी आणि शर्तीवरील तपशिलाकरिता आणि मिळकतीशी संबंधित कोणत्याही चौकशीकरिता कृपया **जना स्मॉल फायनान्स बँकेचे प्राधिकृत अधिकारी श्री. दिशाद (मोबाईल क्र. ८४३३५०८७५९), श्री. रंजन नाईक (मोबाईल क्र. ६३६२९५१६५३) आणि श्री. कौशिक बी (मोबाईल क्र. ७०१९९४९०४०)** यांना संपर्क करावा. प्राधिकृत अधिकाऱ्यांची योग्य माहिती आणि समजुतीप्रमाणे तेथे मिळकतीवर भार नाहीत. तथापी इच्छुक बोलीदारांनी त्यांची बोली सादर करण्यापूर्वी मिळकतीचे नामाधिकार, भारांच्या संदर्भात त्यांची स्वतंत्र चौकशी करणे आवश्यक आहे. अटी युक्त बोली स्वीकारण्यात येणार नाहीत. सदर गहाण मिळकतीचा नियोजित ई-लिलाव करण्याबाबत वरील नावाचे कर्जदार/हमीदार/गहाणवटदार यांना सुध्दा सूचना आहे. कर्जदार/हमीदार/गहाणवटदार यांना लिलावाच्या तारखेपूर्वी वरील नमूद रकमेसह तारखेपर्यंत व्याज आणि अनुषंगिक खर्च चुकता करण्यासाठी याद्वारे सूचित करण्यात येत आहे, कसूर केल्यास मिळकतीचे विक्री करण्यात येईल आणि उर्वरित काहि असल्यास व्याज आणि खर्चासह वसुल करण्यात येईल.

दिनांक : २२.१०.२०२६, ठिकाण: पुणे   सही/-प्राधिकृत अधिकारी, जना स्मॉल फायनान्स बँक लिमिटेड

जीआयसी हाऊसिंग फायनान्स लि.

कॉर्पोरेट कार्यालय / मुख्य कार्यालय : नॅशनल इन्श्युरन्स बिल्डिंग, ६वा मजला, जे. टी. रोड, अॅस्टोरिया हॉटेल समोर, चर्चगेट, मुंबई - ४०० ०२०. दू.: (०२२) २२८५ १७६५ / ६६ / ६७
ईमेल: Corporate@Gichf.com, वेबसाईट: Www.gichfindia.com

• **जीआयसीएचएफएल विरार शाखा** : जीआयसीएचएफएल विरार शाखा : १११ ते ११४ पहिला मजला, श्री राम स्केअर, श्री राम नगर कॉम्प्लेक्स, वर्तक रोड, गिरीराज टॉवरच्या समोर, डोंगरपाडा तलावाच्या जवळ, ब्ल्यु टोकाई कॉफी शॉपच्या वर, विरार (पश्चिम) - ४०१३०३.

• **जीआयसीएचएफएल गोरेगाव शाखा** : ४०१, ४था मजला, सोनी शॉपिंग सेंटर, ओम ज्वेलर्सच्या वर, एल.टी. रोड, बोरीवली (प), मुंबई - ४०००९२. शाखेचा मेल : borivali@gichfindia.com.

मागणी सूचना

(सरफैसी अॅक्ट, २००२ च्या कलम १३(२) अनुसार)

जीआयसी हाऊसिंग फायनान्स लि. (जीआयसीएचएफएल) ने **जीआयसीएचएफएल** च्या नावे समतुल्य गहाण निर्माण करून परिसर खरेदी/गहाण/नूतनीकरण आणि बांधकाम करण्यासाठी खालील कर्जदारांना गृहकर्ज मंजूर केलेले आहे. कर्जाचा परतावा अनियमित झाला आणि खाते नॅशनल हाऊसिंग बँकेचे निर्देश आणि मार्गदर्शक तत्त्वानुसार नॉन परफॉर्मिंग अॅसेट म्हणून शेवटी वर्गीकृत करण्यात आले.

जीआयसीएचएफएलने त्यामुळे सरफैसी अॅक्ट, २००२ च्या कलम १३(२) अंतर्गत तिच्या हक्काची मदत घेतली आणि सदर मागणी सूचनेच्या तारखेपासून ६० दिवसांत त्यातील नमूद संपूर्ण थकबाकी अदा करण्यासाठी कर्जदारांना बोलाविणे केले. कर्जदारांना सदर सूचना तारखेपासून ६० दिवसांत सदर एकूण थकबाकी अधिक तारखेपर्यंत उपार्जित प्रभार आणि व्याज अदा करण्यासाठी याद्वारे पुन्हा एकदा जाहीररित्या बोलाविण्यात येत आहे. कसूर केल्यास **जीआयसीएचएफएल** सदर मिळकती(तीं)चा **कब्जा** घेण्यासाठी सर्व किंवा कोणत्याही कायदेशीर हक्काचा वापर करेल आणि ती निकाली काढेल आणि प्रक्रिया थकबाकी रकमेकरिता समायोजित करेल. कर्जदारांना मिळकत(ती)च्या मालकीवर अन्यसंक्रमण किंवा त्रयस्थ पक्षकाराचा हितसंबंध निर्माण करण्यापासून सुध्दा प्रतिबंध करण्यात येत आहे.

अ. क्र.	कर्जदार आणि सह-कर्जदार यांचे नाव/ कर्ज फाईल क्र/ शाखेचे नाव	गहाण ठेवलेल्या मिळकतीचा पत्ता	मागणी सूचनेप्रमाणे एकूण थकबाकी (रक्कम रु. मध्ये)	मागणी सूचना जारी केल्याची तारीख
१	एमएच०३४०६१०००९९१३ / विरार / दिलीप बाळा बांबुळकर/ दिव्या दिलीप बांबुळकर	गट क्र.: गट क्र. ११५ ११६ आणि ११८, इमारतीचे नाव: पार्वती होम विंग सी, घर क्र.: १०२ इमारत क्र. १, मजला क्र.: १ला मजला, प्लॉट क्र.: टाईप बी१३, रस्त्याचे नाव: टाटा हाऊसिंग रोड, रस्ता क्र.: एनए, सेक्टर वॉर्ड क्र.: सेक्टर IV, लँड मार्क: टाटा हाऊसिंग/क्लस्टरच्या जवळ, गाव: बेटेगाव, ठिकाण: बोईसर पूर्व, तालुका: पालघर, राज्य: महाराष्ट्र, पिन कोड: ४०१५०१, पोलीस स्टेशन: बोईसर पूर्व, उत्तरेला: बांधकाम सुरू असलेली इमारत, दक्षिणेला: विंग बी, पूर्वेला: मोकळी जागा, पश्चिमेला: अंतर्गत रस्ता	१३१५१२१/-	१९.१०.२०२६
२	एमएच०३४०६१०००६९९३ / विरार / रामपाल सुरजबाली शर्मा/ शीलादेवी रामपाल शर्मा	गट क्र.: २६७, इमारतीचे नाव: वट वृक्ष बिल्डिंग क्र. ०२, घर क्र.: फ्लॅट ००१ बी विंग, मजला क्र.: तळमजला, प्लॉट क्र.: हिस्सा क्र. १५, रस्त्याचे नाव: पाटील आळी रोड, सेक्टर वॉर्ड क्र.: बोळींज रोड, लँड मार्क: पाटील आळी, गाव: बोळींज, ठिकाण: विरार (प), तालुका: वसई, राज्य: महाराष्ट्र, पिन कोड: ४०१३०३, पोलीस स्टेशन: विरार पश्चिम, उत्तरेला: ए विंग, दक्षिणेला: मोकळी जागा, पूर्वेला: मोकळी जागा, पश्चिमेला: मोकळी जागा	१०२२३६८/-	२१.१०.२०२६
३	एमएच०३४०६१०००७५७४ / विरार / भूषण हरिश्चंद्र पाटील/ पूनम भूषण पाटील	गट क्र.: ५० ते ५५, इमारतीचे नाव: वृंदावन गार्डन बिल्डिंग क्र. ०५, घर क्र.: २०२ विंग बी, मजला क्र.: २रा, प्लॉट क्र.: ५० ते ५५, रस्त्याचे नाव: यशवंत विवा टाऊनशिप, लँड मार्क: डी मार्टजवळ, गाव: अचोले, ठिकाण: नालासोपारा पूर्व, तालुका: वसई, राज्य: महाराष्ट्र, पिन कोड: ४०१२०९, पोलीस स्टेशन: नालासोपारा पूर्व, उत्तरेला: डीमार्ट, दक्षिणेला: यशवंत विवा टाऊनशिप, पूर्वेला: सुन निधी पार्क, पश्चिमेला: शांती लाईफ स्टाईल	२०६६६३१/-	१७.०३.२०२६
४	एमएच०५८०६००००१२७० / बोरिवली / सुभाष प्रेमानंद परिडा	गट क्र.: स.क्र. ६० १६ एच.एन.१ ३ ४, इमारतीचे नाव: यशवंत वैभव-बिल्डिंग टाईप एसएस२, घर क्र.: एफ-३०३, मजला क्र.: ३रा, प्लॉट क्र.: एस.एन. ६० १६ एच.एन.१ ३ ४, लँड मार्क: ओरिएंटल बँकेजवळ, गाव: अचोले, ठिकाण: नालासोपारा पूर्व, तालुका: वसई, राज्य: महाराष्ट्र, पिन कोड: ४०१२०९, पोलीस स्टेशन: नालासोपारा पूर्व, उत्तरेला: अचोले गाव, दक्षिणेला: सी विंग, पूर्वेला: ई विंग, पश्चिमेला: जी विंग	१७५२५२१/-	२१.१०.२०२६

ही सूचना कर्जदारांच्या शेवटच्या ज्ञात पत्त्याच्या बाह्य दरवाजावर तसेच गहाण मिळकती(तीं) वर देखील चिकटवली जात आहे.

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सरफैसी अॅक्ट अन्वये तारण मत्तेच्या विक्रीकरिता विक्री सूचना

सिक्युरिटायझेशन अॅण्ड रिकन्स्ट्रक्शन ऑफ फायनान्शियल अॅसेटस् अॅण्ड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट अॅक्ट २००२ सहवाचता सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रूल्स, २००२ च्या नियम ८(६) च्या तरतुदीन्वये स्थावर तारण मत्तेच्या विक्रीसाठी ई-लिलाव विक्री सूचना.

सर्व सामान्य जनता आणि विशेषत: कर्जदार आणि हमीदार यांना सूचना याद्वारे देण्यात येत की, खालील वर्णिलेली स्थावर मिळकत तारण धनको यांचेकडे गहाण/प्रभारित आहे, ज्यांचा अन्वयीक/प्रत्यक्ष/सांकेतिक कब्जा बँक/ तारण धनकोच्या प्राधिकृत अधिकाऱ्यांनी घेतला आहे. त्या संबंधित कर्जदार आणि हमीदारांकडून वरील नावाच्या बँक/तारण धनकोना थकीत कर्जाच्या वसुलीसाठी ''जे आहे जेथे आहे'', ''जे आहे जसे आहे'' आणि ''जे काही आहे तेथे आहे'' तत्त्वाने खालील तक्त्यात नमूद तारखेस विकण्यात येणार आहे. राखीव किंमत आणि इसारा अनामत रक्कम संबंधित मिळकती समोरील खालील परिशिष्टात नमूद केलेली आहे.

तारण मत्तेचे परिशिष्ट

अ. क्र.	शाखेचे नाव / खात्याचे नाव / कर्जदार/गहाणवटदार/ हमीदारांचे नाव आणि पत्ते	गहाण स्थावर मिळकतींचे वर्णन / गहाणदार/ मिळकतीच्या मालकांचे नाव	ए) सरफैसी अॅक्ट २००२ चा १३(२) अन्वये मागणी सूचनेची तारीख बी) थकबाकी रक्कम रोजीस सी) सरफैसी अॅक्ट २००२ च्या १३(४) अन्वये कब्जाची तारीख डी) कब्जाचा प्रकार सांकेतिक/प्रत्यक्ष/अन्वयीक	ए) राखीव किंमत बी) इअर रक्कम (इअर भरणाची अंतिम तारीख) सी) बोली वाढविण्याची रक्कम	ई-लिलावाची तारीख/ वेळ	तारण धनकोंना ज्ञात भारांचा तपशील / संपर्क व्यक्तीचे नाव आणि क्रमांक	मिळकत आयडी क्यूआर कोड
१.	एआरएमबी ठाणे मे. आयकॉन फार्मा मालक. जिदत्ता हरिभाऊ झरकर शॉप क्र. २, तळ मजला, वैभव प्लाझा, सीटीएस क्र. ४५८९, हिस्सा क्र. ४०/०१एच, खोपोली पोस्ट कार्यालय जवळ, खोपोली बाझारपेठ, लक्ष्मीनगर, मौदे देवलाद, खोपोली, जिल्हा रायगड - ४१०२०३. श्री. जिदत्ता हरिभाऊ झरकर त्रिमूर्ती निवास, बिल्डिंग क्र. ७, ब्लॉक क्र. ०१, तळ मजला, वीणा नगर, अंबनी वर्च मागे, येथे मोगलवाडी पोस्टवाडी खोपोली, खालापूर, रायगड - ४१०२०३.	शॉप क्र. २, वैभव प्लाझा अशा ज्ञात बिल्डिंग, पोस्ट कार्यालय समोर, खोपोली, म्युनिसिपल हाऊस क्र. ४०/१एच त्यासह बिल्ट अप क्षेत्र वे अंदाजे २८२.०० चौ.फू., बिल्ट अप सिटी सर्व्हे क्र. ४५८९, वॉर्ड क्र. ३०, बाजार पेठ सह मौजे देवलाद - खोपोलीच्या हद्दीत, खोपोली नगर परिषद, खोपोली, तालुका खालापूर, जिल्हा रायगड - ४१०२०३., श्री. जिदत्ता हरिभाऊ झरकर यांचा नावाने.	ए) ०६.०८.२०२२ बी) रु. २९,०४,५०३.०६/- (एनपीए च्या तारखेपासून अधिक व्याज आणि खर्च) सी) २५.०२.२०२६ डी) प्रत्यक्ष	ए) रु. २९,००,०००.०० बी) रु. २,९०,०००.०० (०८.११.२०२६ पर्यंत) सी) रु. ५,०००/-	दिनांक ०९.११.२०२६ वेळ स. ११.०० ते सायं. ०४.००	आम्हाला माहिती नाही रोहित ९०५८७६३८९९ देवकुमार ८०९५८०७७०५ वासिम ९१६७५६६१३५	मिळकत आयडी पीयूएनबी८३२५०२२९

अटी आणि शर्ती

विक्री सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रुल्स, २००२ मधील विहित अटी आणि शर्ती आणि खालील पुढील अटींच्या अधीन राहील:

१. मिळकती ''जे आहे जेथे आहे तत्त्वाने'', ''जे आहे जसे आहे तत्त्वाने'' आणि ''जे काही आहे तेथे आहे तत्त्वाने'' विकण्यात येईल. २. येथील वरील परिशिष्टात विनिर्दिष्ट तारण मत्तेचे तपशिल हे प्राधिकृत अधिकाऱ्यांच्या योग्य माहितीनुसार नमुद केलेले आहेत, परंतु प्राधिकृत अधिकारी सदर उद्घोषणेतील कोणतीही चुक, चुकीचे विवरण किंवा वगळणे यासाठी उत्तरदायी राहणार नाहीत. ३. विक्री वरील कोष्टकातील नमूद तारीख आणि वेळी वेबसाईट https://baanknet.com येथे पुरविलेल्या ई-लिलाव प्लॅटफॉर्म मार्फत निम्नस्वाक्षरीकारांद्वारे करण्यात येईल. ४. विक्रीच्या तपशिलवार अटी आणि शर्तींकरिता कृपया https://baanknet.com आणि www.pnbindia.in चा संदर्भ घ्यावा. ५. इच्छुक बोलीदार/खरेदीदारांना त्यांचा मोबाईल नंबर आणि ईमेल आयडी वापरुन पोर्टल (https://baanknet.com) वर नोंदणी करण्याची विनंती करण्यात येत आहे. ईकेवायसीची प्रक्रिया डिजिलॉकरद्वारे पूर्ण करण्यात यावी. ई-लिलाव सेवा पुरवठादारांनी एकदा केवायसी दस्तावेजाची पडताळणी केल्यावर इच्छुक बोलीदार/खरेदीदारांनी पोर्टल मधील ई-लिलावाची तारीख आणि वेळेपूर्वी त्यांच्या ग्लोबल इमडी वॉलेट ऑनलाईन पध्दतीने वापरुन इअर रक्कम हस्तांतर करायची आहे. नोंदणी, केवायसी दस्तावेजांची पडताळणी आणि वॉलेटमध्ये इअरचे हस्तांतर हे लिलावापूर्वी पुरेशा आधी करणे आवश्यक आहे. ६. विक्री सूचना, ई-लिलावाच्या अटी आणि शर्ती ई-लिलावाच्या परिचाळीत भागावरील हेल्प मॅन्युअल वाचणे आणि त्याचे काटेकोरपणे पालन करणे ही इच्छुक बोलीदारांची जबाबदारी राहील. ७. तारण मत्ता राखीव किंमती खाली विकली जाणार नाही. कमीत कमीबोली (पहिली) ही राखीव किंमत अधिक एक वाढीव बोली रक्कम असेल. यशस्वी बोलीदाराचे येथे देय ''प्राधिकृत अधिकारी, पंजाब नॅशनल बँक, खाते (खात्याचे नाव)'' च्या नावे शेड्युल्ड कमर्शियल बँकेने जारी केलेल्या बँकर्स चेक/डिमांड ड्राफ्ट स्वरुपात त्याच दिवशी किंवा पुढील कामकाजाच्या दिवसाअगोदर जमा केलेली इअर वजा करुन बोली रकमेच्या २५% (पंचवीस टक्के) जमा करणे आणि उर्वरित रक्कम लिलावाच्या तारखेपासून १५ दिवसांत जमा करणे आवश्यक आहे. विहित वेळेत वरील नमूद रक्कम जमा करण्यात कसूर केल्यास यशस्वी बोलीदारांनी जमा केलेली रक्कम बँकेद्वारे जप्त करण्यात येईल आणि प्राधिकृत अधिकाऱ्याना मिळकतीचा पुन्हा लिलाव/विक्री करण्याचे स्वातंत्र्य राहील आणि कसूरवार बोलीदारांचा मिळकत आणि जप्त केलेल्या रकमेवर कोणताही दावा राहणार नाही. ८. प्राधिकृत अधिकारींनी कोणताही कारण न देता कोणत्याही वेळी कोणतीही/सर्व बोली स्वीकारणे किंवा नाकारणे किंवा लिलाव पुढे ढकलणे/रद्द करणे/तहकूब करणे/खंडीत करणे/अटी सुधारण्याचा हक्क राखून ठेवला आहे आणि तारण धनकोद्वारे पुष्टीकरणाच्या अधीन असेल. ९. सर्व वैधानिक थकबाकी/अटेन्डट प्रभार/इतर थकबाकी सह नोंदणी प्रभार, मुद्रांक शुल्क, कर, वैधानिक दायित्वे, मिळकत कर थकबाकी, वीज थकबाकी इ. खरेदीदारांनी भरायची आहे. ई-लिलाव केल्या जाणाऱ्या मिळकतींच्या संबंधातील (ई-लिलाव) सरकार किंवा अन्य कोणाला देणे असलेले अन्य आकार, धारणाधिकार, भार किंवा अन्य कोणतीही थकबाकी ह्यासाठी प्राधिकृत अधिकारी किंवा बँक जबाबदार नसेल. मिळकत कर, वीज बील इ. च्या थकबाकी, वैधानिक देण्यांसह मिळकतीवरील भारांबाबत स्वतंत्र चौकशी करण्याचा सल्ला इच्छुक बोलीदारांना देण्यात येतो.

सही/-
प्राधिकृत अधिकारी,
पंजाब नॅशनल बँक

दिनांक : २३.१०.२०२६
ठिकाण: मुंबई

फिनिक्स एआरसी लिमिटेड

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नोंद. कार्यालय: ३रा मजला, वॉलेस टॉवर (पूर्वी शिव बिल्डिंग अशी ज्ञात) १३९-१४०/बी/१, क्रॉसिंग ऑफ सहार रोड आणि वेस्टर्न एक्सप्रेस हायवे, विलेपार्ले (पूर्व), मुंबई ४०० ०५७, दूर.: ०२२- ६८४९२४५०, फॅक्स: ०२२-६७४१२३१३
सीआयएन: यु६७१९०एमएच२००७पीटीसी१६८३०३, ईमेल: info@phoenixarc.co.in;
वेबसाईट: www.phoenixarc.co.in, https://phoenixarc.co.in?p=7714

मत्तेची ऑनलाईन ई-लिलाव विक्री

सिक्युरिटायझेशन अॅंड रिकन्स्ट्रक्शन ऑफ फायनान्शियल अॅसेट्स अॅंड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट कायदा, २००२ (संक्षेपाने सरफेसी कायदा) आणि सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) नियम, २००२ (संक्षेपाने नियम) अंतर्गत प्रदान करण्यात आलेल्या अधिकाराचा वापर करून तसेच खाली नमूद केलेल्या कर्जदाराच्या तारण मत्तेचा कब्जा, सदर सरफेसी कायदा व नियमा अंतर्गत अधिकृत अधिकाऱ्यामध्ये निहित असल्यामुळे, तारण कर्जाची वसुली करण्यासाठी अधिकृत अधिकाऱ्याने तारण मत्ता लिलाव विक्रीद्वारे विकण्याचा निर्णय घेतला आहे.

याद्वारे सर्वसामान्य जनतेस तसेच विशेषत: कर्जदार व हमीदारांना सूचना देण्यात येते की, फिनिक्स एआरसी लिमिटेड (पूर्वी फिनिक्स एआरसी प्रायव्हेट लिमिटेड म्हणून ज्ञात), फिनिक्स ट्रस्ट एफवाय१४-१३ स्कीम ए (फिनिक्स) ची विश्वस्त म्हणून कार्यरत (सारस्वत को-ऑपरेटिव्ह बँक लिमिटेड यांनी २८.०३.२०१४ दिनांकीत फिनिक्स मार्फत अभिहस्तांकन करारान्वये कर्ज हस्तांतरण केल्याप्रमाणे), खाली नमूद केलेली फिनिक्स एआरसी लिमिटेडकडे गहाण ठेवलेली मिळकत **''जे आहे जसे आहे, जे काही आहे आणि कोणताही प्रतिदावा नसलेल्या आधारावर'', ''ऑनलाईन ई-लिलावाद्वारे''**, खाली नमूद केल्याप्रमाणे देय असलेली रक्कम तसेच पुढील व्याज, शुल्क आणि खर्च इत्यादींच्या वसुलीसाठी, **सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) नियम, २००२ मधील नियम ६, ७, ८ आणि ९ सह वाचता सरफेसी कायद्याच्या तरतुदींनुसार, https://www.bankeauctions.com** या संकेतस्थळाद्वारे विकण्यात येणार आहे.

कर्जदार/हमीदार/गहाणवटदाराचे नाव	१. मे. बालाजी युनिव्हर्सल ट्रेडलिंक प्रायव्हेट लिमिटेड २. श्री. मधुसूदन धीरजलाल मेहता ३. श्री. हस्तीमल एन. खंडेलवाल ४. श्रीम. लता मनोजकुमार पुनामिया ५. मयत इंदुमती एम. मेहता ६. श्री. मनोजकुमार बाबुलाल पुनामिया ७. मे. बालाजी लाइफस्टाईल रिअल्टर्स प्रायव्हेट लिमिटेड
फिनिक्सच्या प्राधिकृत अधिकाऱ्याने जारी केलेल्या मागणी सूचनेनुसार देय रक्कम	रु. ७९,३२,८९,६९५/- (रुपये एकोणऐंशी कोटी बत्तीस लाख एकोणनव्वद हजार सहाशे पंच्याण्णव मात्र) ०१.०३.२०२३ रोजीपर्यंत आणि सरफेसी कायदा, २००२ च्या कलम १३(२) अंतर्गत ०६.०४.२०२३ रोजी जारी करण्यात आलेल्या मागणी सूचनेनुसार, त्यावरील करारनिहाय दराने पुढील व्याज तसेच आनुषंगिक खर्च, परिव्यय, शुल्क इत्यादींसह.
लिलावासाठी असलेल्या तारण मत्तेचे वर्णन	फ्लॅट क्र. ११२/२बी, इमारत क्र. २, ''बी'' विंग, विंडसमेअर २ बी को-ऑपरेटिव्ह हाऊसिंग सोसायटी लि., ११ वा मजला, मोजमापित क्षेत्र ११६० चौ. फूट, ग्रीन पार्कजवळ, लिंक रोड लगत, अंधेरी (पश्चिम), मुंबई ४०० ०५३ येथे असलेला, वसलेला आणि स्थित तो सर्व परिसर, श्री. मधुसूदन धीरजलाल मेहता आणि श्रीम. इंदु मधुसूदन मेहता यांच्या मालकीची.
सरफेसी कायदा, २००२ अंतर्गत ताब्यात घेतलेल्या तारण मत्तेचा कब्जा	११.१२.२०२४ रोजी फिनिक्सच्या प्राधिकृत अधिकाऱ्याने तारण मत्तेचा प्रत्यक्ष कब्जा घेतला होता.
विक्रीसाठी ठेवलेल्या तारण मत्तेच्या निरीक्षणाची तारीख व वेळ	१४.११.२०२६ (शनिवार) स. ११.०० वा. ते. दु. ०१.०० वा.
बोली सादर करण्याची तारीख (ई-लिलाव)	०१.१२.२०२६ (मंगळवार) सायं. ४.३० पूर्वी
राखीव किंमत	रु. ४,४८,३०,०००/- (रुपये चार कोटी अठ्ठेचाळीस लाख तीस हजार मात्र)
इसारा अनामत रक्कम	''फिनिक्स ट्रस्ट एफवाय१४-१३- स्कीम ए'' यांच्या नावे आरटीजीएसद्वारे जमा करावयाची इअर रक्कम, चालू खाते : ६१११४११७२८; सीआरएन क्र. ७४४१६१२३; कोटक महिंद्रा बँक लिमिटेड, शाखा : कलिना, मुंबई, आयएफएससी कोड : केकेबीके००००६३१. इअर रक्कम : रु. ४४,८३,०००/- (रुपये चव्वेचाळीस लाख त्र्याऐंशी हजार मात्र)
बोली वाढ	रु. १,००,०००/- (रुपये एक लाख मात्र) आणि त्या पटीत
ई-लिलावाची तारीख	०२.१२.२०२६ (बुधवार) स. ११.०० वा. ते दु. १२.०० वा.
ई-लिलावाच्या प्रदानाच्या माध्यम बाब I, बाब II, बाब III	ऑनलाईन-ई लिलाव
प्रलंबित न्यायप्रकरणे/बोजे	१. बालाजी युनिव्हर्सल ट्रेडलिंक प्रायव्हेट लिमिटेड (अर्जदार) यांनी फिनिक्स एआरसी लि. (प्रतिवादी) विरुद्ध कर्ज वसुली न्यायाधिकरण, मुंबई येथे दाखल केलेला सिक्युरिटायझेशन अर्ज क्र. २०४/२०२४, ज्यामध्ये आजपर्यंत अर्जदाराना कोणताही अंतरिम दिलासा / जैसे थे आदेश मंजूर करण्यात आलेला नाही. २. स्टार हॉटेल्स (अर्जदार) यांनी फिनिक्स एआरसी लि. (प्रतिवादी) विरुद्ध कर्ज वसुली न्यायाधिकरण, मुंबई येथे दाखल केलेला सिक्युरिटायझेशन अर्ज क्र. ४११/२०२४, ज्यामध्ये आजपर्यंत अर्जदाराना कोणताही अंतरिम दिलासा / जैसे थे आदेश मंजूर करण्यात आलेला नाही. सदर प्रकरण निकाली काढण्यासाठी प्रलंबित आहे. ३. स्टार हॉटेल्स अॅंड टूर्स प्रा. लि. (अर्जदार) यांनी फिनिक्स एआरसी लि. (प्रतिवादी) विरुद्ध नगर दिवाणी न्यायालय, दिंडोशी, मुंबई येथे दाखल केलेला दिवाणी दावा क्र. ४५९/२०१६, ज्यामध्ये फिनिक्सविरुद्ध कोणताही अंतरिम दिलासा / जैसे थे आदेश मंजूर करण्यात आलेला नाही आणि मा. नगर दिवाणी न्यायालय, दिंडोशी यांनी १९.०९.२०२५ दिनांकीत आदेशान्वये सदर दावा अनुपस्थितीमुळे फेटाळून लावलेला आहे. ४. ओआय/पीएटी/२०१३ दिनांक २८.०२.२०१३- अमलबजावणी संचालनालयाने २८.०२.२०१३ दिनांकीत तात्पुरत्या जप्ती आदेश क्र. ०१/२०१३ अन्वये, सेलेस्टीया हाईट्स, मालाड (पश्चिम), मुंबई आणि युनिट क्र. ६२, मित्तल टॉवर, नरिमन पॉईंट, मुंबई येथे स्थित अन्य तारण मत्ते जप्त केलेल्या आहेत. ५. तारण मत्तेशी संबंधित सोसायटी/नागरी संस्थांना देय असलेली प्रलंबित सोसायटी देणी, वीज देयके, मिळकत कर, पाणीपट्टी यांची पडताळणी करावी, तसेच इच्छुक खरेदीदारांनी/बोलीदारांनी स्वतंत्र चौकशी करून बोली सादर करण्यापूर्वी वैधानिक देणी आणि तपशीलासह तारण मत्तेवरील बोजाबाबत स्वत:ची खात्री करून घ्यावी.
निविदा कागदपत्रांसाठी लिंक	https://phoenixarc.co.in?p=7714

ई-लिलावाच्या अटी व शर्ती:

१. हा लिलाव विक्री व्यवहार सरफेसी कायद अंतर्गत प्राधिकृत अधिकाऱ्याद्वारे, ई-लिलाव पद्धतीच्या सहाय्याने व त्यामार्फत आयोजित करण्यात येत आहे. लिलाव/बोली प्रक्रिया केवळ **''ऑनलाईन इलेक्ट्रॉनिक मोड''** द्वारे https://www.bankeauctions.com या संकेतस्थळावरूनच होईल. मे. सी १ इंडिया प्रायव्हेट लिमिटेड ही ई-लिलावासाठी प्लॅटफॉर्म उपलब्ध करून देणारी सेवा प्रदाता संस्था आहे. २. ई-लिलाव हा बोली दस्तऐवजातील पुढील अटी व शर्ती तसेच त्यामध्ये नमूद केलेल्या कार्यपद्धतीनुसार आयोजित करण्यात येईल. बोलीदार ई-लिलावासाठी ठेवलेल्या तारण मत्तेचे तपशील पडताळण्यासाठी/बोली दस्तऐवज प्राप्त करण्यासाठी किंवा बोली अर्ज मिळविण्यासाठी https://phoenixarc.co.in/?p=7714 या फिनिक्सच्या संकेतस्थळास तसेच सेवा प्रदात्याच्या www.bankeauctions.com या संकेतस्थळास भेट देऊ शकतात. ३. बोलीदार त्यांच्या स्वत:च्या कार्यालयातून/स्वत:च्या पसंतीच्या ठिकाणावरून ई-लिलावातील कोटेशन/बोली प्रक्रियेत सहभागी होऊ शकतात. इंटरनेट जोडणीची व्यवस्था प्रत्येक बोलीदाराने स्वत: करावयाची आहे. इंटरनेट जोडणी, नेटवर्क समस्या, प्रणाली बंद पडणे, वीज पुरवठा खंडित होणे इत्यादी बाबींसाठी अधिकृत अधिकारी/फिनिक्स/सेवा प्रदाता जबाबदार राहणार नाही.

४. ई-लिलावाबाबत तपशील, मदत, कार्यपद्धती व ऑनलाईन प्रशिक्षणासाठी इच्छुक खरेदीदारांनी मे. सी १ इंडिया प्रायव्हेट लिमिटेड चे **श्री. भाविक पांड्या यांच्याशी संपर्क साधावा. संपर्क क्रमांक: ९१-१२४-४३०२०२०/२०२१/२०२२/२०२३/२०२४, ९१-८८६६६८२९३७/०७२९११९८११२४/२५/२६, ई-मेल आयडी: support@bankeauctions.com / maharashtra@c1india.com** ५. इच्छुक खरेदीदार/बोलीदार, वर नमूद केल्याप्रमाणे, ई-लिलावासाठी ठेवलेल्या तारण मत्तेचे तपशील पडताळण्यासाठी/बोली अर्ज प्राप्त करण्यासाठी फिनिक्सच्या संकेतस्थळास भेट देऊ शकतात. ६. वर नमूद केलेल्या दिनांक व वेळेनुसार ई-लिलाव आयोजित करण्यात येईल. त्यावेळी वर नमूद केलेली तारण मत्ता ''जे आहे जसे आहे, जे काही आहे आणि कोणताही प्रतिदावा नसलेल्या आधारावर'' विकण्यात येईल. ७. सर्व इच्छुक खरेदीदार/बोलीदारांनी वर नमूद केलेल्या पोर्टलवर https://www.bankeauctions.com येथे स्वत:ची नोंदणी करून, कोणतेही शुल्क न भरता युजर आयडी आणि पासवर्ड प्राप्त करून, नमूद केलेल्या दिनांक व वेळेस ई-लिलावात सहभागी व्हावे. ८. ई-लिलावात सहभागी होण्यासाठी इच्छुक खरेदीदार/बोलीदारांनी परतफेडयोग्य राखीव किमतीच्या १०% इसारा अनामत रकमेचा (ईएमडी) भरणा केल्याचा तपशील तसेच नमूद कागदपत्रांच्या प्रती ०१.१२.२०२६ (मंगळवार) रोजी सायं. ४.३० वाजेपूर्वी सादर करणे आवश्यक आहे. वर नमूद प्रत्येक मिळकतीसाठी इच्छुक खरेदीदार/बोलीदारांनी स्वतंत्र इसारा अनामत रक्कम (ईएमडी) जमा करणे आवश्यक आहे.

वैयक्तिक व्यक्तींसाठी	दस्तऐवज
ओळखीचा पुरावा (खालीलपैकी कोणत्याही एका दस्तऐवजाची एक प्रत)	पॅन कार्ड / पासपोर्ट / वाहन चालविण्याचा परवाना / आधार कार्ड / मतदार ओळखपत्र / राज्य सरकारच्या अधिकाऱ्याने रीतसर स्वाक्षरी केलेले नरेगा अंतर्गत जारी केलेले जॉब कार्ड / राष्ट्रीय लोकसंख्या नोंदणीद्वारे जारी केलेले पत्र / भारतात गुंतवणूक / विप्रेषणासाठी नियामकाकडून प्राप्त प्रमाणपत्र किंवा परवानगी
पत्त्याचा पुरावा खालीलपैकी पत्ता असलेल्या कोणत्याही एका दस्तऐवजाची एक प्रत (ओळखीच्या पुराव्यामध्ये पत्ता नमूद नसल्यास)	कोणत्याही सेवा प्रदात्याचे दोन महिन्यांपेक्षा अधिक जुने नसलेले उपयोगिता बिल (वीज, दूरध्वनी, पोस्ट-पेड मोबाईल फोन, पाईपद्वारे पुरवठा होणारा गॅस, पाणी बिल) / आधार कार्ड / मिळकत किंवा नगरपालिका कराची पावती / सरकारी विभाग किंवा सार्वजनिक क्षेत्रातील उपक्रमांनी निवृत्त कर्मचाऱ्यांना जारी केलेले निवृत्तिवेतन किंवा कौटुंबिक निवृत्तिवेतन प्रदान आदेश (पीपीओ), त्यामध्ये पत्ता नमूद असल्यास / राज्य किंवा केंद्र सरकारचे विभाग, वैधानिक किंवा नियामक संस्था, सार्वजनिक क्षेत्रातील उपक्रम, अनुसूचित व्यापारी बँका, वित्तीय संस्था आणि सूचीबद्ध कंपन्या यांनी जारी केलेले नियोक्त्याकडून निवासस्थान वाटपाचे पत्र / अधिकृत निवासस्थानाचे वाटप करणाऱ्या अशा नियोक्त्यासोबत केलेले भाडेपट्टा आणि परवाना करार.
कंपनी / भागीदारी संस्थेसाठी	**दस्तऐवज**
ओळखीचा पुरावा	पॅन कार्ड / नोंदणीकृत भागीदारी करारपत्र
पत्त्याचा पुरावा	निगमन प्रमाणपत्र / जीएसटी प्रमाणपत्र / कोणत्याही सेवा प्रदात्याचे दोन महिन्यांपेक्षा अधिक जुने नसलेले उपयोगिता बिल (वीज, दूरध्वनी, पोस्टपेड मोबाईल फोन, पाईपद्वारे पुरवठा होणारा गॅस, पाणी बिल)
सहभागासाठी प्राधिकरण पत्र	कंपनी / भागीदारी संस्थेच्या वतीने व्यवहार करण्यासाठी प्रदान केलेला संचालक मंडळाचा ठराव / प्राधिकरण पत्र / मुखत्यारपत्र

९. यशस्वी खरेदीदार/बोलीदाराने त्याच्या/तिच्या/त्यांच्या प्रस्तावाच्या २५% रकमेचा (ईएमडी समाविष्ट करून) भरणा / द्वारे वरील नमूद खात्यात, वरील नमूद ई-लिलावाच्या दिवशी किंवा त्यानंतरच्या पुढील कामकाजाच्या दिवशी बँकिंग वेळ संपण्यापूर्वी जमा करणे आवश्यक आहे. सदर जमा रक्कम फिनिक्स यांनी पुष्टी करणे आवश्यक असून, अन्यथा विक्री अपयशी समजली जाईल आणि संबंधित यशस्वी बोलीदाराची ईएमडी जप्त करण्यात येईल. १०. ई-लिलावात यशस्वी न ठरलेल्या इतर सर्व बोलीदारांची, ई-लिलाव संपल्यानंतर ७२ तासांमध्ये फिनिक्सकडून परत करण्यात येईल. ईएमडी वर कोणतेही व्याज देय राहणार नाही. ११. खरेदी किंमतीची उर्वरित रक्कम, तारण मालमत्तेची विक्री प्राधिकृत अधिकारी/तारण धनको यांनी पुष्टी केल्याच्या दिनांकापासून पंधराव्या (१५) दिवसापर्यंत, किंवा प्राधिकृत अधिकारी यांच्या लेखी संमतीने त्यांच्या विवेकाधिकारानुसार मंजूर केलेल्या वाढीव कालावधीत, यशस्वी खरेदीदार/बोलीदाराने अदा करणे आवश्यक आहे. कोणत्याही डिफॉल्टच्या परिस्थितीत, त्या वेळेपर्यंत जमा केलेली सर्व रक्कम जप्त करण्यास पात्र राहील. १२. तारण मालमत्तेची तपासणी किंवा अधिक माहितीसाठी, संभाव्य बोलीदार श्री. अमित मसेकर, यांच्याशी वरील नमूद पत्त्यावर किंवा **amit.masekar@phoenixarc.co.in (ईमेल)** किंवा **०९७६९४९७२८६ (मोबाईल)** वर संपर्क साधू शकतात. १३. ई-लिलावाच्या कोणत्याही टप्प्यावर, प्राधिकृत अधिकारी कोणतेही कारण न देता आणि कोणतीही पूर्वसूचना न देता, वरील नमूद केल्याप्रमाणे बोली/ऑफर स्वीकारू/नाकारू/सुधारित करू/रद्द करू शकतात किंवा ई-लिलाव पुढे ढकलू शकतात. १४. यशस्वी खरेदीदार/बोलीदाराने लागू कायद्यानुसार सुरक्षित मालमत्ता/मपत्ती त्याच्या/तिच्या/त्यांच्या नावावर हस्तांतरित/वितरित करून घेण्यासाठी देय असलेली कोणतीही वैधानिक देणी, कर, शुल्क, स्टॅम्प ड्युटी, नोंदणी शुल्क इत्यादी स्वत: भरावी लागतील. १५. कोणत्याही प्राधिकरण/मंडळ/सोसायटी इत्यादीकडे कोणत्याही कालावधीत देय असलेली सर्व वैधानिक/अवैधानिक देणी, कर, दर, आकारणी, शुल्क, सोसायटी देणी इत्यादींचा भरणा करण्याची संपूर्ण जबाबदारी केवळ यशस्वी बोलीदाराची राहील. १६. महानगरपालिका किंवा इतर कोणत्याही प्राधिकरण/मंडळ इत्यादीकडे अधिकारांच्या हस्तांतरणासाठी देय असलेले कोणतेही खर्च/व्यय/शुल्क/आकारणी/ ट्रान्स्फर प्रीमियम इत्यादींची संपूर्ण जबाबदारी यशस्वी खरेदीदार/बोलीदाराचीच राहील. १७. इच्छुक खरेदीदार/बोलीदारांनी स्वत: स्वतंत्र चौकशी करून, सुरक्षित मालमत्तेवरील अडचणी (एन्कम्ब्रन्सेस), मालकी हक्क, ई-लिलावात ठेवलेल्या मालमत्तेची स्थिती तसेच तारण मालमत्तेला प्रभावित करणारे दावे/हक्क/देणी, यामध्ये वैधानिक देणी व तपशीलाचा समावेश करून, बोली सादर करण्यापूर्वी समाधान करून घेणे ही त्यांची स्वत:ची जबाबदारी राहील. १८. वृत्तपत्रामध्ये प्रसिद्ध करण्यात आलेल्या ई-लिलाव सूचनेतील तपशील खाली सही करणाऱ्याच्या माहितीनुसार नमूद करण्यात आलेले आहेत; तथापि कोणतीही चूक, चुकीचे विधान किंवा त्रुटीबाबत खाली सही करणारे जबाबदार/उत्तरदायी राहणार नाहीत. १९. संभाव्य/इच्छुक बोलीदाराने इन्सॉल्व्हन्सी अँड बँकरप्सी कोड, २०१६ च्या कलम २९(ए) च्या तरतुदीनुसार अपात्र नसल्याचे लेखी आश्वासन सादर करणे आवश्यक आहे. अशा प्रकारचे आश्वासन कागदपत्रांसह सादर करण्यात अपयश आल्यास, तो/ती आपोआप अपात्र ठरेल किंवा त्याची बोली नाकारली जाईल. २०. वरील नमूद तारण मालमत्तेबाबत नियोजित ई-लिलाव कोणत्याही कारणास्तव अपयशी ठरल्यास, फिनिक्स याना सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रूल्स, २००२ मधील नियम ८(५) तसेच सरफैसी अॅक्ट, २००२ च्या तरतुदीनुसार कोणत्याही पद्धतीने सुरक्षित मालमत्ता विक्री करण्याचा अधिकार राहील. २१. सदर थकबाकीसाठी जबाबदार असलेले कर्जदार/हमीदार/मालक/गहाणदार यांनी या विक्री सूचनेला सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रूल्स मधील नियम ८(६) अंतर्गत वरील नमूद लिलाव विक्रीबाबतची सूचना म्हणून ग्राह्य धरावे.

ठिकाण: मुंबई
दिनांक: २३.१०.२०२६

सही/- प्राधिकृत अधिकारी
फिनिक्स एआरसी लिमिटेड (पूर्वी फिनिक्स एआरसी प्रायव्हेट लिमिटेड म्हणून ज्ञात) फिनिक्स ट्रस्ट-एफवाय१४-१३ स्कीम ए

Phoenix ARC Limited

Regd Office: 3rd Floor, Wallace Tower (Earlier known as Shiv Building), 139/140/B, Crossing of Sahar Road & Western Express Highway, Vile Parle (East), Mumbai - 400 057
Tel : 022- 68492450, Fax : 022- 67412313
CIN: U67190MH2007PTC168303; Email: **info@phoenixarc.co.in**
Website: **www.phoenixarc.co.in; https://phoenixarc.co.in?p=7714**

ONLINE E- AUCTION SALE OF ASSETS

TENDER DOCUMENT FOR E AUCTION

Whereas Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited) acting in its capacity as Trustee of Phoenix Trust FY14-13 – Scheme A ("**Phoenix**") acting through its Authorised Officer, in exercise of its powers under The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI ACT, 2002) has decided to sell through **e-Auction** the secured asset mentioned in **ANNEXURE - I** for realization of the secured debts due to Phoenix amounting to Rs.79,32,89,695/- (Rupees Seventy-Nine Crores Thirty-Two Lakhs Eighty-Nine Thousand Six Hundred Ninety-Five Only) as on 01.03.2023 with further interest at contractual rate along with other charges, expense till thereof as per the Demand Notice dated 06.04.2023 issued under section 13(2) of the SARFAESI Act, 2002 due and payable by the borrower i.e., M/s. Balaji Universal Trade Link Private Limited and the Mortgagors & Guarantors under SARFAESI Act, 2002. The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

Auctioneer Name	**Phoenix ARC Limited** Phoenix Trust FY14-13 Scheme A 3rd Floor, Wallace Tower (Earlier known as Shiv Building), 139/140/B, Crossing of Sahar Road & Western Express Highway, Vile Parle (East), Mumbai - 400 057
Auction held with the aid by	**M/s. C1 India Pvt. Ltd.**, ("**Service Provider**") 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
Auction Schedule	**Date of Auction:- As per Sale Notice (Mentioned in Annexure – I)** **Timings:- As per Sale Notice (Mentioned in Annexure – I)** **Auction Website :-** https://www.bankeauctions.com
Annexure	1) Soft Copy of Auction Notice published in newspapers (Annexure – I) 2) Terms & conditions of e-Auction 3) Details of Bidder (Annexure – II) 4) Declaration by Bidder (Annexure – III) 5) Confirmation by Bidder Regarding Receipt of Training (Annexure – IV) 6) Price Confirmation Letter by H1 Bidder (Annexure – V) 7) Declaration from Bidder / Buyer (Annexure – VI) 8) Undertaking (Annexure – VII)
Special Instructions	**Bidding in the last minutes and seconds should be avoided in the bidders own interest. Neither the Service Provider nor Phoenix will be responsible for any lapses / failure on the part of the bidder, in such cases.**

E-Auction bid Terms and Conditions

1. Computerized e-Auction shall be conducted by Service Provider on behalf of Phoenix, on pre-specified date, while the bidders shall be quoting from their own offices / place of their choice. Internet connectivity and other paraphernalia requirements shall have to be ensured by bidders themselves. Please note that failure of Internet connectivity (due to any reason whatsoever it may be) shall be the sole responsibility of bidders and neither Phoenix nor the Service Provider shall be responsible for these unforeseen circumstances. *In order to ward-off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives whatever required so that they are able to circumvent such situation and still be able to participate in the e-Auction successfully. However, the bidders are requested not to wait till the last moment to quote their bids to avoid any such complex situations.*

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ONLINE E- AUCTION SALE OF ASSETS

2. The Service Provider shall arrange to train the bidder(s), without any cost. The Service Provider shall acquaint bidder regarding the bidding process, functions and e-Auction rules. All the bidders required to ensure that compliance regarding receipt of training before start of bid process.
3. **Material for Bid**: Sale of secured asset by Phoenix under SARFAESI Act, 2002.
4. **Type of Auction:** E-Auction.
5. **Bidding Currency & Unit of Measurement:** Bidding will be conducted in Indian Rupees (INR) Only.
6. **Starting (Opening) Price / Bid Increment:** The opening price of the auction and the bid Increment value shall be as per Sale Notice and available to the bidders on their bidding screen.
7. **Bid Price:** The bidder has to quote the total price for each of the item.
8. **For other terms and conditions, please see the e-auction notice published by Phoenix**

Procedure of e-Auctioning

i. **e-Form Submission**

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

ii. **Online e-Auction**:

- Phoenix will declare its **Opening Price** (**OP**), which shall be visible to all bidders during the start of the e-Auction. Please note that the Reserve price of an item in online e-Auction is open to all the participating bidders. Any bidder can start bidding, in the online e-Auction, from the above Reserve price. Hence, the first online bid that comes in the system during the online e-Auction shall be above the auction's Reserve price, by one increment and in multiples of increment specified in the sale notice. The second online bid and onwards will have to be higher than the H1 rate by one increment value, or higher than the H1 rate by multiples of the increment value. **In case of a sole bidder, the said bidder has to mandatorily increase one bid over and above the reserve price in compliance with Rule 9(2) of SARFAESI Act, 2002.**
- The **"Bid Increase Amount"** has been fixed in respect of the secured assets which the bidders can view on their bidding screen and the bidders will have to increase the bid amount in the multiple of **"Bid Increase Amount".**
- Online Auction shall be open for **1 hour**. If a bidder places a bid in the last 5 minutes of closing of the e-Auction and if that bid gets accepted, then the auction's duration shall automatically get extended for another 5 minutes, from the time that bid comes in. Please note that the auto-extension shall be **Unlimited** and will take place only if a valid bid comes in last 5 minutes of closing. If valid bid is not received, the auto-extension will not take place even if that bid might have come in the last 5 minutes. In case, there is no bid in the last 5 minutes of closing of e-Auction, the auction shall get closed automatically without any extension. *However, bidders are advised not to wait till the last minute or last few seconds to enter their bid during the auto-extension period to avoid complications related with internet connectivity, network problems, system crash down, power failure, etc.*

9. Successful Bidder shall be required to submit the final prices quoted during the e-Auction as per Annexure – 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 to comply with any of the terms and conditions of the e-auction notice and Tender Document will result in forfeiture of the amount paid by the defaulting bidder.**
11. The bidders will be able to view the following on their screen along with the necessary fields in the E Auction:
    a. Leading Bid in the Auction (H1 – Highest Rate)
    b. Bid placed by bidder
    c. Opening Price & Minimum Increment Value.
    d. The bid rank of bidder in the auction.
12. The decision regarding declaration of successful bidder shall be finalized by the Authorised Officer of Phoenix.
13. At any stage of the auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or post-pone the auction without assigning any reason thereof and without any prior notice.
14. Phoenix / Service Provider shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the cause.
15. The bidders are required to submit acceptance of the terms & conditions and modality of e-Auction given above before participating in the E-Auction.
16. **Successful bidder**: At the end of the E-Auction, the Authorised Officer of Phoenix will evaluate all the bids submitted and thereafter declare the highest bidder in the auction sale. The decision of the Authorised Officer shall be final & binding on all the bidders.

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ONLINE E- AUCTION SALE OF ASSETS

Terms & Conditions for Sale of Secured Assets:-

The E-Auction is being held on **AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS"**.

i) To the best knowledge and information to the Authorised officer, the known encumbrance exists on the secured asset are property tax and other dues. However, the intending bidders should make their own independent enquiries regarding the other encumbrances, title of property/ies put on auction and claims/rights/dues affecting the secured assets, including the statutory dues, etc. prior to submitting their bid. The auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of Phoenix. The secured assets are being sold with all the existing and future encumbrances whether known or unknown to Phoenix. The Authorised Officer of Phoenix shall not be responsible in any way for any third-party claims/rights/dues.

ii) It shall be the responsibility of the bidders to inspect and satisfy themselves about the secured assets and specification before submitting the bid.

iii) The particulars specified in the auction notice published in the newspapers and annexed herein below as **ANNEXURE I**, have been stated to the best of the information of the undersigned; however, undersigned shall not be responsible / liable for any error, misstatement or omission.

iv) The inspection of secured asset put on auction will be permitted to interested bidders at sites on the day and time mentioned in the public notice annexed as **ANNEXURE-I**.

v) The EMD shall be payable through RTGS in the **Current Account: 6111411728; Kotak Mahindra Bank Limited, Kalina Branch; Name of the A/C.: Phoenix Trust FY 14-13, IFSC Code: KKBK0000631.**
***Please note that the Cheques / Demand Draft shall not be accepted as EMD amount on or before the last date mentioned in the E-Auction advertisement released in the newspaper** which is annexed herewith as **ANNEXURE-I** and register their name at "https://www.bankeauctions.com" and get user ID and Password free of cost and get training on e-Auction from the Service Provider, by contacting on **Helpline No. 0124-4302020/21/22/23/24, +91-9594597555/07291981124 and e-mail ID: support@bankeauctions.com**. After deposit of EMD as mentioned in para (vi) above, the intending purchaser/ bidder is required to **get the copies of following documents uploaded** in the website **before last date of submission of the bid(s)** (as mentioned in the public auction notice published in the newspapers and copy of which is attached below as **ANNEXURE-I**) **(Kindly take note that minimum offer amount cannot be less than the reserve price mentioned in the public auction notice published in the newspapers and copy of which is attached below as ANNEXURE-I below.)**

1. Copy of the RTGS challan;
2. Copy of PAN card;
3. Board Resolution
4. Proof of identification (KYC) viz. attested copy of Voter ID Card/ Driving License/ Passport etc.
5. Copy of proof of address, without which the bid is liable to be rejected.

vi) The E-Auction will take place through web portal "https://www.bankeauctions.com" on the time specified in the E- Auction notice published in the newspaper and as per **ANNEXURE-I** attached herewith.

vii) 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 the reserve price.**

viii) The conditional bids may be treated as invalid. **Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.**

ix) If the dues of Phoenix together with all costs, charges and expenses incurred by it or part thereof as may be acceptable to Phoenix are tendered by or on behalf of the borrower or guarantor/s at any time on or before the date fixed for sale, the sale of assets may be cancelled.

x) The auction is by way of inter-se bidding amongst the bidders and the bidders shall increase the bid amount for the item in the multiple of amount mentioned against the secured assets under column "**Bid Increment Amount**" 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.**

xi) The EMD of unsuccessful bidders will be refunded to their respective A/c No. shared in e-Auction Portal (https://www.bankeauctions.com) online within 72 hours of the completion of the auction. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).

xii) The Authorised Officer of Phoenix is not bound to accept the highest offer and the Authorised Officer of Phoenix has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction, at any stage of auction, without assigning any reason thereof.

xiii) The successful bidder shall deposit 25% (inclusive of EMD) of its/his offer by way of RTGS to the account mentioned in public notice annexed as ANNEXURE – I, on or before 18.30 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 15th day from the date of confirmation of the sale of the secured asset or such extended period as may be agreed upon in writing by the Authorised Officer at his/her discretion. In case of failure to deposit the balance amount within prescribed period, the

amount deposited by the defaulting bidder shall be forfeited and the defaulting bidder shall neither have claim on the secured asset nor on any part of the sum for which may it be subsequently sold.

xiv) The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her/its favour as per the applicable law.

xv) The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody shall be the sole responsibility of successful bidder only.

xvi) 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.

xvii) 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 only. Addition/deletion of name of any persons / institution shall not be possible. Compliance of all formalities and payment of the required fees as desired by the Government for transfer/delivery of the secured asset/s sold will be completely borne by the successful Bidder.

Other Terms & Conditions for Sale of Secured Asset

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

Sd/-
Authorised Officer
Phoenix ARC Limited
Phoenix Trust FY14-13 Scheme A

N.B.: Bidder(s) will have to go through the ANNEXURES uploaded on the Web Portal (https://www.bankeauctions.com) and follow the following procedures:

- **Annexure – II:** All the Prospective Bidder(s) will have to –
  - get the printout
  - fill it up and sign
  - upload the scanned copy while submitting the bid
- **Annexure –III:** All the Prospective Bidder(s) will have to -
  - get the printout
  - fill it up and sign
  - upload the scanned copy while submitting the bid
- **Annexure – IV:** 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 – V:** Just after the completion of e-Bidding Process, the H1 Bidder will have to –
  - get the printout
  - fill it up and sign
  - e-mail the scanned copy to the Authorised Officer (e-mail ID mentioned in the Sale Notice) with a copy to support@bankeauctions.com

ANNEXURE-II

DETAILS OF BIDDER

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

1.	Name(s) of Bidder (in Capital) (In case the bidder is an entity, constitution of such entity and representative capacity supported with authorization to be submitted)	:
2.	Father's/Husband's Name	:
3.	Postal Address of Bidder(s)	:
4.	Phone/Cell Number and E-mail ID	:
5.	Bank Account details to which EMD amount to be returned	
	i) Bank A/c. No.	:
	ii) IFSC Code No.	:
	iii) Branch Name	:
6.	Date of submission of bid	:
7.	PAN Number	:
8.	Property Item No.	:
9.	Whether EMD remitted	: Yes/No.
10.	EMD remittance details*	: Date of remittance _____ : Name of Bank _____ : Branch_____ : A/c. No._____ : IFSC Code No._____
12.	Bid Amount quoted (Not to mention EMD amount)	: _____(Rupees_____ : _____ _____)

I/We declare that I/We have read and understood all the above terms and conditions of auction sale and the auction notice published in the daily newspaper and the tender document which are also available in the website **https://www.bankeauctions.com** and **https://phoenixarc.co.in?p=7714** 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 on 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 Private Limited)
Trustee of Phoenix Trust FY 14-13 Scheme A ("Phoenix"),

Mumbai – 400 057.

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, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS".**
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 fulfill 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 Authroised Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.
6. The EMD of all other bidders who did not succeed in the e- auction will be refunded by Phoenix within 48 hours of the closure of the e-auction. The EMD will not carry any interest. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.
7. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.

Signature:.....

Name:.....

Address:.....

E-mail id.....

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 – IV

Confirmation by Bidder Regarding Receipt of Training

To,
The Authorised Officer,
Phoenix ARC Limited
(Formerly known as Phoenix ARC Private Limited)
Trustee of Phoenix Trust FY 14-13 Scheme A ("Phoenix"),

Mumbai – 400 057.

Sub: Confirmation regarding receipt of e- Auction Training.

Dear Sir,

This has reference to the Terms & Conditions for the e-Auction mentioned in the Tender document and available on the website **https://www.bankeauctions.com https://phoenixarc.co.in?p=7714.**

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** & **https://phoenixarc.co.in?p=7714** and also e-Auction notice published by Phoenix ARC Limited in daily newspapers and unconditionally agree to them.

b. I/We also confirm that we have taken training on the on-line bidding/auction and confirm that we are fully conversant with the functionality and process.

c. I/We confirm that bank and **M/S. C1 India Private Limited** shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-Auction platform due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the auction event.

d. We, hereby confirm that we will honour the Bids placed by us during the e-Auction process.

With regards

Signature of the Bidder:
Name of Bidder:
Date:
Address of Bidder:

Copy to: M/S. C1 India Private Limited, Gulf Petro Chem, Building No.301,1st Floor, Udyog Vihar Phase-2, Gurgaon (Haryana)-122015, Help Line No: 0124-4302000/21/22/23/24

Note: This document is required to be duly filled in and signed by the bidder and thereafter sent the scanned copy of that to the Authorised Officer, Phoenix ARC Limited , acting in capacity of Trustee for Phoenix Trust FY 14-13 Scheme A mentioned in the Sale Notice just after availing training on e-Auction with a copy to support@bankeauctions.com

Annexure – V

Price Confirmation Letter by Bidder(s)

To,
The Authorised Officer,
Phoenix ARC Limited
(Formerly known as Phoenix ARC Private Limited)
Trustee of Phoenix Trust FY 14-13 Scheme A ("Phoenix"),

Mumbai – 400 057.

Sub.: E-auction sale vide Sale Notice dated 23.10.2026 - Final bid quoted during e- Auction - Sale of Property by Phoenix ARC Limited (Trustee of Phoenix Trust FY 14-13 Scheme A).

Dear Sir,

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

Yours sincerely,

Signature:

Name of Bidder:

Date:

Copy to: M/S. C1 India Private Limited, Gulf Petro Chem, Building No.301,1st Floor, Udyog Vihar Phase-2, Gurgaon(Haryana)-122015, Help Line No: 0124-4302000/21/22/23/24

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

Annexure VI

Declaration from Bidder / Buyer*

Date:

To,
Phoenix ARC Limited
(Formerly known as Phoenix ARC Private Limited)
Trustee of Phoenix Trust FY 14-13 Scheme A,

Dear Sir/Madam,

Subject: Payment under e-auction sale notice dated 23.10.2026 for the secured asset for the e-auction held on 02.12.2026.

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 _____ / I am buying _____ (property details)
- The source of the amount being paid by me is _____
- My PAN is_____ (copy of which is attached) / I do not have a PAN hence I am attaching herewith Form 60 along with KYC documents. (Strike out whichever is not applicable)
- I am responsible for declaring the same in my Income tax return.
- I am not politically exposed person.
- I have not violated any provision of Foreign Exchange Management Act.
- I have not received notice from Directorate of Enforcement.
- I do not have any account in the name of individuals / entities (buyers of secured assets / vendors /security receipt investors) appearing in the lists of individuals and entities, suspected of having terrorist links, which are approved by and periodically circulated by the United Nations Security Council (UNSC). The details of the two lists are as under:
    - The "ISIL (Da'esh) & Al-Qaida Sanctions List", established and maintained pursuant to Security Council resolutions 1267/1989/2253, which includes names of individuals and entities associated with the Al-Qaida is available at (https://scsanctions.un.org/ohz5jen-alqaida.html)
    - The "Taliban Sanctions List", established and maintained pursuant to Security Council resolution 1988 (2011), which includes names of individuals and entities associated with the Taliban is available at (https://scsanctions.un.org/3ppp1en-taliban.htm)

Signature:
Name of the Bidder / Buyer / Depositor:

Annexure VII

UNDERTAKING

(TO BE EXECUTED ON RS.500 STAMP PAPER AND NOTARISED)

AFFIDAVIT REGARDING SECTION 29A OF THE INSOLVENCY AND BANKRUPTCY CODE, 2016

I, _____, aged ___ years, the Deponent, residing at _____, ("**Applicant**") do hereby solemnly affirm and irrevocably and unconditionally state, in relation to proposed purchase of immovable property being mortgaged in favour of Phoenix ARC Limited (Trustee of Phoenix Trust-FY14-13 Scheme A) (**"Phoenix"**) in the loan account of M/s. Balaji Universal Trade Link Private Limited **("Borrower")**, as follows:

1. I hereby unconditionally state, submit and confirm that I/we are not disqualified from purchasing the immovable property owned by the Mortgagor by the Applicant, being mortgaged in favour of Phoenix in the loan account of Borrower, pursuant to the provisions Section 29A of The Insolvency and Bankruptcy Code, 2016 (**"IBC"**) and/or otherwise.

2. I hereby state, submit and declare that none of: (a) the Applicant, being the Proposed Investor; (b) any other person acting jointly or in concert with the Applicant:

   a) is an undischarged insolvent;

   b) is a willful defaulter in accordance with the guidelines of the Reserve Bank of India ("**RBI**") issued under the Banking Regulation Act, 1949 (the "**BR Act**")

   c) at the time of investing and subscribing to the security receipts, has an account or an account of the Borrower which is under management or control of such person(s) or of whom such person(s) is a promoter, classified as non-performing asset in accordance with the guidelines of the RBI issued under the BR Act or the guidelines of a financial sector regulator issued under any other law for the time being in force;

   d) has been convicted for any offence punishable with imprisonment:

      (i) for 2 (two) years or more under any Act specified under the Twelfth Schedule of the IBC;
      or
      (ii) for 7 (seven) years or more under any law for the time being in force.

   e) is disqualified to act as a director under the Companies Act, 2013;

   f) is prohibited by the Securities and Exchange Board of India ("**SEBI**") from trading in securities or accessing the securities markets;

g) has been a promoter or in the management or control of a Borrower in which a preferential transaction, undervalued transaction, extortionate credit transaction or fraudulent transaction has taken place;

h) has executed a guarantee in favour of a creditor in respect of a Borrower against which an application for insolvency resolution made by such creditor has been admitted under the IBC and such guarantee has been invoked by the creditor and remains unpaid in full or part;

i) is subject to any disability, corresponding to abovementioned clauses (a) to (h) above, under any law in a jurisdiction outside India;

j) has a connected person not eligible under the abovementioned clauses (a) to (i). A list of all the connected persons is set out in **Schedule A** hereto.

3. I, hereby state and confirm that the Applicant 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 Applicant 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 Schedule A hereto is exhaustive in all respects and the names of all the connected persons have been set out thereunder without any omission whatsoever.

6. I submit to the Phoenix, that the Applicant 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 Applicant ineligible.

8. I agree and acknowledge that Phoenix is entitled to rely on the statements and affirmations made in this Affidavit for the purposes of determining eligibility and assessing, agreeing and issuing the No Objection for sale in favour of the Applicant.

9. I, unconditionally and irrevocably undertake, that we shall provide all data, documents and information as may be required to verify the statements made under this Affidavit, to the satisfaction of Phoenix.

10. I agree that in the event any of the above statements are found to be untrue or incorrect, then the Applicant 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 Applicant.

11. This Affidavit shall be governed in accordance with the laws of India and the courts of Mumbai shall have an exclusive jurisdiction over any dispute arising under this Affidavit.

12. I submit that, the contents of the Affidavit, as provided above are correct, true, valid and genuine.

13. I submit that, no information/details, have been concealed while signing the Affidavit and there are no further facts to be disclosed to determine eligibility of the Applicant, in terms of Section 29A of the IBC.

Solemnly, affirmed at _____ on _____ day of _____ 2026.

Before me,
Notary

Deponent

VERIFICATION

I, the Deponent hereinabove, do hereby verify and affirm that the contents of paragraph 1 to 13 of this Affidavit are true and correct to my knowledge and belief and no material facts have been concealed therefrom.

Verified at _____ on this _____ day of _____, 2026.

Deponent

Schedule A

LIST OF THE CONNECTED PERSONS