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=7801

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 FY25-2 (Phoenix) (pursuant to assignment of debt by HDFC Bank Limited in favour of Phoenix vide Assignment Agreement dated 27.03.2025) 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/Co-borrower	**1. Amit Kumar Agarwal** **2. Gauri Agarwal** **3. Sajjan Kumar Aggarwal** **4. ESS ESS Endeavours Pvt. Ltd.**
Amount due	**Rs. 3,91,19,168/- (Rupees Three Crores Ninety-One Lakhs Nineteen Thousand One Hundred Sixty-Eight Only) as on 31.01.2022 with future interest at contractual rate together with incidental expenses, costs, charges etc as per the Demand Notice dated 21.02.2022 issued under section 13(2) of the SARFAESI Act, 2002.**
Possession taken under SARFAESI Act,	**Possession of the secured asset taken by the Authorised Officer of Phoenix on 10.09.2025.**
Date of Inspection	**On Request**
Date of submission of Bid (E-Auction)	**10.12.2026 (Thursday) before 4.30 p.m.**
Earnest Money Deposit	**EMD Amount to be deposited by way of RTGS favouring "PHOENIX TRUST FY25-2", Current Account: 5548931809; CRN No. 74416123; Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code: KKBK0000631** **EMD amount: Rs. 42,25,500/- (Rupees Forty-Two Lakhs Twenty-Five Thousand Five Hundred Only)**
Reserve Price	**Rs. 4,22,55,000/- (Rupees Four Crore Twenty-Two Lakhs Fifty-Five Thousand Only)**
Bid Increment	**Rs. 5,00,000/- (Rupees Five Lakh Only) & in such multiples**
Date of E- Auction	**11.12.2026 (Friday) between 11.00 a.m. to 12.00 noon**
Mode of E- Auction	**Online – e auction**
Description of the Secured Asset being auctioned	Property being Office Space No.: 3A & 38 admeasuring 7121 sq. ft (661.80 sq. mtrs) approx., and Office Space No.: 3H, admeasuring 750 sq. ft (69.70 sq. mtrs) approx., all on the third floor of Tower-I, together with 6 car parking spaces in aggregate admeasuring 648 sq, ft (60.22 sq. mtrs) approx., at the basement level in Tower- II, in the project known as "Park Royale", constructed upon land

	admeasuring 134.78 decimals more or less, situated at Mouza: Siliguri, Pargana: Baikunthapur, JL No.: 110 (88), Khatian Nos.: 1206, 1207, 1239, 973, within the limits of Ward No.: XXVI of the Siliguri Municipal corporation, Plot Nos.: 3555, 3556, 3571, Holding Nos.: 122/193/153, 126/1/197/198, 36/1/130/172, 127/1/198/155, S. F. Road (Zone: Electric Office & Fire Brigade Point to Siliguri P.S.), P.S.: Siliguri, Dist.: Darjeeling, Pin: 734101, alongwith the undivided proportionate share of the land and the construction thereon present and in future (the said property). The premises is butted and bounded as follows: On the North: 60 feet wide Metal Road (S. F. Road), On the South: Land of Mr. Mohanlal Agarwal, On the East: Land of Mr. Suraj Kundalia & others, On the West: Private passage.

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=7801** 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 assets 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 **10.12.2026 (Thursday) before 4.30 p.m. Intending purchasers/bidders are required to submit separate EMDs for each of the Items detailed herein above.**

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) or fenil.sangoi@phoenixarc.co.in on 09769497286/ 8655130646 (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 assets 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 : Siliguri
Date : 20.11.2026

Sd/-
Authorised Officer
Phoenix ARC Limited,
(Formerly known as Phoenix ARC Private Limited)
Phoenix Trust FY 25-2

TENUGHAT VIDYUT NIGAM LIMITED
(A GOVT. OF JHARKHAND UNDERTAKING)
ABD Area, Smart City, Dhurwa Ranchi-834004, Jharkhand
Website: www.tvnl.in CINU40101JH1987SGC013153

Letter No: 1240/2026-27 Dated: 19.11.2026

TENDER NOTICE

On behalf of TENUGHAT VIDYUT NIGAM LIMITED sealed tenders in two parts, Part-I, Technical & Commercial Bid and Part-II, Price Bid are invited from reputed, experienced and financially sound firms for the following work: -

S. N.	NIT No./RFx no.	Description	Due date & Time of Tender	Due date & Time for opening Part-I of the Tender
01.	41 CIVIL/W/TVNL/RAN/2026-27 RFx No-1000015887	Construction of 320.00 m plant boundary wall along coal yard from CISF watch tower (near dry ash silo) to rail out gate at TTPS Lalpania	10.12.2026 Up to 14:00 Hrs.	11.12.2026 at 16:00 Hrs

Bids will have to be submitted ONLINE through SAP-SRM on the TVNL Web Portal https://webdispatcher.tvnl.in:srmprd. For more details and downloading of bid documents, please log on to the TVNL website: www.tvnl.in

PR.NO.394169 Tenughat Vidyut Nigam Ltd.(26-27):D Sd/- (U. K. Singh) ESE(F& A/Civil)

Aadhar Housing Finance Ltd.

Aadhar Housing Finance Ltd

Corporate Office : Office Nos. 501 & 503, 5th Floor, Lightbridge, Saki Vihar Road, Andheri East, Mumbai Suburban (District),Maharashtra- 400072

Durgapur Branch Office: Ground Floor,Chaitnya Complex, Bengal Ambuja, City Centre,Durgapur - 713216 (Wb).

Barrackpore Branch Office: Flat No.1-A, House No.31(7) First Floor, Pushpanjali Apartment, Barasat Road. Ward No.3, 2nd Lane, Bidhanpally , Near Panacea Nursing Home, Barrackpore District-North 24 Parganas, West Bengal – 700122

POSSESSION NOTICE Appendix IV (for immovable property)

Whereas, the undersigned being the Authorized Officer of Aadhar Housing Finance Limited (AHFL) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and in exercise of Power conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002 Demand Notice (s) issued by the Authorised officer of the company to the Borrower(s)/Guarantor(s) mentioned herein below to repay the amount mentioned in th notice within 60 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(s)/ Guarantor(s) and the public in general that the undersigned has taken possess on of the property described herein below in exercise of powers conferred on him under Sub-Section(4) of the Section 13 of the said Act said Act read with rule 8 of the Security Interest Enforcement rules, 2002. The borrower's attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets. The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of AHFL for an amount as mentioned herein under with interest thereon.

S. N.	Name of the Branch / Borrower(s) /Co Borrower(s)	Description of Secured Asset (immovable property)	Demand Notice Date and Amount	Date of Possession
1.	(Loan Code 08810000515 of Durgapur Branch), Rajbir Kaur (Borrower) Daljeet Singh (Co-Borrower)	(As Per Regd Deed Of Being No. 1364 For The Year 2007) All That Piece And Percel Of Land Measuring 3.5 Decimals In C S Plot No. 9713, R.S. Plot No. 20447, L.R. Plot No. 27090, C.S. Khatian No.1099. R.S. Khatian No. 10169, L.R. Khatian No. 32270 J.L. No 20, Mouza – Asansol Municipality, P.S. Asansol, Dist - Paschim Bardhaman Along With Building And Structure In Or Upon The Above Land Under Amc Holding No.227/49/C Ward No-19 S.P. Mukherjee Road Bounded By - East - Gali Rasta And House Of Sitaram Shaw, West - 8 Ft. Wide Drain And House Of Kulwant Singh, North:- House Of Babita Yadav, South:- House Of Babita Singh	10-08-2026 Rs. 15,10,979/-	18-11-2026
2.	(Loan Code 08210000062 of Barrackpore Branch), Bhola Das (Borrower) Mithu Das (Co-Borrower)	All That Piece And Percel Of Land Measuring About 0 Decimals Along With Structure Be The Same A Little More Or Less Comprised Under Mouza Lalpur. J.L. No. 20, Touzi No. 12 Under R.S. Dag No. 176 And L.R. Dag No. 888 Corresponding To R.S. Khatian No. 1344 And L.R. Khatian No. 1135 And At Present L.R. Khatian No. - Under Ward No. 15 Within The Local Limits Of Chakdaha Municipality, P.S. Chakdaha And District Nadia Bounded By - East:- By Property Of Mukul Bhowmik. West:- By Property Of 6 Ft Wide Road., North:- By Property Of Sandip Ghosh, South:- By Property Of Menoka Sarkar	10-08-2026 Rs. 12,26,775/-	18-11-2026

Place: Durgapur, Barrackpore, Date: 20-11-2026 Authorised Officer, Aadhar Housing Finance Limited

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=7801

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 FY25-2** (Phoenix) pursuant to assignment of debt by HDFC Bank Limited in favour of Phoenix vide Assignment Agreement dated 27.03.2025) 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 / Co-borrower	1. Amit Kumar Agarwal 2. Gauri Agarwal 3. Sajjan Kumar Aggarwal 4. ESS ESS Endeavours Pvt. Ltd.
Amount due	Rs. 3,91,76,68/- (Rupees Three Crores Ninety-One Lakhs Nineteen Thousand One Hundred Sixty-Eight Only) as on 31.01.2022 with future interest at contractual rate together with incidental expenses, costs, charges etc as per the Demand Notice dated 21.02.2022 issued under section 13(2) of the SARFAESI Act, 2002.
Possession taken under SARFAESI Act.	Possession of the secured asset taken by the Authorised Officer of Phoenix on 10.09.2025,
Date of Inspection	On Request
Date of submission of Bid (E- Auction)	10.12.2026 (Thursday) before 4.30 p.m.
Earnest Money Deposit	EMD Amount to be deposited by way of RTGS favouring "PHOENIX TRUST FY25-2", Current Account: 5548931809; CRN No. 74416121; Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code KKBK0000631 EMD amount: Rs. 42,25,500/- (Rupees Forty-Two Lakhs Twenty-Five Thousand Five Hundred Only)
Reserve Price	Rs. 4,22,55,000/- (Rupees Four Crore Twenty-Two Lakhs Fifty-Five Thousand Only)
Bid Increment	Rs. 5,00,000/- (Rupees Five Lakh Only) & in such multiples
Date of E- Auction	11.12.2026 (Friday) between 11.00 a.m. to 12.00 noon
Mode of E- Auction	Online – e auction
Description of the Secured Asset being auctioned	Property being Office Space No.: 3A & 3B admeasuring 7121 sq. ft.(661.80 sq. mtrs) approx., and Office Space No.: 3H, admeasuring 750 sq. ft.(69.70 sq. mtrs) approx., all on the third floor of Tower-I, together with 6 car parking spaces in aggregate admeasuring 949 sq. ft.(88.22 sq. mtrs) approx., at the basement level of Tower-II, in the project known as "Park Royale", constructed upon land admeasuring 134.78 decimals more or less, situated at Mouza: Siliguri, Pargana: Baikunthapur, JL No. 110 (66), Khatian Nos.: 1286, 1297, 1235, 973, within the limits of Ward No., XXVI of the Siliguri Municipal corporation, Plot Nos.: 3555, 3556, 3571, Holding Nos.: 125/H/157/158, 36/1/130/172, 127/1/158/155, S. F. Road (Zone: Electric Office & Fire Brigade Point to Siliguri P.S.), P.S.: Siliguri, Dist.: Darjeeling, Pin 734101 alongwith the undivided proportionate share of the land and the construction thereon present and in future (the said property). The premises is butted and bounded as follows: On the North: 60 feet wide Metal Road (S. F. Road), On the South: Land of Mr. Mohanlal Agarwal, On the East: Land of Mr. Sura, Kundalia & others, On the West: Private passage.

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 auction is being held on 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=7801 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 office/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 assets put up for e-auction/obtaining bid form.
6. The e-auction will be conducted on the date and time mentioned herein above, where 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 10.12.2026 (Thursday) before 4.30 p.m. Intending purchasers/bidders are required to submit separate EMDs for each of the items detailed herein above.

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 PARTICIPATION	A resolution from the Board of Directors / Authority Letter / Power of Attorney granted to transact on behalf of Company / Partnership Firm

9. The successful purchaser/bidder shall deposit the 25% undersa 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 Maseker at the abovementioned address or at amit.maseker@phoenixarc.co.in (email) or fenil.sangoi@phoenixarc.co.in on 9769497280/ 9653139646 (Mob). 13.** At any stage of the e-auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone 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 properly 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 authority or board etc towards the transfer of the rights in re / 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 assets by any methods under the provisions of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002 and SARFAESI Act, 2002. **21.** The borrower/guarantor/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: Siliguri Sd/- Authorised Officer

यूको बैंक UCO BANK
(A Govt. of India Undertaking)

SALT LAKE ZONAL OFFICE
Vidyut Bhavan DJ Block Sector 2
Bidhannagar, Kolkata – 700 091.,
E-mail:zo.saltlake@ucobank.co.in

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES
Date of e-Auction: 22.12.2026

Sale of immovable property mortgaged to UCO Bank under Securitization And Reconstruction of Financial Assets and Enforcement of Security Interest (SARFAESI) Act, 2002 (No.54 of 2002). Whereas, the Authorized Officer of **UCO Bank** has taken possession of the following properties pursuant to the notice issued under Sec 13(2) of the SARFAESI Act, 2002 in the following loan account with our branch with a right to sell the same on **"AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS "** for realization of Bank's dues. The sale will be done by the undersigned through e-Auction platform provided at the website: **https://www.baanknet.com**

SL. No.	a) Financing Branch Name & Phone no. b) Name of Authorised Person & Mobile No.	Name & Address of the a) Borrower b) Guarantor/ Proprietor's Name & address	a) Demand Notice Date. b) Possession Date c) Outstanding Balance as per Demand Notice	Description of Immovable property	A) Reserve Price B) Earnest Money Deposit (E.M.D.) C) Bid Increment Amount D) Date & Time of e-auction
1	a) Baniabla b) Mr. Bibhuti Bhusan Harichandan (Branch Manager) Mob: 9230500416	M/S Sengupta Enterprise (Borrower) Prop - Mr. Soumik Sengupta, S/o Samidh Sengupta Vill-Kotalghata PO - Kushberia PS – Uluberia Dist – Howrah 711316 Guarantor - Sandip Sengupta, S/o Samidh Sengupta Vill – Kotalghata PO –Kushberia PS – Uluberia Dist – Howrah 711316	a) 30.09.2021 b) 24.12.2021 c) Rs. 14,46,716.90/- (Rupees Fourteen Lakh Forty Six Thousand Seven Hundred Sixteen and Paisa Ninety Only) Plus unapplied interest cost & charges	Equitable Mortgage of property of Bastu Land & Building situated at Mouza-Kotalghata, P.S-uluberia, P.o-Kushberia, Dist.Howrah, Pin-711316, Dag No – R.S-214 & L.R-219, Khatian No-R.S 305, 335 & L.R-2132, JL No- 107, Book No-1, Pages-66461 To 66478, Area- 2.61 Decimal. Deed No- 050504011 Year 2017. Volume No- 0505-2017. Sub- Register Office - Uluberia. Property stands in the name of Mr. Soumik Sengupta, S/o. Samidh Sengupta. **Bounded By: North:** Property of Debu Hait **South:** 7 feet wide passage then property of Suprabha Decorators **East:** Common Passage then property of Kajal Ghosh **West:** Property of Sephali Sengupta **Property under Symbolic Possession**	A) Rs 26,24,000 B) Rs 2,62,400 C) Rs.5,000.00 D) On 22.12.2026 from 01.00 p.m. to 05.00 p.m. (with unlimited extension of 10 mins.)
2	a) Baniabla b) Mr. Bibhuti Bhusan Harichandan (Branch Manager) Mob: 9230500416	M/s. New Sengupta Enterprise, Prop.- Mr. Sandip Sengupta, S/o. Mr. Samidh Sengupta, Address Kotalghata, P.S. Uluberia, P.o-Kushberia, Howrah – 711316, Personal Guarantor - Mr. Soumik Sengupta, S/o. Mrs. Sephali Sengupta Address Kotalghata, P.o-Kushberia, P.O- Uluberia, Howrah-711316	a) 05.05.2021 b) 28.09.2021 c) Rs.2,57,000 (Covid) +31,13,294.88 (Cc)+1,47,023 (TI)= 35,17,317.88 (Rupees Thirty Five Lakh Seventeen Thousand Three Hundred Seventeen and Eighty eight Paisa Only) Plus unapplied interest cost & charges	Equitable Mortgage of property of Bastu Land & Building situated at Mouza-Kotalghata, P.S-uluberia, P.o-Kushberia, Dist.Howrah, Pin-711316, Dag No – R.S-214 & L.R-2118, Khatian No R.S-335, L.R 1998, JL No- 107, Book No-1 & 1, Pages-161 To 166 & 255 To 260, Area- 12 Decimal (7.26 Cattah), Deed No-3277, Year-1998 & Deed No -660, Year 1999., Sub- Register Office Uluberia. Property stands in the name of Mrs. Sephali Sengupta, W/o. Samidh sengupta **Bounded By: North:** Common Passage **South:** Property of Ajit Kumar Bhattacharya **East:** Common Passage **West:** Property of Bistu Pal **Property under Symbolic Possession**	A) Rs 85,67,000 B) Rs 8,56,700 C) Rs.5,000.00 D) On 22.12.2026 from 01.00 p.m. to 05.00 p.m. (with unlimited extension of 10 mins.)
3	a) Shibpur b) Smt. Ritu Sabnani (Branch Manager) Mob: 9230500926	Chinmoy Mallick & Mrs Sathi Mallik B-11/50 Kalyani, Nadia, West Bengal, Nadia 741235	a) 10.112025 b) 06.02.2026 c) Rs. 61,62,240.32/- (Rupees Sixty One Lakh Sixty Two Thousand Two Hundred Forty and paisa Thirty Two Only) Plus unapplied interest cost & charges	ALL THAT piece and parcel the One self-contained residential Flat measuring about Carpet area 984.25 Sq.ft, i.e. Super built-up area 1250 Sq.ft, more or less, on the Entire Fourth Floor (Mesite), in Block 'D' of the said G+IV Storied building & One Open Car Parking Space admeasuring about 135 Sq.ft. more or less, of the Ground Floor along with undivided proportionate share of land at the Kolkata Municipal Corporation Premises No, 237, N.S.C, Bose Road, P.O.- Naktala, P.S.- Jadavpur (Now Netaji Nagar), Under Ward No. 100, Borough No. X, Kolkata - 700047 In the District of South 24 Praganas, Vide registered in Book No - I. Volume number 1603-2024, Page from 494161 to 494185, being no. 160318241 for the year 2024 registered at DSR-III, Alipore, South 24 Parganas, West Bengal & The Deed of Declaration Deed No. - I-1603-00846/2025 for the year 2025 at DSR-III, Alipore, South 24 Parganas, West Bengal, The Property stands in the name of Mr. Chinmay Mallik, S/o Sri Bhuban Chandra Mallik. **Butted & Bounded by :- On the North :** By Staircase & Open to Sky. **On the South :** Open to Sky. **On the East :** Open to Sky. **On the West :** Open to Sky. **Property under Physical Possession**	A) Rs 64,13,000 B) Rs 6,41,300 C) Rs.5,000.00 D) On 22.12.2026 from 01.00 p.m. to 05.00 p.m. (with unlimited extension of 10 mins.)
4	a) Shibpur b) Smt. Ritu Sabnani (Branch Manager) Mob: 9230500926	Chinmoy Mallick & Mrs Sathi Mallik B-11/50 Kalyani, Nadia, West Bengal, Nadia 741235	a) 10.112025 b) 06.02.2026 c) Rs. 63,50,373/- (Rupees Sixty Three Lakh Fifty Thousand Three Hundred Seventy Only) Plus unapplied interest cost & charges	ALL THAT piece and parcel the One self-contained residential Flat measuring about Carpet area 984.25 Sq.ft, i.e. Super built-up area 1250 Sq.ft, more or less, on the Entire Third Floor (Mardle), in Block 'D' of the said G+IV Storied building & One Open Car Parking Space admeasuring about 135 Sq.ft. more or less, of the Ground Floor along with undivided proportionate share of land at the Kolkata Municipal Corporation Premises No, 237, N.S.C, Bose Road, P.O.- Naktala, P.S.- Jadavpur (Now Netaji Nagar), Under Ward No. 100, Borough No. X, Kolkata - 700047 In the District of South 24 Praganas, Vide registered in Book No - I. Volume number 1603-2024, Page from 494161 to 494185, being no. 160318242 for the year 2024 registered at DSR-III, Alipore, South 24 Parganas, West Bengal & The Deed of Declaration Deed No. - I-1603-00846/2025 for the year 2025 at DSR-III, Alipore, South 24 Parganas, West Bengal, The Property stands in the name of Mr. Chinmay Mallik, S/o Sri Bhuban Chandra Mallik. **Butted & Bounded by :- On the North :** By Staircase & Open to Sky. **On the South :** Open to Sky. **On the East :** Open to Sky. **On the West :** Open to Sky. **Property under Physical Possession**	A) Rs 64,13,000 B) Rs 6,41,300 C) Rs.5,000.00 D) On 22.12.2026 from 01.00 p.m. to 05.00 p.m. (with unlimited extension of 10 mins.)
5	a) Naihati b) Mr Amar Nath Jha (Branch Manager) Mob: 9230502400	Mr. Anup Kumar Ghosh S/o Ashok Kumar Ghosh Add- Vill Barikpara Po Shalidaha PS Naihati Dist North 24 Parganas 743145 WB	a) 04.01.2020 b) 16.03.2020 c) Rs.9,65,441/- (Rupees Nine Lakh Sixty Five Thousand Four Hundred Forty One Only) Plus unapplied interest,cost & charges	All that piece and parcel of land measuring 6.20 decimal with building thereon lying and situated at Mouza Barikpara JL No-16, Re. Sa. No-15, Touzi No- 2010, R.S. & Khatian No- 50, L.R. Khatian No- 409(Old), 805(New), R.S Dag No- 233, L.R. Dag No- 257, 258 & 259, under Shibdaspur Gram Panchayat, P.S Naihati(Presently Shibdaspur) Dist North 24 Parganas, Registered Deed No- 150107526 for the year 2015, registered in the Book No-I, CD Volume no-1501-2015, Page from 59587 to 59613. The property is in the name of Mr. Anup Kumar Ghosh. S/o Ashok Kumar Ghosh, registered at A.D.S.R Naihati, Dist North 24 Parganas **Property under Symbolic possession**	A) Rs 9,43,000 B) Rs. 94,300 C) Rs.5,000.00 D) On 22.12.2026 from 01.00 p.m. to 05.00 p.m. (with unlimited extension of 10 mins.)
6	a) Udaynarayanpur b) Mr Pranab Kumar Sadhukhan (Branch Manager) Mob: 9230500890	M/S Kausick Ghorui, Prop. Mr. Kausick Ghorui, , S/o Late Bhutnath Ghorui, Address – Vill. & P.O.- Dihibhursuit, P.S.- Udaynarayanpur, Dist. – Howrah, West Bengal -712408 & Guarantor(s): 1) Mr. Kausick Ghorui, S/o Late Bhutnath Ghorui, 2) Late Mrs.Renuka Ghorui, W/o Late Bhutnath Ghorui, 3) Late Bhutnath Ghorui, S/o Late Jugal Kishore Ghorui, 4) Mr. Saumik Ghorui, S/o Late Bhutnath Ghorui & All Legal Heirs of Late Bhutnath Ghorui, S/o Late Jugal Kishore Ghorui & All Legal Heirs of Late Mrs.Renuka Ghorui, W/o Late Bhutnath Ghorui	a) 20.01.2026 b) 16.04.2026 c) Rs. 22,53,041.21 (Rupees Twenty two lakhs fifty three thousand forty one and paise twenty one only) Plus unapplied interest,cost & charges	**Property No. 01** All that piece and parcel of bastu land with building there on an area of Land 03 Decimal situated at Vill. & Mouza - Dihibhursuit, P.O. - Dihibhursuit, J.L. No. - 91, R.S Dag No. - 256 & L.R. Dag No. - 262, R.S. Khatian No. - 737, L.R. Khatian No. - 851 now L.R. Khatian No. - 899/1 at under Police Station Udaynarayanpur, District - Howrah. Vide registered in Book No. - I, Volume No. - 6, Page from 439 to 444, being No. - 522 for the year 1987 at Sub Registrar Amta, Howrah, West Bengal. The Property stands in the name of Bhutnath Ghorui, S/o Late Jugal Kishore Ghorui. **Property under Symbolic possession** **Property No. 02** All that piece and parcel of bastu land with building there on an area of Land 03 Decimal situated at Vill. & Mouza - Dihibhursuit, P.O. - Dihibhursuit, J.L. No. - 01, L.R. Dag No. - 262, L.R.Khatian No. - 899/1 now L.R. Khatian No. - 2004 at under Police Station Udaynarayanpur, District – Howrah. Vide registered in Book No. - I, CD Volume No. - 2, Page from 2405 to 2417, being No. - 00482 for the year 2009 at Office of the S.R.O. Panchul - Samantanagar, Howrah, West Bengal.The Property stands in the name of Smt. Renuka Ghorui, W/o Bhutnath Ghorui. **The Property is butted and bounded as follows:- On the North :** Property of Durgapada Pakhira & Others. **On the South :** Property of Dag No. or Plot No. 262. **On the East :** Property of Swapan Guchhait, **On the West :** Udaynarayanpur - Dihibhursuit PWD Road. **Property under Symbolic possession**	A) Rs 40,68,000 B) Rs. 4,06,800 C) Rs.5,000.00 D) On 22.12.2026 from 01.00 p.m. to 05.00 p.m. (with unlimited extension of 10 mins.)
7	a) Salkia b) Mr. Aakash Kumar (Branch Manager) Mob: 9230503293	-Mrs. Deboshree Chakraborty (Borrower), W/o Rupam Chakraborty, D/o Tarun Mukherjee -Mr. Rupam Chakraborty (Co- Borrower), S/o Jhantu Chakraborty Residing at 86/1, NainanMusalman Para Lane, P.S.-Baranagar, Dist – North 24 parganas, West Bengal – 700 036	a) 13.11.2024 b) 12.02.2026 c) Rs.29,32,034/- (Rupees Twenty-Nine Lakh Thirty-Two Thousand Thirty-Four Only) Plus unapplied interest,cost & charges)	All that self-contained residential Flat being No.- "B", on the Third floor, East side, with Lift facilities, measuring super built up area 800 (Eight Hundred) sq.ft. more or less, consisting of 2 (Two) Bed Rooms, 1 (One) Kitchen-cum-dining, 2 (Two) Toilets, 1 (One) Verandah, and which to be completed as per the specification described in the Fifth Schedule together with undivided, un-demarcated proportionate share, interest and ownership in land of the said property Situated at MouzaNainanJ.L.No. 08, Police Station Baranagar within the local limit of Baranagar Municipality, Holding No. 842, Ward No. 24, Premises No. 86/1, Nainan Musalman Para Lane, Kolkata – 700036, District North 24 Parganas, Vide Registered in Book No.I, Volume No. 1506-2023, Page from 94708 to 94766, Being No. 150603150 for the year 2023 at Office of the Additional District Sub-Registrar Cossipore Dumdum, District North 24 Parganas, West Bengal.The Property stands in the name of Smt. Deboshree Chakraborty, W/o Rupam Chakraborty & Sri Rupam Chakraborty, S/o Jhantu Chakraborty, **Butted & bounded by (First Schedule as per deed) :- On the North by :** Road & Bengali Immunity Company. **On the South by :** 18, Nainan Para Lane. **On the East by :** 11, Nainan Para Lane. **On the West by :** Bengal Immunity Company. **Property under Physical possession**	A) Rs 35,28,000 B) Rs 3,52,800 C) Rs.5,000.00 D) On 22.12.2026 from 01.00 p.m. to 05.00 p.m. (with unlimited extension of 10 mins.)
8	a) Badu b) Mr. Rishav Mehta (Branch Manager) Mob: 9230500671	M/s. Shampa Enterprise, Prop. Shampa Bhattacharya, D/o. Late Probodh Krishna Bhattacharya, Add. i) – 28, Thakurpukur Road, P.O & P.S.- Barasat, Kol – 700126 & Add. ii) – 37/55, Thakurpukur Road, 4th Lane, Near Hanuman Mandir, P.O - Badu, P.S - Barasat, Kol – 700128 & Ashim Kumar Dutta (Guarantor), S/o. Ajit Kr. Dutta, Add. i) – 367, S.W.K.B Sonari (Jaypur Road), Dum Dum, Kol – 700074 & Add. ii) – 37/55, Thakurpukur Road, 4th Lane, Near Hanuman Mandir, P.O - Badu, P.S - Barasat, Kol – 700128	a) 28.03.2025 b) 04.06.2025 c) Rs.20,15,405.63/- (Rupees Twenty Lakh Fifteen Thousand Four Hundred Five and Paisa Sixty Three only) Plus unapplied interest,cost & charges	**Property -1:** All that piece or parcel of land with building there on measuring 1 Cottah 7 Chattak 31 Sq. Ft. (Out of 2 Cottah 7 Chattak 31 Sq. Ft.) situated at Mouza – Amradanga, J.L. No. 70, Touzi No. 146, Dag No. - 35, Re Sa No. 18, R. S. Khatian No. 19 & L. R. Khatian No. 266/1, 162, 182/1, 183/1, 113, 109/1 within the local limits of Barasat Municipality, P.S. Barasat, Ward No. 18, Thakur Hat Road, Holding No. 378/1 & 378, District - North 24 Parganas, Deed No. 03244 for the year 2009. Book No. I, CD Volume No. 4, Page from 738 to 752, A.D.S.R. Office – Barasat. Property in the name of Shampa Bhattacharya, D/o. Late Probodh Krishna Bhattacharya, Dist. 24 Parganas (N). **Butted & Bounded by: North:** Plot No. 35; **South:** 10 Ft. Wide Common Passage; **East:** Plot No. 35; **West:** Scheme Plot No. 65. **Property under Symbolic possession** **Property -2:** All that piece or parcel of land with building there on measuring 1 Cottah 8 Chattak 25 Sq. Ft. situated at Mouza – Amradanga, J.L. No. 70, Touzi No. 146, Dag No. - 35, Re Sa No. 98, Khatian No. 19, P.S. Barasat, District - North 24 Parganas, Deed No. 3933 for the year 2001, 4186 for the year 1996, A.D.S.R. Office – Barasat. Property in the name of Shampa Bhattacharya, D/o. Late Probodh Krishna Bhattacharya, Dist. 24 Parganas (N). **Butted & Bounded by: North:** Plot No. 35; **South:** Plot No. 35; **East:** Plot No. "T"; **West:** Plot No. "N". **Property under Symbolic possession**	A) Rs 23,24,000 B) Rs 2,32,400 C) Rs.5,000.00 D) On 22.12.2026 from 01.00 p.m. to 05.00 p.m. (with unlimited extension of 10 mins.)

TERMS &CONDITIONS:-

1. The auction sale will be "online through e-auction" portal through **https://www.baanknet.com.**
2. The intending Bidders/ Purchasers are requested to register on portal (**https://www.baanknet.com**) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/ Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet before auction date and time of respective property, in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction.
3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through NEFT (After generation of Challan from (**https://www.baanknet.com**) in bidders Global EMD Wallet, NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheques will not be accepted. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposit shall not bear any interest.
4. Platform (**https://www.baanknet.com**) for e-Auction will be provided by e Auction service provider. The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-auction service provider's **website https://www.baanknet.com.** This Service Provider will also provide online demonstration/ training on e-Auction on the portal.
5. The Sale Notice containing the General Terms and Conditions of sale is available / published in the following websites/web page portal: (1) **https://www.baanknet.com.**
6. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from e-Bid[illegible] portal (**https://www.baanknet.com**).
7. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding.
8. During the e-auction bidders will be allowed to offer higher bid in interval bidding over and above the last bid quoted and the minimum increase in the bid amount must be as mention above to the last higher bid of the bidders. **Ten(10)** minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
9. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly. In case of any difficulty or need of assistance before or during e-Auction process may contact authorized representative of our e-Auction Service Provider (**https://www.baanknet.com**). Details of which are available on the e-Auction portal.
10. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (On mobile no/ email address given by them/ registered with the service provider).
11. The secured asset will not be sold below the reserve price.
12. The successful bidder shall have to deposit

এফিডেভিট

বিজ এণ্টিক (নং RNL1669605) ও ড্রাইভিং লাইসেন্সে (নং WB 63 19990864117) নাম ভুলক্রমে Dilip Kumar Saha ও জন্ম তারিখ ভ্যাকামে 04.03.1978 ও 14.08.1978 থাকায় 17.11.2026 দিনাংকে EM কোর্টে 30714 নং এফিডেভিট বলে ডাকি Dilip Kumar Saha s/o Lt. Khagendra Kr.Saha হবাং। সাং- ওয়ার্ড নং 14, দিনহাটা।

AFFIDAVIT

I, Krishna Ekka, S/O Pandoo Ekka, R/o Kawatar Line, Dalmoney T.G. P.O &P.S. Birpara, Dist. Alipurduar, west Bengal 735204 declared that my actual name is Krishna Ekka as recorded in my Aadhaar & Pan Card. That my name has been recorded in my S.B.I bank A/C no: 36290668900 as Krishna Kachuwa. That Krishna Ekka and Krishna Kachuwa both are the same person. Vide affidavit before the Executive Magistrate at Alipurduar on 02.11.26

আজকাল কর্মখালি/ ব্যবসা/বাণিজ্য/ হারানো/প্রাপ্তি ইত্যাদি বিজ্ঞাপন

১২টি শব্দ ২০০ টাকা
অতিরিক্ত শব্দ ১৮ টাকা

এফিডেভিট



নিজ আধার কার্ডে (নং 3448 3524 6823) নাম Bipul Prodhan এবং নিজ বেকন কার্ডে (নং SPHH 0012715305) পিতার নাম Bishu Prodhan থাকায় 17.09.2026 দিনাংকে BM(1st cl) ডোর্টে 8427 নং এফিডেভিট করে অনি Bijay Prodhan ও পিতা Bishu Prodhan ইইল সাং- কুচীশকোলন, সাহেবগঞ্জ।

নাম সংশোধন

আমি Saffikul Islam, পিতা- Nurul Islam জন্ম-তারিখ ১৫/০৩/১৯৯৫ ঠিকানা- গ্রাম পঞ্চায়েত- বুলবুলি চণ্ডীতলা, জমাত ফোন Sakibul Islam- এর birth certificate- এ আমার ট্রান্স নাম Salma bibi ছিলো কেবলে ভুল আছে। গত ইংরেজি ০৭.১১.২০২৬ তারিখে BEFORE THE PUBLIC NOTARY BALURGHAT, DAKSHIN Dinajpur এ Affidavit করে আমি ছি CHALLMA BIBI ও Salma Bib উভয়ে একই ব্যক্তি বলে শপথ করিলাম।

Birth Reg no. 2011/4240, Date of Reg. 17/09/2011, Issued by Registrar (Birth & Death) Gangarampur Municipality

E-TENDER NOTICE

ABRIDGED E-TENDER NOTICE
NIT-1 &IT of Tend/2876.77 & Memo No: 501/NIT-1/2026-27 Date: 19.11.2026

Sealed bids through e-Tender are hereby invited by the Deputy Director of Agriculture (Administration), Seed Certification, Malda, from eligible Printing Press/Firm for printing seed supply of Booklets, Training Registers, Meeting Registers, Summary Sheets and Fees Appraisal Forms in Bengali and English for Regional Farming Certification under National Mission on Natural Farming (NMNF) during the financial year 2026-27.Interested eligible bidders may download the tender documents and submit their bids online through the Government of West Bengal e-Procurement Portal. Website: https://wbtenders.gov.in

Sd/-
Deputy Director of Agriculture (Administration)
Seed Certification, Malda
Government of West Bengal

Jiwanram Shedutilal Industries Limited

CIN: L17111WB1987PLC085533
Registered Office: 302, Jiwanram Shedutilal Nemo Road Kolkata-700026
Corporate Office: Module 301, Shilpanjali, Pitampur-I, Sal-1, Sal Lake, Kolkata-700091
Phone No: 033-40169500 **Fax:** 033-40169502
E-mail: cs@jwram.co.in

NOTICE AND INFORMATION REGARDING 29TH ANNUAL GENERAL MEETING

Notice is hereby given that the 29th Annual General Meeting ("AGM") of Jiwanram Shedutilal Industries Limited ("Company") will be held on **Monday 30th November, 2026 at 01:00 P.M. (IST)** through Video Conference/Other Audio-Visual Means ("VC/OAVM") in compliance with the provisions of the Companies Act, 2013 ("Act") read with the circulars issued by the Ministry of Corporate Affairs, Government of India vide Circular Nos. 14/2020 dated 8th April, 2020, 17/2020 dated 13th April, 2020, 20/2020 dated 5th May, 2020, 2/2022 dated 5th May, 2022, 10/2022 dated 28th December, 2022, 09/2023 dated 25th September, 2023, 09/2024 dated 19th September, 2024, 03/2025 dated 22nd September, 2025 and other relevant circulars ("MCA Circulars") and read with Securities and Exchange Board of India ("SEBI") Circular No. SEBI/HO/CFD/CFD-PoD-2/P/CIR/2024/133 dated 1st October 2024 ("SEBI Circular") and other relevant circulars issued by SEBI, to transact the business as set forth in the Notice of 29th AGM.

Notice of the 29th Annual General Meeting (AGM) along with the Annual Report for the financial year 2025-26 has been published / made available on the website of the stock exchange, and the subsequent dispatch of this same through electronic mode is being made to all members whose e-mail addresses are registered with the Company, its Registrar and Transfer Agent (RTA) or their respective Depository Participant(s) (DPs).

The notice convening the 29th AGM along with the Annual Report for the financial year 2025-26 would be hosted on the website of the Company at www.jiwanramgroup.com, website of National Stock Exchange of India Limited at www.nseindia.com, and website of Central Depository Services (India) Limited ("CDSL") at www.evotingindia.com.

The Company has appointed CDSL to provide VC/OAVM facility for the AGM and also as a service provider to provide the electronic voting facility for the AGM. Members attending the AGM through VC/OAVM shall be reckoned for the purpose of quorum under Section 103 of the Act. The Company does not have any shareholders who are holding shares in physical mode therefore, the instructions for shareholders holding shares in physical mode has not been given in this newspaper advertisement.

In compliance with section 108 of the Act and Companies (Management and Administration) Rules, 2014, members are hereby informed that:

1. All the business as set out in the Notice of AGM may be transacted through e-voting only, i.e., through remote e-voting and/or e-voting during AGM.
2. Remote e-voting shall commence on **Friday, 27th November, 2026 at 9:00 A.M. (IST)** and close on Sunday, the 29th November, 2026 at 5:00 P.M. (IST).
3. The cut-off date for the purpose of deciding the eligibility to vote shall be **Monday, 23rd November, 2026**.
4. Once the vote on a resolution is cast by a member, he/she will not be allowed to change it subsequently or cast the vote again.
5. A member may participate in AGM even after exercising his/her right to vote through remote e-voting but shall not be allowed to vote again during the AGM.
6. A person whose name is recorded in the Register of Members or in the Register of Beneficial Owners maintained by the RTA/Depositories as on the cut-off date, i.e., Monday 23rd November 2026, only shall be entitled to avail the facility of remote e-voting as well as e-voting during AGM.
7. A person who has acquired shares and become members of the company after the dispatch of notice may obtain the login ID and password by writing an email to **helpdesk.evoting@cdslindia.com** or contact to toll free no. 1800 21 09911 (CDSL).
8. The manner in which the Company shall provide for voting by members present at the AGM is provided in the Notice of the AGM.

9. The Board of Directors have appointed Mr. Arvind Bajpai (Membership No. FCS 10365) and C.P. No. 11582), Practicing Company Secretary as the Scrutinizer to scrutinize the remote e-voting for the AGM and e-voting during the AGM in a fair and transparent manner.

10. All grievances connected with the facility for voting by electronic means may be addressed to Central Depository Services (India) Limited, A Wing, 25th Floor, Marathon Futurex, Mafatlal Mill Compounds, N M Joshi Marg, Lower Parel (East), Mumbai-400013 or send an email to **helpdesk.evoting@cdslindia.com** or call toll free no. 1800 21 09911.

By Order of the Board of Directors
Jiwanram Shedutilal Industries Limited
Sd/-
Alok Prakash
Managing Director
DIN-30375894

Date: 07/11/2026
Place: Kolkata

কেনারা ব্যাঙ্ক Canara Bank

Syndicate

পরিশিষ্ট IV [রুল ৮(১) দ্রষ্টব্য] [১৩(৪) নং ধারা)]
দখল বিজ্ঞপ্তি
(স্থাবর সম্পত্তির জন্য)

বাসুদেবপুর শাখা

পোস্টঃ- চাচড, জায়া- দিমাতিহা, পিন-৭৪২২২৪

কানারা ব্যাঙ্ক, অনুস্বাক্ষরকৃত আধিকারিক হিসেবে সিকিউরিটাইজেশন অ্যান্ড রিকনস্ট্রাকশন অফ ফিনান্সিয়াল অ্যাসেটস অ্যান্ড এনফোর্সমেন্ট অফ সিকিউরিটি ইন্টারেস্ট অ্যাক্ট, ২০০২ (২০০২ আক্টি ৫৪/২০০২) [এখানে এর পরে 'উক্ত অ্যাক্ট' হিসেবে উল্লিখিত] এবং ১৩(১২) ধারাবিলে অর্পিত ক্ষমতাবলে ২৭.০৮.২০২৬ তারিখ সাবাকিত একটি দাবি বিজ্ঞপ্তি জারি করেছিলেন, যার মাধ্যমে উক্ত বিজ্ঞপ্তি প্রাপ্তির তারিখ থেকে ৬০ দিনের মধ্যে উক্ত বিজ্ঞপ্তিতে বর্ণিত অর্থের অর্থাৎ ₹১১,০৮,২৮২.২০ (এগারো লক্ষ আট হাজার দুই শত বিরাশি টাকা এবং কুড়ি পয়সা মাত্র) অনার কন্ট্রাক্ট তারিখ অনুযায়ী ও বকেয়াদার সুদ সহ পুনরুদ্ধার করার জন্য ঋণগ্রহীতা ও বন্ধকদাতা যেহেতু ঋণগ্রহীতা, প্রিয়া হাজরা আদি, প্রাম নবকুলিয়া, পোঃ-আন্দা-কাজরা, ইমাম নগর গ্রাম পঞ্চায়েতের অধীন, একটিয়া মালিকানার নিবন্ধটি, জেলা মুর্শিদাবাদ, পশ্চিমবঙ্গ, পিন-৭৪২২২৪ এবং সহ-ঋণগ্রহীতা ও বন্ধকদাতা/ঃ কৌসর আদি, পিতা হাজরা আদি, গ্রাম নবকুলিয়া, পোঃ-আন্দা-কাজরা, ইমাম নগর গ্রাম পঞ্চায়েতের অধীন, একটিয়া মালিকানার নিবন্ধটি, জেলা মুর্শিদাবাদ, পশ্চিমবঙ্গ, পিন-৭৪২২২৪-এর নিকট অনুমান জানানো হয়েছিল।

উক্ত ঋণগ্রহীতা সাবিত্রিত অর্থক পরিশোধে ব্যর্থ হওয়ায় এতদ্দ্বারা জনসাধারণ এবং বিশেষত ঋণগ্রহীতার জ্ঞাতার্থে জানানো যাচ্ছে যে, নিম্নবন্ধকদারী উক্ত কনস্ট্রাক্টের কথা না ৮ ও ৯-সহ পঠনীয় উক্ত অ্যাক্টের ১৩(৪) ধারাবিলে অর্পিত ক্ষমতাবলে ১১ নভেম্বর, ২০২৬ তারিখে এখানে নীচে বর্ণিত সম্পত্তির দখল নিয়েছেন।

বিশেষত এই ঋণগ্রহীতার এবং জনসাধারণকে এতদ্দ্বারা উক্ত সম্পত্তি নিয়ে কোনও প্রকার লেনদেন না করার জন্য সতর্ক করা হচ্ছে এবং উক্ত সম্পত্তি নিয়ে যে কোনও লেনদেন ₹১১,০৮,২৮২.২০ (এগারো লক্ষ আট হাজার দুই শত বিরাশি টাকা এবং কুড়ি পয়সা মাত্র) এবং তার উপর সুদ সমেত কানারা ব্যাঙ্ক, বাসুদেবপুর শাখার প্রতি দায় সাপেক্ষ হবে।

সুরক্ষিত পরিসম্পদ হস্তান্তর নিয়ে প্রদায় সমন্বিত সম্পর্কিত বিষয়ে উক্ত অ্যাক্টের ১৩(৮) নং ধারার সাম্প্রদায়িক প্রদত্ত সংরক্ষিত সময়সীমার প্রতি ঋণগ্রহীতার দৃষ্টি আকর্ষণ করা হচ্ছে।

স্থাবর সম্পত্তির বিবরণ: জমি ও বাড়ির সমস্ত অংশ ও অংশীদারী অংশ, আপ ৪.৫ ডেসিমেল, মৌজা কালাদপুর, জে এল নং ৪৯, চৌ নং অন্ত এস ২১৬, এল অফ ২৫০, খতিয়ান নং এল আর ৪৭৫৩-৪৭৪৯

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: U67190MH2007PLC168303; Email: **info@phoenixarc.co.in**
Website: www.phoenixarc.co.in; **https://phoenixarc.co.in?p=7801**

ONLINE E- AUCTION SALE OF ASSETS

TENDER DOCUMENT FOR E-AUCTION

Whereas Phoenix ARC Limited Formerly known as Phoenix ARC Private Limited) ("**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. 3,91,19,168/- (Rupees Three Crores Ninety-One Lakhs Nineteen Thousand One Hundred Sixty-Eight Only) as on 31.01.2022 together with further interest, other charges and expenses from 01.02.2022 till the date of repayment of dues in full together with incidental expenses, costs and charges as per the Demand Notice issued under section 13(2) of the SARFAESI Act, 2002 dated 21.02.2022 issued under section 13(2) of the SARFAESI Act, 2002 due and payable by the borrower i.e., Amit Kumar Agarwal & the Co-borrowers 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 FY25-2 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.

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.
- 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.

Phoenix ARC Limited

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Tel : 022- 68492450, Fax : 022- 67412313
CIN: U67190MH2007PLC168303; Email: **info@phoenixarc.co.in**
Website: www.phoenixarc.co.in; **https://phoenixarc.co.in?p=7801**

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: 5548931809; Kotak Mahindra Bank Limited, Kalina Branch; Name of the A/C.: Phoenix Trust FY25-2`, 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
(Formerly known as Phoenix ARC Private Limited)
Phoenix Trust FY 25-2

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 for (not 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=7801** 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 25-2 ("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: **Date:**
The Authorised Officer,
Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited),
Trustee of Phoenix Trust FY 25-2 ("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=7801,**

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=7801** 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 FY25-2 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: **Date:**

The Authorised Officer,

Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited),

Trustee of Phoenix Trust FY 25-2 ("Phoenix"),

Mumbai – 400 057.

Sub.: E-auction sale vide Sale Notice dated 20.11.2026 - Final bid quoted during e- Auction - Sale of Property by Phoenix ARC Limited (Trustee of Phoenix Trust FY25-2)

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*

To: **Date:**
The Authorised Officer,
Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited),
Trustee of Phoenix Trust FY 25-2 ("Phoenix"),

Dear Sir/Madam,

Subject: Payment under e-auction sale notice dated 20.11.2026 for the secured asset for the e-auction held on 11.12.2026.

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 _____ 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-FY25-2) (**"Phoenix"**) in the loan account of Amit Kumar Agarwal & Co-Borrowers **("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 ____ 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