

POONAWALLA FINCORP LIMITED

PROPERTIES PUT UP FOR AUCTION

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003	HL/0105/H/13/000119 HL/0105/H/14/000053	25/04/2024 at 11 AM-2PM	11-15
004	HL/0119/H/13/000058	06/05/2024 at 11 AM-4PM	16-20
005	HL/0179/H/15/000171	06/02/2025 at 11 AM-4PM	21-26
006	HL/0135/H/13/000109 HL/0135/H/13/000112 HL/0135/H/13/000113 HL/0135/H/13/000110 HL/0135/H/13/000111	24/02/2025 at 11 AM-4PM	27-35
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Property ID – 001
Property Location- Kolkata
State- West Bengal
Pincode- 700099.
Name of the borrower- RAJPROTIM AGENCIES PRIVATE LIMITED(In Liquidation)
Loan Account No :- HL/0011/H/14/000091
Outstanding Amount :- Rs. 5779181 (Rupees Fifty-Seven Lacs Seventy-Nine Thousand One Hundred Eighty-One Only)
Registered address of Borrower- 49/89, PRINCE GOLAM MD SHAH ROAD, NEAR B.D. MEMORIAL SCHOOL ,KOLKATA – 700033
Date of physical possession-19/06/2024.
Name of the Title holder of the security possessed- RAJPROTIM AGENCIES PRIVATE LIMITED.
Reserve price- Rs. 53,55,000/- (Rs. Fifty-Three Lakhs Fifty-Five Thousand) only
Earnest Money Deposit- Rs. 5,35,500/- (Rs. Five Lakhs Thirty-Five Thousand Five Hundred) Only
Property type- Residential Flat
Status of Land Holding (Freehold/ Leasehold)- Free hold
Width of road in front or adjacent to the property (In Ft) (Largest width in case of multiple access roads)- 15 ft. wide road
Total No.of Flats / Unit in building- NA
No. of Floors in the building- G+3 Storied Building
Date and time of inspection of the properties- 27/09/2024 at 11AM –3PM
Last Date of Submission of EMD (Earnest Money Deposit) – 04/10/2024 Before 5 PM
Date and Time of Auction- 07/10/2024 (11 AM-3PM)
Name of the Authorised Officer- Sabyasachi Sinha
Contact No. 9609868045

Details of Property under Auction

The property under Auction is 2nd Floor, as per the given details: -

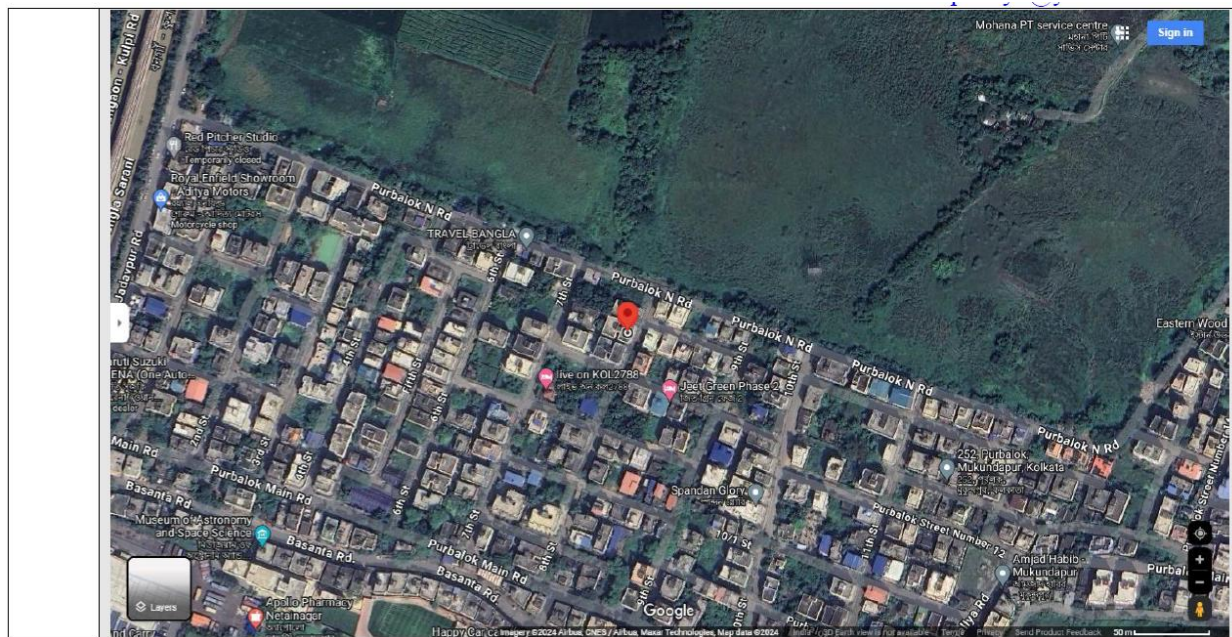
ALL THAT PIECE AND PARCEL OF ALL THAT PIECE AND PARCEL OF LAND MEASURING MORE OR LESS 5 (FIVE) COTTAHS 9 (NINE) CHITTAKS 25 (TWENTY FIVE) SQUARE FEET TOGETHER WITH 11 (ELEVEN) CHITTAKS 25 (TWENTY FIVE) SQUARE FEET MORE OR LESS USED AS PART OF 20' (TWENTY) FEET WIDE COMMON PASSAGE TOGETHERWITH PARTLY 'G' PLUS THREE AND PARTLY THREE STORIED BUILDING NAMEDLY 'PURBANHYA' CONSISTING OF 7 (SEVEN) FLATS AND OPEN CAR PARKING SPACE , ENTIRE EASTERN SIDE FLAT (Flat no. 7), 3RD FLOOR WITH MARBLE FLOORING MEASURRING MORE OR LESS 1340 (ONE THOUSAND THREE HUNDRED FORTY) SQUARE FEET SUPER BUILT-UP AREA CONSISTING OF 3 BED ROOMS, LIVING-CUM-DINING, ONE KITCHEN, TWO TOILETS AND TWO VERANDAHS AND A CAR PARKING SPACE AT NORTH WESTERN SIDE MEASURING MORE OR LESS 125 SQ. FT. (EXCEPT NORTH EASTERN CORNER SPACE EXCLUSIVELY ALLOTTED FOR THE OWNER OF THE SAID LAND), ORIGINALLY PORTION OF RS KHATIAN NO 361, PART OF RS. DAG NO. 356/406 (OR 406 AS STATED SUBSEQUENTLY), TOUZI NO. 3/4/5/12, JL NO. 20 MOUZA-KALIKAPUR, PS-PURBA JADAVPUR, DIST-SOUTH 24 PARGANAS, PREMISES NO-258, HEDER HAT, WARD NO-109 UNDER KOLKATA MUNICIPAL CORPORATION PIN 700099 AND BOUNDED AS FOLLOWS: ON THE NORTH: BY PREMISES NO. 772/1, KALIKAPUR PREVIOUSLY KNOWN AS LOCAL NO. 152; ON THE SOUTH: BY PREMISES NO. 259, HEDERHAT; ON THE EAST: BY 20' (TWENTY) FEET WIDE COMMON PASSAGE; ON THE WEST: BY PREMISES NO. 31, KALIKAPUR PREVIOUSLY KNOWN AS LOCAL NO. 151

Age of property-10 Years

Built-up Area & Accommodation Details						
Floor (Pl mention floor wise)	:	Accommodation	Carpet Area (Sft)	Actual BUA (Sft)	Permissible BUA (Sft)	Adopted Super Built-up area (Sft)
Basement / Stilt	:					
Ground Floor	:					
First Floor	:					
Second Floor	:					
3rd Floor	:	3 Bed Room, 1 Drawing cum Dining, 1 Kitchen, 2 Toilet, 1 Balcony.	Carpet: 902 sq. ft. as measured	NA	NA	SBA: 1340 sq. ft. & 1 Covered car parking space as in deed
Total	:					
Violation observed if any	:	NA				

Photos and GPS- GPS Coordinates

Latitude: 22.497428, Longitude: 88.402939





Terms and conditions of the Sale :

1. The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / PFL.
2. However, the Authorised Officer / PFL shall not be responsible for any error, misstatement, or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Property / Secured Asset, before submitting the bids.
3. Property will be sold on As is where is, As is what is, Whatever there is basis.
4. The auction /sale will be Online e-auction / Bidding through website <https://augeo.samil.in> on the date as mentioned above with Unlimited Extension of 5 minutes. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider M/s Augeo Asset Management, H-182, Sector 63, NOIDA 201301 no. +91 7428993244/+91 7428695102 / Email id:- shekhar.s@cartradeexchange.com. Please note that Prospective bidders may avail online training on e-auction from them only.
5. Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the website <https://augeo.samil.in> for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website <https://augeo.samil.in> or the same may also be collected from the concerned Branch office of Poonawalla Fincorp Ltd. A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be sent over to Concern Manager , **Mr. Sabyasachi Sinha, Address- Poonawalla Fincorp Ltd, Office 15, Park Street, 6th Floor, Apeejay House, Block-B, Unit No:-B/6/1, Kolkata-700016 Mobile no. 9609868045, E-mail ID: sabyasachi.sinha@poonawallafincorp.com** at Poonawalla Fincorp Ltd on or before date and time mentioned above.
6. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
7. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable , property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 1/A of Income Tax Act.
8. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
9. Property / Secured Asset is available for inspection on **27/09/2024** between 11AM to 4PM.
10. For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with Authorized Officer, **Mr. Sabyasachi Sinha, Address- Poonawalla Fincorp Ltd, Office 15, Park Street, 6th Floor, Apeejay House, Block-B, Unit No:-B/6/1, Kolkata-700016 Mobile no. 9609868045, E-mail ID: sabyasachi.sinha@poonawallafincorp.com**
11. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the Tenderer by way of NEFT/RTGS /DD in the account of "Poonawalla Fincorp Ltd", Bank-ICICI BANK LTD. CC Account No. 000651000350 and IFSC Code- ICIC0000006, 20, R. N. Mukherjee Road- Kolkata-700001 drawn on any nationalized or scheduled Bank on or before **04/10/2024** and register their name at <https://augeo.samil.in> and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy to (respective Manager Poonawalla Fincorp Ltd.) , **Mr. Sabyasachi Sinha, Address- Poonawalla Fincorp Ltd, Office 15, Park Street, 6th Floor, Apeejay House, Block-B, Unit No:-B/6/1, Kolkata-700016 Mobile no. 9609868045, E-mail ID: sabyasachi.sinha@poonawallafincorp.com**.
12. The offer amount (to be mentioned in Tender document) shall be above Reserve Price.
13. The last date of submission of Tender in prescribed Tender Document with all necessary documents and EMD in stipulated manner is **04/10/2024** before 5 PM.

14. Incomplete Tender Document or inadequate EMD amount or Tenders received after the date hereinabove shall be treated as invalid, and accordingly shall be summarily rejected and the applicant/ bidder shall have no claim against the Poonawalla Fincorp Ltd) or against Authorised officer in this regard.
15. Conditional offers shall also be treated as invalid.
16. The Tenders will be opened on 07/10/2024 at 11 AM- 3PM in the presence of the Authorised Officer, **Mr. Sabyasachi Sinha, Address- Poonawalla Fincorp Ltd, Office 15, Park Street, 6th Floor, Apeejay House, Block-B, Unit No:-B/6/1, Kolkata-700016.**
17. The Immovable Property / Secured Asset shall not be sold below the Reserve Price. .
18. On sale of the property the purchaser shall not have any claim of whatsoever nature against PFL or its Authorised Officer.
19. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and PFL will not entertain any claim or representation in that regard from the bidders.
20. Only those bidders holding valid user ID and Password and confirmed payment of EMD through NEFT /RTGS shall be permitted to participate in the online e-auction. The Authorized officer has the absolute right to accept or reject the highest and / or all Bid(s) or postpone or cancel the sale, as the case may be without assigning any reasons thereof and also to modify any of the terms and condition of this sale without prior notice.
21. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. PFL
22. EMD of successful tenderer shall be adjusted and for all other unsuccessful tenderers, the same shall be refunded within 10 days from Tender opening date. The Earnest money deposit will not carry any interest.
23. Along with Tender Document the Bidder(s) should also attach his/her photo identity proof such as copy of the passport, election commission card, ration card, driving license, copy of the PAN card issued by the Income Tax department etc. and the proof of residence countersigned by the bidder herself/himself.
24. The successful bidder shall be required to pay 25% of the offer amount (including the amount of EMD) immediately i.e. on the same day or not later than next working day, as the case may be (as per the amended provisions of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002) on confirmation of offer acceptance by PFL, failing which the EMD amount remitted will stand forfeited. The balance 75% of offer amount shall be paid within 15 days of confirmation of sale by the Authorised officer. If the balance amount is not remitted within stipulated time the amount of 25% will stand forfeited as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002.
25. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser only.
26. The Sale Certificate shall be issued in the same name in which the Bid is submitted.
27. The intending bidder(s) out of his/her/their own free WILL, volition and discretion is/are participating in the e-Auction proceeding without any undue influence from any of the officials of the Poonawalla Fincorp Ltd /PFL and is/are fully aware about the consequences of such e-Auction. The intending bidder shall have no recourse against the PFL or the Authorised Officer in this regard and shall not be entitled for any refund of the deposited amount except hereinabove expressly provided or regarding interest on the said amount.
28. In case the date of deposit of EMD & e- Auction date is declared holiday then the date shall be automatically extended to very next working day.

CAUTION NOTE:

Prospective Purchasers at large are hereby informed that PFL and its Authorized Officer does not deal in cash transaction with respect to Immovable Property mentioned in the Auction sale notice. The name and contact details of the agency / broker, if any, authorized by PFL to deal with sale of Immovable property can be obtained only from the office of PFL at the address mentioned above.

For Poonawalla Fincorp Limited

Authorized Officer

Property ID – 002

Property Location- Agra

State- Uttar Pradesh

Pincode- 282010.

Name of the borrower- Manish Verma

Loan Account No :- LAP0094100000005021084 & LAP0094100000005025772

Outstanding Amount :- Rs. 28292790/- (Rupees Two Crores Eighty-Two Lacs Ninety-Two Thousand Seven Hundred Ninety Only) & Rs. 3219720/- (Rupees Thirty-Two Lacs Nineteen Thousand Seven Hundred Twenty Only) **TOTAL** Rs. 31512510/- (Rupees Three Crores Fifteen Lacs Twelve Thousand Five Hundred Ten Only)

Registered address of Borrower- A1 A2 Anand Puram Jogipura Shahaganj Agra Landmark -Shahaganj Agra Agra Uttar Pradesh
Pin Code – 282010

Date of physical possession-25/11/23.

Name of the Title holder of the security possessed- Manish Verma

Reserve price- Rs. 1,98,23,405/- (Rupees One Crore Ninety-Eight Lakhs Twenty-Three Thousand Four Hundred Five only)

Earnest Money Deposit- Rs. 19,82,341/- (Rupees Nineteen Lakhs Eighty-Two Thousand Three Hundred Forty-One Only)

Property type- Residential- Row House

Status of Land Holding (Freehold/ Leasehold)- Free hold

Width of road in front or adjacent to the property (In Ft) (Largest width in case of multiple access roads)- 20 feet Road

Total No.of Flats / Unit in building- 1 Units (independent whole building)

No. of Floors in the building- Basement+GF+2

Date and time of inspection of the properties- 9/01/24 (11AM – 4PM)

Last Date of Submission of EMD (Earnest Money Deposit) - 12/01/24 Before 5 PM

Date and Time of Auction- 16/01/24 (11 AM-2PM)

Name of the Authorised Officer- Rampal Gautam

Contact No. 9999077792

Details of Property under Auction

The property under Auction is GF+2 building, as per the given details: -

ALL THAT PIECE AND PARCEL OF PROPERTY OF THREE STORIED HOUSE WITH THE LAND UNDERNEATH BEARING NAGAR NIGAM NO. 4/20/A-1 AND A-2, MEASURING AREA 326.32 SQ.METER CONSTRUCTED AT PLOT NO.A-1 AND A-2 LAND BEARING KHASRA NO.37 AND 739 SITUATED AT ANAND PURAM, MAUZA- JOGIPURA, WARD-LOHAMANDI, TEHSIL AND DISTRICT-AGRA,PIN-282010, UTTAR PRADESH BOUNDED AS EAST:PROPERTY OF SRI RAM DULARE SHARMA,WEST:PROPERTY OF SRI SOBRAN LAL SHARMA,NORTH:ROAD OF 25 FEET WIDE AND NIKAS,SOUTH: OTHER'S PROPERTY.

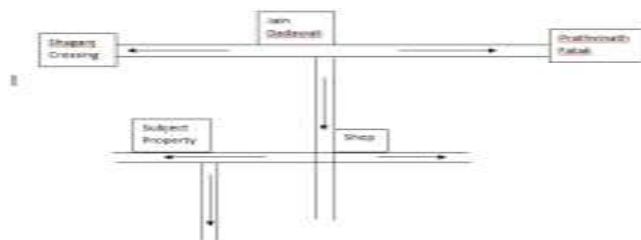
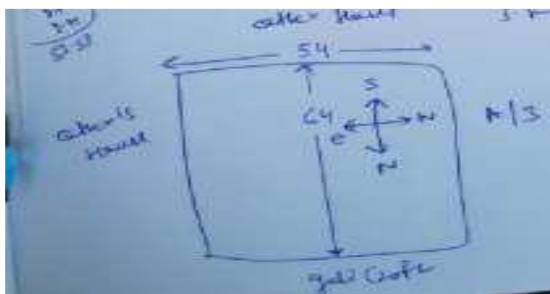
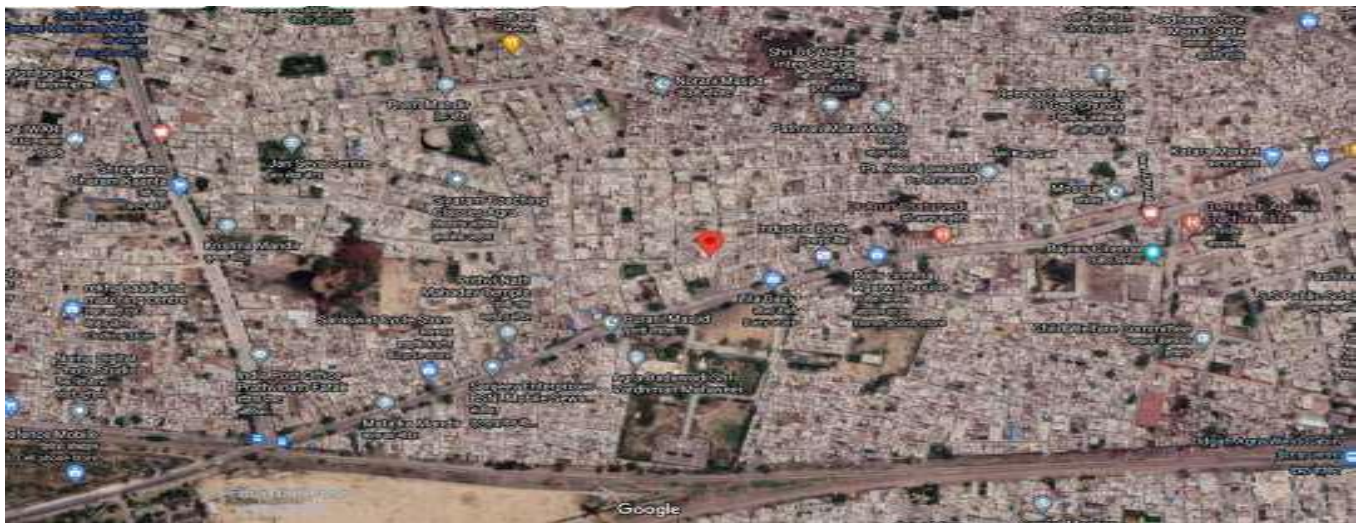
Age of property-06 Years

Built-up Area & Accommodation Details						
Floor (Pl mention floor wise)	:	Accommodation	Carpet Area (Sft)	Actual SBUA (Sft)	Permissible BUA (Sft)	Adopted Built-up area (Sft)
Basement / Stilt	:	1Hall		1394		
Ground Floor	:	5Room, 1Store Room, 3Lat-Bath, 1Kitchen, 1Puja Ghar	2314	2892	1932	1932
First Floor	:	4Room, 1Pujaghar, 1Store Room, 1Lobby, 3Lat-Bath, 1Kitchen	2454	2892	1932	1932
Second Floor	:	2Room, 1Store Room, Mumty	950	1188	1188	1188
Sixth Floor	:	NA				
Total	:		5718	8366	5052	5052

Photos and GPS-

GPS Coordinates

Latitude: 27.174247, Longitude: 77.977577



Property Photographs-



Terms and conditions of the Sale :

1. The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / PFL.
2. However, the Authorised Officer / PFL shall not be responsible for any error, misstatement, or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Property / Secured Asset, before submitting the bids.
3. Property will be sold on As is where is, As is what is, Whatever there is basis.
4. The auction /sale will be Online e-auction / Bidding through website <https://augeo.samil.in> on the date as mentioned above with Unlimited Extension of 5 minutes. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider M/s Augeo Asset Management, H-182, Sector 63, NOIDA 201301 no. +91 7428993244/+91 7428695102 / Email id:- shekhar.s@cartradeexchange.com. Please note that Prospective bidders may avail online training on e-auction from them only.
5. Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the website <https://augeo.samil.in> for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website <https://augeo.samil.in> or the same may also be collected from the concerned Branch office of Poonawalla Fincorp Ltd. A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be sent over to Concern Manager , **Mr. Rampal Gautam, Address- Poonawalla Fincorp Ltd, 204-B, 2nd Floor, Sumriddhi Business Suites, Sanjay Place, Agra- 282004, Mobile no. 9999077792, E-mail ID: rampal.gautam@poonawallafincorp.com** at Poonawalla Fincorp Ltd on or before date and time mentioned above.
6. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
7. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable , property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 1/A of Income Tax Act.
8. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
9. Property / Secured Asset is available for inspection on 9/01/24 between 11AM – 4PM.
10. For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with Authorized Officer, **Mr. Rampal Gautam, Address- Poonawalla Fincorp Ltd, 204-B, 2nd Floor, Sumriddhi Business Suites, Sanjay Place, Agra- 282004, Mobile no. 9999077792, E-mail ID: rampal.gautam@poonawallafincorp.com**
11. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the Tenderer by way of NEFT/RTGS /DD in the account of “Poonawalla Fincorp Ltd”, Bank-ICICI BANK LTD. CC Account No. 000651000350 and IFSC Code- ICIC0000006, 20, R. N. Mukherjee Road- Kolkata-700001 drawn on any nationalized or scheduled Bank on or before **12/01/24** and register their name at <https://augeo.samil.in> and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy to (respective Manager Poonawalla Fincorp Ltd.) , **Mr. Rampal Gautam, Address- Poonawalla Fincorp Ltd, 204-B, 2nd Floor, Sumriddhi Business Suites, Sanjay Place, Agra- 282004, Mobile no. 9999077792, E-mail ID: rampal.gautam@poonawallafincorp.com .**
12. The offer amount (to be mentioned in Tender document) shall be above Reserve Price.
13. The last date of submission of Tender in prescribed Tender Document with all necessary documents and EMD in stipulated manner is 12/01/24 Before 5 PM.

14. Incomplete Tender Document or inadequate EMD amount or Tenders received after the date hereinabove shall be treated as invalid, and accordingly shall be summarily rejected and the applicant/ bidder shall have no claim against the Poonawalla Fincorp Ltd) or against Authorised officer in this regard.
15. Conditional offers shall also be treated as invalid.
16. The Tenders will be opened on 16/01/24 (11 AM-2PM) in the presence of the Authorised Officer at Poonawalla Fincorp Ltd, **204-B, 2nd Floor, Sumriddhi Business Suites, Sanjay Place, Agra- 282004.**
17. The Immovable Property / Secured Asset shall not be sold below the Reserve Price. .
18. On sale of the property the purchaser shall not have any claim of whatsoever nature against PFL or its Authorised Officer.
19. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and PFL will not entertain any claim or representation in that regard from the bidders.
20. Only those bidders holding valid user ID and Password and confirmed payment of EMD through NEFT /RTGS shall be permitted to participate in the online e-auction. The Authorized officer has the absolute right to accept or reject the highest and / or all Bid(s) or postpone or cancel the sale, as the case may be without assigning any reasons thereof and also to modify any of the terms and condition of this sale without prior notice.
21. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. PFL
22. EMD of successful tenderer shall be adjusted and for all other unsuccessful tenderers, the same shall be refunded within 10 days from Tender opening date. The Earnest money deposit will not carry any interest.
23. Along with Tender Document the Bidder(s) should also attach his/her photo identity proof such as copy of the passport, election commission card, ration card, driving license, copy of the PAN card issued by the Income Tax department etc. and the proof of residence countersigned by the bidder herself/himself.
24. The successful bidder shall be required to pay 25% of the offer amount (including the amount of EMD) immediately i.e. on the same day or not later than next working day, as the case may be (as per the amended provisions of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002) on confirmation of offer acceptance by PFL, failing which the EMD amount remitted will stand forfeited. The balance 75% of offer amount shall be paid within 15 days of confirmation of sale by the Authorised officer. If the balance amount is not remitted within stipulated time the amount of 25% will stand forfeited as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002.
25. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser only.
26. The Sale Certificate shall be issued in the same name in which the Bid is submitted.
27. The intending bidder(s) out of his/her/their own free WILL, volition and discretion is/are participating in the e-Auction proceeding without any undue influence from any of the officials of the Poonawalla Fincorp Ltd /PFL and is/are fully aware about the consequences of such e-Auction. The intending bidder shall have no recourse against the PFL or the Authorised Officer in this regard and shall not be entitled for any refund of the deposited amount except hereinabove expressly provided or regarding interest on the said amount.
28. In case the date of deposit of EMD & e- Auction date is declared holiday then the date shall be automatically extended to very next working day.

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Prospective Purchasers at large are hereby informed that PFL and its Authorized Officer does not deal in cash transaction with respect to Immovable Property mentioned in the Auction sale notice. The name and contact details of the agency / broker, if any, authorized by PFL to deal with sale of Immovable property can be obtained only from the office of PFL at the address mentioned above.

For Poonawalla Fincorp Limited

Authorized Officer

Property ID – 003

Property Location- RAJKOT

State- GUJARAT

Pincode- 360002.

Name of the borrower- SANDIP RAMESHBHAI ADESRA

Loan Account No :- HL/0105/H/13/000119 & HL/0105/H/14/000053

Outstanding Amount :- Rs. 1877778 (Rupees Eighteen Lacs Seventy-Seven Thousand Seven Hundred Seventy-Eight Only) & Rs. 621629 (Rupees Six Lacs Twenty-One Thousand Six Hundred Twenty-Nine Only) TOTAL Rs. 2499407 (Rupees Twenty-Four Lacs Ninety-Nine Thousand Four Hundred Seven Only) payable as on 22/09/2023

Registered address of Borrower- Shree But Bhavani Krupa ,Vivekanand Nagar, Street No-2, Ravjibhai Batetavala Bandh Street, Kothariya Road, Rajkot – 360002

Date of physical possession-06/02/2024.

Name of the Title holder of the security possessed- SANDIP RAMESHBHAI ADESRA

Reserve price- Rs. 21,22,500/- (Twenty-one Lakhs twenty-two thousand five hundred) only

Earnest Money Deposit- Rs.2,12,250/- (Rs. Two Lakhs twelve thousand two hundred and fifty Only)

Property type- Residential House

Status of Land Holding (Freehold/ Leasehold)- Freehold

Width of road in front or adjacent to the property (In Ft) (Largest width in case of multiple access roads)- 10.00 Ft (approx)

Total No.of Flats / Unit in building- NA

No. of Floors in the building- G+1 floors

Date and time of inspection of the properties- 16/04/2024 (11AM – 4PM)

Last Date of Submission of EMD (Earnest Money Deposit) - 22/04/2024 Before 5 PM

Date and Time of Auction- 25/04/2024 (11 AM- 2PM)

Name of the Authorised Officer- Mr. Sanjay Sharma

Contact No. 8980005603

Details of Property under Auction

The property under Auction is GF+1 house, as per the given details: -

ALL THAT PIECE AND PARCEL OF THE RESIDENTIAL BUILDING MEASURING AREA OF 59-61 Sq. Mts SITUATED AT R. SURVEY No.259 AT "SHRI SUTBHAVANI KRUPA" PAIKI CITY SURVEY WARD NO. 11 T.PS. No.6, PAIKI AT PLOT No.49(P) F.P.No.103(P), PAIKI AT RAJKOT IN VIVEKANANDANAGAR, STRT.NO.2, PIN- 360002, BOUNDED BY EAST-OTHERS PROPERTY ON SURVEY NO.260, WEST-ROAD, NORTH: OTHERS PROPERTY ON THE SAME PLOT, SOUTH-OTHERS PROPERTY ON THE SAME PLOT.

Age of property- 29 years

Built-up Area & Accommodation Details					
Floor	Accommodation	Carpet Area	Actual BUA	Perm BUA	Adopted BUArea
Ground Floor	1HK + Home Business	-	494 Sft	-	344 Sft
First Floor	2BH	-	494 Sft	-	344 Sft
Total	3BHKD	-	988 Sft	-	688 Sft

Photos and GPS- GPS Coordinates



Property Photograph:-



Terms and conditions of the Sale :

1. The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / PFL.
2. However, the Authorised Officer / PFL shall not be responsible for any error, misstatement, or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Property / Secured Asset, before submitting the bids.
3. Property will be sold on As is where is, As is what is, Whatever there is basis.
4. The auction /sale will be Online e-auction / Bidding through website <https://augeo.samil.in> on the date as mentioned above with Unlimited Extension of 5 minutes. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider M/s Augeo Asset Management, H-182, Sector 63, NOIDA 201301 no. +91 7428993244/+91 7428695102 / Email id:- shekhar.s@cartradeexchange.com. Please note that Prospective bidders may avail online training on e-auction from them only.
5. Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the website <https://augeo.samil.in> for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website <https://augeo.samil.in> or the same may also be collected from the concerned Branch office of Poonawalla Fincorp Ltd. A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be sent over to Concern Manager , **Mr. Sanjay Sharma, Address- Poonawalla Fincorp Ltd, Office No.304,305,306, Third floor, Majestic Plaza, Law garden, Ellis bridge, Ahmedabad -380006**, Mobile no. 8980005603,**E-mail ID: Sharma.Sanjay@poonawallafincorp.com** at Poonawalla Fincorp Ltd on or before date and time mentioned above.
6. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
7. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable , property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 1/A of Income Tax Act.
8. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
9. Property / Secured Asset is available for inspection on **16/04/2024** between 11AM – 4PM.
10. For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with Authorized Officer, **Mr. Sanjay Sharma, Address- Poonawalla Fincorp Ltd, Office No.304,305,306, Third floor, Majestic Plaza, Law garden, Ellis bridge, Ahmedabad -380006**, Mobile no. 8980005603,**E-mail ID: Sharma.Sanjay@poonawallafincorp.com**.
11. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the Tenderer by way of NEFT/RTGS /DD in the account of “Poonawalla Fincorp Ltd”, Bank-ICICI BANK LTD. CC Account No. 000651000350 and IFSC Code- ICIC0000006, 20, R. N. Mukherjee Road- Kolkata-700001 drawn on any nationalized or scheduled Bank on or before **22/04/2024** and register their name at <https://augeo.samil.in> and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy to (respective Manager Poonawalla Fincorp Ltd.) , **Mr. Sanjay Sharma, Address- Poonawalla Fincorp Ltd, Office No.304,305,306, Third floor, Majestic Plaza, Law garden, Ellis bridge, Ahmedabad -380006**, Mobile no. 8980005603,**E-mail ID: Sharma.Sanjay@poonawallafincorp.com**.
12. The offer amount (to be mentioned in Tender document) shall be above Reserve Price.
13. The last date of submission of Tender in prescribed Tender Document with all necessary documents and EMD in stipulated manner is **22/04/2024** Before 5 PM.

14. Incomplete Tender Document or inadequate EMD amount or Tenders received after the date hereinabove shall be treated as invalid, and accordingly shall be summarily rejected and the applicant/ bidder shall have no claim against the Poonawalla Fincorp Ltd) or against Authorised officer in this regard.
15. Conditional offers shall also be treated as invalid.
16. The Tenders will be opened on **25/04/2024** (11 AM-2PM) in the presence of the Authorised Officer at Poonawalla Fincorp Ltd, **Office No.304,305,306, Third floor, Majestic Plaza, Law garden, Ellis bridge, Ahmedabad -380006.**
17. The Immovable Property / Secured Asset shall not be sold below the Reserve Price. .
18. On sale of the property the purchaser shall not have any claim of whatsoever nature against PFL or its Authorised Officer.
19. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and PFL will not entertain any claim or representation in that regard from the bidders.
20. Only those bidders holding valid user ID and Password and confirmed payment of EMD through NEFT /RTGS shall be permitted to participate in the online e-auction. The Authorized officer has the absolute right to accept or reject the highest and / or all Bid(s) or postpone or cancel the sale, as the case may be without assigning any reasons thereof and also to modify any of the terms and condition of this sale without prior notice.
21. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. PFL
22. EMD of successful tenderer shall be adjusted and for all other unsuccessful tenderers, the same shall be refunded within 10 days from Tender opening date. The Earnest money deposit will not carry any interest.
23. Along with Tender Document the Bidder(s) should also attach his/her photo identity proof such as copy of the passport, election commission card, ration card, driving license, copy of the PAN card issued by the Income Tax department etc. and the proof of residence countersigned by the bidder herself/himself.
24. The successful bidder shall be required to pay 25% of the offer amount (including the amount of EMD) immediately i.e. on the same day or not later than next working day, as the case may be (as per the amended provisions of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002) on confirmation of offer acceptance by PFL, failing which the EMD amount remitted will stand forfeited. The balance 75% of offer amount shall be paid within 15 days of confirmation of sale by the Authorised officer. If the balance amount is not remitted within stipulated time the amount of 25% will stand forfeited as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002.
25. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser only.
26. The Sale Certificate shall be issued in the same name in which the Bid is submitted.
27. The intending bidder(s) out of his/her/their own free WILL, volition and discretion is/are participating in the e-Auction proceeding without any undue influence from any of the officials of the Poonawalla Fincorp Ltd /PFL and is/are fully aware about the consequences of such e-Auction. The intending bidder shall have no recourse against the PFL or the Authorised Officer in this regard and shall not be entitled for any refund of the deposited amount except hereinabove expressly provided or regarding interest on the said amount.
28. In case the date of deposit of EMD & e- Auction date is declared holiday then the date shall be automatically extended to very next working day.

CAUTION NOTE:

Prospective Purchasers at large are hereby informed that PFL and its Authorized Officer does not deal in cash transaction with respect to Immovable Property mentioned in the Auction sale notice. The name and contact details of the agency / broker, if any, authorized by PFL to deal with sale of Immovable property can be obtained only from the office of PFL at the address mentioned above.

For Poonawalla Fincorp Limited

Authorized Officer

Property ID – 004

Property Location- PATHANAMTHITTA

State- KERALA

Pincode- 689501.

Name of the borrower- NAHAS H

Loan Account No :- HL/0119/H/13/000058

Outstanding Amount :- Rs. 2952696 (Rupees Twenty-Nine Lacs Fifty-Two Thousand Six Hundred Ninety-Six Only) as on 18-05-2023

Registered address of Borrower- ATHIPARAMBIL HOUSE ,ATHIPARAMBIL ROAD ,NEAR J D DIAGNOSTICS ,KOCHI, 682032

Date of physical possession-23/01/2024.

Name of the Title holder of the security possessed- Mr.H.Nahas

Reserve price- Rs 33,87,785/- (Thirty-Three Lakhs Eighty-Seven Thousand Seven Hundred Eighty-Five Only)

Earnest Money Deposit- Rs.3,38,780/- (Rs. Three Lakhs thirty-eight thousand seven hundred and eighty Only)

Property type- Residential House

Status of Land Holding (Freehold/ Leasehold)- Freehold

Width of road in front or adjacent to the property (In Ft) (Largest width in case of multiple access roads)- 10'0" Mud Road

Total No.of Flats / Unit in building- GF only

No. of Floors in the building- GF only

Date and time of inspection of the properties- 26/04/2024(11AM–4PM)

Last Date of Submission of EMD (Earnest Money Deposit) - 02/05/2024 Before 5 PM

Date and Time of Auction- 06/05/2024 (11 AM- 2PM)

Name of the Authorised Officer- Mr. Biju Madathil

Contact No. 9447457169

Details of Property under Auction

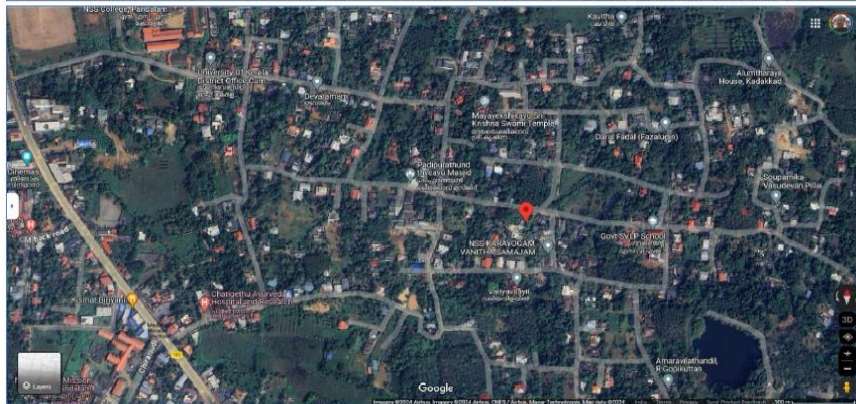
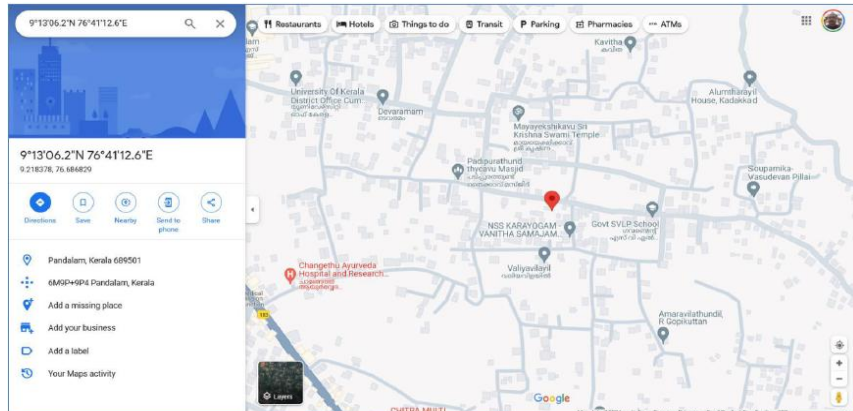
The property under Auction is GF house, as per the given details:

ALL THAT PIECE AND PARCEL OF PROPERTY BEARING SY.NO.401/27-2, IN S.NO-227/7A TOGETHER. WITH BUILDING NO.8/252-A, BLOCK NO.111, VILLAGE-KARUMPALA/KOORAMBALA, TALUKADOOR, DISTRICT-PATHANAMTHITTA, SUB-DISTRICT-PANDALAM, PIN-689501 . BOUNDED AS EAST: PATHWAY, WEST: PROPERTY OF BHAWANI, NORTH: PROPERTY OF NIZAR, SOUTH: PROPERTY OF THANKAPPAN.

Age of property- 16 years

Built-up Area & Accommodation Details						
Floor (Pl mention floor wise)	:	Accommodation	Carpet Area (Sft)	Actual SBUA (Sft)	Permissible BUA (Sft)	Adopted Built-up area (Sft)
Basement / Stilt	:	--	--	--	--	--
G.Floor (RCC)Residential	:	--	--	1375 Sft	--	1375 Sft
F.Floor(RCC)Residential				--	--	--
Head Room				--	--	--
Toilet				--	--	--
Total	:	--		1375 Sft	--	1375 Sft

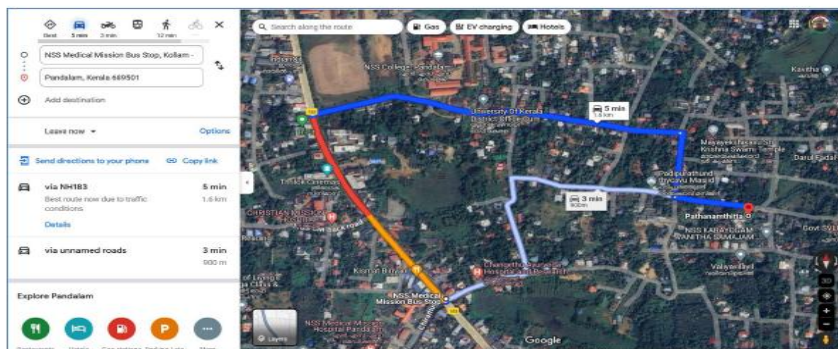
Photos and GPS- GPS Coordinates



Key Plan

Name: Mr.H.Nahas

Address : Re.Sy.No:401/27-2, Block No:III, Kurumbala Village, Adoor Taluk, Pathanamthitta District, Pandalam Grama Panchayat.



Property Photograph:-



Terms and conditions of the Sale :

1. The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / PFL.
2. However, the Authorised Officer / PFL shall not be responsible for any error, misstatement, or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Property / Secured Asset, before submitting the bids.
3. Property will be sold on As is where is, As is what is, Whatever there is basis.
4. The auction /sale will be Online e-auction / Bidding through website <https://augeo.samil.in> on the date as mentioned above with Unlimited Extension of 5 minutes. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider M/s Augeo Asset Management, H-182, Sector 63, NOIDA 201301 no. +91 7428993244/+91 7428695102 / Email id:- shekhar.s@cartradeexchange.com. Please note that Prospective bidders may avail online training on e-auction from them only.
5. Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the website <https://augeo.samil.in> for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website <https://augeo.samil.in> or the same may also be collected from the concerned Branch office of Poonawalla Fincorp Ltd. A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be sent over to Concern Manager , **Mr. Biju Madathil, Address- Poonawalla Fincorp Ltd, 4th Floor, City gallery Building, Kannur Road, Calicut,Kerala-673001** Mobile no.**9447457169**,E-mail ID: biju.madathil@poonawallafincorp.com at Poonawalla Fincorp Ltd on or before date and time mentioned above.
6. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
7. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable , property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 1/A of Income Tax Act.
8. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
9. Property / Secured Asset is available for inspection on **26/04/2024** between 11AM – 4PM.
10. For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with Authorized Officer, **Mr. Biju Madathil, Address- Poonawalla Fincorp Ltd, 4th Floor, City gallery Building, Kannur Road, Calicut,Kerala-673001.** Mobile no. **9447457169**, E-mail ID: biju.madathil@poonawallafincorp.com.
11. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the Tenderer by way of NEFT/RTGS /DD in the account of “Poonawalla Fincorp Ltd”, Bank-ICICI BANK LTD. CC Account No. 000651000350 and IFSC Code- ICIC0000006, 20, R. N. Mukherjee Road- Kolkata-700001 drawn on any nationalized or scheduled Bank on or before **02/05/2024** and register their name at <https://augeo.samil.in> and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy to (respective Manager Poonawalla Fincorp Ltd.) , **Mr. Biju Madathil, Address- Poonawalla Fincorp Ltd, 4th Floor, City gallery Building, Kannur Road, Calicut,Kerala-673001.** Mobile no. **9447457169**, E-mail ID: biju.madathil@poonawallafincorp.com.
12. The offer amount (to be mentioned in Tender document) shall be above Reserve Price.
13. The last date of submission of Tender in prescribed Tender Document with all necessary documents and EMD in stipulated manner is **02/05/2024** Before 5 PM.

14. Incomplete Tender Document or inadequate EMD amount or Tenders received after the date hereinabove shall be treated as invalid, and accordingly shall be summarily rejected and the applicant/ bidder shall have no claim against the Poonawalla Fincorp Ltd) or against Authorised officer in this regard.
15. Conditional offers shall also be treated as invalid.
16. The Tenders will be opened on **06/05/2024** (11 AM-2PM) in the presence of the Authorised Officer at Poonawalla Fincorp Ltd, **4th Floor, City gallery Building, Kannur Road, Calicut, Kerala-673001**.
17. The Immovable Property / Secured Asset shall not be sold below the Reserve Price. .
18. On sale of the property the purchaser shall not have any claim of whatsoever nature against PFL or its Authorised Officer.
19. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and PFL will not entertain any claim or representation in that regard from the bidders.
20. Only those bidders holding valid user ID and Password and confirmed payment of EMD through NEFT /RTGS shall be permitted to participate in the online e-auction. The Authorized officer has the absolute right to accept or reject the highest and / or all Bid(s) or postpone or cancel the sale, as the case may be without assigning any reasons thereof and also to modify any of the terms and condition of this sale without prior notice.
21. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. PFL
22. EMD of successful tenderer shall be adjusted and for all other unsuccessful tenderers, the same shall be refunded within 10 days from Tender opening date. The Earnest money deposit will not carry any interest.
23. Along with Tender Document the Bidder(s) should also attach his/her photo identity proof such as copy of the passport, election commission card, ration card, driving license, copy of the PAN card issued by the Income Tax department etc. and the proof of residence countersigned by the bidder herself/himself.
24. The successful bidder shall be required to pay 25% of the offer amount (including the amount of EMD) immediately i.e. on the same day or not later than next working day, as the case may be (as per the amended provisions of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002) on confirmation of offer acceptance by PFL, failing which the EMD amount remitted will stand forfeited. The balance 75% of offer amount shall be paid within 15 days of confirmation of sale by the Authorised officer. If the balance amount is not remitted within stipulated time the amount of 25% will stand forfeited as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002.
25. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser only.
26. The Sale Certificate shall be issued in the same name in which the Bid is submitted.
27. The intending bidder(s) out of his/her/their own free WILL, volition and discretion is/are participating in the e-Auction proceeding without any undue influence from any of the officials of the Poonawalla Fincorp Ltd /PFL and is/are fully aware about the consequences of such e-Auction. The intending bidder shall have no recourse against the PFL or the Authorised Officer in this regard and shall not be entitled for any refund of the deposited amount except hereinabove expressly provided or regarding interest on the said amount.
28. In case the date of deposit of EMD & e- Auction date is declared holiday then the date shall be automatically extended to very next working day.

CAUTION NOTE:

Prospective Purchasers at large are hereby informed that PFL and its Authorized Officer does not deal in cash transaction with respect to Immovable Property mentioned in the Auction sale notice. The name and contact details of the agency / broker, if any, authorized by PFL to deal with sale of Immovable property can be obtained only from the office of PFL at the address mentioned above.

For Poonawalla Fincorp Limited

Authorized Officer

Property ID – 005

Property Location- BALLABHGARH

State- HARYANA

Pincode- 121004

Name of the borrower- DEV SINGH

Loan Account No :- HL/0179/H/15/000171

Outstanding Amount :-Rs.25,80,320 (Rupees Twenty-Five Lakhs Eighty Thousand Three Hundred and Twenty Only)as on 08-08-2023

Registered address of Borrower- HOUSE NO. 170, VILLAGE: SOTAI,TEHSIL: BALLABGARH, DISTT- FARIDABAD,PIN CODE-121004

Date of physical possession- 13/08/2024.

Name of the Title holder of the security possession- Dev Singh

Reserve price- Rs. 27,82,500 (Rs. Twenty-Seven Lakhs Eighty-Two Thousand Five Hundred) only

Earnest Money Deposit- Rs. 2,78,250/- (Rs. Two Lakhs Seventy-Eight Thousand Two Hundred and Fifty) Only

Property type- Residential House

Status of Land Holding (Freehold/ Leasehold)- Freehold

Width of road in front or adjacent to the property (In Ft) (Largest width in case of multiple access roads)- 24 ft

Total No. of Flats / Unit in building- GF only

No. of Floors in the building- GF only

Date and time of inspection of the properties- 22/01/2025 (11AM–4PM)

Last Date of Submission of EMD (Earnest Money Deposit) - 04/02/2025 Before 5 PM

Date and Time of Auction- 06/02/2025(11 AM- 2PM)

Name of the Authorised Officer- Mr. Deepak Kumar

Contact No. 9467221054

Details of Property under Auction

The property under Auction is GF house, as per the given details:

ALL THAT PIECE AND PARCEL OF RESIDENTIAL PROPERTY OF 605 SQ. YARD AT KHEWAT NO.21/23,MUSTATIL NO-49, KILA NO. 19, MUSTATIL NO. 54, KLLLA NO.9, MOUJA SOTAI, BALLABHGARH, FARIDABAD, LAND MEASURING 1 KANAL 0 MARIE SHARE OF 3/320 SHARE OF 3 MARIE AND LAND MEASURING 4 KANAL 8 MARLE SHARE OF 14/320 SHARE OF 14 MARIE, SITUATED AT WAKA MOUZA SOTAI, TEHSIL BALLABHGARH DISTT FARIDABAD-121004, (605 SQ.YDS)

AND BOUNDED AS UNDER:

EAST: PROPERTY OF AMARPAL

NORTH:PART OFPROPERTY

WEST: PROPERTY OF MAHIPAL SINGH

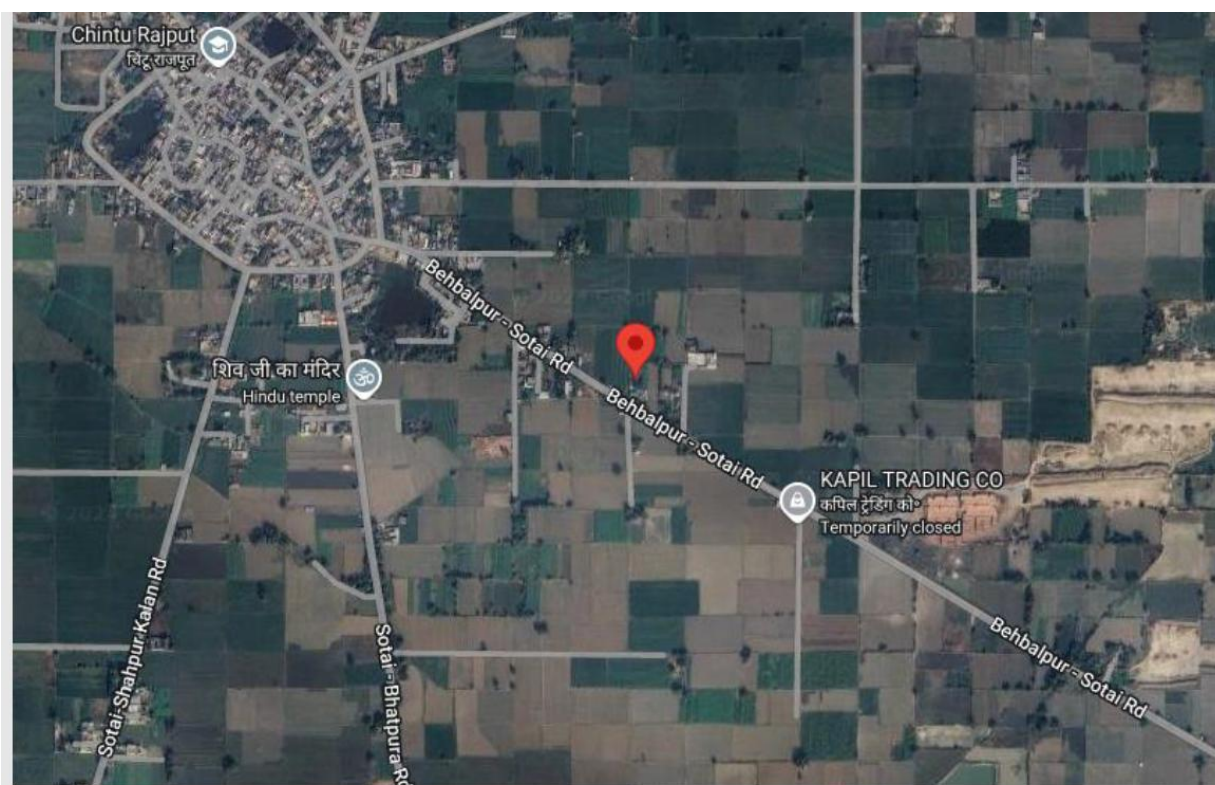
SOUTH: 22 FT ROAD.

Age of property- 15 years

Built-up Area & Accommodation Details						
Floor (Pl mention floor wise)	:	Accommodation	Carpet Area (Sft)	Actual SBUA (Sft)	Permissible BUA (Sft)	Adopted Built-up area (Sft)
	:					
Ground Floor		3 Rooms, 3 T/B, 1 Kitchen (Locked)	725	800	2050	800
Total			725	800	2050	800
Violation observed if any	:	No				

**Photos and GPS-
GPS Coordinates**

Latitude: 28.289950 Longitude: 77.364810



Photograph -

1. PROPERTY PHOTOGRAPHS



Terms and conditions of the Sale :

1. The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / PFL.
2. However, the Authorised Officer / PFL shall not be responsible for any error, misstatement, or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Property / Secured Asset, before submitting the bids.
3. Property will be sold on As is where is, As is what is, Whatever there is basis.
4. The auction /sale will be Online e-auction / Bidding through website <https://augeo.samil.in> on the date as mentioned above with Unlimited Extension of 5 minutes. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider M/s Augeo Asset Management, H-182, Sector 63, NOIDA 201301 no. +91 7428993244/+91 7428695102 / Email id:- shekhar.s@cartradeexchange.com. Please note that Prospective bidders may avail online training on e-auction from them only.
5. Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the website <https://augeo.samil.in> for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website <https://augeo.samil.in> or the same may also be collected from the concerned Branch office of Poonawalla Fincorp Ltd. A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be sent over to Concern Manager , **Mr. Deepak Kumar, Address- Poonawalla Fincorp Ltd, Plot no.11,5th Floor, Prem Dohil Sadan, Rajendra Place ,New Delhi - 110008 ,Mobile no. 9467221054,E-mail ID: deepak.sharma4@poonawallafincorp.com** at Poonawalla Fincorp Ltd on or before date and time mentioned above.
6. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
7. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 1/A of Income Tax Act.
8. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
9. Property / Secured Asset is available for inspection on **22/01/2025** between 11AM – 4PM.
10. For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with Authorized Officer, **Mr. Deepak Kumar, Address- Poonawalla Fincorp Ltd, Plot no.11,5th Floor, Prem Dohil Sadan, Rajendra Place ,New Delhi -110008 ,Mobile no. 9467221054,E-mail ID: deepak.sharma4@poonawallafincorp.com**.
11. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the Tenderer by way of NEFT/RTGS /DD in the account of “Poonawalla Fincorp Ltd”, Bank-ICICI BANK LTD. CC Account No. 000651000350 and IFSC Code- ICIC0000006, 20, R. N. Mukherjee Road- Kolkata-700001 drawn on any nationalized or scheduled Bank on or before **04/02/2025** and register their name at <https://augeo.samil.in> and get user ID and password free of cost and get training on e-Auction from

the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy to (respective Manager Poonawalla Fincorp Ltd.) , **Mr. Deepak Kumar, Address- Poonawalla Fincorp Ltd, Plot no.11,5th Floor, Prem Dohil Sadan, Rajendra Place ,New Delhi -110008 ,Mobile no. 9467221054,E-mail ID: deepak.sharma4@poonawallafincorp.com.**

12. The offer amount (to be mentioned in Tender document) shall be above Reserve Price.
13. The last date of submission of Tender in prescribed Tender Document with all necessary documents and EMD in stipulated manner is **04/02/2025** Before 5 PM.
14. Incomplete Tender Document or inadequate EMD amount or Tenders received after the date hereinabove shall be treated as invalid, and accordingly shall be summarily rejected and the applicant/ bidder shall have no claim against the Poonawalla Fincorp Ltd) or against Authorised officer in this regard.
15. Conditional offers shall also be treated as invalid.
16. The Tenders will be opened on **06/02/2024** (11 AM-4 PM) in the presence of the Authorised Officer at Poonawalla Fincorp Ltd, **Plot no.11,5th Floor, Prem Dohil Sadan, Rajendra Place ,New Delhi - 110008.**
17. The Immovable Property / Secured Asset shall not be sold below the Reserve Price. .
18. On sale of the property the purchaser shall not have any claim of whatsoever nature against PFL or its Authorised Officer.
19. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and PFL will not entertain any claim or representation in that regard from the bidders.
20. Only those bidders holding valid user ID and Password and confirmed payment of EMD through NEFT /RTGS shall be permitted to participate in the online e-auction. The Authorized officer has the absolute right to accept or reject the highest and / or all Bid(s) or postpone or cancel the sale, as the case may be without assigning any reasons thereof and also to modify any of the terms and condition of this sale without prior notice.
21. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. PFL
22. EMD of successful tenderer shall be adjusted and for all other unsuccessful tenderers, the same shall be refunded within 10 days from Tender opening date. The Earnest money deposit will not carry any interest.
23. Along with Tender Document the Bidder(s) should also attach his/her photo identity proof such as copy of the passport, election commission card, ration card, driving license, copy of the PAN card issued by the Income Tax department etc. and the proof of residence countersigned by the bidder herself/himself.
24. The successful bidder shall be required to pay 25% of the offer amount (including the amount of EMD) immediately i.e. on the same day or not later than next working day, as the case may be (as per the amended provisions of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002) on confirmation of offer acceptance by PFL, failing which the EMD amount remitted will stand forfeited. The balance 75% of offer amount shall be paid within 15 days of confirmation of sale by the Authorised officer. If the balance amount is not remitted within stipulated time the amount of 25% will stand forfeited as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002.
25. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser only.
26. The Sale Certificate shall be issued in the same name in which the Bid is submitted.
27. The intending bidder(s) out of his/her/their own free WILL, volition and discretion is/are participating in the e-Auction proceeding without any undue influence from any of the officials of the Poonawalla Fincorp Ltd /PFL and is/are fully aware about the consequences of such e-Auction. The intending bidder shall have no recourse against the PFL or the Authorised Officer in this regard and

shall not be entitled for any refund of the deposited amount except hereinabove expressly provided or regarding interest on the said amount.

28. In case the date of deposit of EMD & e- Auction date is declared holiday then the date shall be automatically extended to very next working day.

CAUTION NOTE:

Prospective Purchasers at large are hereby informed that PFL and its Authorized Officer does not deal in cash transaction with respect to Immovable Property mentioned in the Auction sale notice. The name and contact details of the agency / broker, if any, authorized by PFL to deal with sale of Immovable property can be obtained only from the office of PFL at the address mentioned above.

For Poonawalla Fincorp Limited

Authorized Officer

Property ID – 006

Property Location- INDORE

State- CHATTISGARH

Pincode- 452001

Name of the borrower- RAMANDEEP SINGH SAINY

Loan Account No :- HL/0135/H/13/000109 , HL/0135/H/13/000112 , HL/0135/H/13/000113 ,HL/0135/H/13/000110 ,HL/0135/H/13/000111

Outstanding Amount :- Rs. 59,24,693 (Rupees Fifty-Nine Lacs Twenty- Four Thousand Six Hundred Ninety-Three Only) as on 17/10/2023

Registered address of Borrower- No.1,Lal Bagh Chandigarh House, Indore,Pin code-452001

Date of physical possession- 05/09/2024.

Name of the Title holder of the security possession- RAMANDEEP SINGH SAINY

Reserve price- Rs.1,75,86,925/- (Rs. One crore Seventy-Five Lakhs Eighty-Six Thousand Nine Hundred and Twenty-Five Only)

Earnest Money Deposit- Rs. 17,58,693/- (Rs. Seventeen Lakhs Fifty-Eight Thousand and Six Hundred Ninety-Three Only)

Property type- Commercial Office

Status of Land Holding (Freehold/ Leasehold)- Leasehold

Width of road in front or adjacent to the property (In Ft) (Largest width in case of multiple access roads)- 30 ft

Total No. of Flats / Unit in building- As per Prakoshta

No. of Floors in the building- B+G+3 Floor

Date and time of inspection of the properties- 24/01/2025 (11AM–4PM)

Last Date of Submission of EMD (Earnest Money Deposit) - 21/02/2025 Before 5 PM

Date and Time of Auction- 24/02/2025(11 AM- 4PM)

Name of the Authorised Officer- Mr. Mohammed Khan

Contact No.- 7974726613

Details of Property under Auction

The property under Auction is B+G+3 Floor commercial office , as per the given details:

1)HL/0135/H/13/000109 :

ALL THAT PIECE AND PARCEL OF THE FLAT/UNIT No.203, SECOND FLOOR OF "NAVRANG PLAZA" AT PLOT No.35, TRAFFIC ROUTE No.6-7, SCHEME No.31, (SAPNA SANGEETA MAIN ROAD) MEASURING SUPER BUILT AREA OF 494 Sq. Ft. ALONG WITH THE PROPORTIONATE LAND AREA OF THE PLOT APPURTENANT THERETO AT INDORE, PIN 452001 BOUNDED BY EAST: FLAT NO.108, WEST: MOS, NORTH: MOS, SOUTH: CORRIDOR.

2) HL/0135/H/13/000112:

ALL THAT PIECE AND PARCEL OF THE FLAT/UNIT No.204, SECOND FLOOR OF "NAVRANG PLAZA" AT PLOT No.35, SNEHA NAGAR, TRAFFIC ROUTE No.6-7, SCHEME No.31, (SAPNA SANGEETA MAIN ROAD) MEASURING SUPER BUILT AREA OF 494 Sq.Ft. ALONG WITH THE PROPORTIONATE LAND AREA OF THE PLOT APPURTENANAT THERETO AT INDORE, PIN 452001 BOUNDED BY EAST: PASSAGE, WEST: FLAT NO.203, NORTH: MOS, SOUTH: CORRIDOR.

3) HL/0135/H/13/000113 :

ALL THAT PIECE AND PARCEL OF THE FLAT/UNIT No.215, SECOND FLOOR OF "NAVRANG PLAZA" AT PLOT No.35, SNEHA NAGAR, TRAFFIC ROUTE No.6-7, SCHEME No.31, (SAPNA SANGEETA MAIN ROAD) MEASURING SUPER BUILT AREA OF 644 Sq.Ft. ALONG WITH THE PROPORTIONATE LAND AREA OF THE PLOT APPURTENANAT THERETO AT INDORE, PIN 452001 BOUNDED BY EAST: FLAT NO.214, WEST: MOS, NORTH: PASSAGE, SOUTH: PLOT NO.36.

4) HL/0135/H/13/000110 :

ALL THAT PIECE AND PARCEL OF THE FLAT/UNIT No.107, FIRST FLOOR OF "NAVRANG PLAZA" AT PLOT No.35, SNEHA NAGAR, TRAFFIC ROUTE No.6-7, SCHEME No.31, (SAPNA SANGEETA MAIN ROAD) MEASURING SUPER BUILT AREA OF 749 Sq.Ft. ALONG WITH THE PROPORTIONATE LAND AREA OF THE PLOT APPURTENANAT THERETO AT INDORE, PIN 452001 BOUNDED BY EAST: FLAT NO.108, WEST: MOS, NORTH: MOS, SOUTH: CORRIDOR.

5) HL/0135/H/13/000111:

ALL THAT PIECE AND PARCEL OF THE FLAT/UNIT No. G-6, GROUND FLOOR OF "NAVRANG PLAZA" AT PLOT No.35, SNEHA NAGAR, TRAFFIC ROUTE No.6-7, SCHEME No.31, (SAPNA SANGEETA MAIN ROAD) MEASURING SUPER BUILT AREA OF 582 Sq.Ft. ALONG WITH THE PROPORTIONATE LAND AREA OF THE PLOT APPURTENANAT THERETO AT INDORE, PIN 452001 BOUNDED BY EAST: FLAT NO. G-5, WEST: FLAT NO. G-15, NORTH: COMMON PASSAGE, SOUTH: PLOT NO.36.

Age of property- 27 years

HL/0135/H/13/000109

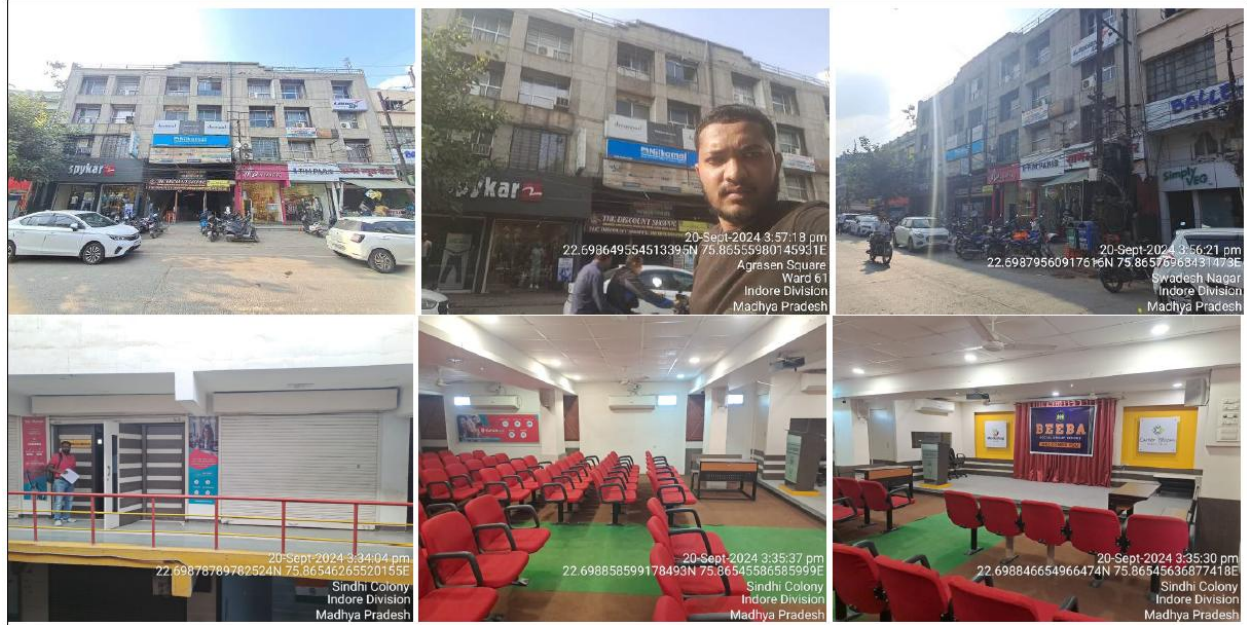
Built-up Area & Accommodation Details					
Floor (Pl mention floor wise)	Accommodation	Carpet Area (Sft)	Actual BUA (Sft)	Permissible BUA (Sft)	Adopted Built-up area (Sft)
Basement / Stilt					
Ground Floor		00	00	00	00
First Floor		00	00	00	00
Second Floor	1-Office	00	494	494	494
Third Floor		00	00	00	00
Total		00	494	494	494

**Photos and GPS-
GPS Coordinates**

Latitude: 22.698821 ,Longitude: 75.865518



Photograph :



HL/0135/H/13/000110

Built-up Area & Accommodation Details					
Floor (Pl mention floor wise)	Accommodation	Carpet Area (Sft)	Actual BUA (Sft)	Permissible BUA (Sft)	Adopted Built-up area (Sft)
Basement / Stilt					
Ground Floor		00	00	00	00
First Floor	1-Office	00	749	749	749
Second Floor		00	00	00	00
Third Floor		00	00	00	00
Total		00	749	749	749

Photos and GPS-

GPS Coordinates

Latitude: 22.698821 ,Longitude: 75.865518



Photograph -



HL/0135/H/13/000111

Built-up Area & Accommodation Details					
Floor (Pl mention floor wise)	Accommodation	Carpet Area (Sft)	Actual BUA (Sft)	Permissible BUA (Sft)	Adopted Built-up area (Sft)
Basement / Stilt					
Ground Floor	1-Shop	00	582	582	582
First Floor		00	00	00	00
Second Floor		00	00	00	00
Third Floor		00	00	00	00
Total		00	582	582	582

GPS Coordinates

Latitude: 22.698821 ,Longitude: 75.865518



Photograph-



HL/0135/H/13/000112

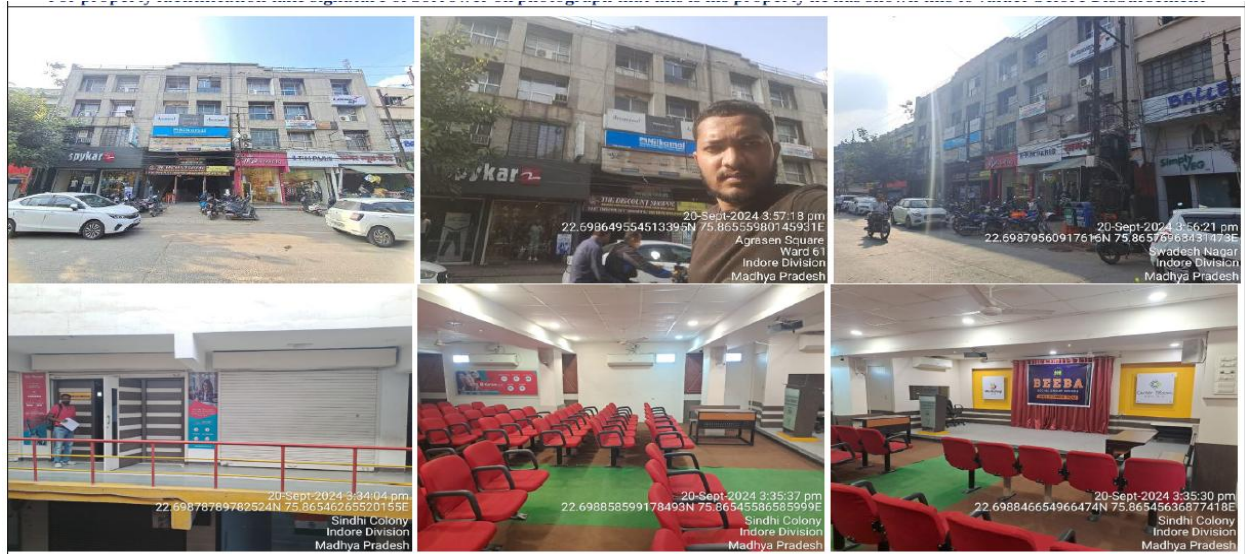
Built-up Area & Accommodation Details					
Floor (Pl mention floor wise)	Accommodation	Carpet Area (Sft)	Actual BUA (Sft)	Permissible BUA (Sft)	Adopted Built-up area (Sft)
Basement / Stilt					
Ground Floor		00	00	00	00
First Floor		00	00	00	00
Second Floor	1-Office	00	494	494	494
Third Floor		00	00	00	00
Total		00	494	494	494

GPS Coordinates

Latitude: 22.698821 ,Longitude: 75.865518



Photograph-



HL/0135/H/13/000113

Built-up Area & Accommodation Details					
Floor (Pl mention floor wise)	Accommodation	Carpet Area (Sft)	Actual BUA (Sft)	Permissible BUA (Sft)	Adopted Built-up area (Sft)
Basement / Stilt					
Ground Floor	1-Shop	00	00	00	00
First Floor		00	00	00	00
Second Floor	1-Office	00	644	644	644
Third Floor		00	00	00	00
Total		00	644	644	644

GPS Coordinates

Latitude: 22.698821 ,Longitude: 75.865518



Photograph -



Terms and conditions of the Sale :

1. The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / PFL.
2. However, the Authorised Officer / PFL shall not be responsible for any error, misstatement, or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Property / Secured Asset, before submitting the bids.
3. Property will be sold on As is where is, As is what is, Whatever there is basis.
4. The auction /sale will be Online e-auction / Bidding through website <https://augeo.samil.in> on the date as mentioned above with Unlimited Extension of 5 minutes. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider M/s Augeo Asset Management, H-182, Sector 63, NOIDA 201301 no. +91 7428993244/+91 7428695102 / Email id:- shekhar.s@cartradeexchange.com. Please note that Prospective bidders may avail online training on e-auction from them only.
5. Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the website <https://augeo.samil.in> for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website <https://augeo.samil.in> or the same may also be collected from the concerned Branch office of Poonawalla Fincorp Ltd. A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be sent over to Concern Manager , **Mr. Mohammed Khan, Address- Poonawalla Fincorp Ltd, 5th Floor Metro Tower , B-2, PU-4, Scheme No. 54, Vijay Nagar, Indore- 452010, Mobile no. 7974726613, E-mail ID: mohammed.khan1@poonawallafincorp.com** at Poonawalla Fincorp Ltd on or before date and time mentioned above.
6. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall

be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.

7. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 1/A of Income Tax Act.
8. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
9. Property / Secured Asset is available for inspection on **24/01/2025** between 11AM – 4PM.
10. For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with Authorized Officer, **Mr. Mohammed Khan, Address- Poonawalla Fincorp Ltd, 5th Floor Metro Tower , B-2, PU-4, Scheme No. 54,Vijay Nagar, Indore-452010,Mobile no. 7974726613,E-mail ID: mohammed.khan1@poonawallafincorp.com.**
11. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the Tenderer by way of NEFT/RTGS /DD in the account of “Poonawalla Fincorp Ltd”, Bank-ICICI BANK LTD. CC Account No. 000651000350 and IFSC Code- ICIC0000006, 20, R. N. Mukherjee Road- Kolkata-700001 drawn on any nationalized or scheduled Bank on or before **21/02/2025** and register their name at <https://augeo.samil.in> and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy to (respective Manager Poonawalla Fincorp Ltd.) , **Mr. Mohammed Khan, Address- Poonawalla Fincorp Ltd, 5th Floor Metro Tower , B-2, PU-4, Scheme No. 54,Vijay Nagar, Indore-452010,Mobile no. 7974726613,E-mail ID: mohammed.khan1@poonawallafincorp.com.**
12. The offer amount (to be mentioned in Tender document) shall be above Reserve Price.
13. The last date of submission of Tender in prescribed Tender Document with all necessary documents and EMD in stipulated manner is **21/02/2025** Before 5 PM.
14. Incomplete Tender Document or inadequate EMD amount or Tenders received after the date hereinabove shall be treated as invalid, and accordingly shall be summarily rejected and the applicant/ bidder shall have no claim against the Poonawalla Fincorp Ltd) or against Authorised officer in this regard.
15. Conditional offers shall also be treated as invalid.
16. The Tenders will be opened on **24/02/2025**(11 AM-4 PM) in the presence of the Authorised Officer at Poonawalla Fincorp Ltd, **5th Floor Metro Tower , B-2, PU-4, Scheme No. 54,Vijay Nagar, Indore-452010**
17. The Immovable Property / Secured Asset shall not be sold below the Reserve Price. .
18. On sale of the property the purchaser shall not have any claim of whatsoever nature against PFL or its Authorised Officer.
19. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and PFL will not entertain any claim or representation in that regard from the bidders.
20. Only those bidders holding valid user ID and Password and confirmed payment of EMD through NEFT /RTGS shall be permitted to participate in the online e-auction. The Authorized officer has the absolute right to accept or reject the highest and / or all Bid(s) or postpone or cancel the sale, as the case may be without assigning any reasons thereof and also to modify any of the terms and condition of this sale without prior notice.
21. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. PFL
22. EMD of successful tenderer shall be adjusted and for all other unsuccessful tenderers, the same shall be refunded within 10 days from Tender opening date. The Earnest money deposit will not carry any interest.

23. Along with Tender Document the Bidder(s) should also attach his/her photo identity proof such as copy of the passport, election commission card, ration card, driving license, copy of the PAN card issued by the Income Tax department etc. and the proof of residence countersigned by the bidder herself/himself.
24. The successful bidder shall be required to pay 25% of the offer amount (including the amount of EMD) immediately i.e. on the same day or not later than next working day, as the case may be (as per the amended provisions of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002) on confirmation of offer acceptance by PFL, failing which the EMD amount remitted will stand forfeited. The balance 75% of offer amount shall be paid within 15 days of confirmation of sale by the Authorised officer. If the balance amount is not remitted within stipulated time the amount of 25% will stand forfeited as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002.
25. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser only.
26. The Sale Certificate shall be issued in the same name in which the Bid is submitted.
27. The intending bidder(s) out of his/her/their own free WILL, volition and discretion is/are participating in the e-Auction proceeding without any undue influence from any of the officials of the Poonawalla Fincorp Ltd /PFL and is/are fully aware about the consequences of such e-Auction. The intending bidder shall have no recourse against the PFL or the Authorised Officer in this regard and shall not be entitled for any refund of the deposited amount except hereinabove expressly provided or regarding interest on the said amount.
28. In case the date of deposit of EMD & e- Auction date is declared holiday then the date shall be automatically extended to very next working day.

CAUTION NOTE:

Prospective Purchasers at large are hereby informed that PFL and its Authorized Officer does not deal in cash transaction with respect to Immovable Property mentioned in the Auction sale notice. The name and contact details of the agency / broker, if any, authorized by PFL to deal with sale of Immovable property can be obtained only from the office of PFL at the address mentioned above.

For Poonawalla Fincorp Limited

Authorized Officer

Property ID – 007

Property Location- Nellore

State- Andhra Pradesh

Pincode- 524413.

Name of the borrower- V. MADHUSUDHANA REDDY

Loan Account No :- HL/0089/H/13/000010

Outstanding Amount :- Rs.31,48,645/- (Rupees Thirty-One lakhs Forty-Eight Thousand Six Hundred and Forty-Five Only)

Registered address of Borrower- FLAT NO 104 2 FLORR D R R REDDY APPARTMENT T T D KALAYANAMANDAPAM VIDYA NAGAR NELLORE,524413

Date of physical possession-01/10/2024.

Name of the Title holder of the security possessed- VETURI PRABHAVATHI

Reserve price- Rs. 33,48,800/- (Rs. Thirty-Three Lakhs Forty-Eight Thousand and Eight Hundred) only

Earnest Money Deposit- Rs. 3,34,880/- (Rs. Three Lakhs Thirty-Four Thousand Eight Hundred and Eighty-Eight Only)

Property type- Residential Flat

Status of Land Holding (Freehold/ Leasehold)- Free hold

Width of road in front or adjacent to the property (In Ft) (Largest width in case of multiple access roads)- 20 ft. wide road

Total No.of Flats / Unit in building- 6

No. of Floors in the building- S+G+3

Date and time of inspection of the properties- 24/01/2025 at 11AM –4PM

Last Date of Submission of EMD (Earnest Money Deposit) – 21/02/2025 Before 5 PM

Date and Time of Auction- 25/02/2025 (11 AM-4PM)

Name of the Authorised Officer- Jesus Selva Kenjock A

Contact No. 8861144545

Details of Property under Auction

The property under Auction is 1ST Floor, as per the given details: -

ALL THAT PIECE AND PARCEL OF ALL THAT PIECE AND PARCEL OF LAND MEASURING MORE OR LESS 5 (FIVE) COTTAHS 9 (NINE) CHITTAKS 25 (TWENTY FIVE) SQUARE FEET TOGETHER WITH 11 (ELEVEN) CHITTAKS 25 (TWENTY FIVE) SQUARE FEET MORE OR LESS USED AS PART OF 20' (TWENTY) FEET WIDE COMMON PASSAGE TOGETHERWITH PARTLY 'G' PLUS THREE AND PARTLY THREE STORIED BUILDING NAMELY 'PURBANHYA' CONSISTING OF 7 (SEVEN) FLATS AND OPEN CAR PARKING SPACE , ENTIRE EASTERN SIDE FLAT (Flat no. 7), 3RD FLOOR WITH MARBLE FLOORING MEASURRING MORE OR LESS 1340 (ONE THOUSAND THREE HUNDRED FORTY) SQUARE FEET SUPER BUILT-UP AREA CONSISTING OF 3 BED ROOMS, LIVING-CUM-DINING, ONE KITCHEN, TWO TOILETS AND TWO VERANDAHS AND A CAR PARKING SPACE AT NORTH WESTERN SIDE MEASURING MORE OR LESS 125 SQ. FT. (EXCEPT NORTH EASTERN CORNER SPACE EXCLUSIVELY ALLOTTED FOR THE OWNER OF THE SAID LAND), ORIGINALLY PORTION OF RS KHATIAN NO 361, PART OF RS. DAG NO. 356/406 (OR 406 AS STATED SUBSEQUENTLY), TOUZI NO. 3/4/5/12, JL NO. 20 MOUZA-KALIKAPUR, PS-PURBA JADAVPUR, DIST-SOUTH 24 PARGANAS, PREMISES NO-258, HEDER HAT, WARD NO-109 UNDER KOLKATA MUNICIPAL CORPORATION PIN 700099 AND BOUNDED AS FOLLOWS: ON THE NORTH: BY PREMISES NO. 772/1, KALIKAPUR PREVIOUSLY KNOWN AS LOCAL NO. 152; ON THE SOUTH: BY PREMISES NO. 259, HEDERHAT; ON THE EAST: BY 20' (TWENTY) FEET WIDE COMMON PASSAGE; ON THE WEST: BY PREMISES NO. 31, KALIKAPUR PREVIOUSLY KNOWN AS LOCAL NO. 151

Age of property-10 Years

H. Built-up Area & Accommodation Details

Floor (Pl mention floor wise)	Accommodation (As per Site)	Carpet Area (Sft) (Mandatory)	Actual Area (Sft)	Permissible BUA (Sft)	Adopted Built-up area (Sft)
					0
1st floor	2bhk	1221	1472	1472	1472
Total		1221.00	1472	1472.00	

Photos and GPS-

LOCATION COORDINATES - 14.028839,80.032939

ISROBHUVAN 2D



Satellite Map :



Photograph-



Terms and conditions of the Sale :

1. The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / PFL.
2. However, the Authorised Officer / PFL shall not be responsible for any error, misstatement, or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Property / Secured Asset, before submitting the bids.
3. Property will be sold on As is where is, As is what is, Whatever there is basis.
4. The auction /sale will be Online e-auction / Bidding through website <https://augeo.samil.in> on the date as mentioned above with Unlimited Extension of 5 minutes. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider M/s Augeo Asset Management, H-182, Sector 63, NOIDA 201301 no. +91 7428993244/+91 7428695102 / Email id:- shekhar.s@cartradeexchange.com. Please note that Prospective bidders may avail online training on e-auction from them only.
5. Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the website <https://augeo.samil.in> for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website <https://augeo.samil.in> or the same may also be collected from the concerned Branch office of Poonawalla Fincorp Ltd. A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be sent over to Concern Manager , **Mr. Jesus Selva Kenjock A, Address- Poonawalla Fincorp Ltd, Office 2nd Floor, HM J.C.Road, 36 J.C.Road, Near Minerva Circle, Bangalore, Karnataka-560 002 ,Mobile no. 8861144545, E-mail ID: jesus.antonymsamy@poonawallafincorp.com** at Poonawalla Fincorp Ltd on or before date and time mentioned above.
6. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
7. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable , property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 1/A of Income Tax Act.
8. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
9. Property / Secured Asset is available for inspection on **24/01/2025** between 11AM to 4PM.
10. For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with Authorized Officer, **Mr. Jesus Selva Kenjock A, Address- Poonawalla Fincorp Ltd, Office 2nd Floor, HM J.C.Road, 36 J.C.Road, Near Minerva Circle, Bangalore, Karnataka-560 002 ,Mobile no. 8861144545, E-mail ID: jesus.antonymsamy@poonawallafincorp.com**
11. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the Tenderer by way of NEFT/RTGS /DD in the account of "Poonawalla Fincorp Ltd", Bank-ICICI BANK LTD. CC Account No. 000651000350 and IFSC Code- ICIC0000006, 20, R. N. Mukherjee Road- Kolkata-700001 drawn on any nationalized or scheduled Bank on or before **21/02/2025** and register their name at <https://augeo.samil.in> and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy to (respective Manager Poonawalla Fincorp Ltd.) , **Mr. Jesus Selva Kenjock A, Address- Poonawalla Fincorp Ltd, Office 2nd Floor, HM J.C.Road, 36 J.C.Road, Near Minerva Circle, Bangalore, Karnataka-560 002 ,Mobile no. 8861144545, E-mail ID: jesus.antonymsamy@poonawallafincorp.com**
12. The offer amount (to be mentioned in Tender document) shall be above Reserve Price.
13. The last date of submission of Tender in prescribed Tender Document with all necessary documents and EMD in stipulated manner is **21/02/2025** before 5 PM.

14. Incomplete Tender Document or inadequate EMD amount or Tenders received after the date hereinabove shall be treated as invalid, and accordingly shall be summarily rejected and the applicant/ bidder shall have no claim against the Poonawalla Fincorp Ltd) or against Authorised officer in this regard.
15. Conditional offers shall also be treated as invalid.
16. The Tenders will be opened on **25/02/2025 at 11 AM- 4PM** in the presence of the Authorised Officer, **Mr. Jesus Selva Kenjock A, Address- Poonawalla Fincorp Ltd, Office 2nd Floor, HM J.C.Road, 36 J.C.Road, Near Minerva Circle, Bangalore, Karnataka-560 002 ,Mobile no. 8861144545, E-mail ID: jesus.antonymsamy@poonawallafincorp.com .**
17. The Immovable Property / Secured Asset shall not be sold below the Reserve Price. .
18. On sale of the property the purchaser shall not have any claim of whatsoever nature against PFL or its Authorised Officer.
19. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and PFL will not entertain any claim or representation in that regard from the bidders.
20. Only those bidders holding valid user ID and Password and confirmed payment of EMD through NEFT /RTGS shall be permitted to participate in the online e-auction. The Authorized officer has the absolute right to accept or reject the highest and / or all Bid(s) or postpone or cancel the sale, as the case may be without assigning any reasons thereof and also to modify any of the terms and condition of this sale without prior notice.
21. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. PFL
22. EMD of successful tenderer shall be adjusted and for all other unsuccessful tenderers, the same shall be refunded within 10 days from Tender opening date. The Earnest money deposit will not carry any interest.
23. Along with Tender Document the Bidder(s) should also attach his/her photo identity proof such as copy of the passport, election commission card, ration card, driving license, copy of the PAN card issued by the Income Tax department etc. and the proof of residence countersigned by the bidder herself/himself.
24. The successful bidder shall be required to pay 25% of the offer amount (including the amount of EMD) immediately i.e. on the same day or not later than next working day, as the case may be (as per the amended provisions of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002) on confirmation of offer acceptance by PFL, failing which the EMD amount remitted will stand forfeited. The balance 75% of offer amount shall be paid within 15 days of confirmation of sale by the Authorised officer. If the balance amount is not remitted within stipulated time the amount of 25% will stand forfeited as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002.
25. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser only.
26. The Sale Certificate shall be issued in the same name in which the Bid is submitted.
27. The intending bidder(s) out of his/her/their own free WILL, volition and discretion is/are participating in the e-Auction proceeding without any undue influence from any of the officials of the Poonawalla Fincorp Ltd /PFL and is/are fully aware about the consequences of such e-Auction. The intending bidder shall have no recourse against the PFL or the Authorised Officer in this regard and shall not be entitled for any refund of the deposited amount except hereinabove expressly provided or regarding interest on the said amount.
28. In case the date of deposit of EMD & e- Auction date is declared holiday then the date shall be automatically extended to very next working day.

CAUTION NOTE:

Prospective Purchasers at large are hereby informed that PFL and its Authorized Officer does not deal in cash transaction with respect to Immovable Property mentioned in the Auction sale notice. The name and contact details of the agency / broker, if any, authorized by PFL to deal with sale of Immovable property can be obtained only from the office of PFL at the address mentioned above.

For Poonawalla Fincorp Limited

Authorized Officer

Property ID – 008

Property Location- Guntur

State- Andhra Pradesh

Pincode- 522603

Name of the borrower- BHASYAM SLEEVA RAJU

Loan Account No :- HM/0219/H/15/000050

Outstanding Amount :- Rs. 30,06,126 (Rupees Thirty Lacs Six Thousand One Hundred Twenty-Six Only)

Registered address of Borrower- DIV.NO. 89/B, DOOR NO.3-231, RAVIPADU ,MAIN ROAD, RAVIPADU GRAMA PANCHAYAT, GUNTUR DIST. NARASARAOPET ,PIN 522603

Date of physical possession-25/10/2024.

Name of the Title holder of the security possessed- BHASYAM SLEEVA RAJU

Reserve price- Rs. 33,29,280 /- (Rs. Thirty-Three Lakhs Twenty-Nine Thousand and Two Hundred and Eighty) only

Earnest Money Deposit- Rs. 3,32,928/- (Rs. Three Lakhs Thirty-Two Thousand Nine Hundred and Twenty-Eight Only)

Property type- Residential Individual House

Status of Land Holding (Freehold/ Leasehold)- NA

Width of road in front or adjacent to the property (In Ft) (Largest width in case of multiple access roads)- NA

Total No.of Flats / Unit in building- 01

No. of Floors in the building- Ground Floor

Date and time of inspection of the properties- 24/01/2025 at 11AM –4PM

Last Date of Submission of EMD (Earnest Money Deposit) – 21/02/2025 Before 5 PM

Date and Time of Auction- 25/02/2025 (11 AM-4PM)

Name of the Authorised Officer- Praveen Kumar Manem

Contact No. 9848403885

Details of Property under Auction

The property under Auction is Ground Floor, as per the given details: -

ALL THAT PIECE AND PARCEL OF THE IMMOVABLE PROPERTY SITUATED AT GUNTUR DISTRICT, NARASARAOPET REGISTRATION -DISTRICT, NARASARAOPET SUB DISTRICT, NARASARAOPET MANDAL, RAVIPADU VILLAGE, RAVIPADU GRAM PANCHAYAT AREA, RAVIPADU GRAMA KANTAM, PIN 522603 D. No 89/B, COVERING IN AN EXTENT OF 118.59 SQ.YDS. EQUAL TO 93.158 SQ. MTS.OF RCC SLAB (PLINTH AREA OF 450 SFT.) AND ACC SHEET SHED WITH ALL EXISTING CONSTRUCTIONS THEREUPON IS BEING

BOUNDED BY EAST: PROPERTY OF MALLAVARAPU SOWRAIAH 61.6 FEET, WEST: 4.1/2FT, WIDE ROAD LEFT BY THE VENDORS,65.0FT, NORTH: HIGH-WAYS ROAD,17.0 FT, SOUTH: REMAINING PROPERTY OF VENDOR,16.9FT

Age of property-34 Years

PROPERTY PHOTOGRAPHS:-



Terms and conditions of the Sale :

1. The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / PFL.
2. However, the Authorised Officer / PFL shall not be responsible for any error, misstatement, or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Property / Secured Asset, before submitting the bids.
3. Property will be sold on As is where is, As is what is, Whatever there is basis.
4. The auction /sale will be Online e-auction / Bidding through website <https://augeo.samil.in> on the date as mentioned above with Unlimited Extension of 5 minutes. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider M/s Augeo Asset Management, H-182, Sector 63, NOIDA 201301 no. +91 7428993244/+91 7428695102 / Email id:- shekhar.s@cartradeexchange.com. Please note that Prospective bidders may avail online training on e-auction from them only.
5. Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the website <https://augeo.samil.in> for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website <https://augeo.samil.in> or the same may also be collected from the concerned Branch office of Poonawalla Fincorp Ltd. A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be sent over to Concern Manager , **Mr. Praveen Kumar Manem, Address- Poonawalla Fincorp Ltd, Office Door No 40-25-80/1, Revenue Ward 13 A ,Kurra Satyanarayana street, Third Floor R.S Towers, Benz Circle, Vijayawada Andhra Pradesh 520010 ,Mobile no. 9848403885, E-mail ID: praveenkumar.manem@poonawallafincorp.com** at Poonawalla Fincorp Ltd on or before date and time mentioned above.
6. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
7. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable . property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 1/A of Income Tax Act.
8. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
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For Poonawalla Fincorp Limited

Authorized Officer