

Registered AD

To,

- 1 BAPPA FRUIT COMPANY** (Borrower)
Prop. Anand Kashinath Tiwari
New Matry Ashish CHS, Shop No.8, Sanyukat Nagar,
Achole Road, Nallasopara(E), Palghar-401209.
- 2 ANAND KASHINATH TIWARI.** (Co-borrower/Gurantor)
Flat no-23,2ND Floor, Wing-C, Govid Dalvi Nagar CHSL,
Chitabhai Patel Road, Opp. Nalanda Resturant,
Kandivali (E), Mumbai-400101
- 3 Mrs. SEEMA ANAND TIWARI** (Co-borrower/Gurantor)
Flat no-23,2ND Floor, Wing-C, Govid Dalvi Nagar CHSL,
Chitabhai Patel Road, Opp. Nalanda Resturant,
Kandivali (E), Mumbai-400101.

Dear Sir/Madam,

Sub:- Notice for sale of the Mortgaged Property

1. We refer to our Demand Notice dated **22-10-2021** issued by us under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 (hereinafter referred to as “SARFAESI Act”), wherein we had called upon you to pay the dues of **Rs. 44,06,744/- (Rupees Forty Four Lakh Six Thousand Seven Hundred and Forty Four Only)** as on 19.10.2021 with further interest and charges as per terms and conditions of the above mentioned Loan agreements under the Cust ID **B0675021** (hereinafter referred as the “outstanding amount”) and payable by you all under the facility granted by **Shriram Finance Limited** Within 60 days from the date of the said notice. You have since then failed and neglected to pay the amount as demanded.
2. It is pertinent to note that despite the service of the above mentioned notice you have failed to liquidate the outstanding amount and as such, the Authorized Officer of **Shriram Finance Limited** has taken possession of the property/ properties on **02-02-2024** described herein below (and referred hereinafter as “Secured Assets”) in exercise of the powers conferred on him under Section 13(4) of the SARFAESI Act readwith Rule 8 & 9.
3. This is to inform you, that all the requisitions under the provision of SARFAESI Act and The Security Interest (Enforcement) Rules, 2002 have been complied with and **Shriram Finance Limited** now proposes to sell the secured asset as mentioned below herewith by public auction and/or any other methods as prescribed under the provisions of Rule 8(6) & 9 (1) of Security Interest (Enforcement) Rules, 2002 after a period of **15 days** from the date of public notice in the manner described below ‘**As is where is basis & As is what is basis & Whatever there is basis**’, unless we receive the entire outstanding amount as per demand notice i.e **Rs. Rs. 44,06,744/- (Rupees Forty Four Lakh Six Thousand**

Shriram Finance Limited

(Formerly known as Shriram Transport Finance Company Limited)

Wockhardt Towers, Level - 1, East Wing, C-2, G Block, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051. Ph: +91 22 4060 3100
Registered Office: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai - 600 032. Tamil Nadu, India. Ph: +91 44 4852 4666
E-mail: primecustcare@shriramfinance.in Website : shriramfinance.in
Corporate Identification Number (CIN) L65191TN1979PLC007874

Seven Hundred and Forty Four Only) as on 19.10.2021 , Excluding further interest, legal and other costs which shall be applied at the time of closure of this loan.

4. It is hereby informed you that we are going to conduct first auction as per the given below Schedule:

Sr. No.	PARTICULARS	DETAILS
1.	Date of Auction	13/08/2024
2.	Time of Auction	11.00 AM to 01.00 PM
3.	Place of Auction	Web Portal: https://www.shriramfinance.in/borrower
4.	Mode of Auction	E-Auction
5.	Loan agreement No	CDBDRTF1806290003
6.	Outstanding amount	Rs. 44,06,744/- (Rupees Forty Four Lakh Six Thousand Seven Hundred and Forty Four Only) as on 19.10.2021 Excluding further interest, legal and other costs which shall be applied at the time of closure of this loan
7.	Description of mortgage property (Secured Asset)	<u>Schedule of the Property</u> Flat no-23,2ND Floor, Wing-C, Govid Dalvi Nagar CHSL, Chitabhai Patel Road, Opp. Nalanda Resturant, Kandivali (E), Mumbai-400101. Boundaries:- North: - _ Building South: - Kalavati Mandir East: :- Chhitabhai Patel Road West: - Slum
8.	Reserve Price and Earnest Money Deposit Details	Reserve Price - Rs. 1,10,00,000/- EMD - Rs. 11,00,000/-

Please treat this notice as Notice under Rule 8 (6) & 9 (1) of the Security Interest (Enforcement) Rules, 2002 providing you a notice of 15 days for sale of the secured asset.

Note: - Borrowers are requested to kindly remove their movable assets (If any) from the property which is in Shriram Finance Ltd Possession.

Enclosed herewith copies of newspapers namely Mumbai Active & Mumbai Lakshdeep

Thanking You

Authorized Officer
Shriram Finance Ltd.

“It is informed that “SHRIRAM CITY UNION FINANCE LIMITED” has been amalgamated with “SHRIRAM TRANSPORT FINANCE LIMITED” as per order of NCLT, Chennai. Subsequently the name of “SHRIRAM TRANSPORT FINANCE LIMITED” was changed as “SHRIRAM FINANCE LIMITED” with effect from 30.11.2022 vide Certificate of Incorporation pursuant to change of name dated 30-11-2022.

Shriram Finance Limited

(Formerly known as Shriram Transport Finance Company Limited)

Wockhardt Towers, Level - 1, East Wing, C-2, G Block, Bandra - Kurla Complex, Bandra (E), Mumbai - 400 051. Ph: +91 22 4060 3100
Registered Office: Sri Towers, Plot No.14A, South Phase, Industrial Estate, Guindy, Chennai - 600 032. Tamil Nadu, India. Ph: +91 44 4852 4666
E-mail: primecustcare@shriramfinance.in Website : shriramfinance.in
Corporate Identification Number (CIN) L65191TN1979PLC007874

Read Daily ActiveTimes

Public Notice in Form XIII of MOFA (Rule 11(9) (e)) District Deputy Registrar, Co-operative Societies, Thane & Office of the Competent Authority under section 5A of the Maharashtra Ownership Flats Act, 1963
First floor, Gavdevi Bhaji Mandai, Near Gavdevi Maidan, Gokhale Road, Thane (W)-400 602
E-mail:- ddr.tna@gmail.com Tel: 022-2533 1486

No.DDR/TNA/ deemed conveyance/Notice/4439/2024 Date :- 23/07/2024
Application u/s 11 of Maharashtra Ownership Flats (Regulation of the Promotion of construction, Sale, Management and Transfer) Act, 1963
Application No. 480 of 2024.

Applicant :- Krishna Complex Co-Operative Housing Society Ltd.
Add : Opp. Pandey Enclave, Agna Ghar Complex, Hatkesh Mangal Nagar, Near GCC Club, Mira Riad (E), Tal. & Dist. Thane-401107

Opponents :- 1. M/s. Yash Developers, 2. Suresh Gopinath Patil, 3. Shafiuddin Hakimuddin Shaikh, 4. Mohammad Salim Mohammad Yusuf Ansari, 5. Tufel Riyaj Rahi, 6. Niyaj Amer Shaikh, 7. Poanam Amisha Co. Op. Hsg. Soc. Ltd., 8. New Kohinoor Co. Op. Hsg. Soc. Ltd., 9. M/s. The Estate Investment Co. Pvt. Ltd. Through its Directors Mr. Nandkumar Kudalal Sekaria Take the notice that as per below details those, whose interests have been vested in the said property may submit their say at the time of hearing at the venue mentioned above. Failure to submit any say shall be presumed that nobody has any objection in this regard and further action will be taken accordingly. The hearing in the above case has been fixed on 06/08/2024 at 12.00 p.m.

Survey No./CTS No.	Hissa No.	Area
84	-	860 Sq. Mtrs.

Sd/- (Dr. Kishor Mande)
District Deputy Registrar,
Co-Operative Societies, Thane & Competent Authority U/s 5A of the MOFA, 1963.

Public Notice in Form XIII of MOFA (Rule 11(9) (e)) District Deputy Registrar, Co-operative Societies, Thane & Office of the Competent Authority under section 5A of the Maharashtra Ownership Flats Act, 1963
First floor, Gavdevi Bhaji Mandai, Near Gavdevi Maidan, Gokhale Road, Thane (W)-400 602
E-mail:- ddr.tna@gmail.com Tel: 022-2533 1486

No.DDR/TNA/ deemed conveyance/Notice/4429/2024 Date :- 23/07/2024
Application u/s 11 of Maharashtra Ownership Flats (Regulation of the Promotion of construction, Sale, Management and Transfer) Act, 1963
Application No. 476 of 2024.

Applicant :- Jay Ambe Co-Operative Housing Society Ltd.
Add : Office Jay Ambe CHS Ltd., Gandhi Chowk, Kalyan (W), Tal. Kalyan, Dist. Thane-421301

Opponents :- 1. M/s. Kheidiyar Krupa Construction Company through Shri. Ramjibhai Govardhanbhai Savariya, 2. Shri. Kalyanji Dharamsi Thakkar Take the notice that as per below details those, whose interests have been vested in the said property may submit their say at the time of hearing at the venue mentioned above. Failure to submit any say shall be presumed that nobody has any objection in this regard and further action will be taken accordingly. The hearing in the above case has been fixed on 05/08/2024 at 1.30 p.m.

CTS No.	Hissa No.	Area
978	-	241.60 Sq. Mtrs.

Sd/- (Dr. Kishor Mande)
District Deputy Registrar,
Co-Operative Societies, Thane & Competent Authority U/s 5A of the MOFA, 1963.

Public Notice in Form XIII of MOFA (Rule 11(9) (e)) District Deputy Registrar, Co-operative Societies, Thane & Office of the Competent Authority under section 5A of the Maharashtra Ownership Flats Act, 1963
First floor, Gavdevi Bhaji Mandai, Near Gavdevi Maidan, Gokhale Road, Thane (W)-400 602
E-mail:- ddr.tna@gmail.com Tel: 022-2533 1486

No.DDR/TNA/ deemed conveyance/Notice/4438/2024 Date :- 23/07/2024
Application u/s 11 of Maharashtra Ownership Flats (Regulation of the Promotion of construction, Sale, Management and Transfer) Act, 1963
Application No. 49 of 2024.

Chief Promoter Shri. Uday Pandurang Nakashe Applicant :- (Prop) "Sai Residency" Co-Operative Housing Society Ltd.
Add: Mouje Shivaji Nagar, Opp. kanta Smriti Tower, Khandoba Mandir Road, Kumbharkhan Padi, Raju Nagar, Dombivli (W), Tal. Kalyan, Dist. Thane

Opponents :- 1) Prop by M/s Sai Developers, Mr. Mritunjay Prabhunath Rai, 2) Dharma Hendraya Patil, 3) Chandrabai Vasant Patil, 4) Surekha Shyam Patil, 5) Subhash Vasant Patil, 6) Sarita Vasant Patil, 7) Kavita Sunil Patil, 8) Rohini Shiram Patil, 9) Jasvika Shiram Patil, 10) Rasika Shiram Patil, 11) Jagruti Shiram Patil, 12) Jaywant Dharma Patil, 13) Anita Laxman Mali, 14) Vanita Ram Patil Take the notice that as per below details those, whose interests have been vested in the said property may submit their say at the time of hearing at the venue mentioned above. Failure to submit any say shall be presumed that nobody has any objection in this regard and further action will be taken accordingly. The hearing in the above case has been fixed on 06/08/2024 at 1.30 p.m.

Old Survey No.	New Survey No.	Hissa No.	Area
340	86	23 (Part)	480.75 Sq. Mtrs.

Sd/- (Dr. Kishor Mande)
District Deputy Registrar,
Co-Operative Societies, Thane & Competent Authority U/s 5A of the MOFA, 1963.

APPENDIX – IV [Rule 8(1)] DCB BANK

POSSESSION NOTICE (Immovable Property)
The undersigned being the authorized officer of the DCB Bank Ltd., under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice on below mentioned dates calling upon the borrowers (Borrower's and Co-Borrower's and Guarantors) to repay the amount mentioned in the notice as detailed below in tabular form with further interest thereon from within 60 days from the date of receipt of the said notice. The borrower and Co-Borrower and Guarantors having failed to repay the amount, notice is hereby given to the borrower, Co-Borrower and the public in general that the undersigned has taken possession of the properties described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Rules 2002 on the possession dates mentioned in the table.

The Borrowers, Co-Borrowers and Guarantors in particular and the public in general is hereby cautioned not to deal with the properties (Description of the immovable Property) and any dealings with the properties will be subject to the charge of the DCB Bank Ltd., for respective amount as mentioned here below. The Borrower's attention is invited to provisions of Sub-section (8) of Section 13 of the act, in respect of time available, to redeem the secured assets.

(1)	Physical possession dated- 23 rd July, 2024
Demand Notice Dated.	11/08/2021
Name of Borrower(S) and (Co-borrower(S))	1. Mr. Swaraj K. Maharana 2. Mrs. Rashmita S. Maharana
Loan account no.	DRHLTHN00419980
Total Outstanding Amount.	Rs.1422924.54/- (Rupees Fourteen Lakh Twenty Two Thousand Nine Hundred Twenty Four and Paise Fifty Four Only) as on 11/08/2021 with further interest thereon till payment/realization.
Description Of the Immovable Property	All that piece and parcel of Flat No.201, 2nd Floor, Vishwajeet Dwellings, Plot No-04, B Cabin Road, Morivali, Ambarnath (East), Thane-421301 (The Secured Assets)

Date: 25.07.2024
Place: Ambarnath, Thane
Sd/- AUTHORISED OFFICER DCB BANK LTD.

PUBLIC NOTICE PUBLIC AUCTION NOTICE U/R MAHARASHTRA CO-OP SOCIETIES RULES, 1961 RULE 107 (11)(E)

In exercise of powers conferred under Section 156 of Maharashtra co-operative societies Act, 1960 and pursuant to the possession of the secured assets of the borrower(s)/Mortgagors mentioned hereunder, the public and all concerned including the cocredned borrowers/Mortgagors, their legal heirs/representatives, as the case may be are hereby informed that offers are invited by the society for purchase of the property listed below, whereas the Special Recovery And Sales Officers of the Society has decided to sell the property described herein below on "AS IS WHERE IS BASIS" and "AS IS WHAT IT IS BASIS" under rules 107(11)(E).

Borrowers Name & Address :	Mr. Rajesh Krishna Sharma Survey No 351, Hissa No 3, Flat No 103, 1st Floor, Vishram Co Op Hsg Society Ltd, Vitava Kalwa Thane
Outstanding Dues Dated:	Rs.45,62,683/- (Rupees Forty Five Lakh Sixty Two Thousand Six Hundred Eighty Three Only) With interest @ 11% p.a.w.e.f. 25/07/2024 and cost, charges and other incidental expenses.
Description of the property :	Survey No.351, Hissa No 3, Flat No 103, 1st Floor, Vishram Co Op Hsg Society Ltd, Vitava Kalwa Thane (Built up area - 390 sq.ft)
Auction Date, Time & Address	Dt. 24/08/2024, at 10.30 AM on Saturday 307, Mahavir Apartment, Pantnagar, Ghatkopar (E) Mumbai - 400075.
Market Value (In Lac) :	44,85,000/- (Rs. Forty Four Lac Eighty Five Thousand Only)

IMPORTANT TERMS & CONDITIONS:

- The property are being sold with all the existing and future encumbrances/dues whether known or unknown to the Society.
- The Special Recovery and Sales Officer/ Secured Creditor shall not be responsible in any way for any third party claims/rights/dues.
- The auction shall be cancelled if Borrowers/Guarantors/Mortgagors pay the entire dues as demanded before 23.08.2024.
- The successful bidder shall have to deposit 15% of the purchase amount, the balance 85% of the bid amount shall have to be deposited within 30 days of acceptance of Bid.
- The Society has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reasons.
- All the persons participating in auction should submit his/her/their sufficient and acceptable proof of identity, residence and authority and Pan card.
- In the event this auction does not take place on scheduled date for whatever reasons the same would be reconducted on any subsequent date and notice of which will be duly published.
- This notice is also being published in vernacular. The English version shall be final if any question of interpretation arises.
- The purchaser shall bear the applicable stamp duties/additional stamp duty/transfer charges, fees etc. and also all the statutory /non statutory dues, taxes, rates, assessment charges fees etc. owing to anybody.
- In the case the bidding is Rs. 50.00 lakh or above, the auction purchaser has to deduct 1% of the sale price as TDS in the name of the owner of the property and remit to Income Tax Department as per sec 194 IA of Income Tax Act and only 99% of the sale price has to be remitted to the Bank.
- Applicant must pay Rs. 1,000/- for participate in the Auction process.
- Tender Form and documents of the terms and conditions of the Auction will held at be available in the office time of the Society and Auction will held at : Yashomandir Sahakari Patpedhi Ltd., 307, Mahavir Apartment, Ghatkopar East, Mumbai - 400 075, on Saturday, Dt.24/08/2024, at 10.30 a.m. Contact Person : Mr. S.B.Tribhuvan, Special Recovery Officer, Mob No. 8422934131.

Place : Mumbai
Date : 25/07/2024
Sd/- S.B.Tribhuvan (Special Recovery Officer) (u/s 156 of MCS Act, 1960 and Rule 107 of MCS Rules 1961)

CHANGE OF NAME

I, Rohit Ravindra Pagar S/O Ravindra Madhukar Pagar, R/o 206, 2nd Floor, Mahavir CHS, Station Road, Opp. Old TMC, Thane (West), Thane, Maharashtra-400601. Declare that Name of Mine & My Father and My Mother has been wrongly written as Rohit & Rvindra Madhukar Pagar And Vijaya in my Birth Certificate. The actual name of Mine & My Father and My Mother are Rohit Ravindra Pagar & Ravindra Madhukar Pagar And Vijaya Ravindra Pagar, which may be amended accordingly.

Appendix-16

(Under the Bye-law No. 35) The Form of Notice, inviting claims or objections to the transfer of the shares and the interest of the Deceased member in the capital/property of the Society

NOTICE MS. SUDHA DHIRAJLAL MODI (Spinster) was one of the sole owner and member of the Bhavan's Rock Garden C.H.S. Ltd., Dadabhai Cross Road, Andheri (West), Mumbai-400058, having individual 100% shares as ownership right and who was holding Flat No. 302, Third floor, A Wing, who died intestate on dated. 16.09.2017, at Mumbai without making nomination in the society. However, MR. DHIRAJLAL MODI (Father of SUDHA DHIRAJLAL MODI) also pre deceased on dated. 16/03/1980 at Mumbai. **MRS. RATANBEN ALIAS SHANTABEN DHIRAJLAL MODI (Mother of SUDHA DHIRAJLAL MODI)** also pre deceased on dated. 13.05.1979. The said deceased LATE SUDHA DHIRAJLAL MODI left behind her remaining legal heirs i.e. her Brother MR. GOPALKRISHNA DHIRAJLAL MODI also died on dated. 27.06.1996, at Mumbai, her Brother MR. GOVINDLAL DHIRAJLAL MODI also died on dated. 02.12.2006, at Mumbai her Brother MR. USHAKANT DHIRAJLAL MODI also died on dated. March 18 1992, her Brother BALKRISHNA DHIRAJLAL MODI also died on dated. 6th April 2009, her Brother MR. GAUTAM DHIRAJLAL MODI also died on dated. 25.05.2006 at Mumbai and her Sister MRS. PANNA NAIK NEE MS. PANNA DHIRAJLAL MODI is now making application for the transfer of said flat and the said deceased 100% shares in her name i.e. MRS. PANNA NAIK on demise of her Sister LATE SUDHA DHIRAJLAL MODI.

The society hereby invites claims or objections from the heirs/ or other claimants/objector or objectors to the transfer of the said shares and interest of the deceased member in the capital/property of the society within a period of 15 days from the publication of this notice, with copies of such documents and other proofs in support of his/her/their claims/objectors for transfer of shares and interest of the deceased member in the capital/property of the society. If no claims/objectors are received within the period prescribed above, the society shall be free to deal with the shares and interest of the deceased member in the capital/property of the society in such manner as provided under the bye-laws of the society. The claims/objectors, if any, received by the society for transfer of shares and interest of the deceased member in the capital/property of the society shall be dealt with in the manner provided under the bye-laws of the society. A copy of the registered bye-laws of the society is available for inspection by the claimants/objectors, in the office of the society with the chairman of the society, from the date of publication of this notice till the date of expiry of its period.

For and behalf of
Bhavan's Rock Garden C.H.S. Ltd.
Sd/-
Hon. Secretary
Place: Mumbai
Date: 25th July, 2024

Thane Bharat Sahakari Bank Ltd., (Scheduled Bank)

Recovery & Legal Department
Rimzim Apartment, Gr. Floor, Bajji Prabhu Deshpande Marg, Vishnu Nagar, Naupada, Thane (W) - 400602. Tel. 865277769

DEMAND NOTICE U/s. 13(2) of SARFAESI Act, 2002

The Authorised officer of the Bank has issued demand notice in compliance of section 13(2) of SARFAESI Act, 2002, to the below mentioned borrower(s) demanding outstanding amount within 60 days from the issue of the said notice, mentioned as per details. Hence this publication of the notice is made for notice to the following borrower/guarantors/mortgagors:

Borrower(s) & Guarantors Name	Loan A/c No. & Branch	NPA & 13(2) Notice Date	Principal o/s.	Interest o/s.	Penal Interest O/s.	Other Chg. O/s.	O/s. Amount as on
M/s. Amphora Plastolite LLP. (Partners : Mrs. Rekha Namdeo Pawar & Mr. Ajinkya Namdeo Pawar) (Borrower) Guarantors: 1) Ms. Jeetal Ganesh Patil alias Mrs. Jeetal Ajinkya Pawar 2) Mrs. Rekha Namdeo Pawar 3) Mr. Namdeo Baburao Pawar 4) Mr. Ajinkya Namdeo Pawar 5) Mr. Ganesh Tukaram Patil 6) Mrs. Anita Ganesh Patil Mortgagors: Mr. Ganesh Tukaram Patil & Mrs. Anita Ganesh Patil	2423/24 G.B.Road 2417/40 G.B.Road	28/02/2024 28/06/2024 28/06/2024	82,50,903.58	4,37,219.00	10,545.00	3,480.00	87,02,147.58 13,97,636.00

Description of Secured Asset(s)
Flat No. 43, 4th floor, building No. A-1, Ashoka Garden Enclave CHS. Ltd., CTS No. 8 to 13, 28, 56 to 61, 66(P), 90 to 92, 205(P), Godrej Garden Enclave, Tower No. 1, Opposite Godrej Hospital, Pirojshanagar, Station Road, Vikroli (East), Mumbai - 400079 (owned by Mr. Ganesh Tukaram Patil & Mrs. Anita Ganesh Patil)

Borrower(s)/mortgagor are hereby informed that Authorised Officer of the Bank shall, under provision of SARFAESI Act, will take possession and subsequently auction the mortgaged property/properties as mentioned above after 60 days from the date of Demand Notice issued u/s. 13(2). The borrower(s)/mortgagor are also prohibited under section 13(13) of SARFAESI Act to transfer by sale, lease or otherwise, the said secured asset(s) stated above without obtaining written consent from the Bank. This public notice is to be treated as notice u/s 13(2) of the SARFAESI Act, 2002. Borrower(s)/mortgagor is/are advised to collect Original Notice issued u/s. 13(2) from the undersigned on any working day.

Date : 24/07/2024
Place : Thane
Sd/- Authorised officer Thane Bharat Sahakari Bank Ltd., Thane

Chola CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
Corporate Office:- "Chola Crest", C54 & C55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600032, Tamil Nadu, India.

Branch Address:- Unit No. 203, Lotus IT Park, Road No. 16, Wagle Estate, Thane West, Maharashtra.

POSSESSION NOTICE [Under Rule 8 (1)]

Whereas, the undersigned being the Authorised Officer of M/s. Cholamandalam Investment And Finance Company Limited, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 hereinafter called the Act and in exercise of powers conferred under Section 13(12) read with Rules 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notices calling upon the borrowers, whose names have been indicated in Column [B] below on dates specified in Column [C] to repay the outstanding amount indicated in Column [D] below with interest thereon within 60 days from the date of receipt of the said notice. The borrowers having failed to repay the amount, notice is hereby given to the borrowers in particular and the Public in general that the undersigned has taken Symbolic possession of the properties mortgaged with the Company described herein below of the Columns on the respective dates mentioned in Column [E] in exercise of the powers conferred on him under Section 13(4) of the Act read with Rule 8 of the Rules made there under. The borrowers in particular and the Public in general are hereby cautioned not to deal with the properties mentioned below and any such dealings will be subject to the charge of M/s. Cholamandalam Investment and Finance Company Limited for an amount mentioned in Column [D] along with interest and other charges. Under section 13 [8] of the Securitisation Act, the borrowers can redeem the secured asset by payment of the entire outstanding including all costs, charges and expenses before notification of sale.

Sl. No.	Name and Address of Borrower & Loan A/c No.	Date of Demand Notice	Outstanding Amount	Date of Possession
[A]	[B]	[C]	[D]	[E]
1	Loan Account No's: X0HEMAI00002902522 :- Suresh Sankhu Kuruvath (Applicant), Plot No.B-43, Sector 06, Near Maruti Niwas, MTNL Building, New Panvel East-410206. Girija Suresh Kuruvath (Co-Applicant), Plot No.B-43, Sector 06, Near Maruti Niwas, MTNL Building, New Panvel East-410206. Sugish Suresh Kuruvath (Co-Applicant), Plot No.B-43, Sector 06, Near Maruti Niwas, MTNL Building, New Panvel East-410206. G.S.Engineering (Co-Applicant), Plot No.B-43, Sector 06, Near Maruti Niwas, MTNL Building, New Panvel East-410206.	16-05-2024	Rs. 51,60,600/- as on 07-03-2024 and interest thereon.	23-07-2024

DESCRIPTION OF THE IMMOVABLE PROPERTY: Property Being Plot No.B-43, situated at Sector 06, Near Maruti Niwas, MTNL Building, New Panvel East-410206.
Date: 25-07-2024
Place: Mumbai
Sd/- Authorised Officer M/s. Cholamandalam Investment and Finance Company Limited

FEDBANK FINANCIAL SERVICES LTD.
Unit no.: 1101, 11th Floor, Cignus, Plot No. 71A, Powai, Paspoli, Mumbai, Maharashtra - 400 087

DEMAND NOTICE

UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") & THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")

The undersigned being the Authorized Officer of Fedbank Financial Services Limited (Fedfina) under the Act and in exercise of the powers conferred under Section 13(12) of the Act read with Rule 3 issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is / are avoiding the service of the Demand Notice(s), therefore, the service of notice is being effected by affixation and publication as per Rules. The contents of Demand Notice(s) are extracted herein below :

Sr. No.	Name of the Borrower / Co-Borrowers Property Holders as the case may be	Description Of Secured Assets / Mortgage Property	Dt. of Demand Notice U/s. 13(2) & Total O/s.
1.	Loan Account No.: FEDMUMLP0491384 1.M/s. Theia Solar System (Borrower) 2. Sachin Thomas Decosta (Co - Borrower & Deceased) 3. Mary Thomas Decosta (Co - Borrower) 423, 4th Floor, Sterling Center, Opp. Aurora Tower, M.G. Road, Camp, Pune - 411001 Also at: 1st Floor, 17/D, 1/A, Sambhaji Nagar, Dhankawadi, Pune - 411043 Also at: Flat No. 202/203, 2nd Floor, Amber Palace CHSL., Opp. Mandali Talao, Bhayander (W), Thane - 401101	Flat premises bearing No. 202, on 2nd Floor, having a Super Built - up area of 500 Sq. Fts., or thereabouts in the building known as Amber Palace, constructed on a Plot of land bearing Old Survey No. 385/6/7, Tikka No. 15, situate, lying and being in the Revenue Village of Bhayandar, in the Municipal Ward No. G year of construction 1990, in the Registration Dist., and Sub-Dist. of Thane, and within the jurisdiction of Mira Bhayandar Municipal Council, Bhayandar (W). The property is bounded as under: North: Joyal Building, South: Pratibha Building, East: Open Plot, West: Internal Road	Dt- 16/07/2024 Rs. 36,60,031.05/- (Rupees Thirty Six Lakhs Sixty Thousand Thirty One & Five Paise Only) as on 15/07/2024 NPA Date :05/07/2024
		Flat premises bearing No. 203, on 2nd Floor, having a Super Built - up area of 500 Sq. Fts., or thereabouts in the building known as Amber Palace, constructed on a Plot of land bearing Old Survey No. 385/6/7, Tikka No. 15, situate, lying and being in the Revenue Village of Bhayandar, in the Municipal Ward No. G year of construction 1990, in the Registration Dist., and Sub-Dist. of Thane, and within the jurisdiction of Mira Bhayandar Municipal Council, Bhayandar (W). The property is bounded as under: North: Joyal Building, South: Pratibha Building, East: Open Plot, West: Internal Road	
2.	Loan Account No.: FEDMUMLP0526737 1. ARCHIES KICHEN THE TASTE OF MALVAN (Borrower) Through its Proprietor 2. ARCHANA MAHADEO REWANDKAR (Co - Borrower) 3. M. Y. REWANDKAR (Co - Borrower) 4. SMITA MAHADEO REWANDKAR (Co - Borrower) All having address at: B - 101, Shree Samarth Building, MIDC Road, Off 90 Feet Road, Near Jai Ambe Building, Cholegaon, Thakurli, (E), Thane - 421201	Flat No. B - 101, admeasuring 630 Sq. Ft. i.e. 58.55 Sq. Mtrs., built - up area, on the 1st Floor, in the Building known as "Shree Samarth" and the Society known as "Shree Samarth Co - operative Housing Society", constructed on land bearing Survey No. 16, New Survey No. 204, Hissa No. 5 and Survey No. 26, New Survey No. 143, Hissa No. 2A, of Mouje Chole, Tal. Kalyan, Dist. Thane within the limits of Kalyan Dombivli Municipal Corporation within the Registration District Thane and Sub - Registration District Kalyan.	Dt- 16/07/2024 Rs. 30,03,785.60/- (Rupees Thirty Lakhs Three Thousand Seven Hundred Eighty Five & Sixty Paise Only) as on 15/07/2024 NPA Date :05-07-2024

The borrower(s) are hereby advised to comply with the Demand Notice(s) and to pay the demand amount mentioned therein and herein above within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that Fedfina is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property / properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, Fedfina shall be entitled to exercise all the rights under section 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. Fedfina is also empowered to ATTACH AND / OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), Fedfina also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the Fedfina. This remedy is in addition and independent of all the other remedies available to Fedfina under any other law.

The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(13) of the Act, whereby the borrower(s) are restrained / prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of Fedfina and noncompliance with the above is an offence punishable under Section 29 of the said Act. The copy of the Demand Notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

DATE : 25.07.2024
PLACE: Thane
Sd/- AUTHORISED OFFICER Fedbank Financial Services Ltd

Shriram Finance Limited

Head Office: Level-3, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051; Tel: 022 4241 0400, 022 4060 3100 ; Website: http://www.shriramfinance.in Registered Off: Sri Towers, Plot No.14A, South Phase Industrial Estate, Guindy, Chennai 600 032. Branch Off: Solitaire Corporate park, Building No 10 ,1062, 6th Floor, Guru Hargovindji Marg, Chakala Andheri East. Mumbai - 400 093

APPENDIX-IV-A [SEE PROVISION TO RULE 8 (6) & 9 (1)] AUCTION NOTICE FOR SALE OF IMMOVABLE PROPERTIES


NOTE: It is informed that "SHRIRAM CITY UNION FINANCE LIMITED" has been amalgamated with "SHRIRAM TRANSPORT FINANCE LIMITED" as per order of NCLT, Chennai. Subsequently the name of "SHRIRAM TRANSPORT FINANCE LIMITED" was changed as "SHRIRAM FINANCE LIMITED" with effect from 30.11.2022 vide Certificate of Incorporation pursuant to change of name dated 30-11-2022.

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

Notice is hereby given to public in general and in particular to the Borrower/s and Guarantor/s that the below described immovable properties mortgaged/ charged to the Shriram Finance Limited. The physical possession of which have been taken by the Authorized Officer of Shriram Finance Limited (Earlier known as Shriram City Union Finance Limited) will be sold on "As is where is", "As is what is", and "Whatever there is" basis in e-auction on 13/08/2024 between 11 AM to 1 PM for recovery of the balance due to the Shriram Finance Limited from the Borrower/s and Guarantor/s, as mentioned in the table, Details of the Borrower/s and Guarantor/s, amount due, short description of the immovable property and encumbrances known thereon, possession type, reserve price and earnest money deposit and increment are also given as:

Name of Borrowers/ Co-Borrowers/ Guarantors/Mortgagors	Date & Amount of 13(2) Demand Notice	Description of Property	Reserve Price (Rs.) & Bid Increment	Earnest Money Deposit Details (EMD) Details.	Date & Time of Auction	Contact Person and Inspection date
BAPPA FRUIT COMPANY (Borrower) Prop. Anand Kashinath Tiwari New Matry Ashish CHS, Shop No.8, Sanyukt Nagar, Achole Road, Nallasopara (E), Palghar-401209.	Rs. 44,06,744/- (Rupees Forty Four Lakh Six Thousand Seven Hundred and Forty Four Only) as on 19.10.2021 with further interest and charges as per terms and conditions of the above mentioned Loan agreements under the Cust ID 80675021	Flat no-23, 2ND Floor, Wing-C, Govid Dalvi Nagar CHSL, Chitabhai Patel Road, Opp. Nalanda Restaurant, Kandivali (E), Mumbai-400101.	Rs. 1,10,00,000/- Bid Increment Rs.25,000/-and in such multiples	EMD amount to be deposited by way of RTGS/ NEFT to the account details mentioned herein below in favour of Shriram Finance Limited BANK NAME- AXIS BANK LIMITED BRANCH - DR. RADHAKRISHNAN S A L A I , M Y L A		

Terms and Conditions for sale of assets of through online e-auction under SARFAESI Act

	<p style="text-align: center;"><u>HEAD OFFICE</u> Level 1, Wockhardt Towers, East Wing C-2 Block, Bandra Kurla Complex, Bandra (East), Mumbai 400 051. <u>Telephone:022 4241 0400, 022 4060 3100</u> <u>Website: www.shriramfinance.in</u></p>
	<p style="text-align: center;"><u>REGISTERED OFFICE</u> Sri Towers, Plot No. 14A, South Phase Industrial Estate, Guindy, Chennai 600 032;</p>
	<p style="text-align: center;"><u>BRANCH OFFICE</u> Shriram Finance Ltd Solitaire Corporate park Building No 10 ,6th Floor, 1062 Guru Hargovindji Marg Chakala Andheri East Mumbai - 400 093.</p>

**Terms and Conditions for sale of assets of borrower accounts through online
E-auction under SARFAESI ACT**

**(Borrower Name :- BAPPA FRUIT COMPANY & Loan Account No.
CDBDRTF1806290003)**

1. Nature and Object of Online Sale:

- a. The online e-auction sale is with the object of Free and Fair Sale, Transparency and for achieving best-possible recovery of public money.
- b. The sale is governed by the Provisions of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002 and the following specific terms and conditions.

2. (a) The auction sale will be On-line E-Auction / Bidding through website link <https://www.shriramfinance.in/auction> and auction service provider website <https://disposalhub.com> on **13/08/24** between 11:00 a.m and 1:00 p.m with **unlimited extension of 5 minutes time in case of receipt of bid in last 5 minutes**. Bidders shall improve their offers in multiples as specified in the Notice **during online bidding of the property**.

(b) **Inspection Date & Time: 09/08/2024 between 11:00 a.m. and 2:00 p.m.**

3. Registration of Bidders with auction service provider- **NexXen Solutions Private Limited** for bidding in e-auction as per the requirement of the Auctioneer Company is essential. For details in this regard, kindly visit auction service provider website <https://disposalhub.com> or Contact No.: Mob. No. : +91 99991 05933 | Tel. No. : +91 124-4233933 | E-mail: eauctions@nexxen.in.

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Name of Bidder	Signature of Bidder	Date

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4. Caution to bidders:

- a. Property is being sold on "As is where is", "As is what is ", and "Whatever there is" Basis.
- b. To the best of knowledge and information of the Authorized Officers, there are no encumbrances on the properties except those mentioned in the Notice. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction, physical area of property, and claims / rights / dues / affecting the property, prior to submitting their bid. Further the bidder/purchaser should make their own inquiries regarding any statutory liabilities, arrears of tax, claims etc. by themselves before making the bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part of The Shriram Finance Limited. The property is being sold with all the existing and future encumbrances whether known or unknown to the Shriram Finance Limited. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.
- c. The Shriram Finance Limited does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees or any other dues of the property if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- d. Bidders are advised / cautioned to verify the concerned Revenue Records/ other Statutory authorities such as Sales Tax/Excise/Income Tax or any other etc. and shall satisfy themselves regarding the nature, description, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids.
- e. Bidders are advised to go through all the terms and conditions of sale and also in the corresponding public sale notice in the details before submitting the bid and participating in the online bidding/auction.
- f. Statutory dues/liabilities etc., due to the Government/Local Body, if any, shall be borne by the purchaser(s).

5. Inspection of Property/Immovable Assets:

Property/Assets can be inspected on the date(s) given in the public sale notice, and on any other date at the discretion of Authorized Officer with prior appointment. For prior appointment **please contact: - Name Debjyoti Roy. Mob: 9874702021, & Name Milind Balajiwale-. Mob:- 9821114382**

- a. Bidders shall inspect the property/Assets and satisfy themselves regarding the

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physical nature, condition, extent, etc of the property/Assets.

b. Bidders are bound by the principle of caveat emptor (Buyer Beware).

6. Inspection of Title Deeds:

- a. Bidders may inspect and verify the title deeds and other documents relating to the property available with The Shriram Finance Limited.

7. Submission of bid forms:

- a. Bid form shall be submitted along with the 10 % of EMD amount on or before the last date and time given in the sale notice.
- b. Bidders may give offers either for one or for all the properties. In case of offers for more than one property bidders will have to deposit the EMD for each property.
- c. Intending bidder should hold a valid e-mail id. All the correspondences will be done through E-mail. Interested bidders should have their own arrangements for internet service. Internet connectivity and other paraphernalia requirements shall have to be ensured by the bidders themselves. It is the sole responsibility of the bidder.
- d. Bids form shall be duly filled in with all the relevant details. The bidders should submitted copies of PAN card and proof of residential address, while submitting bid form. The bidders other than individuals should also upload proper mandate for e bidding.
- e. Bidders staying abroad/NRIs/PIOs/Bidders holding dual citizenship must submit photo page of his/her valid Indian Passport.
- f. Incomplete/unsigned bids without EMD remittance details will be summarily rejected. NRI Bidders must necessarily enclose a copy of Photo page of his/her Passport.
- g. Only copy of PAN Card, Passport, Voter's ID, Valid Driving License or Photo Identity Card issued by Govt. will be accepted as the identity document and should be submitted along with the bid form.
- h. Original Identity Document copy of which is submitted along with the bid form must be produced on demand.

8. Earnest Money Deposit (EMD):

- a. The bid shall be accompanied by the EMD as specified in the public sale notice/tender document. Earnest Money Deposit (EMD) shall be deposited through RTGS/NEFT. Account Name: Shriram Finance Limited, Bank: - **AXIS BANK LIMITED, BRANCH- DR. RADHAKRISHNAN SALAI, MYLAPORE, CHENNAI 600004, Current Account No. 006010200067449/IFSC CODE- UTIB0000006**

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or by way of demand draft drawn in favour of Shriram Finance Limited, of the Nationalized Bank, payable at **par**. Earnest Money Deposit (EMD) shall be adjusted in case of highest bidder, otherwise refunded within 15 working days of finalization of sale. The EMD shall not carry any interest. Further, in case possession of property or refund of EMD is delayed by any reason whatsoever, the auction purchaser will neither be entitled for any interest nor damages.

- b. Bidders not to disclose remittance details of EMD, UTR Code, etc. to any one and to safeguard its secrecy.
- c. Bidders shall preserve the remittance challan and shall produce the same as and when demanded.
- d. Bid form without EMD shall be summarily rejected.
- e. All details regarding remittance of EMD shall be entered in the bid form.
- f. EMD, either in part or in full, is liable for forfeiture in case of default.

9. Bid Multiplier:

- a. The bidders shall increase their bids in multiplies of the amount of Rs. 25,000/- specified in the public sale notice/Terms and condition of Sale.

10. Duration of Auction sale:

- a. Online auction sale will start automatically on and at the time given in the public sale notice/Tender Document.
- b. Auction/Bidding time will initially be for specified period and if bidding continues, the bidding process will get automatically extended five minutes duration of each and kept open till the auction-sale concludes.
- c. If any market-leading bid (bid higher than the highest at the point in time) is received within the last five minutes of closing time, the bidding time will be extended automatically by five minutes and if no bid higher than last quoted highest bid is received within the said extended five minutes, the auction sale will automatically get closed at the expiry of the extended five minute. There will thus be an extension of bidding-time, each of five minutes duration, till auction is concluded.
- d. Bidders are advised to enter their bid accordingly keeping in mind the five minutes duration.
- e. No complaint on time-factor or paucity of time for bidding will not be entertained.

11. Online Bidding:

- a. Auction/ bidding will be only online bidding through the portal provided by the service provider.

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- b. In case of sole bidder, the sale may be accepted or deferred and property be brought for resale or otherwise sale will be deferred or cancelled.
- c. In case of sole bidder, one increment in bidding is mandatory. The Authorized Officer reserved his/her rights to accept/conclude the sale with increment or not.
- d. Bidders are cautioned to be careful while entering their bid amount and to check for alteration, if any, before confirming the same.
- e. No request/complaint of wrong bidding will be entertained for canceling the sale and in such case; the EMD in full will be forfeited.
- f. Bidders may, subject to conditions of online service provider, may avail pre-auction training. The prospective qualified bidders may contact Auction Service Provider with phone number and email id: - **'NexXen Solutions Private Limited, Mob. No. : +91 99991 05933 | Tel. No. : +91 124-4233933 | E-mail: eauctions@nexxen.in**. Prior to the date of e-Auction.

12. Declaration of successful bidder:

- a. Highest bidder will be declared the successful bidder and sale will be confirmed in his favour in consultation of Secured Creditor. Intimation to this effect will be given through e-mail by auction service provider/Shriram Finance Limited.
- b. Highest bid will be provisionally accepted on "subject to approval" basis and the highest bidder shall not have any right/title over the property until the entire sale amount is deposited and confirmed by the Authorized Officer.
- c. All intimations to bidders/auction purchaser will be primarily through e-mail by the auction service provider/ The Shriram Finance Limited. Date of sending e-mail will be considered as date of intimation. If no intimation reaches, bidders are expected to take efforts to find out status from The Shriram Finance Limited. Non-receipt of intimation should not be an excuse for default/non-payment.

13. Deposit of purchase price:

- a. The bidder declared successful, shall pay, immediately on the same day after such declaration, a deposit of 25% (less EMD already paid) on the amount of his purchase money.
- b. In case of the auction-sale proceeding and concluding beyond the banking transaction hours, the deposit of 25% of purchase price (less EMD already paid) shall be deposit within 24 hours.
- c. The balance amount of purchase money shall be paid on or before the 15th (Fifteenth) day from the date of the sale or within such period as may be extended, for the reason to be recorded, by the Authorized Officer.

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14. Default of Payment:

- a. Default of payment of 25% of bid amount (less EMD) on the same day or within 24 hours as stated in para 13(b) above and 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice.
- b. The EMD and any other monies paid by the successful bidder shall be forfeited by the Authorized Officer of the Shriram Finance Limited.

15. Sale Certificate / Payment of Stamp Duty:

- a. On confirmation of the sale by The Shriram Finance Limited and compliance of the terms of payment, The Authorized Officer shall issue a certificate of sale of the said property in favour of the successful bidder/purchaser in the form given in Appendix V to Enforcement of Security Interest Rules. The sale certificate shall be issued only in the same name in which the tender /bid is submitted.
- b. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained.
- c. Sale Confirmation/Sale Certificate shall be collected in person or through an authorized person with authority letter.
- d. The successful bidder would bear all the charges/fees payable for conveyance such as stamp duty, registration fee or any other cost as applicable as per law. All statutory/non statutory dues, taxes, rates, assessments, charges fees etc. will be responsibility of the successful bidder only.
- e. The Sale Certificate will not be issued pending operation of any stay/ injunction/ restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period.
- f. No request for return of deposit either in part or full/cancellation of sale will not be entertained.

16. Return of EMD:

- a. **EMD of unsuccessful bidders will be returned through NEFT/RTGS transfer to the SFL account details provided by them in the bid form and intimated via their email id.**
- b. **Unsuccessful bidders shall ensure return of their EMD and if not, immediately to contact the Authorized Officer of the Shriram Finance Limited.**

17. Stay/Cancellation of Sale:

- a. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court,

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the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.

- b. Default in payment of 25% of the purchase price or the balance purchase price within the stipulated/extended time shall result in forfeiture and cancellation of sale and The Shriram Finance Limited will be entitled to re-auction the same.

18. Delivery of Title Deeds:

- a. The title deeds and other documents related to the property and deposited with The Shriram Finance Limited for creation of Equitable Mortgage shall be delivered to the Successful bidder/Auction Purchaser, at the time on execution of the Sale Certificate.

19. Delivery of possession:

- a. All expenses and incidental charges there to shall be borne by the auction purchaser.

20. Other Conditions:

- a. The Authorized Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case.
- b. The Shriram Finance Limited has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason.
- c. The Authorized Officer reserves the right to accept or reject all or any bid or bids without assigning any reason and to postpone or cancel the sale without assigning any reason.
- d. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same.
- e. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will not be entertained.
- f. The Borrowers attention is invited to the provisions of sub-section 8 of section 13 of the Act in respect of time available, to redeem the secured asset.
- g. Particulars specified in respect of the property in the public notice have been stated to the best of the information of the Authorized Officer/ Shriram Finance Limited would not entertain any claim or representation in that regard from the bidders.
- h. The Borrower/Guarantors, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rules 8 (6) & 9 {1} of the Security Interest (Enforcement) Rules, about the holding of above mentioned auction sale.

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Name of Bidder	Signature of Bidder	Date

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- i. Disputes, if any, shall be within the jurisdiction of **Chennai/Mumbai Courts** only.
- j. Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed there under.

We have carefully gone through terms and conditions for e-auction and unconditionally accept it.		
Name of Bidder	Signature of Bidder	Date