

POONAWALLA FINCORP LIMITED

PROPERTIES PUT UP FOR AUCTION

Property ID	Proposal Number	Date of Auction	Page Numbers
001	HL/0128/H/13/000003	6/12/2023 at 11 AM-2PM	1-5
002	LAP0094100000005021084 LAP0094100000005025772	16/01/2024 at 11 AM-2PM	6-10
003	LAP01131000000060210690000060 21069 0006021069	18/04/2024 at 11 AM-2PM	11-15
004	HL/0105/H/13/000119 HL/0105/H/14/000053	25/04/2024 at 11 AM-2PM	16-19
005	HL/0119/H/13/000058	06/05/2024 at 11 AM-2PM	20-24

Property ID – 001

Property Location- Thanjavur

State- Tamil Nadu

Pincode- 613006.

Name of the borrower- S.Mathiazhagan.

Loan Account No :- HL/0128/ H/13/000003

Outstanding Amount :- Rs. 13025286/- (Rupees One Crores Thirty Lacs Twenty-Five Thousand Two Hundred Eighty-Six Only)

Registered address of Borrower- DOOR NO.16/1129, RAHMAN NAGAR (POSTAL COLONY), NANJIKOTTAI ROAD, THANJAVUR TOWN, THANJAVUR THANJAVUR PIN 613006

Date of physical possession-28/09/23.

Name of the Title holder of the security possessed- S.Mathiazhagan.

Reserve price- Rs. 1,04,67,000/- (Rupees One Crore Four Lacs Sixty-Seven Thousand only)

Earnest Money Deposit- Rs. 10,46,700/- (Rupees Ten Lacs Forty-Six Thousand Seven Hundred Only)

Property type- Residential

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) - 30 feet Road

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

No. of Floors in the building- As per Actual Ground Floor ,First Floor, Second Floor

Date and time of inspection of the properties- 28/11/2023 at 11AM –4PM

Last Date of Submission of EMD (Earnest Money Deposit) - 01/12/2023 Before 5 PM

Date and Time of Auction- 6/12/2023 (11 AM-2PM)

Name of the Authorised Officer- Suguram Kumar T

Contact No. 7305229113

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 In Thanjavur District, Thanjavur Registration District, Thanjavur Sub Registration District, Thanjavur Taluk, Nanjikottai Taluk, Within The Nanjikotti Panchayat Limits, Mariyal Village, Patta No.3899, The Property Comprised In Survey No.246. Present Survey No.246/7 And The Land Converted Into Plots And Layout Formed Named As "Rahman Nagar" Within This The Plot No.16 An Extent Of 4,800 Sqft., Together With R.C.C Terrace House, Electricity Connection, Lights, Latrine, Water Tap Connection, Well, Electric Motor Pump Set, Over Head Tank, Pipe Connection Is Situated With In The Following Four Boundaries: East By : Plot No.15, West By : Plot No.17, North By Main Road, South By : Plot Belongs To Jamunisha Begam, East West Measurement : North 60 Feet South 60 Feet, North South Measurement : East 80 Feet West 80 Feet, Total Extent : 4,800 Sq.Ft Plot No:16, Old.S.No:246, New S.No:246/7, Patta No:3899, Rahuman Nagar, Mariyal Village, Nanjikottai Circle, Tanjore Taluk, Tanjore SRO, Tanjore Registration District - 613006

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)
Basement / Stilt	:	--	--	--	--	--
Ground Floor	:	--	1165 Sft	1456 Sft	--	1456 Sft
First Floor	:	--	1126 Sft	1407 Sft	--	1407 Sft
Ground Floor - RCC Toilet	:	--	74 Sft	92 Sft	--	92 Sft
Second Floor	:	--	170 Sft	212 Sft	--	212 Sft
Lumber Room	:	--	126 Sft	158 Sft	--	158 Sft
Car Shed	:	--	220 Sft	275 Sft	--	275 Sft
Total	:	--	2881 Sft	3600 Sft	--	3600 Sft
Violation observed if any	:					

PHOTO & GPS





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. Suguram Kumar T, Address- Poonawalla Fincorp Ltd, "Ray Towers", 3rd Floor, 2 Vadavoor Salai 9th Cross, 9A Cross Rd, Tiruchirapalli, Tamil Nadu, Pin 620018, Mobile no. 7305229113, E-mail ID: suguram.t@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 28/11/2023 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. Suguram Kumar T, Address- Poonawalla Fincorp Ltd, "Ray Towers", 3rd Floor, 2 Vadavoor Salai 9th Cross, 9A Cross Rd, Tiruchirapalli, Tamil Nadu, Pin 620018, Mobile no. 7305229113, E-mail ID: suguram.t@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 **01/12/2023** 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. Suguram Kumar T, Address- Poonawalla Fincorp Ltd, "Ray Towers", 3rd Floor, 2 Vadavoor Salai 9th Cross, 9A Cross Rd, Tiruchirapalli, Tamil Nadu, Pin 620018, Mobile no. 7305229113, E-mail ID: suguram.t@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 1/12/2023 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 06/12/2023 at 11 AM- 2PM in the presence of the Authorised Officer at **Ray Towers", 3rd Floor, 2 Vadavoor Salai 9th Cross, 9A Cross Rd, Tiruchirapalli, Tamil Nadu, Pin 620018.**
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.

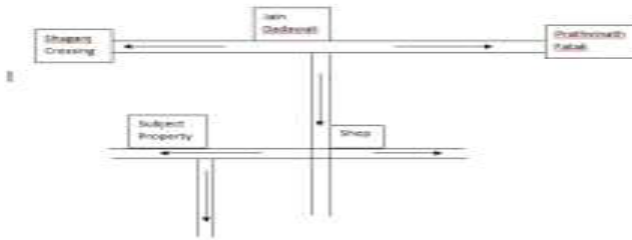
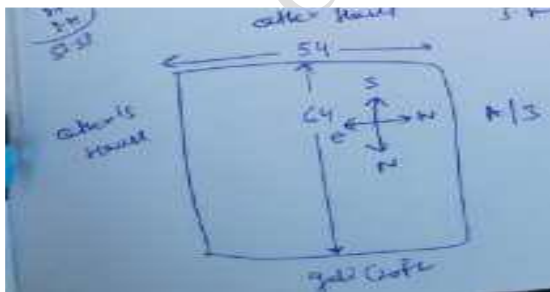
Age of property-06 Years

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-



Class

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**- Bangalore**State**- Karnataka**Pincode**- 560064.**Name of the borrower**- SRI MADHAV INNOVATIONS**Loan Account No** :- LAP0113100000006021069**Outstanding Amount** :- 32,44,027 (Rupees Thirty-Two Lacs Forty-Four Thousand Twenty-Seven Only) as on 14.07.2023**Registered address of Borrower**- No /14/15/6 Shivanahalli Surabhi Layout Jakkur Road Yelahanka Bengaluru Urban Landmark -Jakkur Road Bangalore, Karnataka – 560064**Date of physical possession**-14/02/2024.**Name of the Title holder of the security possessed**- Smt.Preeti Dhiraj Chhangani**Reserve price**- Rs. 32,44,500/- (Rupees Thirty-Two Lakhs Forty-Four Thousand Five Hundred only)**Earnest Money Deposit**- Rs.3,24,450/- (Rs. Three Lakhs Twenty-Four Thousand Four Hundred and Fifty Only)**Property type**- Flat**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)**- 16 Feet CC Road**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**- 08/04/2024 (11AM – 4PM)**Last Date of Submission of EMD (Earnest Money Deposit)** - 15/04/2024 Before 5 PM**Date and Time of Auction**- 18/04/2024 (11 AM- 2PM)**Name of the Authorised Officer**- Mr. Jesus Selva Kenjock A**Contact No.** 8861144545**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 IMMOVABLE PROPERTY BEING A RESIDENTIAL FLAT NO.103 BEARING (MUNICIPAL NO.38/1-10) (FORMERLY EASTERN PORTION OF PROPERTY OLD NO.99.NEW NO.20) HAVING A SUPER BUILT UP AREA OF 610 SQ. FT SITUATED IN GROUND FLOOR OF THE RESIDENTIAL APARTMENT KNOWN AS "RJR-LALITHA RESIDENCY" CONSTRUCTED ON PROPERTY BEARING MUNICIPAL NO.38/1, SITUATED IN MAGADI ROAD, AGRAHARA DASARAHALLI,BANGALORE-560079 IN BBMP WARD NO.21, NEW NO.105, PID NO.21-77-38/1(INCLUDING ONE HALF DEPTHS OF JOINTS BETWEEN THE CEILING OF THE BUILDING ABOVE IT AND INTERNAL AND EXTERNAL WALLS BETWEEN SUCH LEVELS) AND THE BUILDING IS OF RCC ROOFING, BRICK WALL WITH CEMENT, NON-TEAK WOOD DOORS AND SAL & HONNE WOOD WINDOWS VETRIFIED FLOORING TOGETHER WITH SEPARATE AEH ELECTRICITY AND COMMON WATER AND SANITATION AND TOGETHER WITH 309 SQUARE FEET OF UNDIVIDED SHARE IN THE LAND OF "A" SCHEDULE PROPERTY INCLUDING ALL COMMON RIGHTS, COMMON AREAS PRIVILEDGES AND APPURTENANCES THERETO WITH ONE OPEN DEPENDENT CAR PARKING BEARING NO.4. BOUNDED AS EAST: FLAT NO.102, WEST: PROPERTY No.38/11 OF SRI MOHAN RAO JADHAV, NORTH:BY 10-0 FEET PASSAGE, SOUTH: CAR PARKING AREA AND 16-FT. PRIVATE ROAD.

Age of property-NA

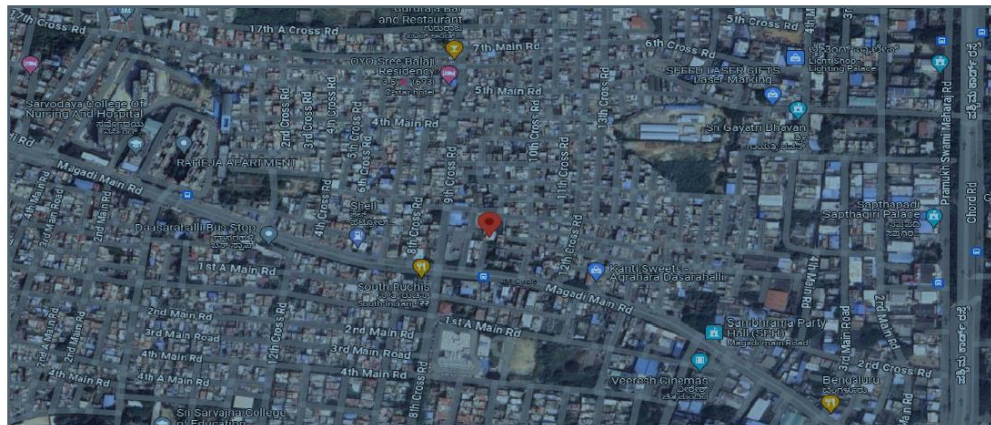
Built-up Area & Accommodation Details						
Floor (Pl mention floor wise)	:	Accommodation	Carpet Area (Sft)	Actual BUA (Sft)	Permissible BUA (Sft)	Adopted Built-up area (Sft)
Basement / Stilt	:	NA	0	0	0	0
Ground Floor	:	NA	518.5	610	610	610
First Floor	:	NA	0	0	0	0
Second Floor	:	NA	0	0	0	0
Third Floor	:	NA	0	0	0	0
Fourth Floor	:	NA	0	0	0	0
Sixth floor	:	2 BHK	0	0	0	0
Total	:		518.5	610	610	610

Photos and GPS-GPS Coordinates

Location cum Route map showing property Boundaries from Nearby Landmarks with A pprox.. distance

GPS Coordinates

Lat : Long - 12.979033 77.543249



Property Photograph:-



Class

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, **No.36, 2nd Floor, HM Archid, Above Axis Bank, JC Road, Near Minerva Circle, Bangalore, 560008**, 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 **10/04/2024** 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. Jesus Selva Kenjock A**, Address- Poonawalla Fincorp Ltd, **No.36, 2nd Floor, HM Archid, Above Axis Bank, JC Road, Near Minerva Circle, Bangalore, 560008**, 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 **15/04/2024** 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. Jesus Selva Kenjock A**, Address- Poonawalla Fincorp Ltd, **No.36, 2nd Floor, HM Archid, Above Axis Bank, JC Road, Near Minerva Circle, Bangalore, 560008**, 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 **15/04/2024** Before 5 PM.
14. Incomplete Tender Document or inadequate EMD amount or Tenders received after the date indicated 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 **18/04/2024** (11 AM-2PM) in the presence of the Authorised Officer at Poonawalla Fincorp Ltd, **No.36, 2nd Floor, HM Archid, Above Axis Bank, JC Road, Near Minerva Circle, Bangalore, 560008**.
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- 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

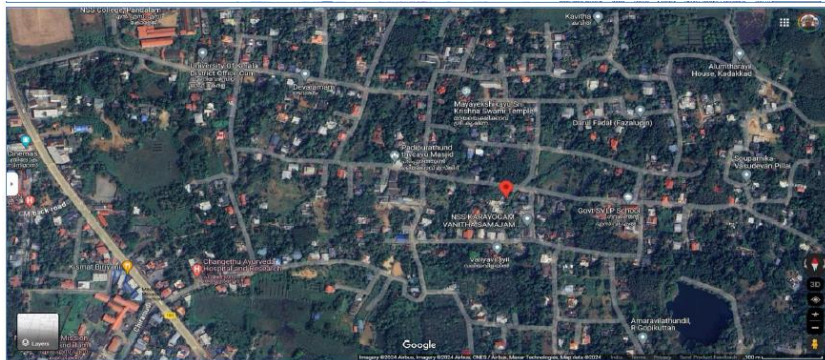
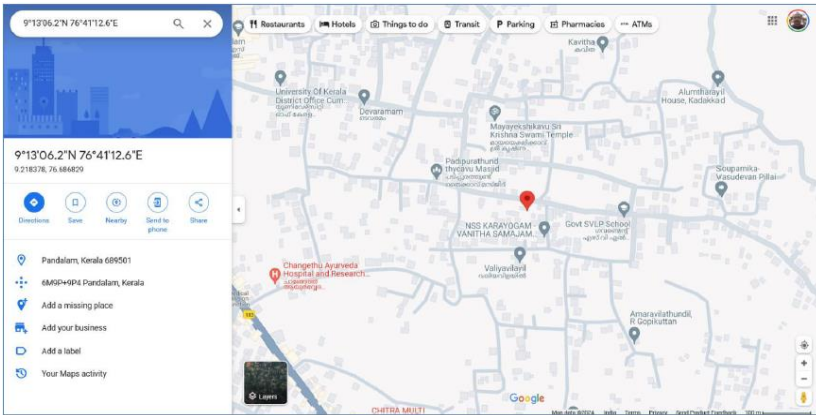
Property ID – 005**Property Location-** PATHANAMTHITTA**State-** KERELA**Pincode-** 689501.**Name of the borrower-** NAHAS H**Loan Account No :-** HL/0119/H/13/000058**Outstanding Amount :-** Rs. 2952696 (Rupees Twenty-Nine Lacs Fifty-Two Thousand Six Hundred Ninety-Six Only) as on 18-05-2023**Registered 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 (PI 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

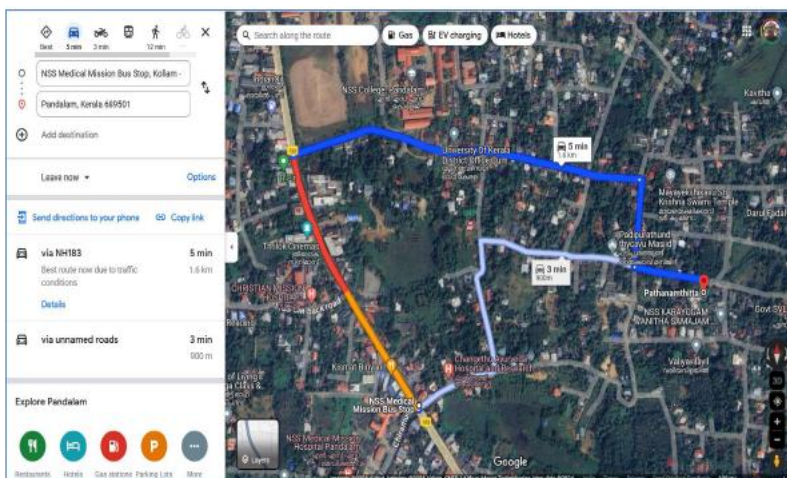
Photos and GPS- GPS Coordinates



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