

POONAWALLA FINCORP LIMITED

PROPERTIES PUT UP FOR AUCTION - 14.05.2026

Property ID	Proposal Number	Date of Auction	Page Numbers
001	HL/0219/H/15/000127	26/05/2026 at 11 AM-4PM	1-5
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003	LAP0039100000007914265	17/06/2026 at 11 AM-4PM	12-17
004	LAP0026100000008107606	25/06/2026 at 11 AM-4PM	18-23
005	LAP0118100000006221368	03/07/2026 at 11 AM-4PM	24-29
006	LAP0118100000006221368	15/07/2026 at 11 AM-4PM	30-35

Poonawalla Fincorp Limited

CIN: L51504PN1978PLC209007

Corporate Office: Unit No. 2401, 24th Floor, Altimus, Dr. G. M. Bhosale Marg, Worli, Mumbai, Maharashtra - 400018 T: +91 22 47733220

Registered Office: 201 and 202, 2nd Floor, AP81, Koregaon Park Annex, Mundhwa, Pune - 411 036 T: +91 020 67808090

E: customercare@poonawallafincorp.com | W: www.poonawallafincorp.com

Property ID – 001
Property Location- Guntur
State- Andhra Pradesh
Pincode- 522403.
Name of the borrower- Garlapati Venkateswara Rao
Loan Account No :- HL/0219/H/15/000127
Outstanding Amount :- Rs. 3077203 (Rupees Thirty Lacs Seventy Seven Thousand Two Hundred Three Only)
Registered address of Borrower:- 17-2-39/5 Yaddula Doddi Street, Sattenapalli, Salipet, Guntur, Andhra Pradesh, Pin- 522403
Date of physical possession-28/01/2026.
Name of the Title holder of the security possessed- Garlapati Venkateswara Rao
Reserve price- Rs. 2789144/- (Rupees Twenty-Seven Lacs Eighty-Nine Thousand One Hundred Forty Four only)
Money Deposit- Rs. 278914/- (Rupees Two Lacs Seventy-Eight Thousand Nine Hundred Fourteen Only)
Property type- Commercial
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)- 28' CC Road
Total No.of Flats / Unit in building - 1
No. of Floors in the building- GF
Date and time of inspection of the properties- 18/05/2026 at 11AM –4PM
Last Date of Submission of EMD (Earnest Money Deposit) – 25/05/2026 Before 5 PM
Date and Time of Auction- 26/05/2026 (11 AM-4PM)
Name of the Authorised Officer- V S Sai Ganesh Velamuri
Contact No. 8712299319

Details of Property under Auction

ITEM 1

ALL THAT PIECE AND PARCEL OF MORTGAGE PROPERTY GUNTUR DISTRICT, NARASARAOPET REGISTRATION-DISTRICT, SATTENAPALLI SUB-DISTRICT, SATTENAPALLI MUNICIPAL AREA, SATTENAPALLI VILLAGE, DIV.NO.188, COVERING IN AN EXTENT OF AC 57.56 CENTS, AND OUT OF IT OLD WORD NO. 7, OLD SALIPETA, RAMALAYAM STREET, NEAREST DOOR NO.17-2-70, PRESENT DOOR NO.17-2-70/1, CONVERING IN AN EXTENT OF 22.60 SQ.YDS, OF ASBESTOS SHEET SHED IS BEING BOUNDED BY:
EAST: THE BELOW 2ND ITEM PROPERTY 4.6 FT;
SOUTH: HOUSE WALL OF GUDDANTI PURNA CHANDRA RAO, 41.10 FT;
WEST: MUNICIPAL BAZAAR, 6.9 FT;
NORTH: HOUSE WALL BELONGS TO VENDOR, 30.6 FT;
WITHIN THESE BOUNDARIES COVERING IN AN EXTENT OF 22.60 SQ.YDS. OF ASBESTOS SHEET SHED WITH ALL EXISTING CONSTRUCTION THEREUPON

ITEM 2

-DO-,COVERING IN AN EXTENT OF 9.1/2 SQ.YDS OF JOINT PATHWAY IS BEING BOUNDED BY :
EAST : THE BELOW 3RD ITEM PROPERTY ,16.5 FT.
SOUTH : SITE SOLD BY ZINKA RADHA KRISHNA MURTHY TO KANDAKATLA VENKATESWARA RAO,31.2 FT
WEST : THE ABOVE 1ST ITEM ,4 FT
NORTH : HOUSE WALL BELONGS TO VENDOR,32 FT.
WITH THESE BOUNDARIES COVERING IN AN EXTENT OF 9.1/2 SQ.YDS. OF JOINT PATHWAY.

ITEM 3

-DO- COVERING IN AN EXTENT OF 42.177 SQ.YDS OF ASBESTOS SHEET SHED IS BEING BOUNDED BY :

EAST : THE ABOVE 4TH ITEM, 12FT.

SOUTH : SITE BELONGS TO ANKAMMATALLI AMMAVARRI DEVASTHANAM ,23 FT.

WEST : WALL BELONGS TO VENDOR SOME EXTENT ,1.5 FT. WIDE PATHWAY IE THE ABOVE 2ND ITEM ,20.10 FT.

NORTH : HOUSE WALL OF TULLURI BALA CHANDRA RAO AND OTHERS ,23.3 FT.

WITHIN THESE BOUNDARIES COVERING AN EXTENT OF 42.177 SQ.YDS OF ASBESTOS SHEET SHED WITH ALL EXISTING CONSTRUCTION THEREUPON ;

ITEM 4

-DO- COVERING IN AN EXTENT OF 35.64 SQ.YDS OF ASBESTOS SHEET SHED IS BEING BOUNDED

BY :

EAST : WALL OF JAVVAJI MOHANA RAO ,12.3 FT.

SOUTH : SITE BELONGS TO ANKAMMATALLI DEVASTHANAM ,26.8 FT.

WEST : THE ABOVE 3RD ITEM ,12 FT.

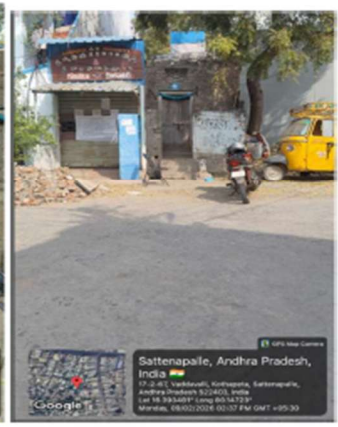
NORTH : HOUSE WALL OF TULLURI BALA CHANDRA RAO AND OTHERS ,26.3 FT.

WITHIN THESE BOUNDARIES COVERING AN EXTENT OF 35.64 SQ.YDS OF ASBESTOS SHEET SHED WITH ALL EXISTING CONSTRUCTION THEREUPON;

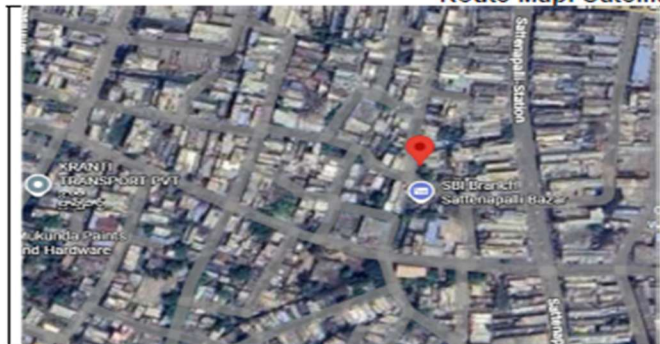
*Thus the above four items are covering in an extent of 22.60 Sq.yds.,+9.1/2 Sq.yds., + 42.177 Sq.yds., + 35.64 Sq.yds.,= 109.917 Sq.yds., of Asbestos sheet along with joint pathway only.

H. Built-up Area & Accommodation Details

Floor (Pl Mention floor wise)	Accommodation (As per Site)	Carpet area (Sft) (Mandatory)	Actual Area (Sft) Plinth inclSteps and corridor	Permissible Plinth/BUA(Sft) As per plan	Adopted Plinth Area (Sft) As per existing
Ground floor	Commercial shop (ACC)	600 Sft	750 Sft	-	00 Sft
Total		600 Sft	750 Sft	-	00 Sft
Violation observed if any	:			-	



Route Map: Satellite Map: 76 km



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. V S Sai Ganesh Velamuri, Address- Poonawalla Fincorp Ltd, 3rd Floor, R.S. Tower, Door No.40-25-80/1, Revenue Ward 13A, Kurra Satyanarayana Street, Gayatri Nagar, Benz Circle, Vijayawada, Andhra Pradesh - 520010, Mobile no. 8712299319, E-mail ID: v.velamuri@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 **18/05/2026 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. V S Sai Ganesh Velamuri, Address- Poonawalla Fincorp Ltd, 3rd Floor, R.S. Tower, Door No.40-25-80/1, Revenue Ward 13A, Kurra Satyanarayana Street, Gayatri Nagar, Benz Circle, Vijayawada, Andhra Pradesh - 520010, Mobile no. 8712299319, E-mail ID: v.velamuri@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 **25/05/2026** 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. V S Sai Ganesh Velamuri, Address- Poonawalla Fincorp Ltd, 3rd Floor, R.S. Tower, Door No.40-25-80/1, Revenue Ward 13A, Kurra Satyanarayana Street, Gayatri Nagar, Benz Circle, Vijayawada, Andhra Pradesh - 520010, Mobile no. 8712299319, E-mail ID: v.velamuri@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 **25/05/2026** 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 **26/05/2026** at 11 AM- 4PM in the presence of the Authorised Officer, **Mr. V S Sai Ganesh Velamuri, Address- Poonawalla Fincorp Ltd, 3rd Floor, R.S. Tower, Door No.40-25-80/1, Revenue Ward 13A, Kurra Satyanarayana Street, Gayatri Nagar, Benz Circle, Vijayawada, Andhra Pradesh - 520010, Mobile no. 8712299319, E-mail ID: v.velamuri@poonawallafincorp.com .**
17. The Immovable Property / Secured Asset shall not be sold below the Reserve Price. .
18. On sale of the property the purchaser shall not have any claim of whatsoever nature against PFL or its Authorised Officer.

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

CAUTION NOTE:

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

For Poonawalla Fincorp Limited

Authorized Officer

Property ID – 002

Property Location- Kolkata

State- West Bengal

Pincode- 700086.

Name of the borrower- Moda Baishakhi Craft

Loan Account No :- LAP0011100000019037212 & LAP0011100000019059597

Outstanding Amount :- Rs. 60,36,104 (Rupees Sixty Lacs Thirty Six Thousand One Hundred Four Only) & Rs. 11,47,021 (Rupees Eleven Lacs Forty Seven Thousand Twenty One Only), Total Rs. 71,83,125 (Rupees Seventy One Lacs Eighty Three Thousand One Hundred Twenty Five Only)

Registered address of Borrower:- 98 New Raipur, B-35 New Raipur Road, P.O. - Garia, P.S. - Patuli, Kolkata, Landmark - New Raipur Road West Bengal Pin Code - 700086

Date of physical possession-29/01/2026.

Name of the Title holder of the security possessed- Smt. Uma Rani Sen and Sri. Pinaki Sen

Reserve price- Rs. 4645875/- (Rupees Forty Six Lacs Forty Five Thousand Eight Hundred Seventy Five only)

Money Deposit- Rs. 464587/- (Rupees Four Lacs Sixty Four Thousands Five Hundred Eighty Seven 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)- 10'-0" Wide Manasatala Lane

Total No.of Flats / Unit in building- 2

No. of Floors in the building- G+2 Storied

Date and time of inspection of the properties- 18/05/2026 at 11AM –4PM

Last Date of Submission of EMD (Earnest Money Deposit) – 21/05/2026 Before 5 PM

Date and Time of Auction- 22/05/2026 (11 AM-4PM)

Name of the Authorised Officer- Sabyasachi Sinh

Contact No. 9609868045

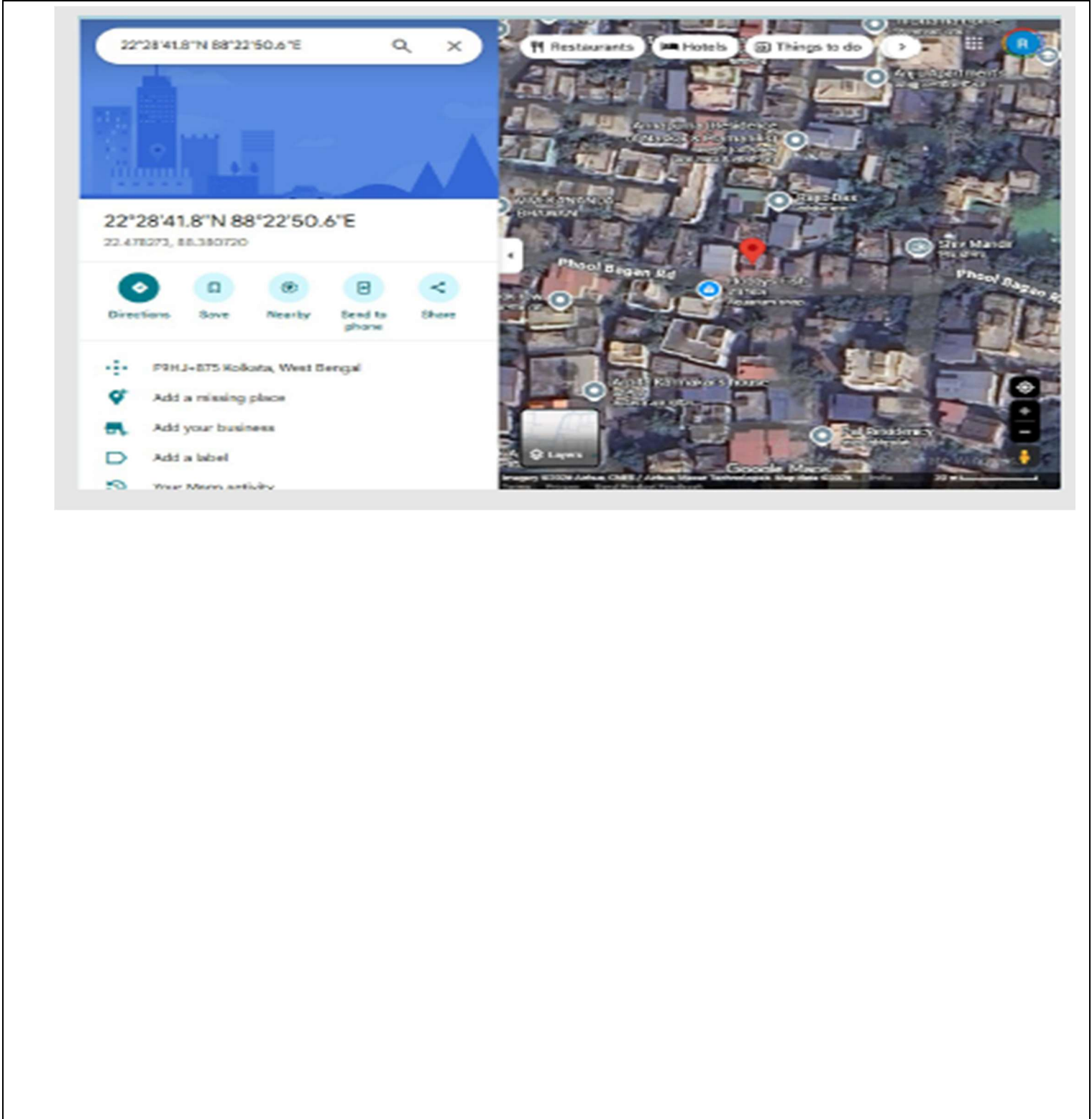
Details of Property under Auction

ALL THAT ONE ROOM WITH STAIRCASE AND OPEN SPACE ON THE GROUND FLOOR, MEASURING ABOUT 300 SQ. FT. SUPER BUILT UP AREA AND ENTIRE FIRST FLOOR, MEASURING ABOUT 1200 SQ. FT. SUPER BUILT UP AREA ALONG WITH THE ENTIRE ROOF OVER THE FIRST FLOOR BUILT AND CONSTRUCTED AT OR UPON THE PLOT OF LAND MEASURING ABOUT 2 COTTAHS 36 SQ. FT. BE THE SAME A LITTLE MORE OR LESS COMPRISED IN MOUZA – BADEMASUR, J.L. NO. 31, R.S. NO. 17, TOUZI NOS. 246, 1516 & 1518, APPERTAINING TO KHATIAN NO. 158, UNDER DAG NOS. 419 & 420, P.S. JADAVPUR, LYING AND SITUATED AT MUNICIPAL PREMISES NO. 104, NEW FULBAGAN, KOLKATA – 700 086, WARD NO. 101, WITHIN THE LOCAL LIMITS OF KOLKATA MUNICIPAL CORPORATION, DISTRICT 24 PARGANAS (SOUTH) WHICH IS BUTTED AND BOUNDED AS ON THE NORTH : HOUSE OF DR. SUKHDEV DAS; ON THE SOUTH : PORTION OF SMT. KABERI BOSE & KMC ROAD; ON THE EAST : OTHER'S LAND AND HOUSE; ON THE WEST : COMMON PASSAGE

Built-up Area & Accommodation Details						
Floor (Pl mention floor wise)	:	Accommodation	Carpet Area (Sft)	Actual SBUA (Sft)	Permissible BUA (Sft)	Adopted Super Built-up area (Sft)
Basement / Stilt	:					
Ground Floor	:	1 Room	200	300	NA	300
First Floor	:	3 Bed Room, 1 Dining Hall, 1 Kitchen, 3 Toilet, 1 Balcony	881	1200		1200
Mezzanine Floor	:	1 Bed Room	104			
Second Floor	:	1 Bed Room, 1 Dining Hall, 1 Kitchen, 1 Toilet, 1 Puja Room,	294			
Total	:					1500
Violation observed if any	:					







Terms and conditions of the Sale :

1. The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / PFL.
2. However, the Authorised Officer / PFL shall not be responsible for any error, misstatement, or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Property / Secured Asset, before submitting the bids.
3. Property will be sold on As is where is, As is what is, Whatever there is basis.
4. The auction /sale will be Online e-auction / Bidding through website <https://augeo.samil.in> on the date as mentioned above with Unlimited Extension of 5 minutes. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider M/s Augeo Asset Management, H-182, Sector 63, NOIDA 201301 no. +91 7428993244/+91 7428695102 / Email id:- shekhar.s@cartradeexchange.com. Please note that Prospective bidders may avail online training on e-auction from them only.
5. Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the website <https://augeo.samil.in> for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. The Tender Document and detailed Terms and Conditions for the Auction may be downloaded from the website <https://augeo.samil.in> or the same may also be collected from the concerned Branch office of Poonawalla Fincorp Ltd. A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be sent over to Concern Manager , **Mr. Sabyasachi Sinha, Address- Poonawalla Fincorp Ltd, 15, Park Street, 6th Floor, Apeejay House, Block-B, Kolkata-700016, Mobile no. 9609868045, E-mail ID: sabyasachi.sinha@poonawallafincorp.com** at Poonawalla Fincorp Ltd on or before date and time mentioned above.
6. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
7. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable .property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 1/A of Income Tax Act.
8. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
9. Property / Secured Asset is available for inspection on **18/05/2026 between 11AM to 4PM.**
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11. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the Tenderer by way of NEFT/RTGS /DD in the account of "Poonawalla Fincorp Ltd", Bank-ICICI BANK LTD. CC Account No. 000651000350 and IFSC Code- ICIC0000006, 20, R. N. Mukherjee Road- Kolkata-700001 drawn on any nationalized or scheduled Bank on or before **21/05/2026** and register their name at <https://augeo.samil.in> and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy to (respective Manager Poonawalla Fincorp Ltd.) **Mr. Sabyasachi Sinha, Address- Poonawalla Fincorp Ltd, 15, Park Street, 6th Floor, Apeejay House, Block-B, Kolkata-700016, Mobile no. 9609868045, E-mail ID: sabyasachi.sinha@poonawallafincorp.com .**
12. The offer amount (to be mentioned in Tender document) shall be above Reserve Price.
13. The last date of submission of Tender in prescribed Tender Document with all necessary documents and EMD in stipulated manner is **21/05/2026** 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 **22/05/2026** at 11 AM- 4PM in the presence of the Authorised Officer, **Mr. Sabyasachi Sinha, Address- Poonawalla Fincorp Ltd, 15, Park Street, 6th Floor, Apeejay House, Block-B, Kolkata-700016, Mobile no. 9609868045, E-mail ID: sabyasachi.sinha@poonawallafincorp.com .**
17. The Immovable Property / Secured Asset shall not be sold below the Reserve Price. .
18. On sale of the property the purchaser shall not have any claim of whatsoever nature against PFL or its Authorised Officer.
19. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and PFL will not entertain any claim or representation in that regard from the bidders.

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

CAUTION NOTE:

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

For Poonawalla Fincorp Limited

Authorized Officer

Property ID – 003

Property Location- Ludhiana

State- Punjab

Pincode- 141008.

Name of the borrower- The Thor's World

Loan Account No :- LAP003910000007914265

Outstanding Amount :- Rs. 8401657 (Rupees Eighty-Four Lacs One Thousand Six Hundred Fifty Seven Only)

Registered address of Borrower:- 345 Kucha No 4, Old Madhopuri, Landmark -Old Madhopuri, Ludhiana, Punjab, Pin Code -141007

Date of physical possession-23/10/2025.

Name of the Title holder of the security possessed- Anmol Thor

Reserve price- Rs. 8131548/-(Rupees Eighty-One Lacs Thirty One Thousand Five Hundred Forty -Eight only)

Money Deposit- Rs. 813155/-(Rupees Eight Lacs Thirteen Thousand One Hundred Fifty Five only)

Property type- Commercial

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)- Approximate 11 feet wide

Total No.of Flats / Unit in building- 1

No. of Floors in the building- 3

Date and time of inspection of the properties- 12/06/2026 at 11AM –4PM

Last Date of Submission of EMD (Earnest Money Deposit) – 16/06/2026 Before 5 PM

Date and Time of Auction- 17/06/2026 (11 AM-4PM)

Name of the Authorised Officer- Parwinder Singh

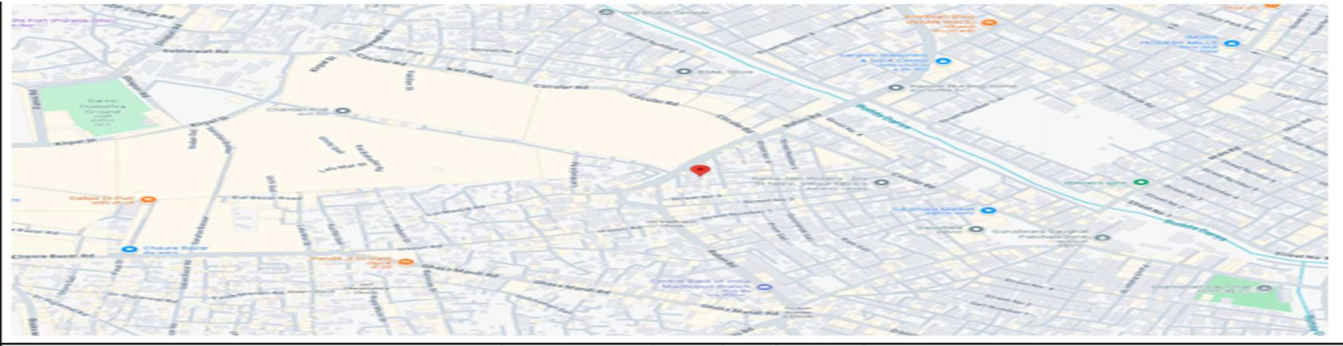
Contact No. 9876689527

Details of Property under Auction

ALL THAT PIECE AND PARCEL OF IMMOVABLE PROPERTY BEARING ONE HOUSE BEARING M.C. NO. B-6-345, MEASURING 84-1/4 SQ.YDS., SITUATED AT SHAHER LUDHIANA, ABADI RAM GHATI BALMIKI STREET NO. 4, LUDHIANA, AS PER TRANSFER DEED BEARING WASIKA NO. 106/1/9545 DATED 10/09/2021

BUILT-UP AREA (In sq. ft.) & ACCOMMODATION DETAILS						
Floor (Please mention floor wise)		Accommodation	Carpet area	As per site	Permissible area	Adopted built-up area
Basement / Stilt		N.A.	N.A.	N.A.	N.A.	N.A.
Ground Floor	R.C.C. Slab	N.A.	N.A.	684 sq. ft.	569 sq. ft.	569 sq. ft.
First Floor	R.C.C. Slab	N.A.	N.A.	684 sq. ft.	569 sq. ft.	569 sq. ft.
Second Floor	R.C.C. Slab	N.A.	N.A.	153 sq. ft.		N.A.
Third Floor	R.C.C. Slab	N.A.	N.A.			N.A.
Total			N.A.	1521 sq. ft.	1138 sq. ft.	1138 sq. ft.
Violation observed if any		Actual built-up area is more than permissible limits.				





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:- shekar.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. Parwinder Singh, Address- Poonawalla Fincorp Ltd, Ground Floor, SCO-3 ,Opp C D office, Puda complex, Jalandhar, Punjab-144001, Mobile no. 9876689527, E-mail ID: parwinder.singh@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 **12/06/2026 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. Parwinder Singh, Address- Poonawalla Fincorp Ltd, Ground Floor, SCO-3 ,Opp C D office, Puda complex, Jalandhar, Punjab-144001, Mobile no. 9876689527, E-mail ID: parwinder.singh@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 **16/06/2026** 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. Parwinder Singh, Address- Poonawalla Fincorp Ltd, Ground Floor, SCO-3 ,Opp C D office, Puda complex, Jalandhar, Punjab-144001, Mobile no. 9876689527, E-mail ID: parwinder.singh@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 **16/06/2026** 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 **17/06/2026** at 11 AM- 4PM in the presence of the Authorised Officer, **Mr. Parwinder Singh, Address- Poonawalla Fincorp Ltd, Ground Floor, SCO-3 ,Opp C D office, Puda complex, Jalandhar, Punjab-144001, Mobile no. 9876689527, E-mail ID: parwinder.singh@poonawallafincorp.com.**
17. The Immovable Property / Secured Asset shall not be sold below the Reserve Price. .
18. On sale of the property the purchaser shall not have any claim of whatsoever nature against PFL or its Authorised Officer.
19. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and PFL will not entertain any claim or representation in that regard from the bidders.

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

CAUTION NOTE:

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

For Poonawalla Fincorp Limited

Authorized Officer

Property ID – 004

Property Location- Krishna District

State- Andhra Pradesh

Pincode- 521241 & 520010 respectively.

Name of the borrower- Bato Logistics

Loan Account No :- LAP002610000008107606

Outstanding Amount :- Rs. 60373129 (Rupees Six Crores Three Lacs Seventy Three Thousand One Hundred Twenty Nine Only)

Registered address of Borrower- 8-1-400/59, Second Floor, Flat No 201, Nawab Complex, Deluxe Colony, Tolichowki, Circle 27, Landmark - Deluxe Colony, Hyderabad, Telangana ,Pin Code - 500008

Date of physical possession-23/09/2025.

Name of the Title holder of the security possessed- Noor Mohammad Patni & Zarina Patni respectively.

Reserve price- Rs. 6961500/- (Rupees Sixty Nine Lacs Sixty One Thousand Five Hundred only)

Money Deposit- Rs. 696150/- (Rupees Six Lacs Ninety Six Thousands One Hundred 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)- 30ft Wide Road

Total No. of Flats / Unit in building- S+G+04 Floors

No. of Floors in the building- S+G+04 Floors

Date and time of inspection of the properties- 22/06/2026 at 11AM –4PM

Last Date of Submission of EMD (Earnest Money Deposit) – 24/06/2026 Before 5 PM

Date and Time of Auction- 25/06/2026 (11 AM-4PM)

Name of the Authorised Officer - V S Sai Ganesh Velamuri

Contact No. 8712299319

Details of Property under Auction

All That the Flat Bearing No.B With 1400 Sft., Plinth Area Including Common Areas In First Floor Of The Building Named As Regency Enclave With A Car Parking Area 20 Sq.Ft.Out Of 200 Sq.Ft. Slot Bearing No.7 Together With Undivided Share Of Land Admeasuring 55.5 Sq.Yds Out Of 666 Sq.Yds Constructed On Premises Bearing No.59-6-6 Situated At Municipal Ward No.32d In Sy.No.9/1 Situated At Kanchukotavari Srteet, Patamata Vijayawada Town, Krishna District And Bounded As Follow:

North : Open to Sky;

South : Open to Sky;

East : Open to Sky;

West : Common Area, Lift & Staircase.

Schedule - II

Stilt Floor In Premises Bearing No.59-6-6 With 20 Sft., Built Up Area Of The Building As Regency Enclave Together With Undivided Share Of Land Admeasuring 11.1 Sq.Yds Out Of 111 Sq.Yds. Out Of Total Land Admeasuring 666 Sq.Yds In Municipal Ward 32d ,Sy.No.9/1 Situated At Kanchukotavari Street, Patamata Vijayawada Town, Krishna District And Bounded As Follows:

North : Property Of Ghanta Ramchander Rao And Others;

South : 30' Wide Municipal Road Of Kanchukotavari Street;

East : Property Of Yalamanchili Nageshwar Rao;

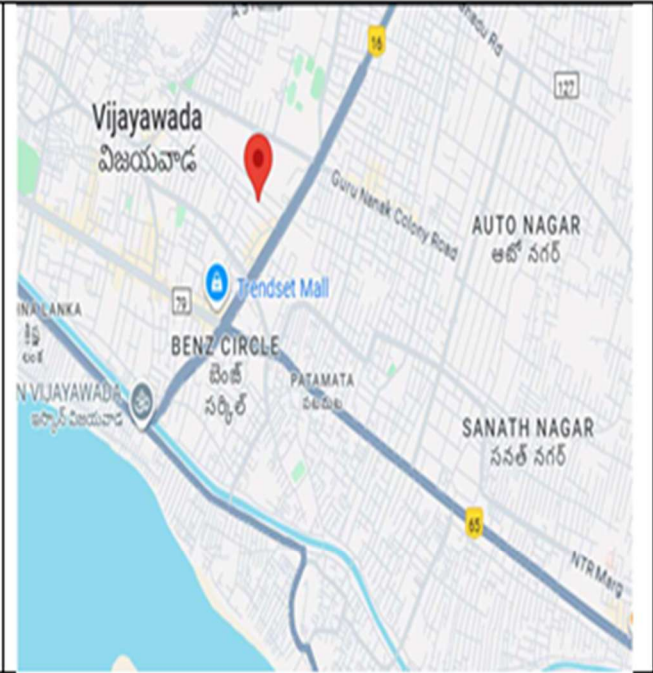
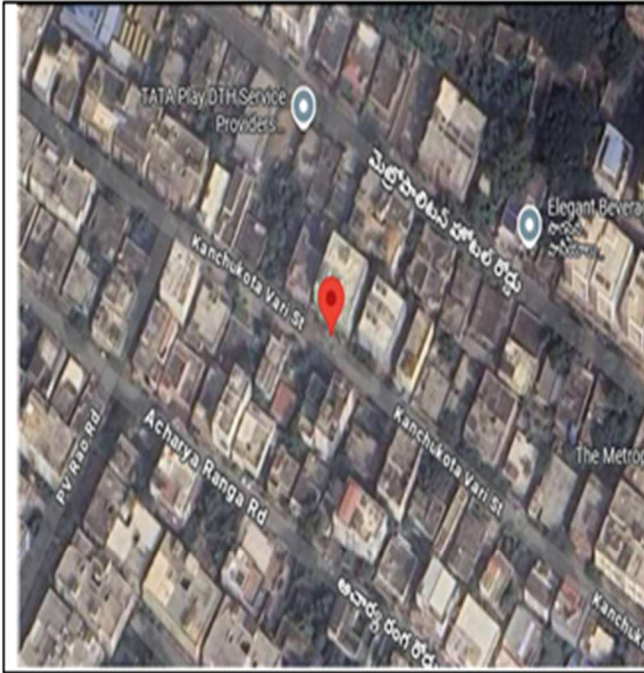
West : Property Of Yalamanchili Nageshwar Rao,;

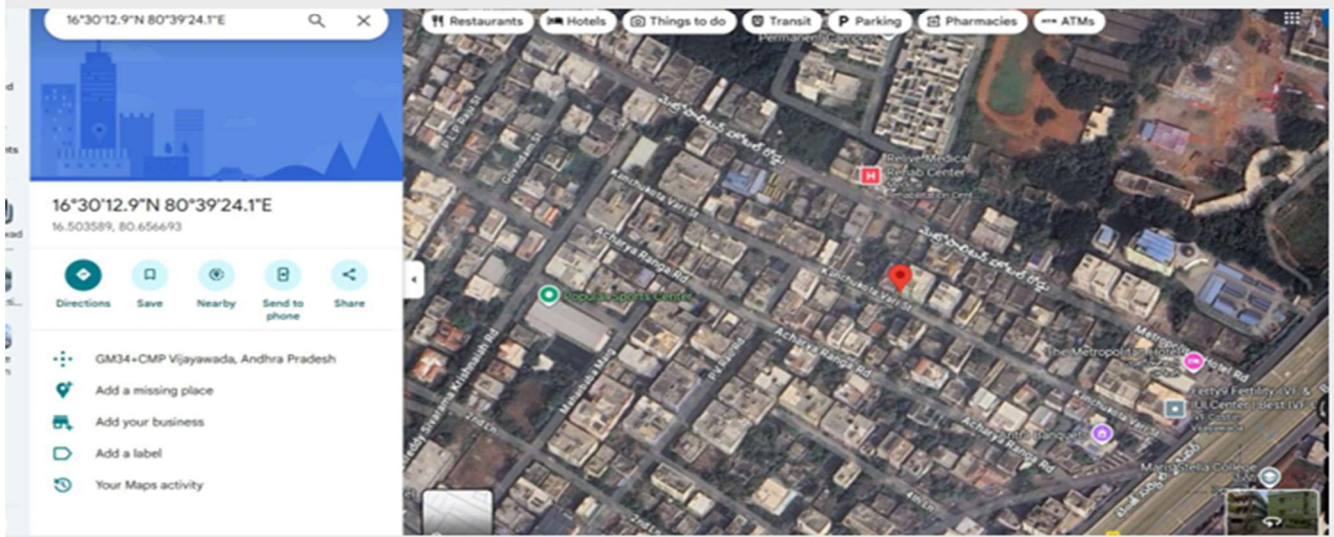
Age Of Property- 12 Years & 22years (Approx)

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)
		0		0	0
Total		0	0	0	0







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 , **V S Sai Ganesh Velamuri, Address- Poonawalla Fincorp Ltd, 3rd Floor, R.S. Tower, Door No.40-25-80/1, Revenue Ward 13A, Kurra Satyanarayana Street, Gayatri Nagar, Benz Circle, Vijayawada, Andhra Pradesh - 520010, Mobile no. 8712299319, E-mail ID: v.velamuri@poonawallafincorp.com** at Poonawalla Fincorp Ltd on or before date and time mentioned above.
6. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
7. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable .property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 1/A of Income Tax Act.
8. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
9. Property / Secured Asset is available for inspection on **22/06/2026 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. V S Sai Ganesh Velamuri, Address- Poonawalla Fincorp Ltd, 3rd Floor, R.S. Tower, Door No.40-25-80/1, Revenue Ward 13A, Kurra Satyanarayana Street, Gayatri Nagar, Benz Circle, Vijayawada, Andhra Pradesh - 520010, Mobile no. 8712299319, E-mail ID: v.velamuri@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 **24/06/2026** 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. V S Sai Ganesh Velamuri, Address- Poonawalla Fincorp Ltd, 3rd Floor, R.S. Tower, Door No.40-25-80/1, Revenue Ward 13A, Kurra Satyanarayana Street, Gayatri Nagar, Benz Circle, Vijayawada, Andhra Pradesh - 520010, Mobile no. 8712299319, E-mail ID: v.velamuri@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 **24/06/2026** 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 **25/06/2026** at 11 AM- 4PM in the presence of the Authorised Officer, , **Mr. V S Sai Ganesh Velamuri, Address- Poonawalla Fincorp Ltd, 3rd Floor, R.S. Tower, Door No.40-25-80/1, Revenue Ward 13A, Kurra Satyanarayana Street, Gayatri Nagar, Benz Circle, Vijayawada, Andhra Pradesh - 520010, Mobile no. 8712299319, E-mail ID: v.velamuri@poonawallafincorp.com**.

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

CAUTION NOTE:

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

For Poonawalla Fincorp Limited

Authorized Officer

Property ID – 005
Property Location- Samalapuram
State- Tamil Nadu
Pincode- 641668.
Name of the borrower- Kodeeswaran J
Loan Account No :- LAP011810000006221368
Outstanding Amount :- Rs. 15950961 (Rupees One Crores Fifty Nine Lacs Fifty Thousand Nine Hundred Sixty One Only)
Registered address of Borrower:- Flat No H, Ground Floor, Lingabairavi Apartments, Near Lingabairavi Temple, Saminayakanpatti, Salem, Tamil Nadu, Pin - 636011
Date of physical possession-02/07/2025.
Name of the Title holder of the security possessed- Mr.Kodeeswaran
Reserve price: Rs. 5776507/- (Rupees Fifty Seven Lacs Seventy Six Thousands Five Hundred Seven only)
Money Deposit- Rs. 577651/- (Rupees Five Lacs Seventy Seven Thousands Six Hundred Fifty One only)
Property type- Residential
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)- 23'TarRoad
Total No.of Flats / Unit in building- 1Unit
No. of Floors in the building- Gf only
Date and time of inspection of the properties- 29/06/2026 at 11AM –4PM
Last Date of Submission of EMD (Earnest Money Deposit) – 02/07/2026 Before 5 PM
Date and Time of Auction- 03/07/2026 (11 AM-4PM)
Name of the Authorised Officer- Biju Madathil
Contact No. 9447457169

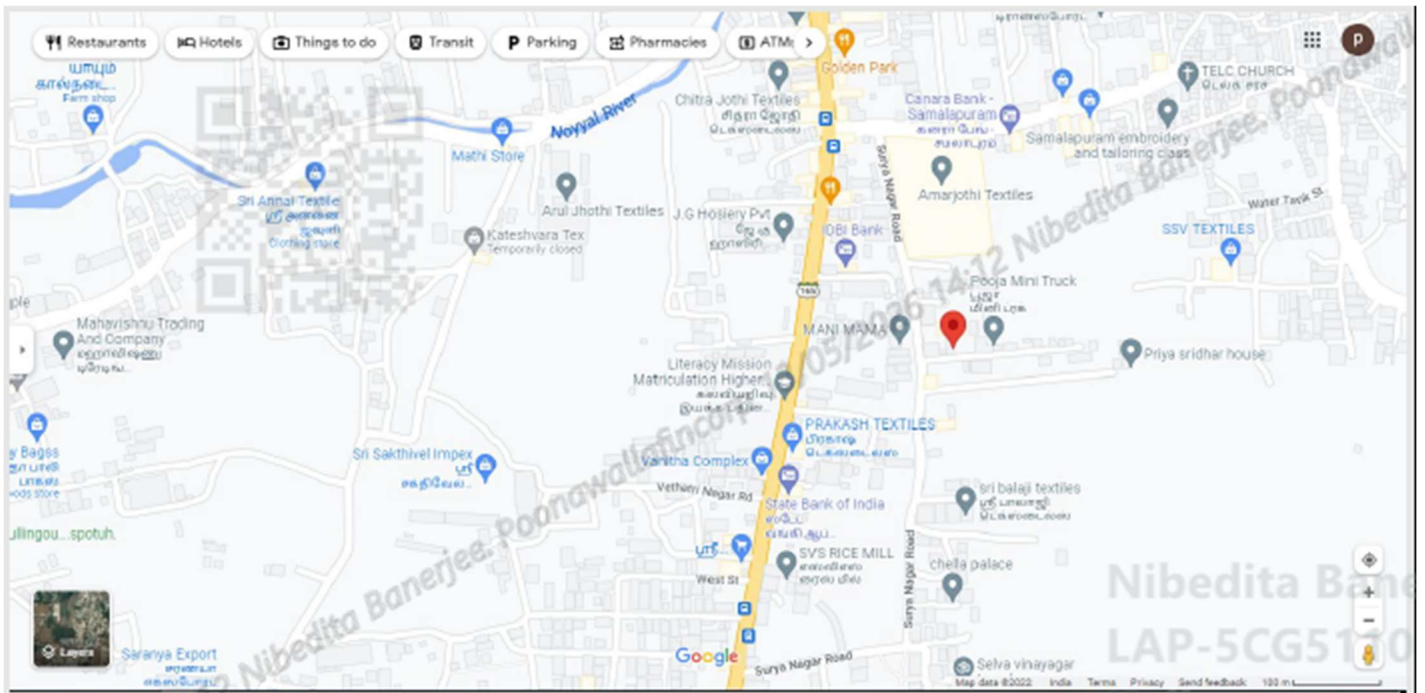
Details of Property under Auction

**ALL THE PART AND PARCEL OF IMMOVABLE PROPERTY,
(AS PER SALE DEED DOC.NO.16588/2021)
IN COIMBATORE REGISTRATION DISTRICT, SULUR SUB-REGISTRATION DISTRICT, SULUR TALUK, SAMALAPURAM VILLAGE, IN
S.F.NO. 434, AN EXTENT OF 6.07 ACRES, IN THIS 2.25 ACRES, IN THIS AN EXTENT OF 2620 SQ.FT., TOGETHER WITH BUILDING
SITUATED AT WITHIN THE FOLLOWING BOUNDARIES.**
NORTH BY S.F. NO. 435 PART
SOUTH BY 23 FEET EAST-WEST ROAD
EAST BY PROPERTY BELONGED TO ISAK
WEST BY PROPERTY BELONGED TO ISAK
MEASUREMENTS: -
NORTH-SOUTH ON THE BOTH SIDE.....73'6" FEET,
EAST-WEST ON THE NORTH SIDE.....35'6" FEET,
DOOR NO.52(2), WARD NO.12, SAMALAPURAM RATCHAGAR STREET.

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)
Part I GF Rcc Resi Tenant 1 port	No of Tenant : 3		557 sft		1690 sft
GF Cantilever			91 sft		
Part II GF Rcc Resi Tenant 1 port			505 sft		
GF Cantilever			101 sft		
GF Rcc Resi tenant 1 port			510 sft		
GF Cantilever			102sft		
In the document built up GF Rcc			1690 sft		
GF Ac sheet			200 SFT		
Total					
Violation observed if any					







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:- shekhars@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, 1st Floor, Trinity Arcade, Kannur Rd, near ESAF bank, West Nadakkavu, Kozhikode, Kerala -673011, 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 **29/06/2026 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. Biju Madathil, Address- Poonawalla Fincorp Ltd, 1st Floor, Trinity Arcade, Kannur Rd, near ESAF bank, West Nadakkavu, Kozhikode, Kerala -673011, 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 **02/07/2026** 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, 1st Floor, Trinity Arcade, Kannur Rd, near ESAF bank, West Nadakkavu, Kozhikode, Kerala -673011, 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 **02/07/2026** 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 **03/07/2026** at 11 AM- 4PM in the presence of the Authorised Officer **Mr. Biju Madathil, Address- Poonawalla Fincorp Ltd, 1st Floor, Trinity Arcade, Kannur Rd, near ESAF bank, West Nadakkavu, Kozhikode, Kerala -673011, Mobile no. 9447457169, E-mail ID: biju.madathil@poonawallafincorp.com**.
17. The Immovable Property / Secured Asset shall not be sold below the Reserve Price. .
18. On sale of the property the purchaser shall not have any claim of whatsoever nature against PFL or its Authorised Officer.
19. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and PFL will not entertain any claim or representation in that regard from the bidders.

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

CAUTION NOTE:

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

For Poonawalla Fincorp Limited

Authorized Officer

Property ID – 006

Property Location- Samalapuram

State- Tamil Nadu

Pincode- 641668.

Name of the borrower- Kodeeswaran J

Loan Account No :- LAP011810000006221368

Outstanding Amount :- Rs. 15950961 (Rupees One Crores Fifty Nine Lacs Fifty Thousand Nine Hundred Sixty One Only)

Registered address of Borrower:- Flat No H, Ground Floor, Lingabairavi Apartments, Near Lingabairavi Temple, Saminayakanpatti, Salem, Tamil Nadu, Pin - 636011

Date of physical possession-02/07/2025.

Name of the Title holder of the security possessed- Mr.Kodeeswaran

Reserve price- Rs. 14721413/-(Rupees One Crore Forty Seven Lacs Twenty One Thousands Four Hundred Thirteen only)

Money Deposit- Rs. 1472141/-(Rupees Fourteen Lacs Seventy Two Thousands One Hundred Forty One only)

Property type- Residential & Commercial

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)- 23'0''Tar Road

Total No.of Flats / Unit in building- 1Unit

No. of Floors in the building- Gf

Date and time of inspection of the properties- 10/07/2026 at 11AM –4PM

Last Date of Submission of EMD (Earnest Money Deposit) – 14/07/2026 Before 5 PM

Date and Time of Auction- 15/07/2026 (11 AM-4PM)

Name of the Authorised Officer- Biju Madathil

Contact No. 9447457169

Details of Property under Auction

**ALL THE PART AND PARCEL OF IMMOVABLE PROPERTY,
(AS PER SALE DEED DOC.NO.16584/2021)**

IN COIMBATORE REGISTRATION DISTRICT, SULUR SUB-REGISTRATION DISTRICT, SULUR TALUK, SAMALAPURAM VILLAGE, IN S.F.NO. 434, AN EXTENT OF 6.07 ACRES, IN THIS 2.25 ACRES, IN THIS EXCLUDING SOLD OUT PROPERTY AN EXTENT OF 4388 SQ.FT., AND REMAINING PROPERTY AN EXTENT OF 9147 SQ.FT., OR 849.79 SQ. METER, TOGETHER WITH BUILDING SITUATED AT WITHIN THE FOLLOWING BOUNDARIES.

NORTH BY 23 FEET EAST-WEST ROAD

SOUTH BY SALAMON PROPERTY

EAST BY SUBRAMANIYAM PROPERTY

WEST BY 23 FEET NORTH-SOUTH ROAD

MEASUREMENTS: -

NORTH-SOUTH ON THE BOTH SIDE.....60'0" FEET,

EAST-WEST ON THE NORTH SIDE.....173'6" FEET,

EAST-WEST ON THE SOUTH SIDE.....175'4" FEET

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) F.S.I Restricted 1.5%
Part-I GF Rcc Comm Tenant-1Port Comm Vacant-1Port			410sft		
Cantilever			114sft		
GF AC Sheet Resi Tenant-1Port			121		
GF AC Sheet Toilet			40sft		
Part-II GF GI Sheet Comm Tenant-1Port			397sft		
Total	:		1082FT		
Violation observed if any	:				







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, 1st Floor, Trinity Arcade, Kannur Rd, near ESAF bank, West Nadakkavu, Kozhikode, Kerala -673011, 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 **10/07/2026 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. Biju Madathil, Address- Poonawalla Fincorp Ltd, 1st Floor, Trinity Arcade, Kannur Rd, near ESAF bank, West Nadakkavu, Kozhikode, Kerala -673011, 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 **14/07/2026** 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, 1st Floor, Trinity Arcade, Kannur Rd, near ESAF bank, West Nadakkavu, Kozhikode, Kerala -673011, 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 **14/07/2026** 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 **15/07/2026** at 11 AM- 4PM in the presence of the Authorised Officer **Mr. Biju Madathil, Address- Poonawalla Fincorp Ltd, 1st Floor, Trinity Arcade, Kannur Rd, near ESAF bank, West Nadakkavu, Kozhikode, Kerala -673011, Mobile no. 9447457169, E-mail ID: biju.madathil@poonawallafincorp.com**.
17. The Immovable Property / Secured Asset shall not be sold below the Reserve Price. .
18. On sale of the property the purchaser shall not have any claim of whatsoever nature against PFL or its Authorised Officer.

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

CAUTION NOTE:

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

For Poonawalla Fincorp Limited

Authorized Officer