

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Cholamandalam Investment and Finance Company Limited under the **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** for the recovery of amount due from borrower/s, offers are invited by the undersigned in sealed covers for purchase of immovable property, as described hereunder, on **'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis'**. Particulars of which are given below:-

Lot No. / Borrower(s) / Co-Borrower(s)/Guarantor(s)	Demand Notice Date & Amt & Possession Date	Reserve Price EMD	Description of the Immovable property	Total Loan Outstanding
(Loan Account No. XHOEAHM00001645536) 1. Chandreshkumar Amrutbhai Patel 2. Sangita C Patel Both residing at 39, Nilkanth Greens, Opp Panjara Pole, S.P. Ring Road, Vastral Ahmedabad-380 013	28/08/2020 Rs. 1,21,77,982.93 [Rs. One Crore Twenty One Lakhs Seventy Seven Thousand Nine Hundred Eighty Two and Paise Ninety Three Only] as on 19/08/2020 Symbolic Possession 01/12/2020	Rs. 1,07,41,500/- (Rs. One Crore Seven Lakhs Forty One Thousand Five Hundred only) Rs. 10,74,150/- 10 % of Reserve Price	House No.39 Nilkanth Greens, admeasuring about 278.77 sq. mtrs. 209.75 sq.mtrs., builtup area construction property, Survey No. 10 (Old Survey No. 10+11+17+1153) Draft T. P. Scheme No.113, Final Plot No. 32/1 +32/2 +32/3 +38, of mouje Village: Vastral Taluka Vatva District and Sub District Ahmedabad-12 (Nikol), bounded by: East: Common road of society, West: Related land, North: Property of house no. 38, South: T.P. Road.	Rs. 1,28,72,544.26/- [Rs. One Crore Twenty Eight Lakhs Seventy Two Thousand Five Hundred Forty Four and Twenty Six paise Only], as on 08/02/2021 Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.

For Ahmedabad : Important Information regarding Auction Process • Place of Submission of Bids and Place of Auction : Office No. 407-408, Yash Aqua Building, Nr. Vijay Cross Road, Navrangpura, Ahmedabad-380009

(Loan Account No. XOHERHE00002001058) Mr. Nanjibhai Karshanbhai Goyani (Borrower), Mrs. Shobhaben Nanjibhai Goyani, (Co-borrower), Chintan Nanjibhai Goyani (Co-borrower). All are having address for communication at Plot No. 11, Sidharth Nagar Society, L.H. Road, Bombay Market, Surat, Choryasi-395010	12.04.2019 Rs. 3,01,66,916.05 as on 12.04.2019 Symbolic Possession 12.02.2020	Rs. 2,70,00,000/- Rs. 27,00,000/- 10 % of Reserve Price	Immovable Property Bearing Plot No. 11, admeasuring 236.80 sq. mts i.e., 283.21 sq.yds in Siddharth Nagar Society L.H. Road Bombay Market situated at Revenue Survey No. 32/2.T.P. Scheme No. 8 Final Plot No. 10 Paiki admeasuring 3278.20 sq.mts of Moje Navagam City of Surat bounded by North : Affil Tower, South : P. No. 12, East : Soc. Road, West : Plot No. 6	Rs. 3,51,36,755/- as on 31.01.2021 Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.
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For Surat : Important Information regarding Auction Process • Place of Submission of Bids and Place of Auction : Office No. B-111, ICC Business Center, Besides Kadiwala School, Opp. Civil Hospital, Majuragate, Surat-395002

(Lot No.3 (Loan Account No. XOHERTH00001003745 & XOHERTH00001794835) 1. Mr. Shaileshkumar Popatlal Vanparia, 2. Mr. Ruslil Shaileshbhai Vanparia, 3. Mrs. Bhaniben Shaileshbhai Patel, 4. M/S. Saffron Home Appliances Private Limited, Represented By its Director : Shaileshkumar Popatlal Vanparia, All are having address for communication at Plot No. 46/2 P, Plot No. 46-C-1, Panchshil Society, Gondal Road, Street No. 9, Vrundavan Block No. 46-B Opp, Ban Lab, Bh. Poojara Telecom, Rajkot-360004	20.06.2018 Rs. 1,52,53,470/- as on 19.06.2018 Physical Possession 07.11.2020	Rs. 1,27,00,000/- Rs. 12,70,000/- 10 % of Reserve Price	Lot No.3, The Constructed Property measuring 131.81 sq. mtrs, bearing Plot No. 46/2 P, Plot No. 46-C-1, Block No. 46B Street No. 9, Panchshil Society, Gondal Road, Opp Ban Lab, Bh. Poojara Telecom, situated at Revenue Survey No. 382 paiki, city survey ward No. 7, city survey No. 5849P, Panchshil Co-operative Housing Society Limited, Property on southern side at Rajkot and Sub-Registrar Rajkot Zone-2 and bounded on North : Plot No. 46/2B, South : Road, East : Road, West : Plot No. 46/1.	Rs. 2,16,29,475.4 as on 08.02.2021 Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.
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For Rajkot : Important Information regarding Auction Process • Place of Submission of Bids and Place of Auction : 1st Floor, Pinnacle Complex, Bhaktinagar Station Plot Road, Opp. Satya Vijay Ice Cream, Gondal Road, Rajkot-396002 Public Inspection : Between 11:00 am to 2:00 pm on 20.02.2021

For All Property : • Date of Auction : 26/02/2021 at 3.00 pm • Last date for Submission of Bids : On or before 02.00 pm 26/02/2021 • Contact No: Nitin Panchal: 9825438897

* A bidder may, on his own choice, avail the facility in the auction by making application in prescribed format which is available along with the offer/tender document on the given office address mentioned hereunder. Sale is strictly subject to terms and conditions incorporated in this advertisement and the prescribed Bid / Tender Document. This notice is also to be treated as a 15 days' notice under Rule 8(5c) and 9(1) of the Security Interest Enforcement Rules, 2002 to the Borrower/Co-Borrower/ Guarantor/Mortgagor.

Terms and Conditions of Auction : (1) The property is sold on **'As is where is basis' 'As Is What Is Basis and Whatever Is There Is Basis'**. (2) The Bidder is obliged to exercise full due diligence in all respects, including to inspect each of the details of the property mentioned above on the scheduled date & time. (3) The Cholamandalam Investment and Finance Company Limited is not taking/giving any guarantee for the title of the properties. The bidders are informed, in their own interest to satisfy themselves with the title pertaining to the immovable properties mentioned above before submitting the bid. (4) Submission of bids to Cholamandalam Investment and Finance Company Limited would be construed a deemed acceptance by the bidder that (i) he/she/it has exercised due diligence in all respects; (ii) is satisfied with all details/measurements/title of properties; (iii) acknowledges full knowledge of terms and conditions that govern the auction and (iv) waives all his/her/its rights to make any contrary claims against company at any future date. (5) The sale is subject to confirmation by the Authorised Officer if the borrower/guarantor pays the entire outstanding amount in full before sale, no sale will be conducted. (6) The Bidder shall remit Earnest Money Deposit (EMD) by Banker's Cheque / DD drawn in favour of Cholamandalam Investment & Finance Co. Ltd. along with the bid form in a Sealed Cover addressed to The Authorized Officer, Cholamandalam Investment and Finance Company Limited. **up to 02.00 noon on or before 26.02.2021** Please note that, in reference to successful bidder(s), EMD is adjustable against the sale consideration receivable by Cholamandalam Investment and Finance Company Limited Also, EMD is refundable to the unsuccessful bidder(s). (7) The successful bidder shall deposit 25% of the bid amount immediately or on end of the next working day of the sale being knocked down in his/her/its favour and the balance within 15 days by Banker's Cheque / DD drawn in favour of Cholamandalam Investment and Finance Company Limited. (8) In case the successful bidder fails to deposit 25% of the bid amount immediately or on end of the next working day of the sale being knocked down in his/her/its favour and/or the balance amount, within 15 days, the deposit made by the bidder shall be forfeited without any prior intimation. (9) The charges / fees payable for conveyance such as stamp duty, registration fee, maintenance charges electricity charges etc shall be borne by the successful bidder. The Authorized Officer will not be held responsible for any charge, lien, property tax or any other dues to the Government or local body or any other authority in respect of the property under sale. (10) The Authorized Officer has the absolute right to accept or reject the bid or adjourn / postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice or assigning any reason therefore. (11) The Sale will only be in favour of successful bidder and not his/her nominee. (12) This Notice is also to the Borrower(s)/ Guarantor(s) in particular and the public in general. The Borrowers' attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets. For detailed terms and conditions of the sale, please refer to the link provided in www.cholamandalam.com/Auction-Notices.aspx

કુલ બાકી લોન

૩૧. ૨,૧૬,૨૯,૪૭૫.૪૦
૦૮.૦૨.૨૦૨૧ મુજબ

રહેશે અને વસુલાતના તારીખ સુધી આકિસ્મા અર્થ, કોસ્ટ, વગેરે બાકી અને ચુકવવાપાત્ર છે.

સ્થાન : રાજકોટ, તા. : ૦૮.૦૨.૨૦૨૧ નોંધ : વિવાદની સ્થિતિમાં આ નોટીસનો અંગ્રેજી અનુવાદ માન્ય ગણાશે. સહી/- અધિકૃત અધિકારી, ચોલામંડલમ ઇન્વેસ્ટમેન્ટ ફાયનાન્સ કંપની લિમિટેડ

Terms and Conditions of the Sale

1. The Tender form shall be submitted duly completed in all respect in a sealed cover/envelope, subscribed as "Offer for purchase of the immovable property" addressed to "The Authorised Officer" and the envelope should be made available to the aforesaid Branch office address, on or before the date stipulated in the public notice for sale of immovable property.
2. The Tender/offer form shall be accompanied by Pay Order/Demand Draft drawn on a scheduled Bank in favour of "Cholamandalam Investment and Finance Company Limited' towards Earnest Money Deposit (EMD).
3. Tenders not accompanied by EMD and the tenders below the Reserve Price shall be rejected outright. The undersigned has the full discretion to accept or reject any tender/bid without assigning any reason.
4. The Sealed Tenders will be opened by the Authorised Officer on the Date and Time mentioned in the public notice for sale in the presence of available / attending tenderers for raising/improving their respective offers (if any) and to decide the successful bidder.
5. The immovable property will be sold to the highest Bidder/Tenderer Only. However, the Authorised Officer at its sole discretion may allow inter-se bidding, if necessary.
6. The Successful Bidder should deposit 25% of the purchase price (inclusive of amount paid as EMD) on the Auction Date or within 24 hours specified in the Bid confirmation Letter. The balance 75% of the purchase price shall be paid within 15 days from the date of acceptance of the letter or such extended period as may be agreed upon in writing by and solely at the discretion of the Authorised officer. In case of default, all amounts deposited till then shall be forfeited and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold. The property shall be resold at the discretion of the Authorised Officer.
7. Where the offer amount is below the Reserve Price and / or the EMD paid is less than 10% of the reserve price and if the Bid/tender Form is incomplete in any manner then such tender shall be treated as invalid and liable to be rejected upfront. The EMD will be refunded to the unsuccessful Tenderers/Bidders immediately on the date of auction. The Tenderers will not be entitled to claim any interest of whatsoever nature, if the refund of EMD is delayed for any reason whatsoever. Tenders/offers which are not accompanied by EMD, by way of Pay Orders /Demand Drafts and/or those received after the last date fixed for receiving tenders shall not be considered or entertained.
8. The Immovable Property/Secured Asset offered for sale is on 'as is where is basis" /// "as is what is" basis///" Whatever is there is basis". Cholamandalam Investment and Finance Company Limited shall not be liable for any dues/charges including outstanding water/service charges, transfer fees, contribution to the building repair fund, electricity dues, dues / arrears of the Municipal Corporation /local authority / Society / Builder, taxes and / or dues of any other nature, if any, in respect of the said Immovable Property/Secured Asset. Cholamandalam Investment and Finance Company Limited does not undertake any responsibility to procure any permission /license etc. in respect of the Immovable Property/Secured Asset offered for sale.
9. If the dues of Cholamandalam Investment and Finance Company Limited together with interest, all costs, charges and expenses incurred by it or part thereof as may be acceptable to Cholamandalam Investment and Finance Company Limited are tendered by or on behalf of the Borrower or guarantor(s) at any time before the date fixed for sale or transfer of the secured asset, the Immovable Property/ Secured Asset in question shall not be sold or transferred. Where an immovable property / secured asset is not sold or

the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offerer shall be entitled to get back the EMD amount or any amount paid without interest. However, the tenderers / bidders shall not be entitled to claim any compensation or damages from Authorised Officer/Cholamandalam Investment and Finance Company Limited.

10. The Authorised Officer / Cholamandalam Investment and Finance Company Limited reserves its right to accept or to reject the highest; any or all offers without assigning any reason

Whatsoever. The process by which the bid amount is to be increased shall be determined by the Authorised Officer conducting the sale and the decision of the Authorised Officer/ Cholamandalam Investment and Finance Company Limited in this regard shall be final and binding.

11. The tenderers / Offerer are informed, in their own interest to satisfy themselves with the title pertaining to the immovable property/ secured asset in question, including the size/area, as also ascertain any other dues / liabilities / encumbrances from the concerned authorities to their satisfaction before submitting the tenders. No query relating to title, area, and size, etc., shall be entertained at the time of opening tenders / holding auction.

12. Cholamandalam Investment and Finance Company Limited is not taking/giving any guarantee for the title of the properties. The bidders are informed, in their own interest to satisfy themselves with the title pertaining to the immovable properties mentioned above before submitting the bid.

13. The particulars of immovable property/secured asset specified in the Public Notice for Sale have been stated to the best of the information and knowledge of the Authorised Officer. The Authorised Officer / Cholamandalam Investment and Finance Company Limited shall not be answerable or liable for any error, mis-statement or omission with regard to the same.

14. Cholamandalam Investment and Finance Company Limited shall be at liberty to amend/modify/delete any of the terms and conditions at its sole discretion as may be deemed necessary or warranted in the light of the facts and circumstances of the case without giving any reason / further notice to the tenderers / offerers and the tenderers / offerers shall be deemed to have accepted such revised terms and would accordingly be bound by them.

15. The purchaser shall be required to bear / pay all expenses including stamp duty, registration charges, Society dues, municipal taxes, incidental expenses/charges, cess, transfer fee and other expenses / charges in connection with transfer of the secured asset /immovable property/ in his / her / their name(s).

16. The purchaser shall not be entitled to claim any damages/compensation/interest or any claim whatsoever from Cholamandalam Investment & Finance Company Ltd, if auction sale could not be concluded at any point of time for any reason whatsoever. The authorized officer shall have all the rights to cancel the entire sale proceedings at any point of time. The Sale proceedings shall be cancelled at any point of time by the authorized officer if the borrower/guarantor/mortgagor discharges the entire debt. The purchaser would be entitled for the refund of EMD/Part Payment/ purchase consideration (actual payments made by the purchaser) within 10 working days from the date of intimation of cancellation of sale”.

17. The Sale Certificate shall be issued to the successful bidder only after receiving the full Purchase Price and taking over physical possession from the borrower/mortgagor as per SARFAESI Rules.
