

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. HL01ARU000000207 - RAJU SAMPAT DIVE
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.2176363/- (RUPEES TWENTY-ONE LAKHS SEVENTY-SIX THOUSAND THREE HUNDRED AND SIXTY-THREE ONLY) DUE AS ON 19-10-2024
Time and Place of Public Auction (Website Link)	:	25-11-2024 FROM 02.00 P.M. TO 04.00 P.M (https:// www.auctionfocus.in)
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.1950000/-(RUPEES NINETEEN LAKHS FIFTY THOUSAND ONLY)
Earnest Money Deposit	:	Rs.195000/- (Rupees One Lakhs Ninety-Five Thousand Only)
Date of Publication of Sale notice and Newspaper names	:	23-10-2024 FE + Loksatta
Nature of Possession	:	Possession
Last date for submission of bid is	:	22-11-2024 till 5 PM.
Property Address	:	All piece and parcels of property of the land, bearing Gut No.9 , Plot N0-7 (Grmpanchayat property No.10394) bearing Row-House No A-3 admeasuring plot area 55.76 Sq.Mtr. thereupon along with RCC construction build up area 600 sq ft (55.76 sq mtr) of Mouje Wadgaon kolhati under Grmpanchyat jurisdiction Tal.Aurangabad, Dist. Aurangabad and bounded as under East:- 16 ft Road South :-Plot No.7/part West :- Plot No.02 , North :- Plot No.8
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr.Sandeep Sudhakar Mobile No. . 8087141468 E-mail ID: _sandeepsudhakard@chola.murugappa.com Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

**CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions - NASIK AREA - MH 1
HL - NAZIM MAHEMOOD BAGWAN - 30 days - 23-10-2024**

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1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
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Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

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11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

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For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. LAP3ANK000037347 - NAZIM MAHEMOOD BAGWAN
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.2325755/- (RUPEES TWENTY-THREE LAKHS TWENTY-FIVE THOUSAND SEVEN HUNDRED AND FIFTY-FIVE ONLY) DUE AS ON 19-10-2024
Time and Place of Public Auction (Website Link)	:	25-11-2024 FROM 02.00 P.M. TO 04.00 P.M https:// www.auctionfocus.in
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.3874000/- (RUPEES THIRTY-EIGHT LAKHS SEVENTY-FOUR THOUSAND ONLY)
Earnest Money Deposit	:	Rs.387400/- (Rupees Three Lakhs Eighty-Seven Thousand Four Hundred Only)
Date of Publication of Sale notice and Newspaper names	:	23-10-2024 FE + Loksatta
Nature of Possession	:	Constructive Possession
Last date for submission of bid is	:	22-11-2024 till 5 PM.
Property Address	:	All piece and parcels of property of Survey No.439/A/1, Bearing Plot No.21 area admeasuring 207.00 Sq.Mtr. Along with constructed area 40 Sq.Mtr having Grmpanchayat property No. 4112. situated at Village Pimpalgaon Baswant, Tal-Niphad. Dist- Nashik within the limits of Pimpalgaon Baswant Garmpanchayat, Panchayat samitee Niphad & within Nashik Jilha Parishad and bounded as under:- East :- Survey No.439/A/2 part South :-Plot No 19 & 20 West :- Colony Road North :- Plot No 27
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr.Nitin Vilas Pise Mobile No. . 8087141468 E-mail ID: _nitinvilasp@chola.murugappa.com Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

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CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions - NAGPUR AREA - MH
3 HL - Avadhoot Vithalrao Okolakar - 30 days - 23-10-2024

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10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. HL01ATI000006396 - Avadhoot Vithalrao Okolakar
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.2146188/- (RUPEES TWENTY-ONE LAKHS FORTY-SIX THOUSAND ONE HUNDRED AND EIGHTY-EIGHT ONLY) DUE AS ON 19-10-2024
Time and Place of Public Auction (Website Link)	:	25-11-2024 FROM 02.00 P.M. TO 04.00 P.M https:// www.auctionfocus.in
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.1474000/-(RUPEES. FOURTEEN LAKHS SEVENTY-FOUR THOUSAND ONLY)
Earnest Money Deposit	:	Rs.147400/- (Rupees One Lakhs Forty Seventy Thousand Four Hundred Only)
Date of Publication of Sale notice and Newspaper names	:	23-10-2024 FE + Loksatta
Nature of Possession	:	Constructive Possession
Last date for submission of bid is	:	22-11-2024 till 5 PM.
Property Address	:	That the immovable property situated at Mouje -Jewad, Pragane -Badnera, Tal-Dist. Amravati, bearing F.S.No 28/3 and 35/1 which is layout converted for residential purpose as per order passed by S.D.O. Amravati in Rev. Case No .N.A.P. /34/Jewad-62 /1985-86 dated 20.05.1987 ,out of which a layout converted Plot No.7 having total area of this Plot No is of 4034 Sq.Ft (375Sq.Mtr) is owned and possessed by deed of declaration Regd at .Sr. No.345 dated 30/01/2018 constructed a residential apartment named as “Yashodhan Apartment ” . The ground floor is meant for covered parking there are 3(Three) residential Flats/Units each on First Floor, Second Floor , Third Floor and Fourth Floor. Thus there are in all 12 (Twelve) independent and self-contained separate units/ flat’s in the said building and having bounded as under. East :- Service road within layout West :- Service lane within layout and thereafter.Plot No 16 and 17 of same layout North :- Plot no.8 of same layout South:- Plot no.6. of same layout Schedule II (Property Flat Area) Out of this scheme/Apartment , Flat No.402 Southern side of building on the 4th floor of the building know as “Yashodhan Apartment” constructed on the aforesaid plot of land having the built up area of 31.51. sq.Mtr with super Built up area of 38.16 sq.Mtr. With 4.43% on the 4th Floor of a building consisting of 1 Bed room, living room, with P.O.P Kitchen with kitchen trolley and Cabinet Bathroom , W.C and with internal colouring and 1 balconies in building know and styled as “Yashodhan Apartment” and having bounded as under. East :- Flat No. 401. West :- Flat No.403 North :- Staircases and Plot No.6 South:- Plot No.8
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr.Rahul Jaising Hajare Mobile No. . 9763610679 E-mail ID: _rahuljh@chola.murugappa.com Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

**CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions - NAGPUR AREA - MH
3 HL - PRADIP RAMESH GUTPA - 30 days - 23-10-2024**

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. HL03ATI000003500 - PRADIP RAMESH GUTPA
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.2199863/- (RUPEES TWENTY-ONE LAKHS NINETY-NINE THOUSAND EIGHT HUNDRED AND SIXTY-THREE ONLY) DUE AS ON 19-10-2024
Time and Place of Public Auction (Website Link)	:	25-11-2024 FROM 02.00 P.M. TO 04.00 P.M (https:// www.auctionfocus.in)
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.1472000/- (RUPEES FOURTEEN LAKHS SEVENTY-TWO THOUSAND ONLY)
Earnest Money Deposit	:	Rs.147200/- (Rupees One Lakhs Forty-Seven Thousand Two Hundred Only)
Date of Publication of Sale notice and Newspaper names	:	23-10-2024 FE + Loksatta
Nature of Possession	:	Constructive Possession
Last date for submission of bid is	:	22-11-2024 till 5 PM.
Property Address	:	Schedule I (Property Plot Area) All piece and parcels or properties situated of land bearing layout Plot no 21 admeasuring 4986.42 Sq.Ft (463.25 Sq.Ft).& Plot No.22-A admeasuring 1463.90 Sq.Ft.(136 Sq.Ft) total admeasuring 6450.32 Sq.Mtr.(599.25.Sq.Ft) form Field survery No 188 of Mouje-Badnera Tal & Dist. Amravati. S Flat No 304 situated on the Second floor of “ YASH APARTMENT ” constructed upon the plot described above and having super built up area 50.65Sq.mtr.(545.19 Sq.ft) along with undivided share in the land, within the limits Municipal corporation Amravati. East :- Layout Plot No 36. South :- 9 Mtr, width of Road in layout .West :- 9 Mtr, width of Road in layout . North :- Plot No. 22 B in layout.
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr.Rahul Jaising Hajare Mobile No. . 9763610679 E-mail ID: _rahuljh@chola.murugappa.com Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

**CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions - DHULE AREA - MH 1
HL - VISHWAS RAMESH SONAWANE (alias) VISHWAS SONAWANE - 30 days - 23-10-2024**

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. HL22CLG000095722 - VISHWAS RAMESH SONAWANE (alias) VISHWAS SONAWANE
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.3181395/- (RUPEES THIRTY-ONE LAKHS EIGHTY-ONE THOUSAND THREE HUNDRED AND NINETY-FIVE ONLY) DUE AS ON 20-10-2024
Time and Place of Public Auction (Website Link)	:	25-11-2024 FROM 02.00 P.M. TO 04.00 P.M (https:// www.auctionfocus.in)
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.3039000/-(RUPEES. THIRTY LAKHS THIRTY-NINE THOUSAND ONLY)
Earnest Money Deposit	:	Rs.303900/- (Rupees Three Lakhs Three Thousand Nine Hundred Only)
Date of Publication of Sale notice and Newspaper names	:	23-10-2024 FE + Loksatta
Nature of Possession	:	Constructive Possession
Last date for submission of bid is	:	22-11-2024 till 5 PM.
Property Address	:	All piece and parcels of property bearing Gat No 465/2 , Plot No 92/93 its,total area admeasuring .396.00 Sqr.Mtr ,out of which Northern side Row House No 1, its area admeasuring 97.35 Sq.Mtr having construction area 41.31 Sq.Mtr., on ground Floor and 56.04 Sq.Mtr, on First Floor i.e total construction area 97.35 Sq.Mtr, and open plot 56.04.Sq.mtr having admeasuring 97.35 Sq.Mtr, situated the jurisdictionof Tongaon Tal - Bhadgaon, Dist - Jalgaon, within the limts of Bhadgaon Nagarpalika which is and bounded as East :-Plot No 81 & 82 South :- Banglow No 2 out of same property West :- Colony road, North :- Plot No 91.
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr.Nitin Vilas Pise Mobile No. . 8087141468 E-mail ID: _nitinvilasp@chola.murugappa.com Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

**CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions - AHMEDNAGAR
AREA - MH 1 HL - VIJAY EKNATH LONDHE - 30 days - 23-10-2024**

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. X0HLAMH00002127670 - VIJAY EKNATH LONDHE
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.2289088/- (RUPEES TWENTY-TWO LAKHS EIGHTY-NINE THOUSAND EIGHTY-EIGHT ONLY) DUE AS ON 19-10-2024
Time and Place of Public Auction (Website Link)	:	25-11-2024 FROM 02.00 P.M. TO 04.00 P.M https:// www.auctionfocus.in
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.1422000/-(RUPEES. FOURTEEN LAKHS TWENTY-TWO THOUSAND ONLY)
Earnest Money Deposit	:	Rs.142200/- (Rupees One Lakh Forty-Two Thousand Two Hundred Only)
Date of Publication of Sale notice and Newspaper names	:	23-10-2024 FE + Loksatta
Nature of Possession	:	Possession
Last date for submission of bid is	:	22-11-2024 till 5 PM.
Property Address	:	<p>All piece and parcels or properties situated within the jurisdiction of Zilla Parishad Mouje Navnagapur Tal & Dist Ahmednaga. Out of Survery No 88/2 ,110/1A,110/1B+1+2+3+4,110/2,111/1+2(Mouje Navagapur Old Survery .No.98/2,120+1A,120/1B+1+2+3+4,120/2121/1+2.) having Open plot of the following description. Plot NO Area.Sq.Mtr. Bounded East South West North 55 661.5 Plot.No.56 Survery No. Vadgaon Gupta Road 12.Mtr wide road 56 226.87 6.Mtr wide road Plot.57 Plot.55 12.Mtr wide road 57 154.37 6.Mtr wide road Plot.58 Survery No. Plot.56 AREA OF INTEGRATED PLOT</p> <p>55+66+57(55/56//57) 1042.37 6.Mtr wide road Plot.58 Vadgaon Gupta Road 12.Mtr wide road Schedule II (Property Flat Area) All Piece and parcels of property bearing Flat No 106 on the stilt First floor having its built up area 44.0.8.Sq.Mtrs common staircase and passage area of 6.35.Sq.Mtrs and Balcony area of 6.84 Sq.Mtrs . Total saleable area 57.27.Sq.Mtrs in “ Mauli Apartment ”which was duly constructed on above mentioned plot. East :- Flat No.107 South :- Building Setback West :- Flat No.105.North :- Common Staircase No.32 and Duct</p>
Indicative Description	:	Residential House
Contact Person / Contact Details	:	<p>Mr.Bapurao Limbaji Thorat</p> <p>Mobile No. . 9284417515</p> <p>E-mail ID: _bapuraolt@chola.murugappa.com</p> <p>Mohd Abdul Qawi - 7305990872</p>

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

**CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions - AHMEDNAGAR
AREA - MH 1 HL - AKSHAY BALRAM SHRIRAM - 30 days - 23-10-2024**

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. X0HLAMH00001688309 - AKSHAY BALRAM SHRIRAM
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.2384704/- (RUPEES TWENTY-THREE LAKHS EIGHTY-FOUR THOUSAND SEVEN HUNDRED AND FOUR ONLY) DUE AS ON 21-10-2024
Time and Place of Public Auction (Website Link)	:	25-11-2024 FROM 02.00 P.M. TO 04.00 P.M https:// www.auctionfocus.in
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.1494000/-(RUPEES FOURTEEN LAKHS NINETY-FOUR THOUSAND ONLY)
Earnest Money Deposit	:	Rs.149400/- (Rupees One Lakhs Forty-Nine Thousand Four Hundred Only)
Date of Publication of Sale notice and Newspaper names	:	23-10-2024 FE + Loksatta
Nature of Possession	:	Possession
Last date for submission of bid is	:	22-11-2024 till 5 PM.
Property Address	:	All piece and parcels of property situated in the Jurisdiction of Navnagapur Tal & Dist Ahmednagar.Flat No. A-101 carpet up area 40.40 Sq.Mtrs + Balcony area 15.12.Sq.Mtr Total Admeasuring of Flat No.A-101 carpet up area 40.40 Sq.Mtr Total admeasuring 55.56.Sq.Mtr.On the Ground Floor of "Sukh Apartment " which was duly constructed on Plot No.143+144out of Survery No. 88/2, 11011A,110/1B+1+2+3+4,110/2,111/1+2(Old Navnagapur Survey No.98/2,120/1A,120/1B+1+2+3+4,120/2,121/1,121/2)Total admeasuring area 55.56Sq.Mtr.bounded as under. East :-Side Margin South :-Flat No A.102 West :- Staircase North :- Parking.
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr.Bapurao Limbaji Thorat Mobile No. . 9284417515 E-mail ID: _bapuraolt@chola.murugappa.com Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

**CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions -
THIRUVANNAMALAI AREA - TN 2 HL - RAMASUBBU S - 15 days - 23-10-2024**

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)} by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. LAP3VPM000069601 - RAMASUBBU S
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.4261217/- (RUPEES FORTY-TWO LAKHS SIXTY-ONE THOUSAND TWO HUNDRED AND SEVENTEEN ONLY) DUE AS ON 19-10-2024
Time and Place of Public Auction (Website Link)	:	08-11-2024 FROM 02.00 P.M. TO 04.00 P.M (https:// www.auctionfocus.in)
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.5148000/-(RUPEES FIFTY-ONE LAKHS FORTY-EIGHT THOUSAND ONLY)
Earnest Money Deposit	:	Rs.514800/- (Rupees Five Lakhs Fourteen Thousand Eight Hundred Only)
Date of Publication of Sale notice and Newspaper names	:	23-10-2024 IE + Dinamani
Nature of Possession	:	Constructive Possession
Last date for submission of bid is	:	07-11-2024 till 5 PM.
Property Address	:	In Villupuram Registration District, Villupuram No.1 Joint Sub Registry, Villupuram Municipality., Villupuram T.K., Villupuram Kannappan Layout @ S.P.Pattarai Street, 446.5 Sq.ft (41.48 Sq.mtr). It comprised in S.No.474/-Ac.1.84 cents, T.S.No.22/1, Ward A, Block 20 Boundaries North by Mo-hamed Yusuf and Shakila Banu property West by compound wall & Common pathway East by Mohamed Yusuf and Shakila Banu property South by Bakkiyalakshmi Ammal Plot house. 1st Measurements: East to West 19' South to North 9' Total 171 Sq.ft
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr.Samuel Samidurai Mobile No. . 9500350890 E-mail ID: _samuels@chola.murugappa.com Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

**CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions - NALGONDA AREA -
TELANGANA 2 HL - SHEKAR THATIKONDA - 15 days - 26-10-2024**

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. HL02ALG000008101 - SHEKAR THATIKONDA
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.2895668/- (RUPEES TWENTY-EIGHT LAKHS NINETY-FIVE THOUSAND SIX HUNDRED AND SIXTY-EIGHT ONLY) DUE AS ON 17-10-2024
Time and Place of Public Auction (Website Link)	:	12-11-2024 FROM 02.00 P.M. TO 04.00 P.M https:// www.auctionfocus.in
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.3050100/-(RUPEES THIRTY LAKHS FIFTY THOUSAND ONE HUNDRED ONLY)
Earnest Money Deposit	:	Rs.305010/- (Rupees Three Lakhs Five Thousand Ten Only)
Date of Publication of Sale notice and Newspaper names	:	26-10-2024 FE + Mana Telangana
Nature of Possession	:	Possession
Last date for submission of bid is	:	11-11-2024 till 5 PM.
Property Address	:	Whereas the Vendors are the Absolute Owners and Possessors of the Open House Plot Nos.50 (Part) and 51 (Part), within survey no.134,135,136 & 140, Inside Residential Zone, Comprising total Area as per plan 133.33 Sq.Yards = 111.48 sq.Mtrs, and bounded as Follows North – Part of Plot no.50 South – Part of Plot no.51 East – Plot nos.35 & 34 West – 30’-0’’ Wide road Situated at “MANASA RESIDENCY “ Madha Yedavally Village, Narketpally Mandal Nalgonda District.
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr.Malyala Ravikiran Mobile No. . 9550507572 E-mail ID: _ravikiranmg@chola.murugappa.com Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

**CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions - GUNTUR AREA - AP
2 HL - PUNYALA PEDDI REDDY - 30 days - 24-10-2024**

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. HL05RAS000063534 - PUNYALA PEDDI REDDY
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.2153846/- (RUPEES TWENTY ONE LAKHS FIFTY THREE THOUSAND EIGHT HUNDRED AND FORTY SIX ONLY) DUE AS ON 21-10-2024
Time and Place of Public Auction (Website Link)	:	26-11-2024 FROM 02.00 P.M. TO 04.00 P.M (https:// www.auctionfocus.in)
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.2645000/- (RUPEES TWENTY SIX LAKHS FORTY FIVE THOUSAND ONLY)
Earnest Money Deposit	:	Rs.264500/- (Rupees Two Lakhs Sixty Four Thousand Five Hundred Only)
Date of Publication of Sale notice and Newspaper names	:	24-10-2024 Hans India + Prajasakthi
Nature of Possession	:	Constructive Possession
Last date for submission of bid is	:	25-11-2024 till 5 PM.
Property Address	:	All that part and parcel of property situated at Narasarao pet Registration District, Piduguralla Sub District, Piduguralla Mandal, Piduguralla Municipality, Door No. 8-51, Jamuna School Area, Piduguralla D.No. 198/2, An extent of 78.54 Sq.yds or 65.97 Sq.mts in which RCC G+1 building is being bounded by:-East:Executants remaining site 58.10Ft South :Bazaar 24 Feet west :Gunda Purnachandra Rao etc. property Wall 63.7 Ft North : Property of yakkala Narasimha Rao Ft With all easement rights
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr.Rajolu Sai Kishore Mobile No. . 9603972369 E-mail ID: _rajolusai@chola.murugappa.com Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

**CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions - VIJAYAWADA AREA
- AP 2 HL - JANAKI KOLLU - 30 days - 24-10-2024**

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. LAP1JAE000038062 - JANAKI KOLLU
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.2256408/- (RUPEES TWENTY TWO LAKHS FIFTY SIX THOUSAND FOUR HUNDRED AND EIGHT ONLY) DUE AS ON 21-10-2024
Time and Place of Public Auction (Website Link)	:	26-11-2024 FROM 02.00 P.M. TO 04.00 P.M https:// www.auctionfocus.in
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.3550000/-(RUPEES THIRTY FIVE LAKHS FIFTY THOUSAND ONL)
Earnest Money Deposit	:	Rs.355000/- (Rupees Three Lakhs Fifty Five Thousand Only)
Date of Publication of Sale notice and Newspaper names	:	24-10-2024 FE + Mana Telangana
Nature of Possession	:	Constructive Possession
Last date for submission of bid is	:	25-11-2024 till 5 PM.
Property Address	:	Nalgonda District, Kodad SRO, Kodad Mandal, Kodad Municipal Corporation, Kodad Revenue Limits, SY.No. 167, Block No. 3, Door No. 3/113/1/A/1, in which an extent of 90 Sq.yds of property along with RCC Ground Floor, First Floor is being bounded by East : Site of Karumanchi Venkateswarlu 38.0 Ft. South : Site of others 22.0Ft. West : Kodad to Ananthagiri R & B Road, 33.0Ft. North : House of Chittabathini Jayamma (Door No. 3-113/1/A) 38. 0 ft. With all easement rights.
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr.Rajolu Sai Kishore Mobile No. . 9603972369 E-mail ID: _rajolusai@chola.murugappa.com Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

**CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions - GUNTUR AREA - AP
2 HL - CHIMMA RAMA RAO - 30 days - 24-10-2024**

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. HL02NUK000023196 - CHIMMA RAMA RAO
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.2079377/- (RUPEES TWENTY LAKHS SEVENTY NINE THOUSAND THREE HUNDRED AND SEVENTY SEVEN ONLY) DUE AS ON 21-10-2024
Time and Place of Public Auction (Website Link)	:	26-11-2024 FROM 02.00 P.M. TO 04.00 P.M https:// www.auctionfocus.in
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.3200000/-(RUPEES THIRTY TWO LAKHS ONLY)
Earnest Money Deposit	:	Rs.320000/- (Rupees Three Lakhs Twenty Thousand Only)
Date of Publication of Sale notice and Newspaper names	:	24-10-2024 Hans India + Prajasakthi
Nature of Possession	:	Constructive Possession
Last date for submission of bid is	:	25-11-2024 till 5 PM.
Property Address	:	All that part and Parcel of Property situated at Prakasam District, Markapuram Registration District, Darsi Sub - District , Darsi Mandal, Darsi Municipal Limits, Dasri Village, D.No.68/1B1, out of Ac.0- 16 Acts, Out of Ac.3-54 Acts, ward.14, N.S.P. Colony, Putchalamitta Residential colony an extent of 183-33 Sq.yds. of site (without bothering of eastern side passage) with Ground and First R.C.C House in Pilnth area of 2024 sq.ft., with Electric S.C.No. 4133101014716 along with all fixtures and fittings there of bounded by: East : 20 Links wide Bazaar, 27'- 9"; South : Property of Mulla Mahaboob Basha, 60'-0"; West : Property of Vennapusa Subbareddy, 27'-3"; North : Property of Tiruamala Narayana , 60'-0";
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr.Rajolu Sai Kishore Mobile No. . 9603972369 E-mail ID: _rajolusai@chola.murugappa.com Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions - CALICUT AREA - KERALA HL - ROY KUPPAKKATTU PAILY - 15 days - 24-10-2024

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. HL04NUR000011102 - ROY KUPPAKKATTU PAILY
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.6477687/- (RUPEES SIXTY-FOUR LAKHS SEVENTY-SEVEN THOUSAND SIX HUNDRED AND EIGHTY-SEVEN ONLY) DUE AS ON 17-10-2024
Time and Place of Public Auction (Website Link)	:	11-11-2024 FROM 02.00 P.M. TO 04.00 P.M (https:// www.auctionfocus.in)
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.2400000/-(RUPEES TWENTY-FOUR LAKHS ONLY)
Earnest Money Deposit	:	Rs.240000/- (Rupees Two Lakhs Forty Thousand Only)
Date of Publication of Sale notice and Newspaper names	:	24-10-2024 IE + Metro Vartha
Nature of Possession	:	Possession
Last date for submission of bid is	:	08-11-2024 till 5 PM.
Property Address	:	All the part and parcel of land admeasuring 6.07 ares of land out of 11.97 ares comprised in survey no 215 resurvey no 45/253 Re survey block no 066 in Naduvil village Thaliparamba taluk Alakode Sub district Kannur district Boundaries : East – Property of Kavumkottu Shajan North – Property of Oliyanikkal Skaria South - Remaining property West – Private Road
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr.Renish Mobile No. . 9946103599 E-mail ID: _renishar@chola.murugappa.com Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions - SURAT AREA - GUJARAT 2 HL - MANOJ SHARMA - 15 days - 24-10-2024

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)} by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. HL01STR000054860 - MANOJ SHARMA
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.2408530/- (RUPEES TWENTY FOUR LAKHS EIGHT THOUSAND FIVE HUNDRED AND THIRTY ONLY) DUE AS ON 18-10-2024
Time and Place of Public Auction (Website Link)	:	11-11-2024 FROM 02.00 P.M. TO 04.00 P.M (https:// www.auctionfocus.in)
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.2763000/-(RUPEES TWENTY-SEVEN LAKHS SIXTY-THREE THOUSAND ONLY)
Earnest Money Deposit	:	Rs.276300/- (Rupees Two Lakhs Seven Six Thousand Three Hundred Only)
Date of Publication of Sale notice and Newspaper names	:	24-10-2024 FE + FE (Gujarathi)
Nature of Possession	:	Constructive Possession
Last date for submission of bid is	:	08-11-2024 till 5 PM.
Property Address	:	all the Piece of immovable property bearing FLAT NO.103, ADMEASURING 669.41 SQ.FTS., I.E. 62.19 SQ.MTS., BUILT UP AREA AND 614.41 SQ.FTS., I.E.57.08 SQ.MTS., CARPET AREA, ON THE 1ST FLOOR OF " BUILDING NO.G " OF " SHREE KRISHNA HERITAGE " ALONG WITH UNDIVIDED SHARE IN THE LAND UNDERNEATH THE SAID BUILDING SITUATED ON THE LAND BEARING SURVEY NO. 31 & 32, BLOCK NO.111, ADMEASURING HE 3 - 72 - 31 ARE.SQ.MTS., T.P. SCHEME NO.69 (GODADARA - DINDOLI), FINAL PLOT NO.99 ADMEASURING 24200 SQ.MTS., PAIKI (EASTER SIDE PORTION) SUB PLOT NO.2 ADMEASURING 12100 SQ.MTS., OF VILLAGE: DINDOLI, SUB DISTRICT & TALUKA :SURAT CITY AT PRESENT SUB - DISTRICT UDHNA, DISTRICT: SURAT OWNED BY
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr.Sambhaji patil Mobile No. . 9377583775 E-mail ID: sambhajidp@chola.murugappa.com Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

**CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions - SURAT AREA -
GUJARAT 2 HL - BABUBHAI GOVINDBHAI AAMBALIYA - 15 days - 24-10-2024**

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. HL23STR000085593 - BABUBHAI GOVINDBHAI AAMBALIYA
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.2355261/- (RUPEES TWENTY-THREE LAKHS FIFTY-FIVE THOUSAND TWO HUNDRED AND SIXTY-ONE ONLY) DUE AS ON 18-10-2024
Time and Place of Public Auction (Website Link)	:	11-11-2024 FROM 02.00 P.M. TO 04.00 P.M https:// www.auctionfocus.in
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.2238750/-(RUPEES TWENTY-TWO LAKHS THIRTY-EIGHT THOUSAND SEVEN HUNDRED AND FIFTY ONLY)
Earnest Money Deposit	:	Rs.223875/- (Rupees Two Lakhs Twenty-Three Thousand Eight Hundred Seventy-Five Only)
Date of Publication of Sale notice and Newspaper names	:	24-10-2024 FE + FE (Gujarathi)
Nature of Possession	:	Possession
Last date for submission of bid is	:	08-11-2024 till 5 PM.
Property Address	:	All the piece and parcel of immovable property bearing flat no.101 on the 1st floor admeasuring 995.00 sq.fts. i.e.92.4355 sq.mts., super built up area 59.976 sq.mts built up area along with undivided share in the land of road & cop in jay bhavani compalex counstruced on plot no. 4 & 5 of ranchhod nagar co.op. housing society situated at R.S. NO.505/2-1, T.P. SCHEME NO.18 ,F.P NO.90 paikce of moje village: katargam sub-dist. surat city, dist .surat owe(1)HETALBEN BABUBHAI AMBALIYA &(2)BABUBHAI GOVINDBHAI AMBALIYA. FOUR BOUNDRIES :EAST - F.NO.102 , WEST -ADJ.PASSAGE , NORTH - ADJ. BUILDING, SOUTH - PASSAGE.
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr.Sambhaji patil Mobile No. . 9377583775 E-mail ID: _sambhajidp@chola.murugappa.com Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

**CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions - GUNTUR AREA - AP
2 HL - VINODH KATTA - 30 days - 25-10-2024**

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. HL05RAS000017641 - VINODH KATTA
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.2235650/- (RUPEES TWENTY TWO LAKHS THIRTY FIVE THOUSAND SIX HUNDRED AND FIFTY ONLY) DUE AS ON 18-10-2024
Time and Place of Public Auction (Website Link)	:	26-11-2024 FROM 02.00 P.M. TO 04.00 P.M https:// www.auctionfocus.in
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.2110000/-(RUPEES TWENTY ONE LAKHS TEN THOUSAND ONLY)
Earnest Money Deposit	:	Rs.211000/- (Rupees Two Lakhs Eleven Thousand Only)
Date of Publication of Sale notice and Newspaper names	:	25-10-2024 Hans India + Prajasakthi
Nature of Possession	:	Constructive Possession
Last date for submission of bid is	:	25-11-2024 till 5 PM.
Property Address	:	All that part and parcel of property situated at Guntur District, Narsaraopet R.D.,Pedakurapadu Sub-Registrar, Sattenapalli Mandal, Kattamuru Grama Panchayath limits KATTAMURU Village, D.No. 160, Nearest Door No. 1-113 an extent of 180 Sq.yards site and its under construction RCC Dhaba Ground Floor 1200 sq. Feets and 1 st Floor 1200 sq. Feets Total 2400 sq. feets (Semifinished) with all fixtures and fittings thereof bounded by: East: House belongs to Kancheti Venkateswarlu 61 Feet South:Doddi site belongs to Rangisetty Venkateswarlu and other 26.6 feet West: Site belongs to Kallur Narashimhah 59 Feets North: Circar Bazar 27.6 Feets With all easement rights.
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr.Rajolu Sai Kishore Mobile No. . 9603972369 E-mail ID: _rajolusai@chola.murugappa.com Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

**CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions - VIJAYAWADA AREA
- AP 2 HL - GADIMI SURENDRA - 15 days - 25-10-2024**

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. HL04ELU000007991 - GADIMI SURENDRA
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.2161446/- (RUPEES TWENTY ONE LAKHS SIXTY ONE THOUSAND FOUR HUNDRED AND FORTY SIX ONLY) DUE AS ON 21-10-2024
Time and Place of Public Auction (Website Link)	:	12-11-2024 FROM 02.00 P.M. TO 04.00 P.M (https:// www.auctionfocus.in)
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.1350000/-(RUPEES THIRTEEN LAKHS FIFTY THOUSAND ONLY)
Earnest Money Deposit	:	Rs.135000/- (Rupees One Lakhs Thirty Five Thousand Only)
Date of Publication of Sale notice and Newspaper names	:	25-10-2024 Hans India + Prajasakthi
Nature of Possession	:	Constructive Possession
Last date for submission of bid is	:	11-11-2024 till 5 PM.
Property Address	:	<p>SCHEDULE OF THE PROPERTY: ITEM NO: 1 Property admeansuring 450 sq.yds.or 387 Sq.mts in which Lakshmi towers apartment in 2nd floor, Flat No:7 R.S. No:305, D.No: 18-2-73/8, New Door No. 17-15-542/7, Atluru Vari street, Jangareddy Gudem, Nagara Panchayati, Jangareddy Gudem Mandal, SRO Jangareddy Gudem, West Godavari District, Andhra Pradesh. Boundaries of the Property, Item No.1 East:Site belongs to Padala Suryanarayana Reddy 51.6ft South : Site belongs to Godi Venkata Reddy 75.0 ft West: Panchayat Road 56.6 ft North :Compound wall belongs to Katam George75.0 ft Undivided share 32.1 Sq.Yds in total 450 Sq.Yds SCHEDULE OF THE PROPERTY: ITEM NO : 2 Above said item No.1, an Apartment was constructed by Name "Lakshmi Towers"(Ground +2 Upper floors), Flat no 7, Plinth Area 935.0 Sq.fts, Car parking, Jangareddy gudem Nagara panchayat, jangareddy gudem village, Jangareddy Gudem mandal, SRO Jangareddy Gudem, West godavari district, Andhra pradesh. Boundaries of the The Property, Item No.2 East Corridor South :Open to Sky West :Open to Sky North :Open to sky With all easement rights</p>
Indicative Description	:	Residential House
Contact Person / Contact Details	:	<p>Mr.Rajolu Sai Kishore</p> <p>Mobile No. . 9603972369</p> <p>E-mail ID: _rajolusai@chola.murugappa.com</p> <p>Mohd Abdul Qawi - 7305990872</p>

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

CHOLAMANDALAM E-AUCTION SALE NOTICE – HL - Terms and Conditions - CALICUT AREA - KERALA HL - ABDUL AZEES KALURIKAL - 15 days - 29-10-2024

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

AUTHORISED SERVICE PROVIDER NAME	Auction Focus Private Limited
AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. HL05PAL000016496 - ABDUL AZEES KALURIKAL
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS.4234768/- (RUPEES FORTY-TWO LAKHS THIRTY-FOUR THOUSAND SEVEN HUNDRED AND SIXTY-EIGHT ONLY) DUE AS ON 25-10-2024
Time and Place of Public Auction (Website Link)	:	15-11-2024 FROM 02.00 P.M. TO 04.00 P.M (https:// www.auctionfocus.in)
Reserved Price of Secured Asset Below which the property may not be sold	:	RS.2771200/-(RUPEES TWENTY SEVEN LAKHS SEVENTY ONE THOUSAND TWO HUNDRED ONLY)
Earnest Money Deposit	:	Rs.277120/- (Rupees Two Lakhs Seventy-Seven Thousand One Hundred and Twenty Only)
Date of Publication of Sale notice and Newspaper names	:	29-10-2024 IE + Metro Vartha
Nature of Possession	:	Possession
Last date for submission of bid is	:	14-11-2024 till 5 PM.
Property Address	:	The subject residential property comprises of an extent of 4.05 Ares of land in Old Survey no 95/2 , Re Survey No 398/4 (As per tax receipt 398/17) , Old thandaper No 1166(Thandapper No 2600) in Sreekrishnapuram village, Ottapalam Taluk, Kadambazhipuram Sub District, Palakkad District and described in the schedule to Sale deed No 1170/2018 BOUNDARIES OF THE PROPERTY AS PER SALE DEED North : Property to be given to Mubeena, South: Property of Nani Amma, East : Way to this & remaining property, West : Property of Rajagopalan BOUNDARIES OF THE PROPERTY AS PER LOCATION CERTIFICATE North : Property of Ramlath, South : Path way, East : Path way, West : Property of Rajan.
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr.Renish Mobile No. . 9946103599 E-mail ID: _renishar@chola.murugappa.com Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

CALICUT AREAKERALA HLLILINA VENGILAD

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

1. E-Auction is being held on “AS IS WHERE IS” and “AS IS WHAT IS BASIS” and will be conducted “Online”. The auction will be conducted through the Secured Creditor’s approved Sale & e-Auction Service Provider: M/s. Auction Focus Private Limited at the Web Portal ([https:// www.auctionfocus.in](https://www.auctionfocus.in)). e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale.
2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
6. Names of the Eligible Bidders will be identified by the SECURED CREDITOR to participate in online e-Auction on the Web Portal () of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited will provide User ID & Password after due verification of PAN of the Eligible Bidders.
7. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid. Secured Asset may be inspected by taking prior appointment with Authorized Officers of the Secured Creditor.
8. The e-Auction/bidding of above properties would be conducted exactly on the scheduled Date & Time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column “Bid Increment Amount” against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer/ Secured Creditor.
9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, immediately on acceptance of bid price by the

Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

10. The prospective qualified bidders may avail online training on e-Auction from the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited prior to the date of e-Auction details and email id is given in below table. *Neither the Authorised Officer/ SECURED CREDITOR nor our Sales & e-Auction Service Provider M/s. Auction Focus Private Limited- shall be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. To ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction Event.* Please note that, prospective bidders may avail online training on e-auction from their registered mobile number only.

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E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

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17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. HL02NUR000013501 - LILINA VENGILAD
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS./- () DUE AS ON
Time and Place of Public Auction (Website Link)	:	FROM 02.00 P.M. TO 04.00 P.M https:// www.auctionfocus.in
Reserved Price of Secured Asset Below which the property may not be sold	:	RS./-()
Earnest Money Deposit	:	Rs./- ()
Date of Publication of Sale notice and Newspaper names	:	
Nature of Possession	:	
Last date for submission of bid is	:	till 5 PM.
Property Address	:	
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr. Mobile No. . E-mail ID: <u>-</u> Mohd Abdul Qawi - 7305990872

PHOTOS OF PROPERTY :-

****Please refer to all the terms and conditions in details before participating in Auction.**

CALICUT AREAKERALA HLLILINA VENGILAD

DETAILED TERMS AND CONDITIONS FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below listed immovable properties (“Secured Assets”) mortgaged/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of **Cholamandalam Investment and Finance Company Ltd.** (“Secured Creditor”), will be sold on “**as is where is**”, “**as is what is**”, “**whatever there is**” and “**without any recourse**” basis on the date and time mentioned in Auction Notice, for recovery of the dues, due to Secured Creditor from the Borrowers and Guarantor(s) as per Auction Notice on the terms and conditions mentioned hereunder:

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2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the SECURED CREDITOR. The property is being sold with all the existing and future encumbrances whether known or unknown to the SECURED CREDITOR. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
3. The intending purchasers / bidders are required to deposit EMD amount either through NEFT/ RTGS/DD in the by way of demand draft drawn in favour of **Cholamandalam Investment and Finance Company Ltd**, drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password is sent by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider to email ids only.
5. The intending bidder should submit the evidence for EMD deposit like UTR number along with Request Letter for participation in the E- auction, self-attested copies of (i) Proof of Identification (KYC) viz. Voter ID Card/ Driving License/ Passport etc.,(ii) Current Address-Proof for communication, (iii) PAN card of the bidder, (iv) valid email ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. Corporate office :- Chola Crest, Super B, C54 & C55, Thiru Vi Ka Industrial Estate, Guindy, Chennai – 600 032. Scanned copies of the original of these documents can also be Submitted to e-mail id of Authorized officer.
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Authorised Officer and the balance of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing and solely at the discretion of the Authorised Officer. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/ right in respect of property/ amount.

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AUTHORISED SERVICE PROVIDER ADDRESS	B/304, Shivallik Plaza, Opposite AMA, IIM Road, Ambawadi, Ahmedabad - 380059
E-MAIL ID	support@auctionfocus.in
TECH SUPPORT NO.	9016641848
WEBSITE	www.auctionfocus.in

11. If the Sale Price is more than Rs 50,00,000/- (Rupees Fifty Lakh only), then the auction purchaser / successful bidder shall deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to Secured Creditor. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and The Secured Creditor shall not be held liable to procure any permission, license, NOC, etc., in respect of the Secured Asset(s). The Secured Creditor shall also not be liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, or any other dues of municipal corporation/ local authority/ C.H.S./ builder and/ or other dues, taxes, whatsoever, if any, in relation to the Secured Asset(s).

12. The Authorised Officer/SECURED CREDITOR is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for.

13. That the Secured Asset(s) put up for sale is/ are possessed by the Auctioneer under the SARFAESI Act and the Secured Creditor may withdraw any of the Secured Asset(s) thereof from being sold in the e-Auction or cancel the e-Auction at any time before the sale certificate is issued to the successful Bidder(s) without assigning any reason for such withdrawal.

14. If the dues of Secured Creditor 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. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped. Where an immovable property / secured asset is not sold or the sale is not confirmed in favour of any tenderer / offerer, such tenderer / offeror shall be entitled to get back the EMD amount, or any amounts 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.

15. **That the bidders shall not have any direct or indirect relationship with the employees of the Secured Creditor. If any such relationship is brought to the notice of the AUCTIONEER, then the amount paid by the Bidder(s) shall be forfeited without any notice.**

16. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.

17. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submit {1. Copy of the DD copy/ Pay order; 2.Copy of PAN card and 3.Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill,



Registered Leave License Agreement)) by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.

18. The sale is subject to the conditions prescribed in the SARFAESI Act Rules 2002 and the conditions mentioned above. The sale confirmation will be issued as per rule 9(4) of the Security Interest (Enforcement) Rules 2002 amended vide GSR 1046 (E) dt.03-11-2016, w.e.f: 04.11.2016.

19. The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s).

For and on behalf of **AUTHORISED OFFICER**

Cholamandalam Investment and Finance Company Limited

1. Auction ID :-

A/c Number and Borrower	:	1. HL11NUR000028480 - LILINA VENGILAD
Total Amount Due as per Demand Notice./ total dues as on date of Sale notice	:	RS./- () DUE AS ON
Time and Place of Public Auction (Website Link)	:	FROM 02.00 P.M. TO 04.00 P.M https:// www.auctionfocus.in
Reserved Price of Secured Asset Below which the property may not be sold	:	RS./-()
Earnest Money Deposit	:	Rs./- ()
Date of Publication of Sale notice and Newspaper names	:	
Nature of Possession	:	
Last date for submission of bid is	:	till 5 PM.
Property Address	:	
Indicative Description	:	Residential House
Contact Person / Contact Details	:	Mr. Mobile No. . E-mail ID: <u>-</u> Mohd Abdul Qawi - 7305990872