

**SALE BY PRIVATE TREATY FOR THE SALE OF IMMOVABLE ASSETS UNDER SECURITISATION AND
RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002, R/W RULE 8
(5)(D) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002. (RULE 8 & 9)**

Date: 11-11-2025

To
RISHI MAHESH KUMAR SONI

Resident of 9 Kochar, Music Center Ke Pass, Jail Road, Bikaner Rajasthan - 334001

MOHAN SAINI

Resident of 9 Kochar, Music Center Ke Pass, Jail Road, Bikaner Rajasthan - 334001

VANDANA SONI

Resident of 9 Kochar, Music Center Ke Pass, Jail Road, Bikaner Rajasthan - 334001

M/S GAAJAN JEWELLERS

Resident of 9 Kochar, Music Center Ke Pass, Jail Road, Bikaner Rajasthan - 334001

Sir / Madam,

Sub	::	Sale of Secured Asset by M/s Cholamandalam Investment and Finance Company Limited under SARFAESI Act, 2002.
Ref	::	(Loan Account No.HE02BIK00000006425 & X0HEBIK00002639388 of RISHI MAHESH KUMAR SONI & Others

Notice is hereby given to the public in general and in particular to the Borrowers, Co borrowers and Guarantors that the below described immovable property mortgaged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Cholamandalam Investment and Finance Company Limited. The Secured Assets will be sold on "AS IS WHERE IS" "AS IS WHAT IS, and "WHATEVER THERE IS" basis through **Sale by Private Treaty**.

It is hereby informed to General public and **borrowers in particular** that we are going to sell the secured asset by **Private Treaty**.

The secured asset will be sold by private treaty to the purchaser.

RESERVE PRICE	Rs. 20,20,000/-
PRIVATE TREATY DATE	29.11.2025

DESCRIPTION OF THE IMMOVABLE PROPERTY [Secured Asset]

Free Hold Residential Property measuring 420.9 Sq. Ft. Situated at Mohalla Gujrna, Bikaner. Boundaries of the plot:- East: Plot Ram Babu Soni, West: Plot Kusum Devi Soni, North: House Haji Kha Gurjar, South: Common Street 6 Ft.
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We hereby give you notice that the aforesaid secured asset shall be sold by the undersigned on the date fixed through **Private Treaty**, the entire outstanding loan amount aggregating to **Rs. 32,77,160/-** (Rupees Thirty Two Lakh Seventy Seven Thousand One Hundred & Sixty Only) as on **11.11.2025** together with further interest, penal interest, costs and charges thereon . After expiry of 15 days, no further notice whatsoever will be given to you and the Secured Asset will be sold accordingly.

You may note that in case the Sale proceeds of such sale of the secured asset are not sufficient to cover the entire outstanding dues of the secured creditor, then you all are jointly and severally liable to pay the amount of such shortfall to the Secured Creditor.

TERMS & CONDITIONS OF E- AUCTION SALE: -

1. The auction sale will be '**Sale by Private Treaty**' on the dates as mentioned in the table above.
2. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of Demand Draft/PAY ORDER drawn on any nationalized or scheduled Commercial Bank in favor of "**Cholamandalam Investment and Finance Company Limited**" payable at Chennai. The intending purchaser 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 Private Treaty sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.
3. Bid must be accompanied with EMD (Equivalent to 25% of the Reserve Price) by way of Demand Draft/ Pay order in favour of "**Cholamandalam Investment and Finance Company Limited**" payable **AT Chennai**.
4. Bids that are not filled up or Bids received beyond last date will be considered as invalid Bid and shall be summarily rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, same cannot be withdrawn. However, EMD deposited by the unsuccessful bidder shall be refunded without interest.
5. The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) by Demand Draft drawn in favour of "**Cholamandalam Investment and Finance Company Limited**" payable **AT Chennai** and the balance 75 % amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by the Company. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25% of sale price, whatever may be the case shall be forfeited by the Company, if the successful bidder fails to adhere to terms of sale or commits any default.
6. On compliance of terms of Sale, Authorised officer shall issue "Sale Certificate". All the expenses related to stamp duty, registration charges, conveyance, TDS etc. to be borne by the purchaser.
7. Company does not take any responsibility to procure permission / NOC from any authority or under any other law in force in respect of property offered or any other dues i.e., outstanding water/electricity dues, property tax or other charges, if any.
8. The successful bidder shall bear all expenses including pending dues of any Development Authority, if any/ taxes/ utility bills etc. to the Municipal Corporation or any other authority/ agency and fees payable for stamp duty /registration fees etc. for registration of the Sale Certificate.
9. The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice. The

immovable property shall be sold to the highest bidder. However, the Authorised Officer reserves the absolute discretion to allow inter-se bidding, if deemed necessary.

10. To the best of its knowledge and information, the Company is not aware of any encumbrances on the property to be sold except of the Company. However, interested bidders should make their own assessment of the property to their satisfaction. The Company does not in any way guarantee or makes any representation with regard to the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect of the aforesaid property.
11. Further interest will be charged as applicable, as per the loan documents on the amount outstanding in the notice and incidental expenses, costs, etc. is due and payable till its actual realization.
12. The property shall be sold on "As is Where is Basis", "As is What is Basis" and "As is Whatever there is Basis" condition and the intending bidder should make discreet enquiries as regards encumbrance, charge and statutory outstanding on the property of any authority besides the Company's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges and encumbrances over the property or any other matter etc. will be entertained after submission of the online bid and at any stage thereafter. The Company shall not be responsible for anything whatsoever including damages or eviction proceeding, etc. The intending bidder shall indemnify the tenants as well as the Company in this regard. The purchaser shall take necessary action for eviction of tenant / settlement of tenant only in accordance with the Law. The Company presses into service the principle of caveat emptor.

For further details and queries, contact Authorized Officer, Cholamandalam Investment and Finance Limited, Mr. PRAVIN MATUR, Mob. No.9214350123.

13. The intending Bidders can inspect the property as per appointment. For inspection of the property, Mr. PRAVIN MATUR, Mob. No.9214350123.
14. 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.

Place: Chennai

-SD-
AUTHORIZED OFFICER

Date: 11.11.2025.

CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED