



PRUDENT ARC LIMITED

Registered & Corporate Office: 611, D Mall, Plot No. A-1
Netaji Subhash Place, Pitampura, New Delhi-110 034
Tel: +91-11-45320000 | Email Id: info@prudentarc.com
CIN: U74900DL2011PLC225445

APPENDIX IV-A

[Refer Proviso to Rule 8(6)]

e-AUCTION NOTICE FOR SALE OF IMMOVABLE PROPERTY

{Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002}

Reg: E-Auction Sale Notice for sale of immovable property under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the Public in general and in particular to the Borrower(s) **Shri. Mangaram Gopaji Chandore (Borrower/Mortgagor), Sh. Mahesh Mangaram Chandora (Co. Applicant-1), Sh. Naresh Mangaram Chandora (Co. Applicant-2) and Sh. Pawandevi M Chandora (Co. Applicant-3)** that the below described immovable property mortgaged/charged to the secured creditor, the possession of which has been taken by the Authorized Officer of Prudent ARC Limited. Secured Creditor, will be sold on "AS IS WHERE IS", "AS IS WHAT IS", and "WHATEVER THERE IS" basis on 08.08.2026 and will be conducted "Online" for recovery of Rs. 42,30,303.86- (Rupees Forty Two Lakhs Thirty Thousand Three Hundred Three and Paise Eighty Six only), Rs 18,60,094.69 (Rupees Eighteen Lakhs Sixty Thousand Ninety Four and Paise Sixty Nine only) and Rs 11,27,540.43 (Rupees Eleven Lakhs Twenty Seven Thousand Five Hundred Forty and Paise Forty Three only) as on 17.04.2023 due to Prudent ARC Limited (Prudent Trust -94/24) Secured Creditor from Borrower(s) **Shri. Mangaram Gopaji Chandore (Borrower/Mortgagor), Sh. Mahesh Mangaram Chandora (Co. Applicant-1), Sh. Naresh Mangaram Chandora (Co. Applicant-2) and Sh. Pawandevi M Chandora (Co. Applicant-3)** plus interest as applicable in terms of Financing Documents till realization of the outstanding dues, costs and charges due to Prudent ARC Limited (Prudent Trust – 94/24) – assignee of **(Nido Home Portfolio)** (Original Lender) - Secured Creditor.

Nido Home Portfolio (Original Lender) having assigned the financial asset(s) pertaining to the loans of the borrowers together with all its rights, title and interests in the financing documents and the underlying security interests, pledge and/or guarantees in respect of such loans in favour of Prudent ARC Limited (Acting in the capacity of Trustee of Prudent Trust – 94/24) u/s 5 of the SARFAESI Act 2002.

Prudent ARC Limited (Prudent Trust – 94/25) Secured Creditor in exercise of the powers conferred under section 13(4) of the SARFAESI Act, read with the rules made thereunder has decided to sell by way of e-auction, the property as mentioned herein below (hereinafter referred to as "the said property").





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Schedule of Property Mortgaged/Charged to the Secured Creditor

(Amount in Rs.)

Item No.	Description of Property	Reserve Price	EMD Amount 10% of the Reserve Price
1.	<p>ALL THE PART AND PARCEL OF PROPERTY BEARING SHOP NO. A/2 ADM. 38.183 SQ. MTRS. AND SHOP NO. B/17 ADM. 28.521 SQ. MTRS ON GROUND FLOOR IN THE SCHEME KNOWN AS "PUSHKAR HILL" CONSTRUCTED ON SURVEY NO. 26, 27, 28 ADM. 16693 SQ. MTRS., T.P. SCHEME NO. 1, FP NO. 220, ADM. 16670 SQ. MRS AND CITY SURVEY NO. 925, ADM. 16615 SQ. MIRS PAIKI SUB-PLOT NO. 220/1 ON WEST SIDE ADM. 8543 SQ. MRS OF MOUJE ODHAV, SUB-DISTRICT - AHMEDABAD - 7 (ODHAV) & DIST. AHMEDABAD. GUJARAT - 382 415, OWNED BY SHRI. MANGARAM GOPAJI CHANDORA</p> <p>BOUNDARIES OF SHOP NO A/2 ARE AS FOLLOWS: NORTH: SHOP NO A/1 SOUTH: SHOP NO A/3 EAST: BLOCK A PARKING WEST: PARKING</p> <p>BOUNDARIES OF SHOP NO B/17 ARE AS FOLLOWS: NORTH: SHOP NO B/16 SOUTH: OPEN SPACE EAST: BLOCK B PARKING WEST: PARKING</p>	<p>Rs.31,59,000/- (Rs. THIRTY ONE LAKHS FIFTY NINE</p>	<p>Rs. 3,15,900/- (RUPEES THREE LAKHS FIFTEEN THOUSAND NINE HUNDRED ONLY)</p>

Known Encumbrances, if any : Not known

The online bids shall be submitted through website <https://sarfaesi.auctiontiper.net/EPROC/> as per schedule given below:

EMD Remittance	<p>EMD can be remitted in the following ways:</p> <p>i) Deposit through EFT/NEFT/RTGS</p> <p>Name of Beneficiary: "Prudent Trust – 94/24"</p> <p>Name of Bank : Union Bank of India</p> <p>Account Number : 519501010036371</p> <p>IFSC Code : UBIN0551953</p>
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	Branch Address : Pitampura Branch, LU Block, New Delhi – 110 034 OR ii) Demand Draft/Pay Order in the favour of "Prudent Trust – 94/24" payable at Delhi to be submitted at Prudent ARC Limited, 611, D-Mall, Plot No. A-1, Netaji Subhash Place, Pitampura, New Delhi – 110 034.
Inspection Of	
Last date for submission of online application for BID	06.08.2026 till 5.00 p.m.
Date and time of e-auction	08.08.2026 between 11.00 am to 01.00 p.m. with auto-extension of five minutes each in the event of bids placed in the last five minutes.
Bid Multiplier	Rs. 5,000/- (Rupees Five Thousand only)

For detailed Terms and Conditions of the sale, please refer to the link provided in <https://prudentarc.com> secured creditor's website and <https://sarfaesi.auctiontiger.net/EPROC/>, secured creditor's approved service provider.

This may be treated as a Notice under Rule 8(6) and Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the Borrower(s) and Guarantor(s) of the loans about holding of e-auction on the above-mentioned dates.

Date: 29.06.2026
Place: Delhi



(Narendra Singh)
Authorized Officer
Prudent ARC Limited
(Prudent Trust – (94/24))
Mobile No: 9654454624



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Terms and Conditions:

1. The sale will strictly be on terms as mentioned herein and in the tender document containing the terms and conditions of sale and will be sold by e-auction through "Prudent Trust – 94/24" Secured Creditor's Approved Service Provider M/s. e-Procurement Technologies Ltd. under the supervision of the Authorized Officer of the "Prudent Trust – 94/24". The terms and conditions mentioned in the tender document shall form part of this Notice, as if incorporated herein by reference.
2. Intending bidders shall hold a valid e-mail address and should register their name/account by login to website of the Service Provider. E-auction tender document containing e-auction bid form, declaration, general terms and conditions of online auction sale are available in website <https://sarfaesi.auctiontiger.net/EPROC/>. The prospective bidder/ prospective buyer or any other person acting jointly or in concert with such person should be an eligible bidder/prospective buyer in compliance with Section 29A of Insolvency and Bankruptcy Code 2016.
3. Intending bidders may avail training for online bidding from M/s. e-Procurement Technologies. Ltd., B-704, Wall Street -2, Opp. Orient Club, Near Gujarat College, Ellis Bridge, Ahmedabad-380006, Gujarat. Contact Persons: Mr. Ram Sharma, Email: ramprasad@auctiontiger.net, and support@auctiontiger.net, Mobile No. 8000023297, Landline No. 9265562818/9265562821.
4. Bids in the prescribed formats given in the Tender Document along with KYC documents shall be submitted "On Line" through the portal <https://sarfaesi.auctiontiger.net/EPROC/>. Bids submitted otherwise shall not be eligible for consideration.
5. The EMD and other deposits shall be remitted through EFT/NEFT/RTGS to the bank account or by Demand Draft in the favor of "Prudent Trust – 94/24" payable at Delhi as specified above.
6. Bid form without EMD shall be rejected summarily.





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7. After the submission of bid forms, the bidders are not allowed to withdraw the Bid forms/EMD, before completion of e-auction. In case a bidder does not participate in e-auction after submission of bid form or in case the bidder submits a bid for an amount less than reserve price, EMD of such bidder shall be forfeited.
8. The property shall be sold to the highest bidder. However, the undersigned has the absolute right and discretion to accept or reject any bid without assigning any reason. The property shall not be sold at a price less than the Reserve Price mentioned hereinabove.
9. Sale is subject to confirmation by Authorized Officer of Prudent ARC Limited (Acting in the capacity of Trustee of Prudent Trust – 94/24)
10. EMD of unsuccessful bidders will be returned without interest through EFT/NEFT/RTGS to the bank account details provided by them in the bid form and intimated via their e mail id, within fifteen days from the date of e-auction.
11. The successful bidder will have to deposit 25% of the total bid amount (after adjusting amount of EMD) immediately i.e. on the same day or not later than next working day, as the case may be and in default of such deposits, the property shall be sold again.
12. The balance amount i.e. 75% of the purchase price shall be payable by the purchaser to the Authorized Officer on or before the 15th day of the confirmation of sale of the immovable property or such extended time (as may be agreed upon in writing between the purchaser and the Secured Creditor, in any case not exceeding 03 months). The purchaser shall bear the charges/fee payable for conveyance such as Registration Fee, Stamp Duty etc. as applicable as per law.
13. In default of payment within the period mentioned in Clause 12 above, the deposit shall be forfeited and the property shall be resold and the default purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.





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14. In the event of any discrepancy between the English version and Hindi version of this Notice, the English version shall be treated as final.
15. The auction purchaser shall pay a TDS amount at 1% of the entire sale consideration including the bid multiplier amount in accordance with Section 194-IA of the Income Tax Act, 1961 and Prudent ARC Limited (Prudent Trust – 94/24) shall not take any responsibility for the same. In case of any sale/transfer of immovable property of Rs. 50,00,000/- (Rupees Fifty Lacs only) and above, the successful bidder/purchaser has to pay an amount equal to 1% of the consideration of the Income Tax. As per Section 194(O) of Income Tax Act, 1961, the purchaser is liable to pay TDS to e-Commerce participant in respect of sale of goods or provisions of services facilitated by the operator through its Digital or Electronic facility or Platform at applicable rates.
16. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on auction and claims/rights/dues affecting the properties, prior to submitting their bid. In this regard, the e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of Prudent Trust – 94/24. No claim of whatsoever nature regarding the Property put for sale, charges/encumbrances over the property or on any matter etc. will be entertained after submission of the online bid. The decision of the Prudent Trust –94/24 regarding sale of the property shall be final, binding and will not be open to question.
17. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues. The sale shall be subject to Rules/Conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

Date : 29.06.2026
Place: Delhi



(Narendra Singh)
Authorized Officer
Prudent ARC Limited
(Prudent Trust – 94/25)
Ph. No. 9654454624

Undertaking in respect to compliance with section 29A of Insolvency and Bankruptcy Code, 2016 by prospective buyers

I/We----- S/o-----R/o----- (Prospective Buyer)
undertake/confirm and state as under:-

I/We are

- a) Not an un discharged insolvent;
- b) Not a willful defaulter in accordance with the guidelines of the Reserve Bank of India issued under the Banking Regulation Act, 1949;
- c) at the time of submission of the bid, I/We has/have an account, or an account under the management or control of prospective buyer, classified as non-performing asset in accordance with the guidelines of the Reserve Bank of India issued under the Banking Regulation Act, 1949 or the guidelines of a financial sector regulator issued under any other law for the time being in force, and at least a period of one year has lapsed from the date of such classification till the date of commencement of the corporate insolvency resolution process of the corporate debtor:

Provided that the person shall be eligible to submit the bid if such person makes payment of all overdue amounts with interest thereon and charges relating to non-performing asset accounts before submission of bid:

Provided further that nothing in this clause shall apply to a prospective buyer where such prospective buyer is a financial entity.

- (d) I/We have not been convicted for any offence punishable with imprisonment–
 - (i) For two years or more under any Act specified under the Twelfth Schedule of the Code ;or
 - (ii) for seven years or more under any law for the time being in force:

Provided that this clause shall not apply to a person after the expiry of a period of two years from the date of his release from imprisonment:

- (e) I/We are not disqualified to act as a director under Companies Act, 2013;
- (f) I/We are not prohibited by the Securities Exchange Board of India from trading in securities or accessing the securities market;
- (g) I/We have not been a promoter or in the management or control of the Company in which a preferential transaction, under valued transaction, extortionate credit transaction or fraudulent transaction has taken place and in respect of which an order has been made by the Adjudicating Authority under the Code;

Provided that this clause shall not apply if a preferential transaction, undervalued transaction, extortionate credit transaction or fraudulent transaction has taken place prior to the acquisition of the corporate debtor by the resolution applicant pursuant to are solution plan approved under this Code or pursuant to a scheme or plan approved by a financial sector regulator or a court, and such resolution applicant has not otherwise contributed to the preferential transaction, undervalued transaction, extortionate credit transaction or fraudulent transaction;

- (h) I/We have not executed a guarantee in favor of a creditor in respect of a borrower against which an application for insolvency resolution made by such creditor has been admitted under this Code and such guarantee has been invoked by the creditor and remains unpaid in full or part

Signature

Name of Prospective Buyer

Bank of Baroda Panwadi Branch : Asta Vinayak Complex, Panwadi, Bhavnagar, Dist. Bhavnagar - 364 001

(Rule 8(1)) POSSESSION NOTICE (For Immovable Property)

Whereas, The undersigned being the Authorised Officer of the Bank of Baroda under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand Notice on 18.04.2026, calling upon the Borrower / Guarantor / Mortgagee Majithiya Vishalbhai Shantibhai, Majithiya Shantibhai Ravjibhai and Majithiya Koval Shantibhai to repay the amount mentioned in the notice being Rs. 26,14,142 (Rupees Twenty Six Lakh Fourteen Thousand One Hundred Forty Two) as on date 17.04.2026 plus uncharged interest within 60 days from the date of receipt of the said notice.

The Borrower / Guarantor / Mortgagee having failed to repay the amount, notice is hereby given to the Borrower / Guarantor / Mortgagee and the Public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on him under Section 13(4) of the said Act read with Rule 8 of the said Rules on this 26th day of June of the year 2026.

The Borrower's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

The Borrower / Guarantors / Mortgagees in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Bank of Baroda for an amount of Rs. 26,14,142 (Rupees Twenty Six Lakh Fourteen Thousand One Hundred Forty Two) as on date 17.04.2026 plus uncharged interest & other charges till date of payment.

Security agreement with brief description of securities

All that Piece and Parcel of Immovable Property 478, City Survey No. 1802 paiki located at Plot No. 30 / Flat No. / Door No. / House / Nearest Door, Adm. Land Sq. Meter, Build up Area 75.15, Carpet Area 75, Sihar, District Bhavnagar, State / Region Gujarat, India - 364 240, belonging to Shantibhai Ravjibhai Majithiya, Vishal Shantibhai Majithiya and Koval Shantibhai Majithiya. Boundary Description : East : Plot No. 17/A, West : Plot No. 30/B, North : 6.00 Meter Road, South : Plot No. 29/B

Date : 26.06.2026 Sd/- Authorized Officer, Bank of Baroda

PNB Punjab National Bank ARMB Rajkot, 2nd Floor, JP Sapphire Building, Race Course Road, Rajkot, Gujarat - 360001. Phone : 97813 33069, Email : cs8304@pnb.bank.in

WITHOUT PREJUDICE Date : 11.06.2026

To, M/S Ruchil Agro Food Products (Borrower) Survey No. 225, Chakragarh Vadi Vistar, At : Hadmatiya, Taluka : Talala, District : Gir Somnath - 362 140

Mr. Bhandari Pravinbhai Gokalbhai - (Borrower / Proprietor / Guarantor / Mortgagee / Legal Guardian of Minor Ruchil Pravinbhai Bhandari) Survey No. 165 of Village Form No. 2, At : Hadmatiya, Taluka : Talala, District : Gir Somnath - 362 140

Mr. Bhandari Gokalbhai Ukabhai (Guarantor / Mortgagee) Add. 1 : Survey No. 165 of Village Form No. 2, At : Hadmatiya, Taluka : Talala, District : Gir Somnath - 362 140

2 : Plot 22, Khalpur Road, Gopalvadi - 3, Josphura, Junagadh Mangnath Road, Junagadh, Gujarat - 362 001

Dear Sir/Madam, REG - NOTICE UNDER SECTION 13(8) OF SARFAESI ACT, 2002 READ WITH RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES AS TO SALE OF SECURED ASSETS

Notice is hereby given to YOU THE ADDRESSEES that the below described Immovable Properties mortgaged/charged to the secured creditor, the Symbolic / Physical Possession of which has been taken by Authorized Officer of PNB Secured Creditor, will be sold on "As is where is", "As is what is", and "whatever there is" basis for recovery of Rs. 4,21,63,747.18 (Rupees Four Crore Twenty One Lakh Sixty Three Thousand Seven Hundred Forty Seven and Paise Eighteen Only) as on 18.08.2025 including interest debited up to 18.08.2025 with further interest w.e.f. 19.08.2025 plus penal interest to be charged and other legal expenses, due to the Punjab National Bank secured Creditor from M/S Ruchil Agro Food Products (Borrower), Mr. Bhandari Pravinbhai Gokalbhai (Borrower / Proprietor / Guarantor / Mortgagee / Legal Guardian of Minor Ruchil Pravinbhai Bhandari) and Mr. Bhandari Gokalbhai Ukabhai (Guarantor / Mortgagee) as per Demand Notice Dt. 20.08.2025 issued under section 13(2) of the SARFAESI Act.

The Details of secured assets intended to be enforced are mentioned as under:

Sr. No.	Description of Property
1	All that Piece and Parcel of the said Property is Commercial (Food, Mango Processing) Purpose and Building Constructed on Land Measuring 3465-00 Sq. Mtrs. (including loading - unloading, parking, internal road area etc.), comprising in Non Agricultural Land Revenue Survey No. 225/1/Paiky-2 of situated at, Hadmatiya, under the limits of Hadmatiya Gram Panchayat, Taluka Talala and District Gir-Somnath and Bounded as under: Approved layout plan for construction plan Plot Area is 1884.18 Sq. Mtrs. and Total Built up Area is 1737.04 Sq. Mtrs. and Open Space 147-12 Sq. Mtrs. Boundary : East : Adj. Agricultural Land Survey No. 226, West : Adj. N.A. Land Commercial (Food, Mango Processing) purpose of Survey No. 225/2, North : 12-00 Mtrs. Wide Road after Railways Line, South : Adj. Government Land Survey No. 237. Owned by Mr. Pravinbhai Gokalbhai Bhandari
2	All that Piece and Parcel of the said Land is Commercial (Food, Mango Processing) Purpose and Land Measuring 14252-00 Sq. Mtrs. (including plot area and common plot, loading - unloading, parking, internal road area etc.), comprising in Non Agricultural Land Revenue Survey No. 225/1/Paiky-1 of situated at, Hadmatiya Village, under the limits of Hadmatiya Gram Panchayat, Taluka Talala and District Gir-Somnath and Bounded as under : Boundary : East : Adj. Agricultural Land Survey No. 226, West : 9-00 Mtrs. Wide Road after Adj. N.A. Land Commercial (Food, Mango Processing) purpose of Survey No. 225/2, North : Adj. Agricultural Land Survey No. 225/1/Paiky remain land owned by the applicant's, South : 12-00 Mtrs. Wide Road after Adj. Railway Line. Owned by Mr. Pravinbhai Gokalbhai Bhandari
3	All that Piece and Parcel of the said Land is Commercial (Food, Mango Processing) purpose and Land Measuring 16593-00 Sq. Mtrs. (including plot no. 1 & 2 area and common plot, loading - unloading, parking, internal road area etc.), and Residential Land Measuring 1618-00 Sq. Mtr. (including plot no. 3 area common plot, parking, internal road area etc.) Total Land Sq. Mtrs. 18211-00 of N.A. Land Revenue Survey No. 225/2/Paiky-2, A/c. No. 712 of situated at, Hadmatiya Village, under the limits of Hadmatiya Gram Panchayat, Taluka Talala and District Gir-Somnath, belong to Mr. Pravinbhai Gokalbhai as a Guardian of minor - Ruchil Pravinbhai Bhandari and Bounded as under : East : Adj. N.A. Land Survey No. 225/1/P-2 and N.A. Land Commercial (Food, Mango Processing) purpose of Survey No. 225/1/P-1, West : Adj. Agriculture Land of Survey No. 224, North : Adj. Agricultural Land Survey No. 225/2 paiky remain land owned by the applicant's, South : Adj. Government Land Survey No. 237. Owned by minor - Ruchil Pravinbhai Bhandari (Pravinbhai Gokalbhai as a Guardian of minor - Ruchil Pravinbhai Bhandari) (Covered under Doc. No. 1758 Dated 22.09.2023)

Please note that as per section 13(8) of the SARFAESI Act, you may redeem the aforesaid secured asset within a period of 30 days by repaying your entire dues. The said subsection 8 of section 13 is reproduced below :
"Where the amount of dues of the secured creditor together with all costs, charges and expenses incurred by him is tendered to the secured creditor at any time before the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of the secured assets, — (i) the secured assets shall not be transferred by way of lease assignment or sale by the secured creditor; and (ii) in case, any step has been taken by the secured creditor for transfer by way of lease or assignment or sale of the assets before tendering of such amount under this sub-section, no further step shall be taken by such secured creditor for transfer by way of lease or assignment or sale of such secured assets."

You addresses are, therefore requested to redeem the aforesaid secured asset within a period of 30 days in pursuance of Section 13(8) of the SARFAESI Act, read with Rule 8(6) of the Rules of 2002 by repaying dues of Rs. 4,21,63,747.18 (Rupees Four Crore Twenty One Lakh Sixty Three Thousand Seven Hundred Forty Seven and Paise Eighteen Only) as on 18.08.2025 with further interest w.e.f. 19.08.2025 plus penal interest to be charged and other legal expenses, minus recovery if any, failing which the above said secured assets will be put on auction and publication of sale notice will take place in pursuance of Rule 9(1) of the SECURITY INTEREST (ENFORCEMENT) RULES AS TO SALE OF SECURED ASSETS.

Date : 11.06.2026 Sd/- Authorized Officer, Punjab National Bank

PNB Punjab National Bank ARMB Rajkot, 2nd Floor, JP Sapphire Building, Race Course Road, Rajkot, Gujarat - 360001. Phone : 97813 33069, Email : cs8304@pnb.bank.in

WITHOUT PREJUDICE Date : 11.06.2026

To, M/s Aum Solvchem (Borrower) Ground Floor, Plot No. 438-B, Sector - 4, KASEZ, Kutch - 370 230

M/s Aum Solvchem AUM Group Building, Plot No. 58, Sector - 1A, Gandhidham Sh. Vinod Dhanji Balasara (Partner) Plot No. 37, S. No. 421, Madhav Villa, Satapur Road, Anjar, Dist. Kutch - 370 110

Sh. Jay Dinesh Kumar Balasara (Partner & Guarantor) Plot No. 97, 11/A, Geeta Colony, Bharat Nagar, Gandhidham - 370 201

Smt. Chetna Balasara (Guarantor) Plot No. 327, Ward 5-A, Adipur, Dist. : Kutch

Dear Sir/Madam, REG - NOTICE UNDER SECTION 13(8) OF SARFAESI ACT, 2002 READ WITH RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES AS TO SALE OF SECURED ASSETS

Notice is hereby given to YOU THE ADDRESSEES that the below described Immovable Properties mortgaged/charged to the secured creditor, the Symbolic / Physical Possession of which has been taken by Authorized Officer of PNB Secured Creditor, will be sold on "As is where is", "As is what is", and "whatever there is" basis for recovery of Rs. 9,21,01,639.13 (Rupees Nine Crore Twenty One Lakh Six Hundred Thirty Nine and Thirteen Paise Only) as on 06.01.2026 including interest debited up to 06.01.2026 with further interest w.e.f. 07.01.2026 plus penal interest to be charged and other legal expenses, due to the Punjab National Bank secured Creditor from M/s Aum Solvchem (Borrower), Sh. Vinod Dhanji Balasara (Partner), Sh. Jay Dinesh Kumar Balasara (Partner & Guarantor), Smt. Chetna Balasara (Guarantor) as per Demand Notice Dt. 07.01.2026 issued under section 13(2) of the SARFAESI Act.

The Details of secured assets intended to be enforced are mentioned as under:

Sr. No.	Description of Property
1	Flat No. C-42, 4th Floor, Amaltas Apartment, Plot No. 179, T.P. Scheme No. 6, Taluka : Vejalpur, Dist. : Ahmedabad, Admeasuring 171.40 Sq. Mtrs. State of Gujarat and Bounded as under : Surrounded on North by : Passage, Surrounded on South by : Flat C-41, Surrounded on East by : Flat No. C-43, Surrounded on West by : Passage. Property Owner Name : Jay Dinesh Balasara (Covered under Serial No. 10853 Dated 16.11.2023)
2	Plot No. 327, Ward 5-A, Adipur, Dist. : Kutch, Admeasuring 351.37 Sq. Mtrs. State of Gujarat and Bounded as under : Surrounded on North by : Plot No. 354, Surrounded on South by : Road, Surrounded on East by : Plot No. 328, Surrounded on West by : Plot No. 326. Property Owner Name : Smt. Chetnaben D. Balasara (Covered under Serial No. 10853 Dated 16.11.2023)

Please note that as per section 13(8) of the SARFAESI Act, you may redeem the aforesaid secured asset within a period of 30 days by repaying your entire dues. The said subsection 8 of section 13 is reproduced below :
"Where the amount of dues of the secured creditor together with all costs, charges and expenses incurred by him is tendered to the secured creditor at any time before the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of the secured assets, — (i) the secured assets shall not be transferred by way of lease assignment or sale by the secured creditor; and (ii) in case, any step has been taken by the secured creditor for transfer by way of lease or assignment or sale of the assets before tendering of such amount under this sub-section, no further step shall be taken by such secured creditor for transfer by way of lease or assignment or sale of such secured assets."

You addresses are, therefore requested to redeem the aforesaid secured asset within a period of 30 days in pursuance of Section 13(8) of the SARFAESI Act, read with Rule 8(6) of the Rules of 2002 by repaying dues of Rs. 9,21,01,639.13 (Rupees Nine Crore Twenty One Lakh Six Hundred Thirty Nine and Thirteen Paise Only) as on 06.01.2026 including interest debited up to 06.01.2026 with further interest w.e.f. 07.01.2026 plus penal interest to be charged and other legal expenses, minus recovery if any, failing which the above said secured assets will be put on auction and publication of sale notice will take place in pursuance of Rule 9(1) of the SECURITY INTEREST (ENFORCEMENT) RULES AS TO SALE OF SECURED ASSETS.

Date : 11.06.2026 Sd/- Authorized Officer, Punjab National Bank

PNB Punjab National Bank ARMB Rajkot, 2nd Floor, JP Sapphire Building, Race Course Road, Rajkot, Gujarat - 360001. Phone : 97813 33069, Email : cs8304@pnb.bank.in

WITHOUT PREJUDICE Date : 11.06.2026

To, M/S Kalpataru Corporation (Partnership Firm) R.S. No. 868, At Parabatvadi, Bhesan, Junagadh, Gujarat - 362 020

Mr. Siddharth Rajeshkumar Bhava (Partner) Street No. 16/18, Bhojrajpara, Opp. Bansivala, Gondal - 360 311

Mr. Mihirkumar Bhikhali Dobaria (Partner & Guarantor) 3 Shastr Nagar, Jetpur Road, Gondal - 360 311

Mr. Vithal Govindbhai Bhava (Guarantor) Bhojrajpara, Street No. 16/11, Opposite Bansivala, Gondal - 360 311

Mr. Rajesh Bhava (Guarantor) Street No.16/18, Marg No. 11, Bhojrajpara, Opp Bansivala, Gondal - 360 311

Mr. Bhikhal Dobaria 3 Shastr Nagar, Jetpur Road, Gondal - 360 311

Mr. Siddharth Rajeshkumar Bhava (Guarantor) 3 Shastr Nagar, Jetpur Road, Gondal - 360 311

Dear Sir/Madam, REG - NOTICE UNDER SECTION 13(8) OF SARFAESI ACT, 2002 READ WITH RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES AS TO SALE OF SECURED ASSETS

Notice is hereby given to YOU THE ADDRESSEES that the below described Immovable Properties mortgaged/charged to the secured creditor, the Symbolic / Physical Possession of which has been taken by Authorized Officer of PNB Secured Creditor, will be sold on "As is where is", "As is what is", and "whatever there is" basis for recovery of Rs. 5,20,78,792.01 (Rupees Five Crore Twenty Lakh Seventy Eight Thousand Seven Hundred Ninety Two and One Paise Only) as on 01.11.2025 including interest debited up to 01.11.2025 with further interest w.e.f. 02.11.2025 plus penal interest to be charged and other legal expenses, due to the Punjab National Bank secured Creditor from M/S Kalpataru Corporation (Partnership Firm), Mr. Siddharth Rajeshkumar Bhava (Partner), Mr. Mihirkumar Bhikhali Dobaria (Partner & Guarantor), Mr. Vithal Govindbhai Bhava (Guarantor), Mr. Rajesh Bhava (Guarantor), Mr. Bhikhal Dobaria, Mr. Siddharth Rajeshkumar Bhava (Guarantor) as per Demand Notice Dt. 01.11.2025 issued under section 13(2) of the SARFAESI Act.

The Details of secured assets intended to be enforced are mentioned as under:

Sr. No.	Description of Property
1	Industrial Land and Building at Revenue Survey No. 868, Paikae 1 (Old R.S. No. 78 Paikess Known as "Kalpataru Textiles" situated at Jetpur Bagasara & Bhesan Chowki, Parabatvadi, Tal. Bhesan & Dist. Junagadh (Gujarat), Area : 8094.00 Sq. Mts.), North : Road, South : Agricultural Land, East : Road, West : Road. Property Belonging to M/s Kalpataru Corporation
2	Industrial Open Plot at Plot No. 21, Natraj Industrial Area, R.S. No. 327/4, 327/4/P1, Opp. Gondal Sub Jel, Vora Kotda Road, Gondal, Dist. Rajkot, Gujarat, North : Plot No. 22, South : Common Plot No. 3, East : 12.00 Mtr. Wide Road, West : Lagu R.S. No. 327/1 paiki. (Covered under Doc. No. 5655 Dated 19.07.2018) Property Belonging to Siddharth Rajeshkumar Bhava (Partner & Guarantor)

Please note that as per section 13(8) of the SARFAESI Act, you may redeem the aforesaid secured asset within a period of 30 days by repaying your entire dues. The said subsection 8 of section 13 is reproduced below :
"Where the amount of dues of the secured creditor together with all costs, charges and expenses incurred by him is tendered to the secured creditor at any time before the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of the secured assets, — (i) the secured assets shall not be transferred by way of lease assignment or sale by the secured creditor; and (ii) in case, any step has been taken by the secured creditor for transfer by way of lease or assignment or sale of the assets before tendering of such amount under this sub-section, no further step shall be taken by such secured creditor for transfer by way of lease or assignment or sale of such secured assets."

You addresses are, therefore requested to redeem the aforesaid secured asset within a period of 30 days in pursuance of Section 13(8) of the SARFAESI Act, read with Rule 8(6) of the Rules of 2002 by repaying dues of Rs. 5,20,78,792.01 (Rupees Five Crore Twenty Lakh Seventy Eight Thousand Seven Hundred Ninety Two and One Paise Only) as on 01.11.2025 including interest debited up to 01.11.2025 with further interest w.e.f. 02.11.2025 plus penal interest to be charged and other legal expenses, minus recovery if any, failing which the above said secured assets will be put on auction and publication of sale notice will take place in pursuance of Rule 9(1) of the SECURITY INTEREST (ENFORCEMENT) RULES AS TO SALE OF SECURED ASSETS.

Date : 11.06.2026 Sd/- Authorized Officer, Punjab National Bank

PRUDENT ARC LIMITED Unit No. 611, 6th Floor, D Mall, Plot A-1, Netaji Subhash Place, Pitampura, New Delhi-110 034

APPENDIX - IV - A [Refer Proviso to Rule 8(6)]

E-AUCTION NOTICE FOR SALE OF IMMOVABLE PROPERTY (Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002)

Reg: E-Auction Sale Notice for sale of immovable property under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the Public in general and in particular to the Borrower(s) Shri. Mangaram Gopaji Chandore (Borrower/Mortgagee), Sh. Mahesh Mangaram Chandora (Co. Applicant-1), Sh. Naresh Mangaram Chandora (Co. Applicant-2) and Sh. Pawandevi M Chandora (Co. Applicant-3) that the below described immovable property mortgaged/charged to the secured creditor, the possession of which has been taken by the Authorized Officer of Prudent ARC Limited. Secured Creditor, will be sold on "AS IS WHERE IS", "AS IS WHAT IS", and "WHATEVER THERE IS" basis on 08.08.2026 and will be conducted "Online" for recovery of Rs.42,30,303.86- (Rupees Forty Two Lakhs Thirty Thousand Three Hundred Three and Paise Eighty Six Only), Rs.18,60,094.69 (Rupees Eighteen Lakhs Sixty Thousand Nine Hundred Four and Paise Sixty Nine Only) and Rs.11,27,540.43 (Rupees Eleven Lakhs Twenty Seven Thousand Five Hundred Forty and Paise Forty Three Only) as on 17.04.2023 due to Prudent ARC Limited (Prudent Trust - 94/24) Secured Creditor from Borrower(s) Shri. Mangaram Gopaji Chandore (Borrower/Mortgagee), Sh. Mahesh Mangaram Chandora (Co. Applicant-1), Sh. Naresh Mangaram Chandora (Co. Applicant-2) and Sh. Pawandevi M Chandora (Co. Applicant-3) plus interest as applicable in terms of Financing Documents till realization of the outstanding dues, costs and charges due to Prudent ARC Limited (Prudent Trust - 94/24) - assignee of (Nido Home Portfolio) (Original Lender) - Secured Creditor. Nido Home Portfolio (Original Lender) having assigned the financial asset(s) pertaining to the loans of the borrowers together with all its rights, title and interests in the financing documents and the underlying security interests, pledge and/or guarantees in respect of such loans in favour of Prudent ARC Limited (Acting in the capacity of Trustee of Prudent Trust - 94/24) u/s 5 of the SARFAESI Act 2002. Prudent ARC Limited (Prudent Trust - 94/24) Secured Creditor in exercise of the powers conferred under section 13(4) of the SARFAESI Act, read with the rules made thereunder has decided to sell by way of e-auction, the property as mentioned herein below (hereinafter referred to as "the said property").

SCHEDULE OF PROPERTY MORTGAGED / CHARGED TO THE SECURED CREDITOR

Item No.	Description of Property	Reserve Price	EMD Amount 10% of the Reserve Price
1.	All the part and parcel of Property bearing Shop No. A/2 Adm. 38.183 Sq. Mtrs. and Shop No. B/17 Adm. 28.521 Sq. Mtrs on Ground Floor in the Scheme known as "Pushkar Hill" Constructed on Survey No. 26, 27, 28 Adm. 16693 Sq. Mtrs., T.P. Scheme No. 1, F.P. No. 220, Adm. 16670 Sq. Mtrs and City Survey No. 925, Adm. 16615 Sq. Mtrs Paiki Sub-Plot No. 220/1 On West Side Adm. 8543 Sq. Mtrs of Mouje Odhav, Sub-District - Ahmedabad - 7 (Odhav) & Dist. Ahmedabad, Gujarat - 382 415. Owned By Shri. Mangaram Gopaji Chandora. Boundaries of Shop No A/2 Are As Follows: North: Shop No A/1 South: Shop No A/3 East: Block A Parking West: Parking Boundaries of Shop No B/17 Are As Follows: North: Shop No B/16 South: Open Space East: Block B Parking West: Parking	Rs. 31,59,000/- (Rupees Thirty One Lakhs Fifty Nine Thousand Only)	Rs. 3,15,900/- (Rupees Three Lakh Fifteen Thousand Nine Hundred Only)

Known Encumbrances, if any : Not known
The online bids shall be submitted through website <https://sarfaesi.auctiontiger.net/EPROC/> as per schedule given below:

EMD Remittance	EMD can be remitted in the following ways: (i) Deposit through EFT/NEFT/RTGS Name of Beneficiary: "Prudent Trust - 94/24" Name of Bank : Union Bank of India, Account Number : 5195010036371 IFSC Code : UBIN0551953 Branch Address : Pithampur Branch, LU Block, New Delhi-110034 OR (ii) Demand Draft/Pay Order in the favor of "Prudent Trust - 94/24" payable at Delhi to be submitted at Prudent ARC Limited, 611, D-Mall, Plot No. A-1, Netaji Subhash Place, Pitampura, New Delhi-110034.
Inspection of Property	On 21.07.2026 between 11:00 AM to 2:00 PM
Last date for submission of Online Application for BID	06.08.2026 till 5:00 P.M.
Date and Time of E-Auction	08.08.2026 between 11:00 A.M. to 01:00 P.M. with Auto-Extension of Five Minutes Each in the event of bids placed in the last five minutes.
Bid Multiplier	Rs. 5,000/- (Rupees Five Thousand Only)

For detailed Terms and Conditions of the sale, please refer to the link provided in <https://prudentarc.com> secured creditor's website and <https://sarfaesi.auctiontiger.net/EPROC/> secured creditor's approved service provider. This may be treated as a Notice under Rule 8(6) and Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the Borrower(s) and Guarantor(s) of the loans about holding of e-auction on the above-mentioned dates.

Date: 29.06.2026 Sd/- (Narendra Singh), Authorized Officer, Prudent ARC Limited (Prudent Trust - 94/24), Place: New Delhi, Mobile: 9654454624

Chola CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED Corporate Office: Chola Crest, Super B, C5 & C55, 4, Thiru Vi Ka Industrial Estate, Guindy, Chennai-600 032, T.N.

DEMAND NOTICE

UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")

The undersigned being the Authorized Officer of Cholamandalam Investment and Finance Company Ltd. (the Secured Creditor) under the Act and in exercise of the powers conferred under Sec. 13(12) of the Act read with Rule 3 issued Demand Notice(s) under Sec. 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is/are avoiding the service of the Demand Notice(s), therefore the service of notice is being affected by affixation and publication as per Rules. The contents of Demand Notice(s) are extracted herein below :-

Sr. No.	Name & Address of the Borrower/s & Co-Borrower/s	Loan Amt.	Di. of Demand Notice & D/s. Amt.	Description of the Property / Secured Asset
1	Loan A/C. No(S) : HL228CH000107699 1. Sunil Yadav 2. Anila Devi Yadav Add. For Sr. No. 1 & 2 :- Pramukh Park Society, Gadkhol Patiya, Ankleshwar, Bharuch, Gadkhol Patiya, Bharuch, Gujarat-393 010; Also at : Plot No. C-73, Gokuldharm Residency - 2, Gadkhol, Ankleshwar, Bharuch, Gujarat-393 001.	Rs. 17,85,000/-	Date : 24.06.2026 Rs. 20,24,587/- (Rs. Twenty Lakh Twenty Four Thousand Five Hundred Eighty Seven Only) as on 24.06.2026	All The Piece Of Immovable Property Bearing Dist. Bharuch, Ta. Ankleshwar Moje-Gadkhol, Old Re. Su No. 52 Paiki 1, New Re. Su. No. 116, Gokuldharm Residency-2, Plot No. C-73 (C-Type), Citi Survey No. NA 116/73 Area 60.20 Sq. Mtr. (Herein After Referred To As "Said Property") & Bounded As Under - East : Adj. Plot No. 88; North : Plot No. 72; West : Adj. Soc. Road; South : Plot No. 74.
2	Loan A/C. No(S) : HL09HTG000058848 1. Bhaveshkumar Amruthbhai Patel 2. Laxmiben Patel (Alias) Laxmiben Amruthbhai Patel Add. For Sr. No. 1 & 2 :- Sabarkantha, Khehdrahma, Galodiya, Khehdrahma, Gujarat - 383 275; Also at : NA / NA Panchayat No. 1/89, Kherfali, Galodiya, NA Galodiya Sabarkantha Khehdrahma, Gujarat-383 275.	Rs. 17,60,000/-	24.06.2026 Rs. 20,24,367/- (Rs. Twenty Lakh Twenty Four Thousand Three Hundred Sixty Seven Only) as on 24.06.2026	Property : Residential House Property Bearing Mouje : Galodiya, Property No. 1/89, Situated in the Sim of village :- Galodiya within the limits of Galodiya Gram panchayat, Ta. Khehdrahma, Dist. Sabarkantha detailed and bounded as under: belonging to Laxmiben Amruthbhai Patel (Addressing Area Approx. 122.68 Sq. Mtr.) And Boundaries - East : House of Kesharbhai Prabhubhai Patel; West : Gantal open land; North : House of Bhumikbhai Babubhai Patel; South : House of Ramshahbhai Devjibhai Patel.

The borrower(s) are hereby advised to comply with the Demand Notice(s) and to pay the Demand amount mentioned therein and hereinabove within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that Cholamandalam Investment and Finance Company Ltd. is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property / properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time. The Secured Creditor shall be entitled to exercise all the rights U/s. 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. The Secured Creditor is also empowered to ATTACH AND / OR SEAL the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), the Secured Creditor also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the Secured Creditor. This remedy is in addition and independent of all the other remedies available to the Secured Creditor under any other law.

The attention of the borrower(s) is invited to Section 13(8) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(15) of the Act, whereby the borrower(s) are restrained / prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of the Secured Creditor and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the Demand Notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Place : Bharuch / Sabarkantha, Gujarat Sd/-
Date : 24.06.2026 For Cholamandalam Investment and Finance Company Limited

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Bid Amount Quoted

Amount In Figure	
Amount in Word	

I/We declare that I/We have read and understood all the terms and conditions of auction sale and the auction notice published in the newspaper which are also available in the website <https://.auctiontiger.net> and shall abide by them. I/We also undertake to improve my/our bid by one bid incremental value notified in the sale notice if I/We am/are the sole bidder.

Name & Signature

ANNEXURE-III
DECLARATION BY BIDDER(S)

To,
Authorized Officer

Bank Name : _____

, Date : ____/____/____

- _____
1. I/We, the bidder/s do hereby state that, I/We have read the entire terms and conditions of the sale and have understood them fully. I/We, hereby unconditionally agree to abide with and to be bound by the said terms and conditions and agree to take part in the Online Auction.
 2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our offer and that the particulars of remittance given by me/us in the bid form are true and correct.
 3. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the offer/bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the Authorized Officer and that the Authorized Officer will be at liberty to annul the offer made to me/us at any point of time.
 4. I/We understand that in the event of me/us being declared as successful bidder by the Authorized Officer in his sole discretion, I/We are unconditionally bound to comply with the Terms and Conditions of Sale. I/We also agree that if my/our bid for purchase of the asset/s is accepted by the Authorized Officer and thereafter if I/We fail to comply or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfill any/all of the terms and conditions, the EMD and any other monies paid by me/us along with the bid and thereafter, is/are liable to be forfeited by the Authorized Officer.

5. I/We also agree that in the eventuality of forfeiture of the amount by Authorized Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.
6. I/We also understand that the EMD of all offerer/bidders shall be retained by the Bank and returned only after the successful conclusion of the sale of the Assets. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.
7. The decision taken by Authorized Officer in all respects shall be binding on me/us.
8. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.

Signature: _____

Name: _____

Address: _____ **eMail ID:** _____

