

	<p>Aditya Birla Finance Limited having its registered office at Indian Rayon Compound, Veraval, Gujarat 362 266 and having branch of its Corporate offices at 12th Floor, R Teck Park, Nirlon Complex, Near Hub Mall, Goregaon (East) Mumbai 400063</p>
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TERMS OF SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Asset(s) under the Securitization 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 **Aditya Birla Finance Limited** ("Secured Creditor"), will be sold on "As is where is", "As is what is", and "Whatever there is" 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:-

Terms & Conditions of Sale:

1. E-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS" and will be conducted "On Line". The auction will be conducted through the ABFL's approved Sale & e-Auction Service Provider: M/s. Nexxen Solutions Private Limited, Gurugram at the Web Portal. e-Auction Tender Document containing online e-Auction Bid Form, Declaration, General Terms and Conditions of online auction sale are available in Web Portal: ("<https://personalfinance.adityabirlacapital.com/properties-for-auction-under-sarfaesi-act.aspx>").
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 ABFL. The property is being sold with all the existing and future encumbrances whether known or unknown to the ABFL. 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 favour of Aditya Birla Finance Limited in the Account No. 57500000344876, HDFC Bank Ltd Forte Branch, Mumbai , E AUCTION ACCOUNT of ABFL having IFSC Code: HDFC0000060 or by way of demand draft drawn in favour of Aditya Birla Finance Limited., drawn on any Nationalized or Scheduled Bank.
4. Bidders shall hold a valid email ID {e-mail ID is absolutely necessary for the intending bidder as all the relevant information and creation/allotment of ID & Password by the Client Service Delivery (CSD) Department of our Sales & e-Auction Service Provider M/s. NexXen Solutions Private Limited, Gurugram.
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 e-mail ID, (v) contact number (Mobile/Landline) of the bidder etc. to the Authorized Officer of Aditya Birla Finance Limited., 12th Floor, R Teck Park, Nirlon Complex, Near Hub Mall, Goregaon (East) Mumbai 400063. 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 ABFL to participate in online e-Auction on the Web Portal (<https://disposalhub.com>) of our Sales & e-Auction Service Provider M/s. NexXen Solutions 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. NexXen Solutions Private Limited prior to the date of e-Auction. Neither the Authorised Officer/ ABFL nor our Sales & e-Auction Service Provider M/s. NexXen Solutions Private Limited will be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. In order 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.

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 also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody.

12. The Authorised Officer/ABFL 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. 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).

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Authorized Officer
For and on behalf of Aditya Birla Finance Limited