



Aditya Birla Finance Limited having its registered office at Indian Rayon Compound, Veraval, Gujarat 362 266 and having branch of its offices at Plot No.17,1st Floor, Vijaya Bank, Building Barakhamba Road, New Delhi-110 001

**Contact Nos: - 1. Aditya Birla Finance Limited Authorized Officer–Mr.Vinay Gowtham- 9999919614 and Md.Anwar-8527633955
2. Auction Service Provider (ASP) M/s e-Procurement Technologies Limited -Auction Tiger- Mr. Ram Prasad-8000023297**

E-Auction Sale Notice

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

Borrower(s) / Co-Borrower(s)/ Guarantor(s)	Demand Notice and Amount	Date Total	Description of the Immovable properties	Reserve Price (RP)	Earnest Money Deposit (10% of RP)	Total Loan Outstanding (As on)
1.Mr. Neeraj Jaju-Borrower 2.M/s Digital Retail-Co-Borrower 3.Mrs. Ritu Jaju- Co-Borrower	Rs. 1,21,68,191.7/- (Rupees One Crore Twenty One Lakhs Sixty	25/10/2021	All that piece and parcel of the property bearing 2134, Sainik Colony, Sector-49, Faridabad-1210 01, Tehsil- Badkhal & District- Faridabad Area Measuring 153 sq. yds. Forming part of the land bearing khasra	Rs.1,19,11,050/-(Rupees One Crore Nineteen Lakh Eleven Thousand and Fifty Only)	Rs.11,91,105/- (Rupees Eleven Lakh Ninety One Thousand One Hundred and Five Only)	

	Eight Thousand One Hundred Ninty One and Seven Paise only)	no. 196 (2-16) 205 (1-19) 209 (0-10) total no.3total area 5 Bigha 5 Bishwa Pukhta situated at village Nawada Koh Tehsil & Distt- Faridabad, constructed on the Ground floor, First Floor & Second Floor an area approx 2950 Sq. ft. bounded by; East by : P.No.2135 West by : P.No.2133 North by : Other Property South by : 25ft wide Road			
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The Terms and Conditions of the E-Auction are as under:

1. E-Auction is being held on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, and “WHATEVER IS THERE IS BASIS” and will be conducted “Online”. The Auction will be conducted through the ABHFL approved auction service provider “**M/s e-Procurement Technologies Limited -Auction Tiger B-704-05, Wall Street - II, Opp. Orient Club,Nr. Gujarat College, Ellis Bridge, Ahmedabad - 380006 Gujarat (India)** Help Line Nos. **079-61200559/837/842/881/880** Help Line E-mail id: **support@auctiontiger.net** through the web portal **<https://sarfaesi.auctiontiger.net>** “
2. **Last Date of Submission of Tender/Sealed Bid/Offer** in the prescribed tender forms along with EMD and KYC is **27/04/2022 up to 5:00 PM** at the Branch Office address mentioned herein above. Tenders that are not filled up or tenders received beyond last date will be considered as invalid tender and shall accordingly be rejected. No interest shall be paid on the EMD.
3. **Date of E-Auction** for Property is **28/04/2022** at the web portal **<https://sarfaesi.auctiontiger.net>** from **11:00 AM to 1:00 PM with unlimited extensions of 5 Minutes each.**
4. The tender/Sealed Bid/offer will be opened in the presence of the Authorized Officer.
5. **Date of Inspection of the Immovable Property** is **on 18/04/2022** between **11.00 AM to 04.00 PM.**
6. 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, adjusting the EMD already paid, immediately after the acceptance of bid price by the Authorized Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the Authorized Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

7. 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.
8. The Authorized Officer, who is not bound to accept the highest offer, has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
9. The tenderer/online bidder hereby agrees that once he/she has formally registered a qualified tender before authorized officer will have to express their interest to participate through the E-auction bidding platform, by submitting this document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login id and password from auction service provider
10. Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.
11. The notice is hereby given to the Borrower/s and Guarantor/s they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of terms and Conditions of Sale.
12. **The Borrower(s)/Co-Borrower(s)/Guarantor(s) are hereby given 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002 to pay the sum mentioned as above before the date of Auction failing which the immovable property will be auctioned and balance, if any, will be recovered with interest and costs. If the Borrower pays the amount due to Aditya Birla Finance Ltd, in full before the date of sale, auction is liable to be stopped.**
13. The detail terms and conditions of the auction sale are incorporated in the prescribed tender form. Tender forms are available at the above mentioned Zonal/Branch office.
14. The immovable property will be sold to the highest tenderer/Bidder in E- Auction. The Authorized Officer reserves the absolute discretion to allow inter se bidding with minimum Bid increment amount. The Property as mentioned will not be sold below Reserve Price.
15. The Tenderer(s) / Offerer(s) / Prospective Bidder(s) / Purchaser(s) are hereby notified that the secured asset will be sold with the Encumbrances and dues payable to Statutory Authority (if any) and are also requested, in their own interest, to satisfy himself /

themselves/itself with regard to the above and other relevant details pertaining to the above mentioned secured asset before submitting the tenders.

16. Aditya Birla Finance Ltd **is not responsible for any liabilities whatsoever pending upon the property as mentioned above. The Property shall be auctioned on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis'.**
17. The Total Loan Outstanding amount is not the loan foreclosure amount. All other charges (if any) shall be calculated at the time of closure of the loan.
18. The Demand Draft Should be made in favor of **'Aditya Birla Finance Limited'**.
19. Wherever applicable, its responsibility of auction purchaser to deduct Tax at Source (TDS) @ 1% of the total sale consideration on behalf of the resident owner on the transfer of immovable property having consideration equal to ₹ 50 lacs and above and deposit the same with appropriate authority u/s 194 IA of Income Tax act.
20. The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the e Auction will be entertained.
21. Special Instructions: Bidding in the last moment should be avoided. Neither the Company nor Service provider will be responsible for any technical lapse/ power or internet failure etc. in order to avoid such contingent situations bidders are requested to ensure that they are technically well equipped and has all alternatives such as power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the Online Inter-se Bidding, successfully.

For further details, contact the Authorised Officer, at the above mentioned Office address.

Date: 23/03/2022

Place: Delhi

**For Aditya Birla Finance Limited
Authorised Officer**