PHOENIX ARC LIMITED

Reg Office: Wallace Towers, 3rd Floor, 139/140/B/1, Crossing of Shar Road and Western Express Highway, Ville Parle (E), Mumbai – 400057, Tel: 022- 68492450, Fax:022- 412313, CIN:U67190MH2007PTC168303;Email:info@phoenixarc.co.in:Website:www.phoenixarc.co.in;

ONLINE E- AUCTION SALE OF ASSETS

In exercise of the powers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002 (RULES) and pursuant to the possession of the secured asset of the borrower/guarantors/mortgagors mentioned hereunder vested with the Authorised Officer under the said SARFAESI Act and RULES for recovery of the secured debts, the Authorised Officer has decided to sell the secured assets by auction sale.

Notice is hereby given to the public in general and to the borrower/guarantors/mortgagors in particular, that the under mentioned properties mortgaged to Phoenix ARC Limited (Formerly Known as Phoenix ARC Private Limited) acting in capacity as Trustee of Phoenix Trust-FY21-3 (Phoenix) (pursuant to assignment of debt by various Bank mentioned below (Assignor Bank) in favour of Phoenix vide the respective Assignment Agreement more particularly mentioned below) will be sold on "**AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS" condition**, by way of **"online e-auction"** for recovery of dues and further interest, charges and costs etc. as detailed below i**n terms of the provisions of SARFAESI Act read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002)** through website **https://www.bankeauctions.com** as per the details given below:

Name of Borrower	**Narendra Degree & PG College / Navanatha Educational Society** (Borrower) No. 1-18, Perkit Armoor, Nizamabad, Telengana 503224, Nizamabad, Telangana, Pincode: 503224, India
Name of Co-Obligant/Guarantors /Mortgagors/ Partners	Navanatha Educational Society Shanker Dasari Vijaya Dasari
Details of Assignment	Assignor – Varthana Finance Private Limited Trust - Phoenix Trust FY 21-3. Date of Assignment – 31-12-2020
Amount due as per SARFAESI Notice dated Rs. 2,16,44,169/-(Rupees Two Crores Sixteen Lakhs Forty Four Thousand One Hundred and Sixty-Nine) as on 31-10-2021 together with further interest and other cost and charges and expenses as mentioned in the Demand Notice dated 18-11-2021	
Description of Immovable Properties: All that piece and parcel of land bearing Survey No. 463/1,463/2,464/1,464/2,21,measuring 01 Acre ¼ Guntas, situated at Perket village, Armoor Mandal, Nizambad District and property bounded on, EastBy : Land of Chelmala Bhumanna West By : Land of Vendee North By : Road to Perkit Village South By : Land of Vendee	
Possession details	Phoenix ARC has taken Symbolic possession of the above-named property as per provisions of SARFAESI Act, 2002 on 01-11-2022
Date Time of Inspection of Property	On request
Reserve Price	Rs.3,33,14,518/- (Rupees Three Crore Thirty three Lakhs Fourteen Thousand and Five hundred and eighteen Only)

Earnest Money Deposit	Rs. 33,31,458/- (Rupees Thirty-Three Lakhs Thirty one Thousand and Four Hundred and Fifty Eight Only)
EMD Remittance Details: Bank Account – **"PHOENIX TRUST-FY21-3"** Current Account: **Current Account: 3014062514; Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code: KKBK0000631**	
Incremental Value	Rs. 50,000/- (Rupees Fifty Thousand Only) & in such multiples
Last date for submission of EMD	12-11-2026 (Thursday) on or before closing of banking Hours
Date & Time of E-Auction	13-11-2026 (Friday) between 12:00 noon to 1.00 pm
Link for Tender documents of the property: https://phoenixarc.co.in?p=7114&preview=true	

Terms and Conditions of E- Auction

1. The Auction Sale is being conducted by the Authorised Officer under the provisions of SARFAESI Act with the aid and through e-auction. Auction/ Bidding shall be only through "Online Electronic Mode" through the website https://www.bankeauctions.com M/s. C1 India Private Limited is the service provider to arrange platform for e-auction.
2. The Auction is conducted as per the Terms and Conditions of the Bid Document and as per the procedure set out therein. For detailed terms and conditions of the sale the bidders may go through the website of Phoenix, www.phoenixarc.co.in and the links mentioned above as well as the website of the service provider, www.bankeauctions.com for bid documents, the details of the secured assets put up for auction/ obtaining the bid form.
3. The bidders may participate in the e-auction quoting/ bidding from their own offices/ place of their choice. Internet connectivity shall have to be arranged by each bidder himself/itself. The Authorised Officer/ Phoenix/ service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc.
4. For details, help, procedure and online training on e-auction, prospective bidders may contact **Mr. Bhavik Pandya of M/s C 1 India Private Limited**, **Contact Number: +91-124-4302020/2021/2022/2023/2024, +91-8866682937 , Email ID: support@bankeauctions.com; maharashtra@c1india.com**
5. Bidders may also go through the website of Phoenix, www.phoenixarc.co.in for verifying the details of the secured asset put up for auction/ obtaining the bid form.
6. The e-auction will be conducted on the date and time mentioned herein above, when the secured asset mentioned above will be sold on **"AS IS WHERE IS" basis and "AS IS WHAT IT IS" & "WITHOUT RECOURSE" condition.**
7. All the intending purchasers/ bidders are required to register their name in the portal mentioned above as https://www.bankeauctions.com and get user ID and password free of cost to participate in the e-auction on the date and time as mentioned aforesaid.
8. For participating in the e-auction, intending purchasers/ bidders will have to submit the details of payment of refundable Earnest Money Deposit of 10% of the Reserve Price of the Secured asset along with copies of the PANCARD, Board Resolutions in case of Company and Address Proof as more particularly described in Tender Document on or before the **Last date for submission of EMD** as mentioned above. **Intending purchasers/bidders are required to submit EMDs for the property detailed herein above.**
9. The prospective/intending bidder shall furnish an undertaking that he/she/it is not dis-qualified as per provisions of Sec.29 (A) of Insolvency and Bankruptcy Code,2016 and failure to furnish such undertaking along with the KYC documents, shall automatically disqualify or he/she/it bid will be rejected.
10. The successful purchaser/ bidder shall deposit the 25% (inclusive of EMD) of his/ its offer for each of the Item by way of RTGS/NEFT to the account mentioned hereinabove on or before the close of banking hours on **the date of Auction mentioned above or not later than the next working day**, which deposit shall have to be confirmed by Phoenix, failing which the sale will be deemed to have been failed and the EMD of the said successful purchaser/ bidder shall be forfeited.
11. The EMD of all other bidders who did not succeed in the e-auction will be refunded by Phoenix within 5 working days of the closure e-auction. The EMD shall not carry any interest.
12. The balance amount of purchase consideration shall be payable by the successful purchaser/ bidder on or before the fifteenth (15) day of confirmation of sale of the said secured asset or such extended period as may be agreed upon in writing. In case of default, all amounts deposited till then shall be liable to be forfeited.
13. For inspection of the property/is or more information, the prospective bidders may contact **Mr. Mahesh Malunjkar/ Santhosh Pilli, and Anisha Shinde at following email address**

mahesh.m@phoenixarc.co.in/santosh.pilli@phoenixarc.co.in, Anisha.Shinde@phoenixarc.co.in/(email) or on +91-9920381684/+91-9010102699 and 8879696030 (mobile).

14. At any stage of the auction, the Authorised Officer may accept/reject/modify/cancel the e-auction/bid/offer or post-pone the auction without assigning any reason thereof and without any prior notice.
15. The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her/its favour as per the applicable law.
16. The payment of all statutory/non statutory dues, taxes, rates, assessments, charges, society dues, fees etc. owing to the property during any time, shall be the sole responsibility of the successful bidder only.
17. The successful purchaser/bidder shall be solely responsible for any cost / expenses / fees / charges etc. payable to the society/any other authority towards the transfer of the rights in its / his / her favour.
18. The Borrower/ Mortgagor, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 8 Clause (6) of the Security Interest (Enforcement) Rules, about the holding of the above-mentioned auction sale.
19. The intending bidders shall make their own independent enquiries regarding encumbrances, title of secured asset put on auction and claims/rights/dues affecting the secured assets, including statutory dues, etc prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of Phoenix. The authorized officer of Phoenix shall not be responsible in any way for any third-party claims/rights/due.
20. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer; however, the Authorised Officer shall not be responsible/liable for any error, misstatement or omission.
21. In the event, the e-auction scheduled hereinabove fails for any reason whatsoever, Phoenix has the right to sell the secured asset by any other methods under the provisions of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002 and SARFAESI Act, 2002.

Place **: Telangana**
Date : -2026

Sd,
Authorised Officer Phoenix ARC Limited
(Formerly known as Phoenix ARC Private Limited)
(Trustee of Phoenix Trust-FY21-3)

TENDER DOCUMENT FOR E AUCTION

1. Whereas Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited) acting in its capacity of Trustee for **Phoenix Trust-FY21-3** ("**Phoenix**") through its Authorised Officer, in exercise of its powers under The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (**SARFAESI ACT, 2002**) has decided to sell through **e-Auction** the secured asset mentioned in **ANNEXURE - I** for realization of the secured debts due to Phoenix amounting to **Rs. 2,16,44,169/-(Rupees Two Crores Sixteen Lakhs Forty Four Thousand One Hundred and Sixty-Nine) as on 31-10-2021** with further interest and penal interest as per demand notice dated **18.11.2021** issued under section 13(2) of the SARFAESI Act, 2002 due and payable by the borrower i.e., **Narendra Degree & PG College / Navanatha Educational Society** (Borrower) No. 1-18, Perkit Armoor, Nizamabad, Telengana 503224, Nizamabad, Telangana, Pincode: 503224, Navanatha Educational Society, Shanker Dasari, Vijaya Dasari, under SARFAESI Act, 2002. The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

Auctioneer Name	**Phoenix ARC Limited (Formerly Known as Phoenix ARC Pvt Ltd) - PHOENIX TRUST - FY21-3** 3rd Floor, Wallace Towers (earlier known as Shiv Building), 139/140/B/1, Crossing of Sahar Road and Western Express Highway, Vile Parle East, Mumbai, Maharashtra – 400057, India
Auction held with the aid by	**M/s. C1 India Pvt. Ltd.**, (**"Service Provider"**) Gulf Petro Chem, Building No.301,1st Floor, Udyog Vihar Phase-2, Gurgaon (Haryana)-122015 Help Line No: 0124-4302020/21/22/23/24 Help Line e-mail ID: support@bankeauctions.com
Auction Schedule	**Date of Auction: - As per Sale Notice** **Timings: - As per Sale Notice** **Auction Website:-** https://www.bankeauctions.com
Annexure	1) Terms & conditions of e-Auction 2) Soft Copy of Auction Notice published in newspapers (Annexure – I) 3) Details of Bidder (Annexure – II) 4) Declaration by Bidder (Annexure – III) 5) Declaration From Bidder (Annexure-IV) 6) Confirmation by Bidder Regarding Receipt of Training (Annexure – IV) 7) Price Confirmation Letter by H1 Bidder (Annexure – V)
Special Instructions	**Bidding in the last minutes and seconds should be avoided in the bidder(s) own interest. Neither the Service Provider nor Phoenix will be responsible for any lapses / failure on the part of the bidder, in such cases.**

E-Auction bidding Terms and Conditions

1. Computerized e-Auction shall be conducted by Service Provider on behalf of Phoenix, on pre-specified date, while the bidder(s) shall be quoting from their own offices / place of their choice. Internet connectivity and other paraphernalia requirements shall have to be ensured by bidder(s) themselves. Please note that failure of Internet connectivity (due to any reason whatsoever it may be) shall be the sole responsibility of bidder(s) and neither Phoenix nor the Service Provider shall be responsible for these unforeseen circumstances. *In order to ward-off such contingent situation, bidder(s) are requested to make all the necessary arrangements / alternatives whatever required so that they are able to circumvent such situation and still be able to participate in the e-Auction successfully. However, the bidder(s) are requested not to wait till the last moment to quote their bids to avoid any such complex situations.*

2. The Service Provider shall arrange to train the bidder(s), without any cost. The Service Provider shall acquaint bidder(s) regarding the bidding process, functions and e-Auction rules. All the bidders are required to ensure that compliance regarding receipt of training before start of bid process.
3. **Material for Bid**: Sale of secured assets by Phoenix under SARFAESI Act, 2002.
4. **Type of Auction:** E-Auction.
5. **Bidding Currency & Unit of Measurement:** Bidding will be conducted in Indian Rupees (INR) Only.
6. **Starting (Opening) Price / Bid Increment:** The opening price of the auction and the bid Increment value shall be as per Sale Notice and available to the bidder(s) on their bidding screen.
7. **Bid Price:** The bidder has to quote the total price for each of the item.
8. **For other terms and conditions, please see the e-auction notice published by Phoenix**

Procedure of e-Auctioning

i. **e-Form Submission**
All interested bidders need to fill online form available on e-Auction domain with necessary details.

ii. **Online e-Auction**:

- Phoenix will declare its **Opening Price** (**OP**), which shall be visible to all bidders during the start of the e-Auction. Please note that the Reserve price of an item in online e-Auction is open to all the participating bidders. Any bidder can start bidding, in the online e-Auction, from the above Reserve price. Hence, the first online bid that comes in the system during the online e-Auction shall be above the auction's Reserve price, by one increment and in multiples of increment specified in the sale notice. The second online bid and onwards will have to be higher than the H1 rate by one increment value, or higher than the H1 rate by multiples of the increment value. I**n case of a sole bidder, the said bidder must mandatorily increase one bid over and above the reserve price in compliance with Rule 9(2) of SARFAESI Act, 2002.**
- The **"Bid Increase Amount"** has been fixed in respect of the secured assets which the bidder(s) can view on their bidding screen and the bidders will have to increase the bid amount in the multiple of **"Bid Increase Amount".**
- Online Auction shall be open for **1 hour**. If bidder(s) places a bid in the last 5 minutes of closing of the e-Auction and if that bid gets accepted, then the auction's duration shall automatically get extended for another 5 minutes, from the time that bid comes in. Please note that the auto-extension shall be **Unlimited** and will take place only if a valid bid comes in last 5 minutes of closing. If valid bid is not received, the auto-extension will not take place even if that bid might have come in the last 5 minutes. In case, there is no bid in the last 5 minutes of closing of e-Auction, the auction shall get closed automatically without any extension. *However, bidders are advised not to wait till the last minute or last few seconds to enter their bid during the auto-extension period to avoid complications related with internet connectivity, network problems, system crash down, power failure, etc.*

9. Successful Bidder shall be required to submit the final prices quoted during the e-Auction as per Annexure – V after the completion of e - Auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of auction. During e-Auction, if no bid is received within the specified time, Phoenix at its discretion may decide to revise Opening price / scrap the e-Auction process / proceed with conventional mode of tendering.
10. The bid once submitted, cannot be cancelled / withdrawn and the bidder shall be bound to buy the secured asset(s) at the final bid price. **The failure on part of bidder(s) to comply with any of the terms and conditions of the e-auction notice and Tender Document will result in forfeiture of the amount paid by the defaulting bidder.**
11. The bidders will be able to view the following on their screen along with the necessary fields in the E Auction:
    a. Leading Bid in the Auction (H1 – Highest Rate)
    b. Bid placed by bidder(s)
    c. Opening Price & Minimum Increment Value.
    d. The bid rank of bidder in the auction.
12. The decision regarding declaration of successful bidder shall be finalized by the Authorised Officer of Phoenix.
13. At any stage of the auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or post-pone the auction without assigning any reason thereof and without any prior notice.
14. Phoenix / Service Provider shall not have any liability towards bidder(s) for any interruption or delay in access to the site irrespective of the cause.
15. The bidder(s) are required to submit acceptance of the terms & conditions and modality of e-Auction given above before participating in the E-Auction.
16. **Successful bidder**: At the end of the E-Auction, the Authorised Officer of Phoenix will evaluate all the bids submitted and thereafter declare the highest bidder in the auction sale. The decision of the Authorised Officer shall be final & binding on all the bidders.

Terms & Conditions for Sale of Secured Assets

i) The E-Auction is being held on "**AS IS WHERE IS" basis & "AS IS WHATEVER THERE IS AND WITHOUT RECOURSE" condition**.
ii) The intending bidder(s) should make their own independent enquiries regarding the encumbrances, title of property put on auction and claims/rights/dues affecting the secured assets, including the statutory dues, etc. prior to submitting their bid. The auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of Phoenix. The secured assets are being sold with all the existing and future encumbrances whether known or unknown to Phoenix. The Authorised Officer of Phoenix shall not be responsible in any way for any third-party claims/rights/dues.
iii) It shall be the responsibility of the bidder(s) to inspect and satisfy themselves about the secured assets and specification before submitting the bid.
iv) The particulars specified in the auction notice published in the newspapers and annexed herein below as **ANNEXURE I**, have been stated to the best of the information of the undersigned; however, the undersigned shall not be responsible / liable for any error, misstatement, or omission.
v) The inspection of secured asset put on auction will be permitted to interested bidder(s) at sites on the day and time mentioned in the public notice annexed as **ANNEXURE-I**.

vi) The EMD shall be payable **EMD Remittance Details: Bank Account – "PHOENIX TRUST-FY21-3" Current Account: Current Account: 3014062514; Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code: KKBK0000631**
Please note that the Demand Draft and Cheques shall not be accepted as EMD amount on or before the last date mentioned in the E-Auction advertisement released in the newspaper which is annexed herewith as **ANNEXURE-I** and register their name at "https://www.bankeauctions.com" and get user ID and Password free of cost and get training on e-Auction from the Service Provider, by contacting on **Mr. Bhavik Pandya of M/s C 1 India Private Limited**, **Contact Number: +91-124-4302020/2021/2022/2023/2024, +91-8866682398/25/26, Email ID: support@bankeauctions.com**, After deposit of EMD as mentioned above, the intending purchaser/ bidder is required to **get the copies of following documents uploaded** along with KYC Documents s more particularly described in table below in the website **before last date of submission of the bid(s)** (as mentioned in the public auction notice published in the newspapers and copy of which is attached as **ANNEXURE-I**) **(Kindly take note that minimum offer amount cannot be less than the reserve price mentioned in the public auction notice published in the newspapers and copy of which is attached below as ANNEXURE-I below.)**

FOR INDIVIDUALS	**DOCUMENTS**
PROOF OF IDENTITY (one copy of any one of the following)	PAN Card **/** Passport **/** Driving License **/** Aadhaar Card **/** Voter's Identity Card **/** Job Card issued by NREGA duly signed by an officer of State Government **/** Letter issued by the National Population Register Certificate or permission from regulator for investment/remittance in India.
PROOF OF ADDRESS One copy of any one of the following containing addresses (if address not mentioned in identity proof)	Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill) **/** Aadhar Card **/** Property or Municipal Tax receipt **/** Pension or family pension payment orders (PPOs) issued to retired employees by Government Departments or Public Sector Undertakings, if they contain the address **/** Letter of allotment of accommodation from employer issued by State or Central Government departments, statutory or regulatory bodies, public sector undertakings, scheduled commercial banks, financial institutions and listed companies **/** Leave and License agreements with such employers allotting official accommodation.
FOR COMPANY / PARTNERSHIP FIRM	**DOCUMENTS**
PROOF OF IDENTITY	PAN Card **/** Registered Partnership Deed
PROOF OF ADDRESS	Certificate of Incorporation **/** GST Certificate **/** Utility bill which is not more than two months old of any service provider (electricity, telephone, postpaid mobile phone, piped gas, water bill)
AUTHORISATION LETTER FOR PARTICPITAION	A resolution from the Board of Directors **/** Authority Letter **/** Power of Attorney granted to transact on behalf of Company **/** Partnership Fim

vii) Failure to submit the abovementioned the documents, the bid is liable to be rejected.

viii) The E-Auction will take place through web portal "https://www.bankeauctions.com" on the time specified in the E- Auction notice published in the newspaper and as per **ANNEXURE-I** attached herewith.

ix) The bid/s shall be accompanied by an Earnest Money Deposit (EMD) equal to 10 % of the Reserve Price, by RTGS. **The secured assets shall not be sold below and /or at the reserve price.**

x) The conditional bid(s) may be treated as invalid. **Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.**

xi) If the dues of Phoenix together with all costs, charges and expenses incurred by it or part thereof as may be acceptable to Phoenix are tendered by or on behalf of the borrower or guarantor/s at any time on or before the date fixed for sale, the sale of assets may be cancelled.

xii) The auction is by way of inter-se bidding amongst the bidders and the bidders shall increase the bid amount for each item in the multiple of amount mentioned against the secured assets under column "**Bid Increment Amount**" mentioned in **ANNEXURE-I**. The inter-se bidding amongst the bidders shall commence online exactly on the date & time specified in the public notice annexed as **ANNEXURE-I.**

xiii) The EMD of unsuccessful bidder(s) will be refunded to their respective A/c No. shared in e-Auction Portal (https://www.bankeauctions.com) online within 5 working days of the completion of the auction. The bidder(s) will not be entitled to claim any interest, costs, expenses and any other charges (if any).

xiv) The Authorised Officer of Phoenix is not bound to accept the highest offer, and the Authorised Officer of Phoenix has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction, at any stage of auction, without assigning any reason thereof.

xv) The successful bidder shall deposit 25% (inclusive of EMD) of its/his offer by way of RTGS / NEFT to the account mentioned in **public notice annexed as ANNEXURE – I**, on or before the closure of banking hours on the date mentioned in the Sale Notice, which deposit will be confirmed by Phoenix, failing which the sale would be deemed to have failed, and the EMD of the said successful bidder shall be forfeited. The balance amount of the purchase consideration is payable on or before Fifteenth (15^{th}) day from the date of confirmation of the sale of the secured asset or such extended period as may be agreed upon in writing by the Authorised Officer at his/her discretion. In case of failure to deposit the balance amount within prescribed period, the amount deposited by the defaulting bidder shall be forfeited and the defaulting bidder shall neither have claim on the secured asset nor on any part of the sum for which may it be subsequently sold.

xvi) The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her/its favour as per the applicable law.

xvii) The payment of all statutory/non-statutory dues, taxes, rates, assessments, charges, fees etc. owing to anybody shall be the sole responsibility of successful bidder only.

xviii) The successful purchaser/bidder shall be solely responsible for any cost / expenses /fees / charges / transfer charges etc. payable to any authority towards the transfer of the rights in its / his / her favour.

xix) In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, Authorised Officer of Phoenix shall in its sole discretion be entitled to call off the sale and put the secured assets to sale once again on any date and at such time.

xx) The sale certificate shall be issued on the receipt of entire sale consideration. Sale Certificate shall be issued by Authorised Officer of Phoenix in the name of the successful bidder and/or his/her/its nominee only. Addition/deletion of name of any persons / institution shall not be possible. Compliance of all formalities and payment of the required fees as desired by the Government for transfer/delivery of the secured asset/s sold will be completely borne by the successful Bidder.

Other Terms & Conditions for Sale of Secured Asset

- The bidder(s) shall not involve himself/itself or any of his/its representatives in price manipulation of any kind directly or indirectly by communicating with other bidder(s).
- The bidder shall not divulge either his bid or any other exclusive details of Phoenix or to any other party.
- The Service Provider / Phoenix shall not have any liability to the bidder(s) for any interruption or delay in access to the site irrespective of the cause.
- The Service Provider / Phoenix are not responsible for any damages, including damages that result from, but are not limited to negligence. The Service Provider will not be held responsible for consequential damages, including but not limited to systems problems, inability to use the system, loss of electronic information etc.

Sd/-
Authorised Officer
Phoenix ARC Limited (Formerly known as Phoenix ARC Pvt Ltd)
PHOENIX TRUST - FY21-3

N.B.: Bidder(s) will have to go through the ANNEXURES uploaded on the Web Portal (https://www.bankeauctions.com) and follow the following procedures:

- **Annexure – II:** All the Prospective Bidder(s) will have to –
  - get the printout.
  - fill it up and sign
  - upload the scanned copy while submitting the bid
- **Annexure –III:** All the Prospective Bidder(s) will have to -
  - get the printout
  - fill it up and sign
  - upload the scanned copy while submitting the bid
- **Annexure –IV:** All the Prospective Bidder(s) will have to -
  - get the printout
  - fill it up and sign
  - upload the scanned copy while submitting the bid
- **Annexure – V:** Just after receiving Training on e-Auction, Bidder(s) will have to –

- get the printout
- fill it up and sign
- e-mail the scanned copy to the Authorised Officer (e-mail ID mentioned in Sale Notice) with a copy to support@bankeauctions.com

- **Annexure – VI:** Just after the completion of e-Bidding Process, the H1 Bidder will have to
    - get the printout
    - fill it up and sign
    - e-mail the scanned copy to the Authorised Officer (e-mail ID mentioned in the Sale Notice) with a copy to support@bankeauctions.com

ONLINE E – AUCTION SALE OF ASSETS

PHOENIX ARC LIMITED

Reg Office : Wallace Towers, 3rd Floor, 139/140/B/1, Crossing of Shar Road and Western Express Highway, Ville Parle (E), Mumbai - 400057. | **Tel :** 022- 68492450 | **Fax :** 022- 67412313, **CIN-** U67190MH2007PLC168303 | **Email :** info@phoenixarc.co.in. | **Website:** www.phoenixarc.co.in

In exercise of the powers under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002 (RULES) and pursuant to the possession of the secured asset of the borrower/guarantors/mortgagors mentioned hereunder vested with the Authorised Officer under the said SARFAESI Act and RULES for recovery of the secured debts, the Authorised Officer has decided to sell the secured assets by auction sale.

Notice is hereby given to the public in general and to the borrower/guarantors/mortgagors in particular, that the under mentioned properties mortgaged to Phoenix ARC Limited (Formerly Known as Phoenix ARC Private Limited) acting in capacity as Trustee of Phoenix Trust-FY21-3 (Phoenix) (pursuant to assignment of debt by various Bank mentioned below (Assignor Bank) in favour of Phoenix vide the respective Assignment Agreement more particularly mentioned below) will be sold on **"AS IS WHERE IS, AS IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS"** condition, by way of **"online e-auction"** for recovery of dues and further interest, charges and costs etc. as detailed below **in terms of the provisions of SARFAESI Act read with Rules 8 & 9 of Security Interest (Enforcement) Rules, 2002)** through website https://www.bankeauctions.com as per the details given below:

Name of Borrower	**Narendra Degree & PG College,** Represented by its Correspondent, No. 1-18, Perkit Armoor, Nizamabad, Telengana 503224, Nizamabad, Telangana, Pincode: 503224, India **Navnatha Educational Society,** Represented by its Authorised Signatory, No. 1-18, Perkit Armoor, Nizamabad, Telengana 503224, Nizamabad, Telangana, Pincode: 503224, India **Shanker Dasari,** No. 1-18, Perkit Armoor, Nizamabad, Telengana 503224, Nizamabad, Telangana, Pincode: 503224, India **Vijaya Dasari,** No. 1-18, Perkit Armoor, Nizamabad, Telengana 503224, Nizamabad, Telangana, Pincode: 503224, India
Details of Assignment	Assignor - Varthana Finance Private Limited Trust - Phoenix Trust-FY21-3. Date of Assignment – 31.12.2020
Amount due as per SARFAESI Notice **Rs. 2,16,44,169/- (Rupees Two Crores Sixteen Lakhs Forty Four Thousand One Hundred and Sixty Nine Only)** as on **31.10.2021** together with further interest and other cost and charges and expenses as mentioned in the Demand Notice dated **18.11.2021**	
Description of Immovable Properties : All that piece and parcel of land bearing Survey No. 463/1,463/2,464/1,464/2&21, measuring 01 Acre ¼ Guntas, situated at Perkit village, Armoor Mandal, Nizamabad District and property **bounded on, East By :** Land of Chelmala Bhumanna **West By :** Land of Vendee **North By :** Road to Perkit Village **South By :** Land of Vendee	
Possession details	Phoenix ARC has taken Symbolic possession of the above-named property as per provisions of SARFAESI Act, 2002 on 01.11.2022
Date Time of Inspection of Property	On request
Reserve Price	**Rs. 3,33,14,518/-** (Rupees Three Crore Thirty Three Lakhs Fourteen Thousand Five Hundred and Eighteen Only)
Earnest Money Deposit	**Rs. 33,31,458/-** (Rupees Thirty-Three Lakhs Thirty One Thousand Four Hundred & Fifty Eight Only)
EMD Remittance Details :	Bank Account - **"PHOENIX TRUST-FY21-3"** Current Account: **Current Account: 3014062514; Kotak Mahindra Bank Limited, Branch: Kalina, Mumbai, IFSC Code: KKBK0000631**
Incremental Value	Rs. 50,000/- (Rupees Fifty Thousand Only) & in such multiples
Last date for submission of EMD	12.11.2026 (Thursday) on or before closing of banking Hours
Date & Time of E-Auction	13.11.2026 (Friday) between 12:00 noon to 1.00 pm
Link for Tender documents of the property : https://phoenixarc.co.in/?p=7114&preview=true	

Terms and Conditions of E- Auction : 1. The Auction Sale is being conducted by the Authorised Officer under the provisions of SARFAESI Act with the aid and through e-auction. Auction/ Bidding shall be only through "Online Electronic Mode" through the website https://www.bankeauctions.com M/s. C1 India Private Limited is the service provider to arrange platform for e-auction. **2.** The Auction is conducted as per the Terms and Conditions of the Bid Document and as per the procedure set out therein. For detailed terms and conditions of the sale the bidders may go through the website of Phoenix, www.phoenixarc.co.in and the links mentioned above as well as the website of the service provider, www.bankeauctions.com for bid documents, the details of the secured assets put up for auction/ obtaining the bid form. **3.** The bidders may participate in the e-auction quoting/ bidding from their own offices/ place of their choice. Internet connectivity shall have to be arranged by each bidder himself/itself. The Authorised Officer/ Phoenix/ service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc. **4.** For details, help, procedure and online training on e-auction, prospective bidders may contact **Mr. Bhavik Pandya of M/s C1 India Private Limited, Contact Number: +91-124-4302020/2021/2022/2023/2024, +91-8866682937, Email ID: support@bankeauctions.com; maharashtra@c1india.com 5.** Bidders may also go through the website of Phoenix, www.phoenixarc.co.in for verifying the details of the secured asset put up for auction/ obtaining the bid form. **6.** The e-auction will be conducted on the date and time mentioned herein above, when the secured asset mentioned above will be sold on **"AS IS WHERE IS" basis and "AS IS WHAT IT IS" & "WITHOUT RECOURSE"** condition. **7.** All the intending purchasers/ bidders are required to register their name in the portal mentioned above as https://www.bankeauctions.com and get user ID and password free of cost to participate in the e-auction on the date and time as mentioned aforesaid. **8.** For participating in the e-auction, intending purchasers/ bidders will have to submit the details of payment of refundable Earnest Money Deposit of 10% of the Reserve Price of the Secured asset along with copies of the PANCARD, Board Resolutions in case of Company and Address Proof as more particularly described in Tender Document on or before the **Last date for submission of EMD** as mentioned above. **Intending purchasers/bidders are required to submit EMDs for the property detailed herein above. 9.** The prospective/intending bidder shall furnish an undertaking that he/she/it is not dis-qualified as per provisions of Sec 29 (A) of Insolvency and Bankruptcy Code,2016 and failure to furnish such undertaking along with the KYC documents, shall automatically disqualify or he/she/it bid will be rejected. **10.** The successful purchaser/ bidder shall deposit the 25% (inclusive of EMD) of his/ its offer for each of the Item by way of RTGS/NEFT to the account mentioned hereinabove on or before the close of banking hours on **the date of Auction mentioned above or not later than the next working day,** which deposit shall have to be confirmed by Phoenix, failing which the sale will be deemed to have been failed and the EMD of the said successful purchaser/ bidder shall be forfeited. **11.** The EMD of all other bidders who did not succeed in the e-auction will be refunded by Phoenix within 5 working days of the closure e-auction. The EMD shall not carry any interest. **12.** The balance amount of purchase consideration shall be payable by the successful purchaser/ bidder on or before the fifteenth (15) day of confirmation of sale of the said secured asset or such extended period as may be agreed upon in writing. In case of default, all amounts deposited till then shall be liable to be forfeited. **13.** For inspection of the property/is or more information, the prospective bidders may contact **Mr. Mahesh Malunjkar/ Ms. Anisha Shinde/ Mr. B. Chandrasekhar and Mrs. Haritha at following email address mahesh.m@phoenixarc.co.in/ Anisha.shinde@phoenixarc.co.in/ b.chandrasekhar@phoenixarc.co.in/ Haritha.ramamurthy@phoenixarc.co.in / (email) or on +91-09920381684/+91-8655458532/ +91 8496009819/ +91 7989564079 / 8879696030 (mobile). 14.** At any stage of the auction, the Authorised Officer may accept/reject/modify/cancel the e-auction/bid/offer or post-pone the auction without assigning any reason thereof and without any prior notice. **15.** The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her/its favour as per the applicable law. **16.** The payment of all statutory/non statutory dues, taxes, rates, assessments, charges, society dues, fees etc. owing to the property during any time, shall be the sole responsibility of the successful bidder only. **17.** The successful purchaser/bidder shall be solely responsible for any cost / expenses / fees / charges etc. payable to the society/any other authority towards the transfer of the rights in its / his / her favour. **18.** The Borrower/ Mortgagor, who are liable for the said outstanding dues, shall treat this Sale Notice as a notice under Rule 8 Clause (6) of the Security Interest (Enforcement) Rules, about the holding of the above-mentioned auction sale. **19.** The intending bidders shall make their own independent enquiries regarding encumbrances, title of secured asset put on auction and claims/rights/dues affecting the secured assets, including statutory dues, etc prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitment or any representation of Phoenix. The authorized officer of Phoenix shall not be responsible in any way for any third-party claims/rights/due. **20.** The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer; however, the Authorised Officer shall not be responsible/liable for any error, misstatement or omission. **21.** In the event, the e-auction scheduled hereinabove fails for any reason whatsoever, Phoenix has the right to sell the secured asset by any other methods under the provisions of Rule 8(5) of the Security Interest (Enforcement) Rules, 2002 and SARFAESI Act, 2002.

Sd/- Authorised Officer
Phoenix ARC Limited Formerly known as Phoenix ARC Private Limited
(Trustee of Phoenix Trust-FY 21-3)

Place : Nizamabad
Date : 22.10.2026

इंडियन बैंक Indian Bank | **इलाहाबाद ALLAHABAD**

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SAM HYDERABAD BRANCH

5-1-679, Surabhi Arcade, Bank Street, Koti Hyderabad - 500001,
armbhyderabad@indianbank.co.in
Ph: 040-23745281 Fax: 040-23746054

Br/SAMLH/WFD/MNFP/244 **Date:25/09/2026**

LETTER TO BORROWER/GUARANTOR COMMUNICATING THE DECISION/APPROVAL OF WILFUL DEFAULTER IDENTIFICATION COMMITTEE CLASSIFYING AS WILFUL DEFAULTER

TO,

1. M/s. M N Food Products (Borrower Firm), M/s. MN Food Products, 3rd Floor, 24-85/7, Laxminarayan Nagar Colony, New IDA, Uppal, Hyderabad-500007. **2. Ms. Gundluru Manasa (Proprietor),** 3rd Floor, 24-85/7, Laxminarayan Nagar Colony, New IDA, Uppal, Hyderabad-500007 **Also At** 7-51/E, Jai Santoshinagar Colony, Habsiguda, Hyderabad-500007.

Madam/Dear Sir,

M/s. M N Food Products has availed Credit facilities from our Secunderabad Branch now transferred to SAM Branch Hyderabad. The account turned to NPA on 27.02.2020. The total outstanding balance as on 26.05.2025 is Rs. 1.26 Cr. The acts of omission or commission by the Borrower & Guarantor which led the account to the default was examined as per the guidelines laid down in the RBI Guidelines (Treatment of Wilful Defaulters and Large Defaulters) 2024 by the Wilful Defaulter Identification Committee (WDIC) on 26.04.2024. The Committee prima facie observed that irregularities/defaults meet the criteria to be classified as Wilful Defaulter and accordingly approved to issue Show Cause Notice (SCN) to classify the Borrower Firm M/s. M N Food Products and its Proprietor Smt. Gundluri Manasa as Wilful Defaulter.

The SCN duly informing the ground of the wilful default as mentioned in tri-column table below, was sent to the Borrower Firm M/s. M N Food Products and its Proprietor Smt. Gundluri Manasa vide letter dated 11.06.2024 as to why they should not be classified as "Wilful Defaulter" by giving 21 days' time to submit their grievance/submission, if any.

SCN Issuance and its response:

As per the direction of WDIC dated 26.04.2024 the SCN was issued to the aforesaid Borrower Firm M/s. M N Food Products and its Proprietor Smt. Gundluri Manasa vide letter dated 11.06.2024. The SCN was undelivered and the same was published in 2 Newspaper i.e "Business Standard" in English and "Mana Telangana" in Marathi on 12.07.2024. In response to the SCN, no reply was received from the Borrower. The outcome of servicing of SCN was placed to the WDIC for further deliberation.

Wilful Defaulter Identification Committee held the meeting on 08.10.2025 consisting following members:

- ♦ Chief General Manager (Recovery), Chairperson
- ♦ General Manager (Inspection & Audit), Member
- ♦ General Manager (Recovery - I), Member

The Wilful Defaulter Identification Committee recorded that the SCN dated 11.06.2024 was issued to the Borrower Firm M/s. M N Food Products and its Proprietor Smt. Gundluri Manasa by Branch Manager SAM Branch Hyderabad and notices were undelivered and the same was published in 2 Newspaper i.e "Business Standard" in English and "Mana Telangana" in Marathi on 12.07.2024.

As the Borrower Firm M/s. M N Food Products and its Proprietor Smt. Gundluri Manasa have not replied to the SCN, it indicates that they are not interested to present their views for not declaring them as Wilful Defaulter and it is also tantamount to acceptance of the allegations mentioned in the Show Cause Notice. The details of show cause notice Charges are mentioned below.

Relevant clause of para 3 (1)(t) of the Reserve Bank of India (Treatment of Wilful Defaulters and Large Defaulters) Directions, 2024	**Evidence of wilful default disclosing the acts of omission or commission by the Borrower / Promoter(s)/ Director(s)/ Guarantor (s) for the classification as wilful Defaulter**	Submissions of the Borrower Company, its Promoter(s) /Director(s) and Guarantor(s)	Submission acceptable/ not acceptable with reasons
Capacity to Pay but Unwilling to Pay	The Networth of Ms. Gundluru Manasa (Proprietor) as on 24.10.2017 is Rs. 1.18 crores (Investment in Business is Rs. 0.46 crores). Thus the borrower is having capacity to pay the dues but has not paid the dues wilfully.	No reply received from the Borrower & Proprietor.	Since no reply received from the Borrower & Proprietor it tantamount to acceptance of the allegations mentioned in the Show Cause Notice
Siphoning of Funds	♦ The value of Stock Rs. 21.10 lakhs and Book Debts is Rs. 116.04 lakhs respectively aggregating to Rs. 137.14 lakhs as per Stock Statement of November 2019. ♦ As per Stock Audit Report of M/s. Sai Krishna & Associates dated 20.01.2020, on the date of visit (04.01.2020), physical stocks were approximately Rs. 2.00 lakhs & Book Debts of Rs. 7.27 lakhs. ♦ The total credit turnover in the account from 01.11.2019 to 31.01.2024 is Rs. 0.08 crores only. From the above, it is established that the borrower has disposed of the stocks and has siphoned off the funds without adjusting the same towards loan account.		

Thereafter, after due deliberations and going by the records, Wilful Defaulter Identification Committee has unanimously approved for making a proposal before Wilful Defaulter Review Committee (WDRC) for declaring the Borrower Firm M/s. M N Food Products and its Proprietor Smt. Gundluri Manasa as wilful defaulter in terms of RBI Master Circular (Treatment of Wilful Defaulters and Large Defaulters) 2024 under the clause - Capacity to Pay but Unwilling to Pay and Siphoning of Funds.

In view of the above, we hereby inform you the decision taken by WDIC to make a proposal before WDRC to classify you as "Wilful Defaulter". This decision of WDIC is to be reviewed / confirmed by WDRC constituted under the RBI guidelines which will comprise of Executive Director & 2 Chief General Manager / General Manager. The WDRC will offer an opportunity of personal hearing to the Borrower Firm M/s. M N Food Products and its Proprietor Smt. Gundluri Manasa.

The Borrower Firm M/s. M N Food Products and its Proprietor Smt. Gundluri Manasa, if aggrieved, by this decision, may submit their representation / request for Personal Hearing in writing before WDRC of the bank within a period of 15 days from the date of receipt of this intimation. Please note that in case no representation/ no request for said personal hearing is received within the stipulated period, it will be construed as you are not interested in availing the opportunity of personal hearing or if the WDRC is not satisfied with the representation/submission made by you in person or in writing (as the case may be), then WDRC of the Bank will pass a reasoned order to classify you as Wilful Defaulter and on such classification by WDRC, your photograph shall be published and your name as wilful defaulter shall be reported to RBI, CIBIL and other Credit Information Companies in terms of RBI guidelines and the Bank may also take appropriate legal action as per applicable law.

This communication is issued with the approval of Wilful Defaulter Identification Committee of the Bank.

Nishant Shukla
Assistant General Manager
Designated Officer
For Wilful Defaulter Identification Committee (WDIC

This is an advertisement issued, pursuant to Regulation 30(1) of SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, for information purpose only.

(Please scan the above QR code to view the Prospectus)

IBL FINANCE LIMITED

*IBL Finance Limited ("Our Company" or "the Company" or "Issuer" or "IBL") was incorporated on August 3, 2017, as 'IBL Finance Private Limited', a private limited company under the Companies Act, 2013 with a certificate of incorporation issued by Registrar of Companies, Central Registration Centre. Subsequently, upon conversion to a public limited company pursuant to a special resolution of the shareholders of our Company dated April 27, 2023, the name of our Company was changed to 'IBL Finance Limited' and a fresh certificate of incorporation was issued by the RoC, Ahmedabad, Gujarat on May 22, 2023. Our Company obtained a certificate of registration from the Reserve Bank of India (RBI) dated March 8, 2018, bearing registration number B.01.00589, allowing us to carry out activities as a Non-Banking Financial Company (NBFC) without accepting public deposits under Section 45 IA of the RBI Act, 1934. Following the conversion to a Public Limited Company, we received a fresh certificate of registration on July 04, 2023. For more information about the issuer, please refer **"General Information"** on page 41 of the prospectus.*

Registered Office: Shop-151, Silver Stone Arcade, Near Kantheriya Hanuman Temple, OP-34/ABCD, FP-50, Singanpore, Causeway Road, Katargam, Surat – 395004, Gujarat.
Corporate Office: 2002, The Junomoneta Tower, Opp. Pal RTO, Near Rajhans Cinema, Pal, Surat 395009, Gujarat, India.
CIN: L65999GJ2017PLC098565 **PAN:** AAECI5851N **Website:** www.iblfinance.in **Email:** compliance@iblfinance.in **Telephone:** +91-9328116900
Company Secretary & Compliance Officer: Mr. Dilipbhai Chunilal Chauhan, **Email:** cs@iblfinance.in Tel: +91-9328116900
Chief Financial Officer: Mr. Sunny Rajesh Pandya; **Email:** cfo@iblfinance.in **Tel:** +91-9328116900
Link to download the Abridged Prospectus: *https://iblfinance.in/investor-desk/#ipo-documents-debt*

OUR PROMOTERS

(i) Mr. Manish Mansukhbhai Patel, Email Id: mppatel@iblfinance.in Tel : +91 9328116900 ; (ii) Mr. Mansukhbhai Kunvarjibhai Patel, Email Id: info@iblfinance.in Tel : +91 9328116600; (iii) Mr. Piyush Mansukhbhai Patel, Email Id: pmpatel@iblfinance.in Tel : +91 6352570262; (iv) M/s MansukhBhai K Patel HUF Email Id: info@iblfinance.in Tel : +91 9328116600 and; (v) M/s Manish M Patel HUF Email Id: mppatel@iblfinance.in Tel : +91 9328116900. For details of our Promoters, see ***"Our Promoter"*** on page no. 97 of Prospectus.

THE ISSUE

PUBLIC ISSUE BY IBL FINANCE LIMITED OF UP TO 500,000 LISTED, SECURED, RATED, REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH ("NCDS" OR "DEBENTURES"), AT PAR, AMOUNTING TO ₹ 2,500 LAKHS, HEREINAFTER REFERRED TO AS THE "BASE ISSUE" WITH A GREEN SHOE OPTION TO RETAIN OVER-SUBSCRIPTION UP TO ₹ 2,500 LAKHS, CUMULATIVELY AGGREGATING UP TO ₹ 5,000 LAKHS, HEREINAFTER REFERRED TO AS THE "ISSUE". AND THE NCD ARE BEING ISSUED BY WAY OF PROSPECTUS DATED SEPTEMBER 28, 2026("PROSPECTUS") WHICH SHOULD BE FILED WITH THE ROC, STOCK EXCHANGE AND SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI").THIS ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON – CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, AS AMENDED AND THE SEBI NCS MASTER CIRCULAR. THIS ISSUE IS NOT PROPOSED TO BE UNDERWRITTEN.

CREDIT RATING: "ACUITE BBB- | Stable |Assigned" by Acuité Ratings & Research Limited("Acuité")

ISSUE CLOSES ON: Wednesday, October 21, 2026* | **LAST DATE OF APPLICATION IS Wednesday, October 21, 2026**

WITHDRAWAL EFFECTIVE DATE: Thursday, October 22, 2026

**Pursuant to the Prospectus dated September 28, 2026, the Issue opened on Monday, October 12, 2026, and was scheduled to close on Monday, October 26, 2026, with an option for early closure or extension or withdrawal of issue in compliance with applicable regulations of the SEBI NCS Regulations, by such period as may be decided by the Board of Directors of our Company or the Non-Convertible Debenture Committee thereof.*

In terms of the Prospectus, our Company has exercised the option of withdrawal of the issue vide its board resolution dated October 19, 2026, has decided to withdraw the Issue with effect from Thursday, October 22, 2026, in compliance with applicable regulations of the SEBI NCS Regulations. In terms of the Prospectus, our Company is giving this public notice of such withdrawal. On the Issue Closing Date, i.e. Wednesday, October 21, 2026, the Application Forms will be accepted only between 10:00 a.m. and 3:00 p.m. (Indian Standard Time) and upto 5:00 p.m. on such extended time as may be permitted by the Stock Exchange. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5:00 p.m. (Indian Standard Time) on the Issue Closing Date i.e. Wednesday, October 21, 2026.

REASON FOR WITHDRAWAL

The Company has encountered several difficulties across various banking channels, including restrictions on UPI transactions, mandate authorisation failures, non-availability of the Issue on various ASBA net banking platforms, difficulties in submitting physical ASBA applications at designated bank branches, and errors in application bidding and processing by banks. These challenges have collectively restricted investor participation and adversely affected subscription levels for the Issue. In view of the above circumstances, the Company believes that it will not be able to achieve the minimum public subscription level required as per the SEBI NCS Regulation and in the interest of existing applicant, we therefore decided to withdraw the Issue, subject to applicable regulatory requirements and completion of the necessary formalities.

UNBLOCKING OF FUNDS FOR INVESTORS

In accordance with SEBI guidelines, Stock Exchange instructions and the terms disclosed in the Prospectus, the Company through the Registrar to the Issue shall instruct the Self Certified Syndicate Banks (SCSBs) and Sponsor Bank (i.e. Yes Bank Limited) to initiate the unblocking of application monies in the respective ASBA and UPI-linked bank accounts of all bidder after closure of the issue. The blocked amount in the ASBA accounts of the ASBA shall be unlocked in compliance with Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulation 2018 and Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations 2021, as amended from time to time and. No action is required from the investors.

WITHDRAWAL ADDENDUM CUM CORRIGENDUM

All the participants are hereby informed that, pursuant to the Prospectus dated September 28, 2026, the Issue opened on Monday, October 12, 2026, and was scheduled to close on Monday, October 26, 2026, with an option for early closure or extension or withdrawal of issue in compliance with applicable regulations of the SEBI NCS Regulations, by such period as may be decided by the Board of Directors of our Company or the Finance Committee thereof. In terms of the Prospectus, our Company has exercised the option of withdrawal of issue vide its board resolution dated October 19, 2026, has decided to withdraw the Issue with effect from Thursday, October 22, 2026, in compliance with applicable regulations of the SEBI NCS Regulations.

Accordingly, all references to the Issue Closing Date in the Prospectus and other issue-related documents shall stand replaced with Wednesday, October 21, 2026, pursuant to this Withdrawal Addendum cum Corrigendum.

We hereby undertake to comply with the applicable regulatory requirements and to complete all necessary formalities in connection with the proposed withdrawal as may be applicable under the relevant laws and directions of BSE Limited and the other competent authorities. We hereby confirm that all applicable regulatory compliances required to be undertaken in connection with the proposed Issue, as applicable to us, have been duly complied with. We further confirm that this withdrawal is being made voluntarily and without any admission of noncompliance or any adverse inference whatsoever.

ASBA	**Simple, Safe, Smart way of Application!!!**	Application Supported By Blocked Amount (ASBA) is a better way of applying to issues by simply blocking the fund in the bank account, investors can avail the same. **Mandatory in Public Issues of Non-Convertible Securities from October 1, 2018. No cheque will be accepted.**

UPI - Now available in ASBA for Retail Individual Investors.
UPI Payment Intents/Interface Bidders are required to ensure that the bank account used for bidding is linked to their PAN

UPI is now available for Retail Individual Investors and high net worth individuals submitting bids up to an application value of ₹ 5,00,000, applying through Designated Intermediaries, SCSBs or through the BSE Direct App/Web interface of stock exchange or any other permitted methods. For details of the ASBA and UPI process, refer to the details given in the Application Form and also refer to the section "Issue Procedure" on page 201 of the Prospectus. List of banks supporting UPI is also available on the website of SEBI.

INFORMATION REQUIRED UNDER SECTION 30 OF COMPANIES ACT, 2013 and the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021:

CONTENTS OF MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For details on the main objects of our Company, see *"History And Certain Other Corporate Matters"* on page 80 of the Prospectus and Clause II of the Memorandum of Association of the Company. The Memorandum of Association of the Company is available for inspection in relation to the Issue. For further details, see *"Material Contracts and Documents for inspection"* on page 289 of the Prospectus.

LIABILITY OF MEMBERS: LIMITED

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE AS ON JUNE 30, 2026: The Authorised Share Capital of the Company is ₹ 25,00,00,000 divided into 2,50,00,000 Equity shares of ₹ 10/- each and Issue, Subscribed and Paid-up share capital of the Company is ₹ 24,73,06,500 divided into 2,47,30,650 Equity shares of ₹ 10/- each fully paid up. For details on the share capital of our Company, see *"Capital Structure"* on page 49 of the Prospectus.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF EQUITY SHARES SUBSCRIBED BY THEM: Given below are the names of the signatories of the Memorandum of Association of the Company and the number of Equity Shares subscribed of face value of ₹ 10 each by them at the time of signing of the Memorandum of Association: Mr. Manishbhai Mansukhbhai Patel – 3333 Equity Shares, Mr. Piyush Mansukhbhai Patel - 3333 Equity Shares and Mr. Mansukhbhai Kunvarjibhai Patel - 3334 Equity Shares.

DISCLAIMER CLAUSE OF RBI: The Company is having a valid certificate of registration dated July 4th, 2023 under section 45IA of the reserve bank of India act, 1934. a copy of the prospectus has not been filed with or submitted to the reserve bank of India ("RBI"). It is distinctly understood that the prospectus should not in any way be deemed or construed to be approved or vetted by RBI. RBI does not accept any responsibility or guarantee about the present position as to the financial soundness of the issuer or for the correctness of any of the statements or representations made or opinions expressed by the issuer and for discharge of liability by the issuer. RBI neither accepts any responsibility nor guarantee for the payment of any amount due to any investor in respect of the proposed NCDs.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in any way be deemed or construed that the Draft Offer Document/Offer Document has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Draft Offer Document/Offer Document for the full text of the disclaimer clause of BSE.

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and offer the online system should not in any way be deemed or construed that the prospectus document has been cleared or approved by the BSE. The permission is not an approval of the Issue nor does it imply that the BSE has passed upon the merits of the Issue, nor does it assure responsibility for the financial or other soundness of this Company, its promoters or management.

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CREDIT RATING: The NCDs proposed to be issued under this Issue have been rated "ACUITE BBB- | Stable | Assigned" by Acuité Ratings & Research Limited("Acuité") vide its letter dated August 25, 2026, and Press release for rating rationale dated March 05, 2026 for an amount of 5,000 lakh. The rating of NCDs by Acuité indicates that securities with this rating are considered to have adequate degree of safety regarding timely servicing of financial obligations and carry low credit risk. This rating is not a recommendation to buy, sell or hold securities and investors should take their own decisions. The rating given by Acuité is valid as on the date of the Prospectus and shall remain valid on date of the issue and allotment of NCDs and the listing of the NCDs on BSE. The rating provided by rating agency may be suspended, withdrawn or revised at any time by the assigning rating agency on the basis of new information etc., and should be evaluated accordingly. Please refer to "Annexure II" on page no. 299/200 of the Prospectus for the credit rating letter and rating rationale.

APPLICABILITY OF APPLICATION FORM: Application forms can be obtained from the Issuer: IBL Finance Limited, Lead Manager: Comfort Securities Limited, the Registrar to the Issue: KFin Technologies Limited. Trading Members and Designated Branches of the SCSBs. Electronic Application Forms will also be available on the Website of BSE.

GENERAL RISK: Investment in non-convertible securities is risky and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, the investors must rely on their own examination of our Company and the Issue, including the risks involved. Specific attention of the investors is invited to ***"Risk Factors"*** on page 21 and ***"Material Developments"*** on page 102, before making an investment in the Issue. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities. The Prospectus has not been and will not be approved by any regulatory authority in India, including the Reserve Bank of India ("RBI"), the Securities and Exchange Board of India ("SEBI"), the RoC or any stock exchange in India, nor do they guarantee the accuracy or adequacy of this document.

AVAILABILITY OF PROSPECTUS: Investors are advised to refer to the Prospectus and the Risk Factors beginning on page 21 before applying in the Issue. Physical copy of the Prospectus may be obtained from the Registered Office and the Corporate Office of the Company or from the office of the Lead Manager, Consortium Members for marketing of the Issue, the Registrar to the Issue and the Debenture Trustee. The Prospectus is also available on the websites of the Issuer, Lead Manager, BSE, and SEBI at www.iblfinance.in, www.comfortsecurities.co.in , www.bseindia.com and www.sebi.gov.in respectively.

PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK: YES BANK LIMITED

UPI: Retail Individual Bidders can also bid through UPI Mechanism.

LEAD MANAGER TO THE ISSUE TO THE ISSUE	DEBENTURE TRUSTEE TO THE ISSUE*	REGISTRAR TO THE ISSUE	CREDIT RATING AGENCY
COMFORT SECURITIES LIMITED **Address:** 301, 3rd Floor, 'A' Wing, Hetal Arch, Opp. Natraj Market, S.V. Road, Malad (West), Mumbai, Maharashtra, India - 400064 **Phone:** +91- 8108486841 /+91- 8169547504 **Email Id:** merchantbanking@comfortsecurities.co.in **Investors Grievance Id:** merchantbanking@comfortsecurities.co.in **Website:** www.comfortsecurities.co.in **Contact Person:** Mr. Alok Prasad/ Mr. Sandeep Mishra **CIN:** U67120MH2002PLC136562 **SEBI Registration No.:** INM000011328	**BEACON TRUSTEESHIP LIMITED** **Address :** 5W, 5th Floor, The Metropolitan, E Block, Bandra Kurla Complex, Bandra (East), Mumbai, Maharashtra, India, 400051 **Tel.:** 022 4606 0278 **Email:** compliance@beacontrustee.co.in **Investor Grievance Email:** investorgrievances@beacontrustee.co.in **Website:** www.beacontrustee.co.in **Contact Person/ Compliance Officer:** Mr. Ritobrata Mitra **CIN:** L74999MH2015PLC271288 **SEBI Registration No:** IND000000569	**KFin TECHNOLOGIES LIMITED** Selenium Tower-B, Plot 31 & 32 Gachibowli Financial, District, Nanakramguda, Serilingampally, Hyderabad, Telangana, India, 500 032. **Tel:** +91 40 6716 2222/18003094001 **Fax:** +91 40 6716 1563 **Email:** iblfinance.ncdipo@kfintech.com Williams.r@kfintech.com, Buggaiah.y@kfintech.com **Investor Grievance Email:** einward.ris@kfintech.com **Website:** www.kfintech.com **Contact Person:** Mr. R Williams **CIN:** L72400MH2017PLC444072 **SEBI Registration No.:** INR000000221	**Acuité Ratings & Research Ltd ("Acuité")** **Address :** 708, Lodha Supremus, Lodha iThink Techno Campus, Kanjurmarg (East), Mumbai - 400042 **Tel :** +91 9930708000 **Email:** info@acuite.in **Website :** www.acuite.in **Contact Person :** Ms. Nivedita Gokul **CIN:** U74999MH2005PLC155683 **SEBI Registration No.:** IN/CRA/006/2011

STATUTORY AUDITOR	COMPANY SECRETARY AND COMPLIANCE OFFICER
H R M & Co. **Chartered Accountants** **Address :** 1503, 15th Floor, Excellent Business Hub, Opp. Venus Hospital, Laldarwaja, Katargam, Surat-395004. **Tel :** +91 9574992360 **Email:** rmb.surat@gmail.com **Contact person:** CA Rajeshkumar Bhungaliya **Peer Review Certificate No.:**017380	**Dilipbhai Chunilal Chauhan** **IBL FINANCE LIMITED** **Registered Office:** Shop-151, Silver Stone Arcade, Near Kantheriya Hanuman Temple, OP-34/ABCD, FP-50, Singanpore Causeway Road, Katargam, Surat – 395004, Gujarat. **Corporate Office:** 2002, The Junomoneta Tower, Opp. Pal RTO, Near Rajhans Cinema, Pal, Surat 395009, Gujarat, India. **Tel:** +91-9328116900 **Email:** cs@iblfinance.in **Website:** www.iblfinance.in

DISCLAIMER: "IBL Finance Limited ("Company"), subject to market conditions, and other considerations, is proposing a public issue of secured, rated, listed, redeemable, non-convertible

ముఖ్యమంత్రి రేవంత్ రెడ్డి
మాటకు విలువ ఎక్కడ?

కొత్త పెన్షన్లు ఎప్పుడు మంజూరు చేస్తారు?

బత్తిని శ్రీనివాస్ గౌడ్, బీఆర్ఎస్ వరంగల్ జిల్లా జనరల్ సెక్రటరీ



నర్సంపేట అక్టోబర్ 21 (సాక్ష్యం): తెలంగాణ ముఖ్యమంత్రి రేవంత్ రెడ్డి ప్రకటించిన 2.5 లక్షల కొత్త పెన్షన్లు ఎప్పుడు మంజూరు చేస్తారని బీఆర్ఎస్ పార్టీ వరంగల్ జిల్లా జనరల్ సెక్రటరీ, నర్సంపేట మాజీ మార్కెట్ చైర్మన్ బత్తిని శ్రీనివాస్ గౌడ్ ప్రశ్నించారు. ఆగస్టు 15న కొత్త పెన్షన్లు మంజూరు చేస్తామని ప్రకటించి, అనంతరం దసరాకు ఇస్తామని చెప్పిన ప్రభుత్వం ఇప్పటివరకు హామీని అమలు చేయకపోవడం పేద ప్రజలను మోసం చేయడమేనని విమర్శించారు.

గతంలో కేసీఆర్ ప్రభుత్వం ఆసరా పెన్షన్ల ద్వారా రాష్ట్రంలోని సుమారు 42 లక్షల మందికి ఆర్థిక భరోసా కల్పించిందని, కాంగ్రెస్ ప్రభుత్వం అధికారంలోకి వచ్చి దాదాపు మూడేళ్లు గడుస్తున్నా కొత్త పెన్షన్లు మంజూరు చేయకపోవడం దురదృష్టకరమని అన్నారు. పెన్షన్ పథకానికి చేయూత గా పేరు మార్చడం తప్ప, అర్హులకు కొత్తగా లబ్ధి చేకూర్చలేదని విమర్శించారు.

రాష్ట్రవ్యాప్తంగా సుమారు 15 లక్షల మంది పెన్షన్ల కోసం దరఖాస్తు చేసుకున్నారని, వారిలో కేవలం 2.5 లక్షల మందికే పెన్షన్లు మంజూరు చేస్తే మిగిలిన 12.5 లక్షల మంది పరిస్థితి ఏమిటని ప్రశ్నించారు. వృద్ధులు, దివ్యాంగులు, వితంతువులు, ఒంటరి మహిళలు, గీత, చేనేత, బీడీ కార్మికులు పెన్షన్లపై ఆధారపడి జీవిస్తున్నారని, వారి ఇబ్బందులను ప్రభుత్వం గుర్తించాలని కోరారు.

వృద్ధులు, వితంతువులు, ఒంటరి మహిళలు, గీత, చేనేత, బీడీ కార్మికులకు నెలకు రూ.4,000, దివ్యాంగులకు రూ.6,000 పెన్షన్ అందించాలి. రాష్ట్రవ్యాప్తంగా దరఖాస్తు చేసుకున్న వారందరి అర్జీలను పారదర్శకంగా పరిశీలించి, అర్హులైన ప్రతి ఒక్కరికీ కొత్త పెన్షన్లు మంజూరు చేయాలని బత్తిని శ్రీనివాస్ గౌడ్ నర్సంపేట బీఆర్ఎస్ పార్టీ తరఫున డిమాండ్ చేశారు. ప్రజలకు ఇచ్చిన హామీలను నిలబెట్టుకొని, పేద కుటుంబాలకు ఆర్థిక భరోసా కల్పించాలని ముఖ్యమంత్రి రేవంత్ రెడ్డిని కోరారు.

ఆయుష్ శాఖలో ఉద్యోగాలకు
దరఖాస్తులు ఆహ్వానం

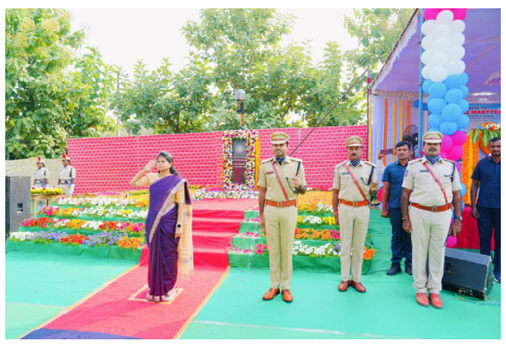
మహబూబాబాద్, అక్టోబర్ 21, (సాక్ష్యం):

మహబూబాబాద్ జిల్లాలో ఆయుష్ శాఖ ఆధ్వర్యంలో ఔట్‌సోర్సింగ్ ప్రాతిపదికన వివిధ పోస్టుల భర్తీకి అర్హులైన అభ్యర్థుల నుంచి దరఖాస్తులు ఆహ్వానిస్తున్నట్లు జిల్లా కలెక్టర్ స్నేహ శబరీష్ బుధవారం ప్రకటనలో తెలిపారు. ఈ నియామకాల్లో భాగంగా ఆయుష్ మెడికల్ ఆఫీసర్ పోస్టులు 4, ఫార్మసిస్ట్ పోస్టు 1, సైకోసోషల్ కౌన్సిలర్ పోస్టు 1, యోగా ప్రొఫెషనల్ పోస్టు 1, మల్టీ పర్పస్ వర్కర్ పోస్టులు 3 ఉన్నాయి. ఆయుష్ మెడికల్ ఆఫీసర్‌కు నెలకు రూ.40,000, ఫార్మసిస్ట్‌కు నెలకు రూ.15,000, యోగా ప్రొఫెషనల్‌కు నెలకు రూ.28,000, మల్టీ పర్పస్ వర్కర్‌కు నెలకు రూ.15,000 చెల్లించనున్నారు. సైకోసోషల్ కౌన్సిలర్‌కు ఒక్కో సెషన్‌కు రూ.500 చొప్పున చెల్లిస్తారు. అర్హులైన అభ్యర్థులు అక్టోబర్ 22 నుంచి 29వ తేదీ వరకు పని దినాల్లో ఉదయం 10:30 గంటల నుంచి సాయంత్రం 5 గంటల వరకు దరఖాస్తులు అందజేయాలని, అభ్యర్థులు సంబంధిత పోస్టులకు నిర్దేశించిన విద్యార్హతలు, వయోపరిమితి, ఇతర అర్హతలను కలిగి ఉండాలని సూచించారు.

పోస్టుల వారీగా విద్యార్హతలు, ఇతర నిబంధనలు, దరఖాస్తు నమూనా వివరాల కోసం మహబూబాబాద్ జిల్లా అధికారిక వెబ్‌సైట్ mahabubabad.telangana.gov.in ను సందర్శించాలని తెలిపారు. పూర్తిగా నింపిన దరఖాస్తులను అవసరమైన ధ్రువపత్రాల గెజిటెడ్ అధికారి ధ్రువీకరించిన ప్రతులతో జతచేసి జిల్లా కలెక్టర్, జిల్లా మేజిస్ట్రేట్ కార్యాలయం, మహబూబాబాద్ జిల్లాలో స్వయంగా లేదా రిజిస్టర్డ్ పోస్టు ద్వారా సమర్పించాలని సూచించారు. నిర్ణీత గడువు తర్వాత అందిన దరఖాస్తులను పరిగణనలోకి తీసుకోబోమని తెలిపారు.

పోలీస్ అమరవీరుల త్యాగాలు మరువలేనివి

- అమరవీరులకు నివాళులర్పించిన జిల్లా కలెక్టర్, ఎస్పీ





మహబూబాబాద్, అక్టోబర్ 21, (సాక్ష్యం): ప్రజల ప్రాణాలు, ఆస్తుల రక్షణ కోసం విధి నిర్వహణలో ప్రాణత్యాగం చేసిన పోలీస్ అమరవీరుల సేవలు, త్యాగాలు మరువలేనివని జిల్లా ఎస్పీ డా. శబరీష్ అన్నారు. బుధవారం మహబూబాబాద్ జిల్లా కేంద్రంలోని జిల్లా పోలీసు కార్యాలయ ప్రాంగణంలో ఉన్న అమరవీరుల స్తూపం వద్ద జిల్లా కలెక్టర్ స్నేహా శబరీష్‌తో కలిసి అమర పోలీసులకు పుష్పాంజలి ఘటించి ఘనంగా నివాళులర్పించారు. ఈ సందర్భంగా ఎస్పీ మాట్లాడుతూ 1959 అక్టోబర్ 21న లడఖ్‌లోని హాట్ స్ప్రింగ్స్ ప్రాంతంలో దేశ రక్షణ విధుల్లో ప్రాణాలు కోల్పోయిన పది మంది పోలీసు సిబ్బంది త్యాగాలకు గుర్తుగా ప్రతి సంవత్సరం అక్టోబర్ 21న పోలీస్ అమరవీరుల సంస్మరణ దినోత్సవాన్ని నిర్వహిస్తున్నట్లు తెలిపారు. దేశ అంతర్గత భద్రత, శాంతిభద్రతల పరిరక్షణ, నేర నియంత్రణలో పోలీసుల పాత్ర ఎంతో కీలకమన్నారు. విధి నిర్వహణలో ప్రాణాలు కోల్పోయిన అమరవీరుల త్యాగాలు ప్రతి పోలీసు అధికారి, సిబ్బందికి స్ఫూర్తిదాయకమని అన్నారు. 2025 సెప్టెంబర్ 1 నుంచి 2026 ఆగస్టు 31 వరకు దేశవ్యాప్తంగా విధి నిర్వహణలో వీరమరణం పొందిన 154 మంది పోలీసు సిబ్బంది త్యాగాలను స్మరించుకోవడం మనందరి బాధ్యతని, వారిలో తెలంగాణ రాష్ట్రానికి చెందిన నలుగురు పోలీసు సిబ్బంది ఉన్నారన్నారు. గతంలో తెలంగాణ రాష్ట్రంలో నక్సలిజం ప్రభావం తీవ్రంగా ఉన్న సమయంలో ప్రజల రక్షణ కోసం అనేక మంది పోలీసులు తమ ప్రాణాలను త్యాగం చేశారని గుర్తుచేశారు. అమరవీరుల కుటుంబ సభ్యులకు ప్రగాఢ సానుభూతి తెలియజేస్తూ, వారి త్యాగాలను ఎప్పటికీ మరువబోమని అన్నారు. పోలీస్ అమరవీరుల సంస్మరణ దినోత్సవం నుంచి అక్టోబర్ 31న నిర్వహించే సర్దార్ వల్లభభాయ్ పటేల్ జయంతి, జాతీయ ఐక్యత దినోత్సవం వరకు పోలీసు శాఖ ఆధ్వర్యంలో వివిధ కార్యక్రమాలు నిర్వహించనున్నట్లు తెలిపారు. పోలీసు శాఖను ప్రజలకు మరింత చేరువ చేయడంతో పాటు పోలీసు-ప్రజల మధ్య పరస్పర నమ్మకాన్ని బలోపేతం చేసి, ప్రజల్లో భద్రతాభావాన్ని పెంపొందించేందుకు కృషి చేస్తామన్నారు. అమరవీరుల ఆశయాలకు అనుగుణంగా ప్రతి పోలీసు అధికారి, సిబ్బంది అంకితభావం, క్రమశిక్షణతో విధులు నిర్వహిస్తూ ప్రజలకు మెరుగైన సేవలు అందించాలని సూచించారు. ప్రజల భద్రతే పోలీసు శాఖ ప్రథమ కర్తవ్యమని, అమరవీరుల త్యాగాలను స్ఫూర్తిగా తీసుకుని ప్రజల రక్షణకు ప్రతి ఒక్కరూ అంకితభావంతో పనిచేయాలని పిలుపునిచ్చారు. ఈ కార్యక్రమంలో డీఎస్పీలు, సీఐలు, ఎస్ఐలు, ఏఎస్ఐలు, హెడ్ కానిస్టేబుళ్లు, కానిస్టేబుళ్లు, హోంగార్డులు మరియు పోలీసు శాఖ సిబ్బంది తదితరులు పాల్గొన్నారు.

పరిరక్షణకు యువత కృషి అభినందనీయం

కేసముద్రం మండల కాంగ్రెస్ పార్టీ అధ్యక్షుడు సమ్మయ్యగౌడ్

మహబూబాబాద్, అక్టోబర్ 21, (సాక్ష్యం):

యువత ఐక్యంగా ముందుకు వచ్చి గ్రామీణ సంస్కృతి, సంప్రదాయా లను కాపాడేందుకు కృషి చేయడం అభినందనీయమని కేసముద్రం మండల కాంగ్రెస్ పార్టీ



అధ్యక్షుడు సమ్మయ్యగౌడ్ అన్నారు. మండలంలోని ఉప్పరపల్లి గ్రామంలో యువత యూత్ క్లబ్ ఆధ్వర్యంలో గత 26 ఏళ్లుగా నిర్వహిస్తున్న రావణ వధ కార్యక్రమానికి ఈ ఏడాది కూడా రావణ వధ ప్రతిమను విరాళంగా అందించి యువతను ప్రోత్సహించారు. గత ఏడాది కూడా రావణ వధ ప్రతిమకు విరాళం అందించిన సమ్మయ్యగౌడ్, వరుసగా రెండో ఏడాది సహకారం అందించడంతో గ్రామస్థులు హర్షం వ్యక్తం చేశారు. ఉప్పరపల్లి గ్రామాన్ని తన సొంత ఊరుగా భావిస్తూ సేవా, సాంస్కృతిక కార్యక్రమాలకు అండగా నిలుస్తున్న ఆయనకు యువత యూత్ క్లబ్ సభ్యులు, గ్రామస్థులు కృతజ్ఞతలు తెలిపారు. ఈ సందర్భంగా యూత్ క్లబ్ అధ్యక్షుడు తండ శ్రీనివాస్ మాట్లాడుతూ గ్రామంలో 26 ఏళ్లుగా రావణ వధ కార్యక్రమాన్ని సంప్రదాయబద్ధంగా నిర్వహిస్తున్నామని తెలిపారు.

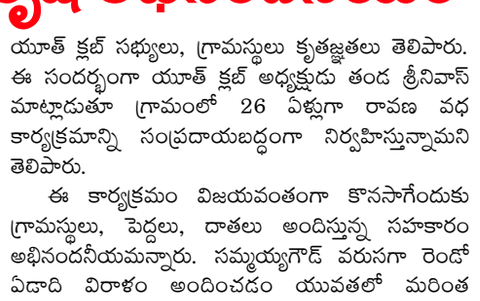
ఈ కార్యక్రమం విజయవంతంగా కొనసాగేందుకు గ్రామస్థులు, పెద్దలు, దాతలు అందిస్తున్న సహకారం అభినందనీయమన్నారు. సమ్మయ్యగౌడ్ వరుసగా రెండో ఏడాది విరాళం అందించడం యువతలో మరింత ఉత్సాహాన్ని నింపిందన్నారు. సమ్మయ్యగౌడ్ మాట్లాడుతూ గ్రామీణ సంస్కృతి, సంప్రదాయాల పరిరక్షణకు యువత చేపట్టే సాంస్కృతిక కార్యక్రమాలకు ప్రతి ఒక్కరూ సహకరించాలని పిలుపుని చ్చారు. ఉప్పరపల్లి గ్రామంతో తనకు ప్రత్యేక అనుబంధం ఉందని, గ్రామంలో జరిగే ప్రజోపయోగ, సేవా, సాంస్కృతిక కార్యక్రమాలకు ఎల్లప్పుడూ తనవంతు సహకారం అందిస్తానని తెలిపారు. ఇలాంటి కార్యక్రమాలు గ్రామంలో ఐక్యతను పెంపొందించడంతోపాటు భావితరాలకు మన సంప్రదాయాలను పరిచయం చేస్తాయని అన్నారు.

ఈ కార్యక్రమంలో కాంగ్రెస్ పార్టీ నాయకులు నూకల వెంకటేశ్వర్లు, వార్డు సభ్యులు జెనిగల అనిల్, బోనగిరి జ్యోతి రమేష్, కంచ రాజు, పలుస పద్మ వెంకన్న, తండ సంపత్, సీనియర్ నాయకులు బండరు దయాకర్, తండ వెంకటేశ్వర్లు, ఎటురోజు సత్యనారాయణ, నాలాగుర్తి ఉప్పలయ్య, కట్ల పాపయ్య, పబ్బతి సారంగం, శాగంటి రాములు, అడపా రమేష్, టేకుల శ్రీకాంత్, ఎం.డి. షబ్బీర్, గుండా కమలాకర్, కార్తీక్, రాజేష్, అల్లావుద్దీన్, రహీమ్, నగేష్, రాంబాబు తదితరులు పాల్గొన్నారు.

ఎన్హెచ్ఎం ఉద్యోగుల సమ్మెకు
టీపీటీఎఫ్ మద్దతు

మహబూబాబాద్, అక్టోబర్ 21, (సాక్ష్యం):

ఎన్హెచ్ఎం కాంట్రాక్ట్, ఔట్‌సోర్సింగ్ ఉద్యోగులు తమ న్యాయమైన డిమాండ్ల సాధన కోసం చేపట్టిన నిరవధిక సమ్మె బుధవారానికి తొమ్మిదో రోజుకు చేరుకుంది. ఉద్యోగుల క్రమబద్ధీకరణ, సమాన పనికి సమాన వేతనం, వేతనాల పెంపు, ఉద్యోగ భద్రత కల్పించాలనే ప్రధాన డిమాండ్లతో కొనసాగుతున్న ఈ సమ్మెకు వివిధ ప్రజా, ఉద్యోగ సంఘాల నాయకులు మద్దతు తెలిపారు. ఈ సందర్భంగా తెలంగాణ ప్రోగ్రెసివ్ టీచర్స్ ఫెడరేషన్ (టీపీటీఎఫ్) జిల్లా అధ్యక్షుడు బాలాస్తి రమేష్, మండల అధ్యక్షుడు జి. భిక్షపతి, జిల్లా కార్యదర్శి ఆర్. ఉపేందర్, రిటైర్డ్ టీచర్, టీపీటీఎఫ్ మాజీ నాయకుడు సోమ విష్ణువర్ధన్, సిపిఐ (ఎంఎల్) డివిజన్ కార్యదర్శి ఎస్కే జానీ, జిల్లా వినియోగదారుల ఫోరం అధ్యక్షుడు తదితరులు సమ్మె శిబిరాన్ని సందర్శించి ఎన్హెచ్ఎం ఉద్యోగులకు సంఘీభావం తెలిపారు. ఈ సందర్భంగా వారు మాట్లాడుతూ ప్రజారోగ్య



సేవల్లో కీలక పాత్ర పోషిస్తున్న ఎన్హెచ్ఎం కాంట్రాక్ట్, ఔట్‌సోర్సింగ్ ఉద్యోగుల సమస్యలను ప్రభుత్వం సానుకూల దృక్పథంతో పరిశీలించాలని కోరారు. ఉద్యోగుల దీర్ఘకాలిక సేవలను గుర్తించి, వారి న్యాయమైన డిమాండ్లను త్వరితగతిన పరిష్కరించాలని కోరారు. ఉద్యోగులకు ఉద్యోగ భద్రత కల్పించడంతో పాటు, సమాన పనికి సమాన వేతనం అమలు చేసి, వేతనాలను పెంచాలని డిమాండ్ చేశారు. ఈ కార్యక్రమంలో ఎన్హెచ్ఎం సంఘ నాయకులు ఉమాకర్, శ్రీకాంత్, వసుమతి, తార, లక్ష్మణ్, వినోద్, నవీన్, పవన్, కిషోర్, సరిత, కటాక్షం, వనిత తదితరులు పాల్గొన్నారు

ఆస్తుల యొక్క, ఆన్‌లైన్ ఇ-వేలం అమ్మకం

ఫినిక్స్ ఎఆరిసి లిమిటెడ్

రిజిస్టర్డ్ ఆఫీస్: వాలెన్ టవర్స్, 3వ అంతస్తు, 139/140/బి/1, సుపర్ రోడ్ క్రాసింగ్ మరియు వెస్ట్రన్ ఎక్స్‌ప్రెస్ హైవే, విలే పార్లే (తూర్పు), ముంబై - 400 057. ఫోన్: 022- 68492450, ఫ్యాక్స్: 022-67412313
CIN: U67190MH2007PTC168303, ఇ-మెయిల్: info@phoenixarc.co.in, వెబ్‌సైట్: www.phoenixarc.co.in.

సెక్యూరిటైజేషన్ అండ్ రీకన్‌స్ట్రక్షన్ ఆఫ్ ఫైనాన్షియల్ అస్సెట్స్ అండ్ ఎన్‌ఫోర్స్‌మెంట్ ఆఫ్ సెక్యూరిటీ ఇంటరెస్ట్ యాక్ట్, 2002 (SARFAESI యాక్ట్) క్రింద మరియు సెక్యూరిటీ ఇంటరెస్ట్ (ఎన్‌ఫోర్స్‌మెంట్) రూల్స్, 2002 (రూల్స్) లోని రూల్ 8 మరియు 9 నిబంధనలతో చదువబడుతూ సంక్రమించిన అధికారాలను వినియోగించుకుని మరియు అనుసరించి ఈ క్రింది తెలిపిన రుణగ్రహీత/ హామీదారులు / తనఖాదారుల యొక్క సెక్యూర్డ్ ఆస్తులను స్వాధీనం చేసుకుని సరసి SARFAESI యాక్ట్ మరియు రూల్స్ క్రింద అధీకృత అధికారి సెక్యూర్డ్ రుణములు మరుల కొరకు అధీకృత అధికారి ద్వారా సెక్యూర్డ్ ఆస్తులను వేలం అమ్మకం ద్వారా విక్రయించుటకు నిర్ణయించినారు.
ఈ నోటీసు ద్వారా ప్రత్యేకంగా రుణగ్రహీత/ హామీదారులు/ తనఖాదారులు మరియు సాధారణ ప్రజానీకమునకు తెలియజేయునది ఏమనగా ఫినిక్స్ ఎఆరిసి లిమిటెడ్ ఎఫ్‌ఐ 21-3 (ఫినిక్స్) ఫినిక్స్ ట్రస్ట్ యొక్క ట్రస్టీగా వ్యవహరిస్తున్న స్థానంలో ఉన్న (పూర్వపు ఫినిక్స్ ఎఆరిసి ప్రైవేట్ లిమిటెడ్) (ఈ క్రింది తెలిపిన వివిధ బ్యాంకుల ద్వారా (అసైనీదారు బ్యాంక్) రుణ అసైన్‌మెంట్ అనుసరించి ఈ క్రింది మరింత వివరంగా తెలిపిన సంబంధిత అసైన్‌మెంట్ అగ్రిమెంట్ (ప్రకారం ఫినిక్స్ పేరున తగుళ పెట్టిన) కు తగుళ పెట్టిన ఈ క్రింది తెలిపిన ఆస్తులను సెక్యూరిటీ ఇంటరెస్ట్ (ఎన్‌ఫోర్స్‌మెంట్) రూల్స్, 2002లోని రూల్ 8 మరియు 9తో చదువబడుతూ SARFAESI చట్టములోని నిబంధనలను అనుసరించి ఈ క్రింది తెలిపినట్లుగా బకాయిలు మరియు తదుపరి వడ్డీ, చార్జీలు మరియు ధరలు మొ॥గు॥తో మరుల కొరకు సరసి ఆస్తులను **"ఎక్కడ ఎలా ఉన్నదో" "ఏదైతే ఎలా ఉందో"** అది అలాగే ప్రాతిపదికన మరియు రికోర్స్ పద్ధతి కాకుండా ఈ క్రింది తెలిపిన వివరముల ప్రకారం వెబ్‌సైట్ https://www.bankeauctions.com ద్వారా ఆన్‌లైన్ ఇ-వేలం నిర్వహించడం ద్వారా విక్రయించబడును.

రుణగ్రహీత పేరు	**నరేంద్ర డిగ్రీ & పిజి కాలేజ్,** ప్రతినిధిగా కరెస్పాండెంట్, నెం. 1-18, పెర్కిట్ అర్మూర్, నిజామాబాద్, తెలంగాణ 503224, నిజామాబాద్, తెలంగాణ, పిన్‌కోడ్: 503224, ఇండియా **నవనత ఎడ్యుకేషనల్ సొసైటీ,** ప్రతినిధిగా దాని అధీకృత సంతకముదారు, నెం. 1-18, పెర్కిట్ అర్మూర్, నిజామాబాద్, తెలంగాణ 503224, నిజామాబాద్, తెలంగాణ, పిన్‌కోడ్: 503224, ఇండియా **శంకర్ దాసరి,** నెం. 1-18, పెర్కిట్ అర్మూర్, నిజామాబాద్, తెలంగాణ 503224, నిజామాబాద్, తెలంగాణ, పిన్‌కోడ్: 503224, ఇండియా **విజయ దాసరి,** నెం. 1-18, పెర్కిట్ అర్మూర్, నిజామాబాద్, తెలంగాణ 503224, నిజామాబాద్, తెలంగాణ, పిన్‌కోడ్: 503224, ఇండియా.
అస్సైన్‌మెంట్ వివరములు	అసైనర్ - వర్తన ఫైనాన్స్ ప్రైవేట్ లిమిటెడ్ ట్రస్ట్ - ఫినిక్స్ ట్రస్ట్-ఎఫ్‌ఐ 21-3. అసైన్‌మెంట్ తేది - 31-12-2020

తేది 18-11-2021 నాటి డిమాండ్ నోటీసులో తెలిపిన ప్రకారం తేది 31-10-2021 నాటికి SARFAESI నోటీసు తేది ప్రకారం బకాయి మొత్తం **రూ. 2,16,44,169 (రూపాయలు రెండు కోట్ల పదిహేను లక్షల నలభై నాలుగు వేల ఒక వంద అరవై తొమ్మిది మాత్రమే) మరియు తదుపరి వడ్డీ, ఇతర ధరలు మరియు చార్జీలు మరియు వ్యయములు అదనం.**

స్థిరాస్తి వివరణ: నిజామాబాద్ జిల్లా, ఆర్మూర్ మండలం, పెర్కిట్ గ్రామంలోని సర్వే నెం.లు 463/1, 463/2, 464/1, 464/2 & 21 లలో మొత్తం 01 ఎకరా 1/4 గుంటలు విస్తీర్ణం గల యావదాస్తి. **సరిహద్దులు: తూర్పు:** చెల్లుల భూమన్న భూమి, **పడమర:** కొనుగోలుదారు భూమి, **ఉత్తరం:** పెర్కిట్ గ్రామానికి రోడ్డు, **దక్షిణం:** కొనుగోలుదారు భూమి.

స్వాధీనత వివరములు	SARFAESI యాక్ట్, 2002లోని నిబంధనల ప్రకారం పైన తెలిసిన ఆస్తిని తేది 01-11-2022న ఫినిక్స్ ఎఆరిసి వారు లాంఛనంగా స్వాధీనం చేసుకున్నారు.
ఆస్తి తనిఖీ యొక్క తేది సమయం	అభ్యర్థనపై
రిజర్వు ధర	**రూ. 3,33,14,518/-** (రూపాయలు మూడు కోట్ల ముప్పై మూడు లక్షల పధ్నాలుగు వేల ఐదు వందల పద్దెనిమిది మాత్రమే)
ధరావత్తు సొమ్ము	**రూ. 33,31,458/-** (రూపాయలు ముప్పై మూడు లక్షల ముప్పై ఒక్క వేల నాలుగు వందల యాభై ఎనిమిది మాత్రమే)
ధరావత్తు డిపాజిట్ వివరములు:	బ్యాంక్ ఖాతా- **"ఫినిక్స్ ట్రస్ట్ ఎఫ్‌ఐ 21-3"** కరెంట్ ఖాతా: **కరెంట్ ఖాతా: 3014062514; కోటక్ మహీంద్ర బ్యాంక్ లిమిటెడ్, బ్రాంచ్: కలిన, ముంబయి, ఐఎఫ్‌ఎస్‌సి కోడ్: KKBK0000631**
పెంపుదల విలువ	రూ. 50,000/- (యాభై వేల రూపాయలు మాత్రమే) & గుణకాలలో
ఇఎండి దాఖలుకు ఆఖరు తేది	12-11-2026 (గురువారము) స లేదా ఆలోగా బ్యాంక్ పనివేళల ముగింపుకు ముందే
ఇ-వేలం తేది & సమయం	13-11-2026 (శుక్రవారము) మ. 12.00 గం.ల నుండి మ. 1.00 గం.ల మధ్య
ఆస్తి యొక్క బిడరు డాక్యుమెంట్ల కొరకు లింక్:	https://phoenixarc.co.in?p=7114@preview=true

ఇ-వేలం నియమ మరియు నిబంధనలు: 1. సరసు వేలం అమ్మకం ఇ-వేలం ద్వారా మరియు SARFAESI యాక్ట్ నిబంధనల ప్రకారం అధీకృత అధికారి ద్వారా నిర్వహించబడును. వేలం / బిడ్డింగ్ ఇ-వేలం కొరకు ఏర్పాటు చేసిన సర్వీస్ ప్రొవైడర్ ప్లాట్‌ఫారం మెస్సర్స్ సి1 ఇండియా ప్రైవేట్ లిమిటెడ్ యొక్క వెబ్‌సైట్ https://www.bankeauctions.com ద్వారా ఆన్‌లైన్ ఎలక్ట్రానిక్ విధానం ద్వారా మాత్రమే నిర్వహించబడును.
2. సరసు వేలమును బిడ్ దాఖలుకు నియమ నిబంధనలు మరియు పొందుపర్చిన ప్రాసెజర్ ప్రకారం నిర్వహించబడును. బిడ్డర్లు అమ్మకం యొక్క వివరణాత్మక నియమ నిబంధనల కొరకు ఫినిక్స్ యొక్క వెబ్‌సైట్ www.phoenixarc.co.in ను సందర్శించండి మరియు బిడ్ ఫారం పొందుటకు / వేలంలో పొందుపర్చిన సెక్యూర్డ్ ఆస్తుల వివరములు, బిడ్ దాక్యుమెంట్ కొరకు సర్వీస్ ప్రొవైడర్ యొక్క వెబ్‌సైట్ www.bankeauctions.com ఆదేఏదగా పైన తెలిపిన లింక్‌లను దర్శించవలెను. **3.** బిడ్డర్లు వారి స్వంత కార్యాలయములు / వారికి నచ్చిన ప్రదేశముల నుండి ఇ-వేలం కేటింగ్ / బిడ్డింగ్‌లో పాల్గొనవచ్చును. ఒక్కొక్క బిడ్డర్ అతనంతట అతనే / వారంతట వారే ఇంటర్నెట్ కనెక్టివిటీ ఏర్పాటు చేసుకోవలెను. ఇంటర్నెట్ కనెక్టివిటీ, నెట్‌వర్క్ సమస్యలు, సిస్టం క్రాష్ డౌన్, పవర్ ఫెయిల్యూర్ మొ॥గు వాటికి అధీకృత అధికారి / ఫినిక్స్ / సర్వీస్ ప్రొవైడర్ వారు బాధ్యత వహించరు. **4.** బెట్టాదారు బిడ్డర్లు ఇ-వేలంపై అవగాహన, ట్రైనింగ్, హెల్ప్ మరియు వివరములు కొరకు **శ్రీ భూపేష్ పాండ్య, మెస్సర్స్ సి1 ఇండియా ప్రైవేట్ లిమిటెడ్ వారిని సంప్రదించవచ్చును. సంప్రదించు నెంబరు: +91-124- 4302020/2021/2022/2023/2024, +91-8866682937, ఇ-మెయిల్ ఐడి: support@bankeauctions.com, maharashtra@ c1india.com. 5.** బిడ్డరు బిడ్ ఫారం పొందుటకు / వేలం కొరకు పొందుపర్చిన సెక్యూర్డ్ ఆస్తుల వివరముల తనిఖీ కొరకు ఫినిక్స్ వెబ్‌సైట్ www.phoenixarc.co.in కు సందర్శించవలెను. **6.** సరసు ఇ-వేలమును పైన తెలిపిన తేదీ మరియు సమయమున నిరహ్రించబడును. పైన తెలిపిన సెక్యూర్డ్ ఆస్తిని "ఎక్కడ ఎలా ఉందో" మరియు "ఏది ఏలా ఉందో" అది అలాగే ప్రాతిపదికన" & "రికోర్స్ పద్ధతి కాకుండా" విక్రయించబడును. **7.** బెట్టాదారు కొనుగోలుదారులు బిడ్డర్లు పైన తెలిపిన పోర్టల్‌లోని https://www.bankeauctions.com ను వారి పేరు నమోదు చేసుకోవడం అవసరం మరియు పైన తెలిపిన తేదీ మరియు సమయమున యూజర్‌లో పాల్గొనుటకు యూజర్ ఐడి మరియు పాస్‌వర్డ్ ఉచితంగా పొందవచ్చును. **8.** ఇ-వేలంలో పాల్గొనుట కొరకు బెట్టాదారు కొనుగోలుదారులు /బిడ్డర్లు సెక్యూర్డ్ ఆస్తి యొక్క రిజర్వు ధరలో 10% తిరిగి చెల్లించు ధరావత్తు సొమ్ము చెల్లించు వివరములతో పాటు దొందరు పత్రములో మరింత వివరంగా తెలిపినట్లు పాన్ కార్డ్ కాపీలు ఒకవేళ కంపెనీ అయినచో బోర్డు తీర్మానములు మరియు నివాస ధృవీకరణతో పైన తెల్పినట్లు ఇఎండి దాఖలకు ఆఖరుతేదీ లోగా పూర్తి వివరములుతో దాఖలు చేయవలెను. **బెట్టాదారు కొనుగోలుదారులు /బిడ్డర్లు పైన తెలిపిన వివరములతో గల ఆస్తి కొరకు ఇఎండి దాఖలు చేయుట అవసరం. 9.** బెట్టాదారు / ఆసక్తి గల బిడ్డర్ ఇన్‌కొలెన్సీ అండ్ బ్యాంకరప్సీ కోడ్ 2016 ప్రకారం సెక్షన్ 29(ఎ) నిబంధనల ప్రకారం అనుమతులు కాదని అతను/ఆమె/వారు ఒక అండర్‌టేకింగ్‌ను దాఖలు చేయవలెను మరియు కెైపెన్ పత్రములతో పాటు అర్హి వినతిపత్రము దాఖలు చేయుటలో విఫలమైనచో అటోమేటిక్‌గా అనర్హులు అగును లేదా అతను/ఆమె/వారి బిడ్‌ను తిరస్కరించబడును. **10.** వివేక కొనుగోలుదారు/ బిడ్డర్ 25% (ఇఎండితో కలుపుకుని) అతను/వారి ఆఫర్‌తో పాటు ఒక్కొక్క బటం కొరకు పైన తెల్పిన ఖాతాలోకి RTGS/NEFT ద్వారా పైన తెల్పిన వేలం తేదీన బ్యాంక్ పనివేళల ముగింపుకు పూర్వమే లేదా మరునటి పని దినమున మించకుండా ఫినిక్స్ ద్వారా ఖాతా అయిన తరువాత డిపాజిట్ చేయవలెను, విఫలమైనచో వారిని విఫలమైనట్లు భావించి సరసు వివేక కొనుగోలుదారు / బిడ్డర్ యొక్క ఇఎండిని జప్తు చేసుకోబడును. **11.** ఇ-వేలంలో విజేత కాని ఇతర బిడ్డర్లందరికి వారి ధరావత్తును ఇ-వేలం ముగింపు తరువాత 5 పని దినములలోగా ఫినిక్స్ ద్వారా తిరిగి చెల్లించబడును. అట్టి ధరావత్తుపై ఎటువంటి వడ్డీ చెల్లించరు. **12.** విజేత కొనుగోలుదారు/ బిడ్డర్ ద్వారా చెల్లించవలసిన కొనుగోలు మొత్తంపై బ్యాలెన్సును సెక్యూర్డ్ ఆస్తి యొక్క ఖరారు తేదీ నుండి పదినహనవ (15) రోజుల లోగా చెల్లించవలసిన లేదా ప్రాతఫూర్వక ఒప్పందం ద్వారా పొడిగించబడును. ఒకవేళ విఫలమైనచో, అట్టిదు వరకు చెల్లించవలసిన మొత్తము అంతయూ జప్తు చేసుకోబడును. **13.** ఆస్తి / లు ల తనిఖీ కొరకు లేదా మరింత సమాచారం కొరకు బెట్టాదారు బిడ్డర్లు **శ్రీ మహేష్ మలంకేర్/ఎంఎన్. లోఖ్ జోసిలను/శ్రీ వి. చంద్రశేఖర్ మరియు శ్రీమతి హరిత ఈ క్రింది తెల్పిన ఇ-మెయిల్ చిరునామాలు mahesh.m@phoenixarc.co.in /Anisha.shinde@ phoenixarc.co.in / b.chandrasekhar@phoenixarc.co.in / Haritha.ramamurthy@phoenixarc.co.in / (email) or on +91-09920381684/ +91-8655458532/+91-8496009819/+91-7989564079/ +91-8879696030 (mobile)** ద్వారా సంప్రదించవచ్చును. **14.** వేలం యొక్క ఏసమయంలోనైనా ఎటువంటి ముందస్తు నోటీసు రాకుండా మరియు ఎటువంటి కారణం తెలుపకుండా వేలం వాయిదా లేదా ఇ-వేలం / బిడ్ / ఆఫర్ ను స్వీకరించుట / నిరాకరించుట / సవరించుట / రద్దు చేయుటకు అధీకృత అధికారి కలవు. **15.** వివేక బిడ్డర్ / కొనుగోలుదారు ఏవేని చట్టబద్ధ బకాయిలు, పన్నులు, చెల్లించవలసిన ఫీజు, స్టాంప్‌డ్యూటీ, రిజిస్ట్రేషన్ ఫీజు, వర్తించు చట్టం ప్రకారం అతని / అమె / వారి పేరున ఆస్తి పొందుటకు / విదురల చేయుటకు వారంతట వారే చెల్లించుట అవసరం. **16.** అస్తి చట్టబద్ధ / చట్ట యేతర బకాయిలు, పన్నులు, రేట్లు, అసెస్‌మెంట్లు, ఛార్జీలు, సొసైటీ బకాయిలు, ఫీజు మొ॥గు వంటి అస్తికి సంబంధించిన అన్ని ఏ సమయంలోనైన చెల్లించుటలో విజేత బిడ్డర్ మాత్రమే బాధ్యత. **17.** సరసు ఆస్తిని అతను/ఆమె పేరున హక్కుల బదిలీ కొరకు సొసైటీ/విదైన అధికారికి చెల్లించవలసిన ఏవేని ధరలు/వ్యయములు/ ఫీజులు / ఛార్జీలు మొ॥గు వాటి చెల్లించుటలో విజేత కొనుగోలుదారు/ బిడ్డరిదే బాధ్య

ANNEXURE-II

DETAILS OF BIDDER

(*Read carefully the terms and conditions of sale before filling-up and submitting the bid)*

SR. NO.	**PARTICULARS**	**TO BE FILLED BY BIDDER/(S)**
1.	Name(s) of Bidder (in Capital) (In case the bidder is an entity, constitution of such entity and representative capacity supported with authorization to be submitted)	
2.	Father's/Husband's Name	
3.	Postal Address of Bidder(s)	
4.	Phone/Cell Number	
5.	E-mail ID	
6.	Event ID	
7.	Bank Account details to which EMD amount to be returned:	
	Bank Name	
	Beneficiary Name	
	Bank A/c. No.	
	IFSC Code No.	

	Branch Name	
8.	Date of submission of bid	
9.	**FOR INDIVIDUALS:** PAN Card / Passport / Driving License / Aadhaar Card / Voter's Identity Card / Job Card issued by NREGA duly signed by an officer of State Government / Letter issued by the National Population Register Certificate or permission from regulator for investment/remittance in India.	
10.	**FOR COMPANY / PARTNERSHIP FIRM:** PAN Card **/** Registered Partnership Deed	
11.	Whether EMD remitted (Yes / No)	
12.	EMD remittance details*	
	Date of Remittance	
	Name of Bank	
	Branch	
	Account No.	

	IFSC Code No	
13.	Bid Amount Quoted (To be mentioned in numerical and words)	

I/We declare that I/We have read and understood all the above terms and conditions of auction sale and the auction notice published in the daily newspaper and the tender document which are also available in the website **https://www.bankeauctions.com** 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 successful bidder.

.....

(Name & Signature of the Bidder)

***Mandatory: Bidders are advised to preserve the EMD Remittance Challan.**

Note: This document is required to be duly filled in and signed by the bidder and thereafter uploaded in the website https://www.bankeauctions.com during the time of submission of the bid.

ANNEXURE-III

DECLARATION BY BIDDER (S)

To: **Date: _____**

The Authorised Officer,

Phoenix ARC Private Limited (Formerly known as Phoenix ARC Pvt Ltd)

Trustee of PHOENIX TRUST - FY 21-3 ("Phoenix"),

Dear Sir,

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 Electronic Auction being fully aware that the Sale is on "AS IS WHERE IS" basis and "AS IS WHAT IS" and "WITHOUT RECOURSE" condition.
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 Authorised Officer and that the Authorised 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 Authorised 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 Authorised 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 fulfil 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 Authorised Officer.
5. I/We also agree that in the eventuality of forfeiture of the amount by Authorised 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. The EMD of all other bidders who did not succeed in the e- auction will be refunded by Phoenix within 48 hours of the closure of the e-auction. The EMD will not carry any interest. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.
7. I/We declare and agree that the bid is submitted after physical inspection of the property at site and after being fully satisfied by the area/extent of the property at site. B. That the bidder has inspected all title documents of the property and has no objection relating to the title documents available with the bank with respect to the property. C. That the bidder shall have no recourse against the bank/sale/auction in case of any acquisition and/or requisition of the property by any Government and/or any other authority under any law for the time being in force
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.
9. The Bidder hereby undertakes that he/she/it are not disqualified as per provisions of Section 29(A) of Insolvency and Bankruptcy Code, 2016.

Signature of Bidder / (s)	
Name of Bidder / (s)	
Address of Bidder / (s)	
E-mail of Bidder / (s)	

Note: This document is required to be duly filled in and signed by the bidder and thereafter uploaded on the website https://www.bankeauctions.com during the time of submission of the bid.

ANNEXURE-IV

DECLARATION FROM BIDDER*

Date:

To,
The Authorised Officer,
Phoenix ARC Limited, (Formerly known as Phoenix ARC Pvt Ltd)
Trustee of PHOENIX TRUST - FY 21-3 ("Phoenix")

Dear Sir/Madam,

Subject: Payment under Auction / Event ID no _____ dated _____

Ref: Deposit of Rs _____ made by me on ____/____/_____ being highest bidder / buyer for auction of _____ held on _____ vide cash/cheque/DD/RTGS/NEFT no _____

I / We hereby declare:

- I have participated in the bidding process of _____ (property details) and have been declared Highest Bidder vide letter dated _____
- The source of the amount being paid by me is _____
- My PAN No. is_____ (copy of which is attached) / I do not have a PAN hence I am attaching herewith Form 60 along with KYC documents. (Strike out whichever is not applicable)
- I am responsible for declaring the same in my Income tax return.
- I am not politically exposed person.
- I have not violated any provision of Foreign Exchange Management Act
- I have not received notice from Directorate of Enforcement.
- I do not have any account in the name of individuals / entities (buyers of secured assets / vendors /security receipt investors) appearing in the lists of individuals and entities, suspected of having terrorist links, which are approved by and periodically circulated by the United Nations Security Council (UNSC). The details of the two lists are as under:
    - The "ISIL (Da'esh) &Al-Qaida Sanctions List", established and maintained pursuant to Security Council resolutions 1267/1989/2253, which includes names of individuals and entities associated with the Al-Qaida is available at (https://scsanctions.un.org/ohz5jen-alqaida.html)
    - The "Taliban Sanctions List", established and maintained pursuant to Security Council resolution 1988 (2011), which includes names of individuals and entities associated with the Taliban is available at (https://scsanctions.un.org/3ppp1en-taliban.html)

I / We hereby further declare:

I hereby unconditionally state, submit and confirm that I am not disqualified from purchasing the immovable property owned by mortgaged in favour of Phoenix ARC Limited (formerly known as Phoenix ARC Private Limited) (Trustee of Phoenix Trust-FY 21-3)) (**"Phoenix"**) in the loan account of _ **Narendra Degree & PG College / Navanatha Educational Society** (Borrower) No. 1-18, Perkit Armoor, Nizamabad, Telengana 503224, Nizamabad, Telangana, Pincode: 503224, Navanatha Educational Society, Shanker Dasari, Vijaya Dasari.

1. (Collectively referred as "**Borrower" "Co-Borrower")**, pursuant to the provisions Section 29A of The Insolvency and Bankruptcy Code, 2016 (**"IBC"**) and/or otherwise.

2. I hereby state, submit and declare that none of: (a) the Bidder / Buyer, being the Proposed Investor; (b) any other person acting jointly or in concert with the Bidder / Buyer:
   a) is an undischarged insolvent.
   b) is a willful defaulter in accordance with the guidelines of the Reserve Bank of India ("**RBI**") issued under the Banking Regulation Act, 1949 (the "**BR Act**");
   c) at the time of investing and subscribing to the security receipts, has an account or an account of the Borrower which is under management or control of such person(s) or of whom such person(s) is a promoter, classified as non-performing asset in accordance with the guidelines of the RBI issued under the BR Act or the guidelines of a financial sector regulator issued under any other law for the time being in force;
   d) has been convicted for any offence punishable with imprisonment:
      (i) for 2 (two) years or more under any Act specified under the Twelfth Schedule of the IBC; or
      (ii) for 7 (seven) years or more under any law for the time being in force.
   e) is disqualified to act as a director under the Companies Act, 2013.
   f) is prohibited by the Securities and Exchange Board of India ("**SEBI**") from trading in securities or accessing the securities markets.
   g) has been a promoter or in the management or control of a Borrower in which a preferential transaction, undervalued transaction, extortionate credit transaction or fraudulent transaction has taken place.
   h) has executed a guarantee in favour of a creditor in respect of a Borrower against which an application for insolvency resolution made by such creditor has been admitted under the IBC and such guarantee has been invoked by the creditor and remains unpaid in full spart.
   i) is subject to any disability, corresponding to abovementioned clauses (a) to (h) above, under any law in a jurisdiction outside India.
   j) has a connected person not eligible under the abovementioned clauses (a) to (i). A list of all the connected people is set out in Annexure hereto.

3. I, hereby state and confirm that the Bidder / Buyer and each of its Affiliates are not Related Parties (as defined in the Companies Act, 2013 (as amended from time to time) and any other applicable law for the time being in force) of the Borrower.

4. I hereby undertake and confirm that I shall immediately intimate Phoenix, and in no event more than 5 (five) days, in the event the Bidder / Buyer or any of its Affiliates qualify to be Related Parties of the Borrower at any time.

5. I irrevocably and unconditionally submit to the Phoenix, that the list of the connected persons set out in Annexure I hereto is exhaustive in all respects and the names of all the connected persons have been set out thereunder without any omission whatsoever.

6. I submit to Phoenix that the Bidder / Buyer unconditionally and irrevocably agrees and undertakes that it shall make full disclosure in respect of itself and all its connected persons.

7. I submit that, as and when any of the statements made hereunder are invalid, incorrect or misrepresented by us/ any other person acting in jointly or in concert with us, I agree that such an event shall be considered to be a breach of the terms and hold the Bidder / Buyer ineligible.

8. I agree and acknowledge that Phoenix is entitled to rely on the statements and affirmations made in this declaration for the purpose of determining the eligibility and assessing, agreeing and issuing the No Objection for sale in favour of the Bidder / Buyer.

9. I, unconditionally and irrevocably, undertake, undertake, that we shall provide all data, documents and information as may be required to verify the statements made under this declaration, to the satisfaction of Phoenix.

10. I agree that in the event that any of the above statements are found to be untrue or incorrect, then the Bidder / Buyer unconditionally agrees to indemnify and hold harmless the Phoenix against any losses, claims or damages incurred by the Phoenix, as the case may be, on account of such ineligibility of the Bidder / Buyer.

Signature:

Name of the Bidder / Buyer / Depositor:

***If the Source of fund is through some Third Party other than the Bidder / Buyer, this declaration has to be obtained from such third party as well.**

Annexure – V

Confirmation by Bidder Regarding Receipt of Training

To,
The Authorised Officer,
Phoenix ARC Limited, (Formerly known as Phoenix ARC Pvt Ltd)
Trustee of PHOENIX TRUST - FY21-3 ("Phoenix")

Sub: Confirmation regarding receipt of e- Auction Training.

Dear Sir,

This has reference to the Terms & Conditions for the e-Auction mentioned in the Tender document and available on the website **https://www.bankeauctions.com**
I/We confirm that:

a. I/We have read and understood the Terms and Condition governing the e-Auction as mentioned in Tender Document available on the website **https://www.bankeauctions.com** and also e-Auction notice published by Phoenix ARC Private Limited in daily newspapers and unconditionally agree to them.
b. I/We also confirm that we have taken training on the on-line bidding/auction and confirm that we are fully conversant with the functionality and process.
c. I/We confirm that bank and **M/S. C1 India Pvt. Ltd.**, shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-Auction platform due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, any other unforeseen circumstances etc. before or during the auction event.
d. We hereby confirm that we will honour the Bids placed by us during the e-Auction process. With regards

Signature of Bidder / (s)	
Name of Bidder / (s)	
Address of Bidder / (s)	

Date	

Copy to: M/S. C1 India Pvt. Ltd., Gulf Petro Chem, Building No.301, 1st Floor, Udyog Vihar Phase-2, Gurgaon (Haryana)-122015, Help Line No: 0124-4302020/21/22/23/24, Help Line e-mail ID: support@bankeauctions.com

Note: This document is required to be duly filled in and signed by the bidder and thereafter sent the scanned copy of that to the Authorised Officer, Phoenix ARC Limited (Formerly known as Phoenix ARC Private Limited), acting in capacity of Trustee for Phoenix Trust FY 21-3 mentioned in the Sale Notice just after availing training on e-Auction with a copy to support@bankeauctions.com

Annexure – VI

Price Confirmation Letter by Bidder(s)

To,
The Authorised Officer,
Phoenix ARC Limited, (Formerly known as Phoenix ARC Pvt Ltd)
Trustee of PHOENIX TRUST - FY21-3

Sub.: Auction Sale of Property mortgaged in loan account of M/s Narendra Degree and PG college - Final bid quoted during e- Auction - Sale of Property by Phoenix ARC Private Limited

Dear Sir,

We confirm that we have quoted the highest bid of Rs._____/- (In Words _____) for the purchase of the property mentioned in the Sale Notice in the subject Auction during e-Auction of the said property conducted by the Authorised Officer of Phoenix ARC Private Limited, through the website of M/S C1 India Pvt. Ltd. on _____.

Yours sincerely,

Signature of Bidder / (s)	
Name of Bidder / (s)	
Date	

Copy to: M/s. C1 India Pvt. Ltd., Gulf Petro Chem, Building No.301, 1st Floor, Udyog Vihar Phase-2, Gurgaon (Haryana)-122015, Help Line No: 0124-4302020/21/22/23/24, Help Line e-mail ID: support@bankeauctions.com

Note: This document is required to be duly filled in and signed by the H1 bidder and thereafter e-mail scanned letter to the Authorised Officer, Phoenix ARC Limited (Formerly known as Phoenix ARC Pvt Ltd) mentioned in the Sale Notice & copy to support@bankeauctions.com, immediately on completion of the bidding.