



Sale of Property under SARFAESI Act, 2002
In respect of
EXPERT PRINT
E-Tender Document
And Terms & Conditions

INDIA SME Asset Reconstruction Company Limited
(Subsidiary of Authum Investment & Infrastructure Limited (“AIIIL”))

(CIN: U67190MH2008PLC181062)

Registered Office: The Ruby, 11th floor, North-West Wing, Plot No. 29, Senapati Bapat Marg,
Dadar West, Mumbai – 400 028 Phone: 02268388271
Email: cm.legal@isarc.in, Website: www.isarc.in

REFER TO ADVERTISEMENT PUBLISHED ON 03.09.2026 IN THE FINANCIAL EXPRESS (ENGLISH), PRATAHKAL (MARATHI) AND LOKSATTA (MARATHI) AND HOSTED ON THE WEBSITE OF INDIA SME ASSET RECONSTRUCTION COMPANY LIMITED IN RESPECT OF DISPOSAL OF SECURED IMMOVABLE PROPERTY / ASSET IN THE ACCOUNT OF M/S EXPERT PRINT

E-Tender-cum-e-auction Document
IN RESPECT OF IMMOVABLE PROPERTY / ASSETS IN THE ACCOUNT OF
M/S EXPERT PRINT

Date of release of advertisement	:	03.09.2026
Schedule of Inspection	:	10.10.2026 between 11.00 A.M – 5.00 PM
Last date/time for submission of Tenders	:	12.10.2026 up to 5.00 P.M through online mode only Website https://www.bankeauctions.com
Schedule of e-Auction	:	On 13.10.2026 from 02.00 P.M to 05.00 PM with unlimited auto-extension of five minutes each in the event of bids placed in the last five minutes.
Venue for the opening of Tenders	:	The auction is being held on <u>“AS IS WHERE IS” AND “AS IS WHAT IS” AND “WHATEVER THERE IS” AND “NO RECOURSE” BASIS</u> and will be conducted <u>“Online”</u> . The e-auction will be conducted through the ISARC’s approved service provider <u>C1 INDIA PVT LTD</u> , Udyog Vihar, Phase 2, Gulf Petrochem building No.301 Gurgaon, Haryana. Pin:122015, Help Line No. +91-124-4302020/21/22/23 or +91 7291981124/1125/1126, Help Line e-mail ID: support@bankeauctions.com , www.bankeauctions.com
Contact details of officials	:	Mrs. Sumedha Sawant (CM) M No. : 9769062721 Ms. Sayli Patil (AM) M No. : 9833121661
Contact details for carrying out the inspection	:	Mrs. Sumedha Sawant (CM) M. No.: 09769062721 Ms. Sayli Patil (AM) M No. : 9833121661 E-mail : cm.legal@isarc.in and sayli.patil@isarc.in

This Tender-cum-auction Document consists of the following:

- A. Official copy of the advertisement
- B. Terms and conditions
- C. Miscellaneous Terms & Conditions
- D. BID/Tender Form
- E. Declaration By Bidder
- F. Deed of Undertaking cum Indemnity

(A) Official copy of the advertisement

PUBLIC NOTICE FOR E-AUCTION CUM SALE

(Appendix – IV A) (Rule 8(6))

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) (“**SARFAESI Act**”) read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002 (“**the Rules**”).

Notice is hereby given to the public in general and in particular to the Borrower and Guarantor(s) that the below described immovable property mortgaged/charged to the India SME Asset Reconstruction Company Limited (acting in its capacity as Trustee of **ISARC-ACBL 1/2017-18 Trust (“ISARC”)** (hereinafter referred to as “**Secured Creditor**”), the physical possession of which has been taken by the Authorised Officer of Secured Creditor, and will be sold on “**As is where is**”, “**As is what is**”, “**Whatever there is**” and “**No recourse**” basis on **13.10.2026**, for recovery of an amount aggregating to **Rs. 18,81,51,289.83/- (Rupees Eighteen Crore Eighty One Lakh Fifty One Thousand Two Hundred Eighty Nine and Eighty Three Paise only)** as on **31.07.2026** due to the ISARC together with further applicable interest, other costs, etc. thereon, due and payable to ISARC from M/s Expert Print (“**Borrower**”) and from Mr. Prashant P. Gosavi, Legal heirs of Mortgagor Late Mr. Pandurang K. Gosavi, Mrs. Vibhavari V. Gaikwad, Mrs. Kalpana P. Gosavi and Mr. Vikas M. Gaikwad (hereinafter referred to as “**the Guarantors/Mortgagors**”)

Detailed description of the Immovable Assets, inspection date, reserve price and Earnest Money Deposit [EMD] shall be as follows:

Description of Properties	Reserve Price	EMD
1: “Flat No. 9, Adm. About 555 Sq. Ft. I.E. 51.58 Sq. Mtrs. Built up Area on second floor, In “A” Wing, of Building known as “Shree Ganesh Apartment”, Building No. 3, on Plot of Land Bearing No. 2 out of Survey No. 668, Hissa No. 3+4+5A /1B/1B situated at Village Bibwewadi, Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation. Owned by Mr. Prashant Pandurang Gosavi 2: “Flat No. 10, Adm. About 555 Sq. Ft. I.E. 51.58 Sq. Mtrs. Built up Area on Second Floor, In “A” Wing, of Building Known as “Shree Ganesh Apartment”, Building No. 3, on Plot of Land Bearing No. 2 out of Survey No. 668, Hissa No. 3+4+5A /1B/ 1B situated at Village Bibwewadi, Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation Jointly Owned by Mr. Prashant Pandurang Gosavi and Mr. Pandurang K. Gosavi (Merged Property of Flat No. 9 and 10)	Rs.1,00,00,000/-	Rs.10,00,000/-
Date and Time of Inspection of property	On 10.10.2026, between 11.00 A.M. to 4.00 P.M.	
The Last Date, time for Submission of EMD	On 12.10.2026, upto 5.00 P.M through online mode only on website www.bankeauction.com	
Date and Time of E-Auction	On 13.10.2026, from 02.00 P.M. to 05.00 P.M. with auto – extension of five minutes each in the event of bids placed in the last five minutes.	

	Auction will be conducted "Online" through the ISARC'S-approved service provider C1 INDIA PVT LTD, Udyog Vihar, Phase 2, Gulf Petrochem building No. 301 Gurgaon Haryana. Pin 122015. Help Line No. +91-124-4302020/21/22/23 or +91 7291981124/1125/1126 Help Line e-mail ID: support@bankeauctions.com, For bidding, log on to Website https://www.bankeauctions.com
Contact person/Contact Number	Mrs. Sumedha Sawant, (CM) M: 9769062721 Ms. Sayli Patil, (AM) M: 9833121661

For detailed terms and conditions of the sale, please refer to the link provided on website of India SME Asset Reconstruction Company Ltd. i.e. www.isarc.in

Date : 31.08.2026

Place : Mumbai

Sd/-
 Authorized officer,
 India SME Asset Reconstruction Company (ISARC) Limited
 (Subsidiary of Authum Investment & Infrastructure Limited ("AIIIL"))
 Acting in its capacity as trustee of ACBL 1/2017-18 Trust

NIDO HOME FINANCE LIMITED

(formerly known as Edelweiss Housing Finance Limited)
Registered Office Situated At Tower 3, 5th Floor, Wing 1B,
Kohinoor City Mall, Kohinoor City, Kirol Road, Kuria (West), Mumbai – 400 070. Regional
Office at: Office No. 407-410, 4th Floor, Kakade Bizz Icon, CTS 2687B, Ganeshkhind Road,
Bhamburde, Shivaji Nagar, Pune, Maharashtra 411016.

POSSESSION NOTICE (For immovable property) [Rule 8(1)]
Whereas the undersigned being the authorized officer of the M/s. Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest [Act], 2002 (54 of 2002) and in exercise of powers conferred under Section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a Demand notice dated 15-05-2026 calling upon the borrower/co-borrower SANDEEP SURESH GHATGE (Borrower), SURESH JAYAWANT GHATGE (Co-Borrower) 1, PUSHPA SURESH GHATGE (Co-Borrower) to repay the amount mentioned in the notice Rs.32,82,794.23 /- (Rupees Thirty-Two Lakh Eighty-Two Thousand Seven Hundred Ninety-Four and Twenty-Three Paise Only) due and payable as on 15-05-2026 till the date of payment of the said amount in full together with all cost, charges, expenses, etc. thereon within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken Constructive possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement) Rules, 2002 on this the 01st day of September of the year 2026.

The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the M/s. Nido Home Finance Limited (formerly known as Edelweiss Housing Finance Limited) for an amount Rs.32,82,794.23 /- (Rupees Thirty-Two Lakh Eighty-Two Thousand Seven Hundred Ninety-Four and Twenty-Three Paise Only) and interest thereon.

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

DESCRIPTION OF PROPERTY

SCHEDULE OF THE PROPERTY : All That Piece And Parcel Of The Row House Property Bearing Unit No. 16-A, Admeasuring 118.31 Sq. Mtrs. (As Per 7/12 Extract Area 118.00 Sq. Mtrs.), Together With Construction Thereon As Per Sanctioned Roc Building Plan Admeasuring 80.78 Sq. Mtrs. Built-Up Together With Assessment Area Is 102.26 Sq. Mtrs. Built-Up, In The "Swanlake Project" Situated On The Property Bearing R.S. No. 24, Hissa No. 2, At Mouje Sanawatwadi, Taluka Karwar, District Kolhapur, Within The Jurisdiction Of The Sub-Registrar, Karwar, Bearing Gram Panchayat Property No. 1225/16, Being A 3 Bhk Row House Property And Bounded As Under: East: Road, West: Property Of Bunglow No. A-15, South: Road., North: Remaining Property Of R.S. No. 24/2.

Date: 01.09.2026 Sd/- Authorized Officer
Place: PUNE For Nido Home Finance Limited
(Formerly Known As Edelweiss Housing Finance Limited)

Pune East Zone : Janamangal Building, 2nd Floor, S. No. 7 A/2, Opp. Kirloskar Pneumatics Co Ltd., Hadapsar Industrial Estate, Hadapsar, Pune 411 013. Ph. : 020-24514023
Email : cmmarc_per@bankofmaharashtra.bank.in

Auction Sale Notice

The under mentioned persons are hereby informed that they have failed to pay off the liability in the loan accounts. They are therefore requested to pay off the liability and other charges and redeem the pledged securities on or before 10/09/2026 (date) failing which the said securities will be sold by the Bank in public auction at the cost of the borrower at the Banks premises at 03:00 P.M. on 11/09/2026 or on any other convenient date thereafter without further notice at the absolute discretion of the Bank. Parties interested in purchase of the Gold Ornaments may participate in the auction.

Sr. No.	Branch / Name & Address of the Borrower	Date of Loan	Loan Account No. & O/S Amt.	Reserve Price for Auction
1	Branch : Supa Borrower : Vishnu Narayan Ladkat, Add : At Sherechi Vadi, Tal Baramati, Dist: Pune	18-03-2025	60528923580 o/s Bal As on 02.09.2026 is Rs. 538002.00	The market rate on the date of auction.
2	Branch : Koregaon Bhima Borrower : Walke Kailas Kisan , Add: A/P Perne Patil vasti, Taluka Haveli, Dist. Pune	13-11-2025	60555430321 o/s Bal As on 02.09.2026 is Rs. 1,17,792.00	The market rate on the date of auction.
3	Branch : Koregaon Bhima Borrower: Payghan Ankush Dattatray, Add : Nr Hanuman Mandir, Khatgavthan Pohner, Parli Beed	21-04-2025	60532109799 o/s Bal As on 02.09.2026 is Rs. 1,20,646.00	The market rate on the date of auction.

Date : 03/09/2026 Branch Manager
Place : Pune Bank of Maharashtra, Pune East Zone

APEX ECOTECH LIMITED

CIN NO. U29299PN2009PLC133737
Registered Address: Office No. 202, Garden Plaza, Five Gardens Road, Sunshine Villas, Rahatani, Pimpri Waghere, Pune, Maharashtra- 411017
Corporate Office: Plot No. 3, First Floor, 2 West End Marg, Kehar Singh Estate, Behind Saketmetro S, Tation, New Delhi, Delhi-110030
Email Id: cs@apexecotech.com ; Website: www.apexecotech.com

NOTICE

Notice is hereby given that the 17th Annual General Meeting ("AGM") of the Apex Ecotech Limited ("the Company") is scheduled to be held on **Saturday, September 26, 2026, at 12:00 P.M.** IST through Video conferencing (VC) / Other Audio-Visual means ("OAVM") to transact the Business as set forth in the notice of the AGM dated September 02, 2026.

In view of the General Circular No 09/2024 dated 19/09/2024 and General Circular No 03/2025 dated 22/09/2025 (Collectively "MCA Circulars") issued by the Ministry of Corporate Affairs ("MCA"), the Company has decided to conduct the AGM of the Company through VCOAVM.

In compliance with the aforesaid applicable Circulars, the Notice of the AGM along with the Explanatory statement have been sent only through electronic mode to those members whose email addresses are registered with the Registrar and share Transfer agents i.e. M/s. KFin Technologies Limited ("RTA") of the Company and Depositories. The dispatch of notice of the AGM through email has been completed on the Wednesday, September 02, 2026.

The notice of the AGM and explanatory statement is available on the website and can be downloaded from the Company's website i.e. https://www.apexecotech.com/assets/pdf/Annual%20Report_Apex%20Ecotech%20Limited.pdf, the NSE Limited (NSE) <https://www.nseindia.com>. Alternatively, members can send email to the Company at cs@apexecotech.com or the Company's RTA at <https://evoting.kfintech.com> to obtain the same.

Manner for registering email addresses with the depositories for procuring user ID and password and registration of email ids for e-voting for the resolutions set out in the notice:

- In case shares are held in physical mode, please send a request to Registrar and Transfer Agents of the Company i.e. M/s. KFin Technologies Ltd. (Kfintech), ("RTA") at <https://evoting.kfintech.com> providing folio no., name of shareholder, scanned copy of the share certificate (front and back), PAN (self-attested scanned copy of PAN card), Aadhar (self-attested scanned copy of Aadhar card) for registering email address.
- In case shares are held in dematerialized mode, please contact your Depository Participant (DP) and register your email address and bank account details in your Demat account, as per the process advised by your DP.

VOTING THROUGH ELECTRONIC MEANS

- In compliance with the provisions of section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules 2014 (as amended) and Regulation 44 of the SEBI (Listing Obligation & Disclosure Requirements) Regulations 2015, (as amended) and applicable circulars, the Company is providing facility of remote e-voting to the members in respect of the business to be transacted at the AGM. The Company has engaged the services of M/s. KFin Technologies Limited, ("RTA") as authorized e-voting agency and has made necessary arrangements with them for facilitating voting through electronic means in order to cast votes through remote e-voting, the members may visit the website at <https://evoting.kfintech.com>.
- The Cut-off date for the purpose of voting (including remote e-voting) is Saturday, September 19, 2026.
- The remote e-voting facility will be available during the following period are:
 - Date & time of commencement of remote e-voting:** Wednesday, September 23, 2026, at 09:00 A.M. (IST)
 - Date & time of end of remote e-voting:** Friday, September 25, 2026, at 05:00 P.M. (IST).
- During the above period, members holding shares either in physical form or in dematerialized form, as on Saturday, September 19, 2026, i.e. cut-off date, may cast their vote electronically. Members who have acquired shares after the cut-off date may obtain the User ID and password by sending a request at <https://evoting.kfintech.com> or cs@apexecotech.com.

Members who have cast their vote by remote e-voting prior to the AGM may also attend/participate in the AGM through VCOAVM but shall not be entitled to cast their vote again. The detailed procedure and manner for remote e-voting is available along with the AGM Notice is available on the Company's website.

PROCEDURE FOR ATTENDING AGM THROUGH VCOAVM

Members are provided with a facility to attend the AGM through VCOAVM by the Company. The instruction to attend AGM through VCOAVM is available in the notice of the AGM. Those members who will be present in the AGM through VCOAVM facility and have not cast their vote on the resolutions through remote e-voting and are otherwise not barred from doing so, shall be eligible to vote through voting system during the AGM.

For and on behalf of the Board
For Apex Ecotech Limited

Sd/-
Date: September 02, 2026 Anuj Dosajh
Place: New Delhi Managing Director
DIN: 00119225

**UNITY SMALL FINANCE BANK LIMITED**

5th Floor, Tower 1, Seawoods Grand Central, Sec-40, Seawoods, above Seawoods Darave Railway Station, Navi Mumbai – 400 706

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

The undersigned being the authorized officer of **Unity Small Finance Bank Limited** under the Act and in exercise of powers conferred under Section 13 (12) of the Act read with the Rule 3, issued Demand Notice(s) under Section 13(2) of the Act, calling upon the following borrower(s) to repay the amount mentioned in the respective notice(s) within 60 days from the date of receipt of the said notice. The undersigned reasonably believes that borrower(s) is/are avoiding the service of the demand notice(s), therefore the service of notice is being effected by affixation and publication as per Rules. The contents of demand notice(s) are extracted herein below:

Sr. No.	Name of the Borrower(s)/ Co-Borrower (s)	Demand Notice Date & Amount	Description of secured assets (Immovable Property)
1	Loan A/C. No(S) : USFBPUNLOAN000005008184 1. Dattakrupa Hardware Through Its Proprietor Tushar Anil Mane 2. Tushar Anil Mane 3. Anil Baban Mane 4. Vrushali Tushar Mane Add For Sr. No. 1 : Opp Sarkari Godown, Khopde Complex, Saswad, Pune, State – Maharashtra 412301. Add For Sr. No. 2, 3 & 4 : Chandni Chowk, Bhagwan Ali, Near Hanuman Mandir, Saswad Pune, Nr Hanuman Mandir State-Maharashtra 412301.	13.08.2026 Rs. 39,66,270.85/- (Rs. Thirty Nine Lakhs Sixty Six Thousand Two Hundred and Seventy and Paise Eighty Five Only) As On 13.08.2026 NPA Date : 03.07.2026	All That The Pieces And Parcel Of Land And Building Now Standing And Hereinafter Constructed Along With All The Right Appertaining To It Bearing The Property City Survey Number 1470a C.T.s. No. 1740a Area 34270 Sq. Mts. Out Of The Said Property As Per Reg. Rent Agreement Dt. 18/12/2015 Having Reg No. 7360/2015 Having Area 800 Sq Ft & Reg. Rent Agreement Dt. 19/01/2026 Having Reg No. 6274/2016 Having Area 300 Sq Ft I.e. Total Area "1100 Sq. Ft. & Align With Construction 2475 Sq Ft." Krushi Utapann Bajar Samiti Nra Saswad Market Yard Hadap Saswad Road Saswad Situated At Saswad, Tal-Purandhar, Dist-Pune 412301 Maharashtra And Also Within The Limits Of Saswad Municipale Council Saswad Bounded As Follows:- On Or North - Temple & Sanjay Ubale. On Or South : - Internal Road, On Or East - Wall Compound, On Or West - Internal Road & Sambhaji Kunjir.
2	Loan A/C. No(S) : USFSPUNMSME000001528 & USFSPUNMSME0000022390 1. Rohidas Pustak Bandhni (Through Its Proprietor Rohidas Mate) 2. Rohidas Dattatray Mate 3. Rohit Rohidas Mate 4. Akshada Rohit Mate Add For Sr. No. 1 : S No. 14/3, Shop No. 3, Mater Building, Samarth Nagar, Hingane Khurd, Pune, Maharashtra - 411051. Add For Sr. No. 2, 3 & 4 : Survey No. 14/3, Mater Building, Samarth Nagar, Hingane Khurd, Pune, Maharashtra - 411051.	14.08.2026 Rs. 98,61,309.76/- (Rs. Ninety Eight Lakhs Sixty One Thousand Three Hundred Nine and Paise Seventy Six Only) As On 14.08.2026 NPA Date : 03.07.2026	All The Piece And Parcel Of Commercial Premises Bearing Flat/Apartment No. 7 Area Admeasuring 466 Sq. Ft. Along With Balcony Admeasuring Area 77 Sq. Ft. + Flat/Apartment No. 8 Area Admeasuring 796 Sq. Ft. On First Floor And Flat/Apartment No. 9 Area Admeasuring 660 Sq. Ft. I.e. 61.33 Sq. Mtrs. And Flat/Apartment No. 10 Area Admeasuring 750 Sq. Ft. I.e. 69.70 Sq. Mtrs. On Second Floor In Building Known As "Sinhgad Niwas" Constructed On The Land Bearing Survey No. 14/3/1 To 31/1/6 (Old Survey No. 14/3/6) Area Admeasuring 00.1103 B. Situated At Village Hingane Khurd, Tal. Haveli, Dist. Pune. Within Jurisdiction Of Sub-Registrar Office Haveli Pune.

The borrower(s) are hereby advised to comply with the demand notice(s) and to pay the demand amount mentioned therein and hereinafter within 60 days from the date of this publication together with applicable interest, additional interest, bounce charges, cost and expenses till the date of realization of payment. The borrower(s) may note that **USFBL** is a secured creditor and the loan facility availed by the Borrower(s) is a secured debt against the immovable property/properties being the secured asset(s) mortgaged by the borrower(s). In the event borrower(s) are failed to discharge their liabilities in full within the stipulated time, **USFBL** shall be entitled to exercise all the rights under Section 13(4) of the Act to take possession of the secured asset(s) including but not limited to transfer the same by way of sale or by invoking any other remedy available under the Act and the Rules thereunder and realize payment. **USFBL** is also empowered to **ATTACH AND/OR SEAL** the secured asset(s) before enforcing the right to sale or transfer. Subsequent to the Sale of the secured asset(s), **USFBL** also has a right to initiate separate legal proceedings to recover the balance dues, in case the value of the mortgaged properties is insufficient to cover the dues payable to the **USFBL**. This remedy is in addition and independent of all the other remedies available to **USFBL** under any other law. The attention of the borrower(s) is invited to Section 13(6) of the Act, in respect of time available, to redeem the secured assets and further to Section 13(1) of the Act, whereby the borrower(s) are restrained/prohibited from disposing of or dealing with the secured asset(s) or transferring by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured asset(s), without prior written consent of **USFBL** and non-compliance with the above is an offence punishable under Section 29 of the said Act. The copy of the demand notice is available with the undersigned and the borrower(s) may, if they so desire, can collect the same from the undersigned on any working day during normal office hours.

Sd/-
Place : Maharashtra Authorized Officer
Date : 03.09.2026 Unity Small Finance Bank Limited

**TATA CAPITAL HOUSING FINANCE LIMITED**

Registered Address: 11th Floor, Tower A, Peninsula Business Park, Gangotree Acadm Marg, Lower Parel, Mumbai – 400013.
Branch Address: TATA CAPITAL HOUSING FINANCE LIMITED, ABIL, 1st Floor Avasanti Residency, Abhinav Chowk, Tiak Road, Pune - 411030

NOTICE FOR SALE OF IMMOVABLE PROPERTY

(Under Rule 8(6) read with Rule 9(1) of the Security Interest (Enforcement) Rules 2002)

E-Auction Notice of 30 days for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the below mentioned Borrower and/ Co- Borrower, or their legal heirs/representatives (Borrowers) that the below described immovable property mortgaged to Tata Capital Housing Finance Ltd. (TCHFL), the Possession of which has been taken by the Authorised Officer of TCHFL, will be sold on 06-10-2026 on "As is where is" & "As is what is" and "Whatever there is" and without any recourse basis" for recovery of outstanding dues from below mentioned Borrower and Co-Borrowers. The Reserve Price and the Earnest Money Deposit is mentioned below. Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said secured asset/ property shall be sold by E-Auction at 2.00 P.M. on the said 06-10-2026. The sealed envelope containing Demand Draft of EMD for participating in E- Auction shall be submitted to the Authorised Officer of the TCHFL on or before 05-10-2026 till 5.00 PM at Branch address TATA CAPITAL HOUSING FINANCE LIMITED, ABIL, 1st Floor Avasanti Residency, Abhinav Chowk, Tiak Road, Pune - 411030

The sale of the Secured Asset/ Immoveable Property will be on "as is where condition is" as per brief particulars described herein below :

Sr. No.	Loan A/c. No	Name of Borrower(s)/ Co-borrower(s) Legal Heir(s) Legal Representative/ Guarantor(s)	Date of Demand Notice	Reserve Price	Outstanding as on
1	9942657 & TCHIN0639000100 094168 & TCHIN0639000100 168324	MR. SACHIN PANDURANG KADAM MRS. SAMPADA SACHIN KADAM	Rs. 13,80,608/- 06-02-2026	Rs. 13,60,000/- Earnest Money Deposit (EMD) - Rs. 1,36,000/- Type of possession : - Physical	Rs. 1568755/- 20-06-2026

Description of the Immovable Property : All that piece and parcel of the property bearing residential Flat admeasuring 23.41 Sq. Mtrs. (equivalent to 252 Sq. Ft.) carpet area bearing No. 316 situated on the Third Floor in "G2" Building of the said complex to be known as "Xrbia Abode" under construction on the land bearing Gat No. 240 lying and being village Jambhul, Taluka Maval District of Pune and within the limits of the Zilla Parishad village Jambhul and Grampanchayat Village Jambhul

Note : The bidders are advised to conduct due diligence before submitting the bid. The auction shall be subject to the outcome of the litigation, Dispute if any.

At the Auction, the public generally is invited to submit their bid(s) personally. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the Immovable Property sold. The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions:

The E-auction of the properties will take place through portal <https://auctionbazaar.com> on 06-10-2026 between 2.00 PM to 3.00 PM with limited extension of 5 minutes each.

Terms and Condition:

- The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation. In the event of any dispute arising as to the amount bid, or as to the bidder, the Immovable Property shall at once again be put up to auction subject to the discretion of the Authorised Officer.
- The Immovable Property shall not be sold below the Reserve Price.
- Bid Increment Amount will be: Rs. 10,000/- (Rupees Ten Thousand Only).
- All the Bids submitted for the purchase of the property shall be accompanied by Earnest Money as mentioned above by way of a Demand Draft favoring the "TATA CAPITAL HOUSING FINANCE LTD." Payable at Branch address. The Demand Drafts will be returned to the unsuccessful bidders after auction. For payment of EMD through NEFT/RTGS/IMPS, kindly contact Authorised Officer.
- The highest bidder shall be declared as successful bidder provided always that he/she is legally qualified to bid and provided further that the bid amount is not less than the reserve price. It shall be in the discretion of the Authorised Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.
- For reasons recorded, it shall be in the discretion of the Authorised Officer to adjourn/discontinue the sale.
- Inspection of the Immovable Property can be done on 23-09-2026 between 11 AM to 5.00 PM, with prior appointment. & The person declared as a successful bidder shall, immediately after such declaration, deposit twenty-five per cent of the amount of purchase money/bid which would include EMD amount to the Authorised Officer within 24hrs and in default of such deposit, the property shall forthwith be put to fresh auction/Sale by private treaty.

- In case the initial deposit is made as above, the balance amount of the purchase money payable shall be paid by the purchaser to the Authorised Officer on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day.
- In the event of default of any payment within the period mentioned above, the property shall be put to fresh auction/Sale by private treaty. The deposit including EMD shall stand forfeited by TATA CAPITAL HOUSING FINANCE LTD and the defaulting purchaser shall lose all claims to the property. 11. Details of any encumbrances, Litigations known to the TATA CAPITAL HOUSING FINANCE LTD, to which the property is liable: as per table above. The Intending Bidder is advised to make their own independent inquiries regarding encumbrances on the property including statutory liabilities arising of property tax, electricity etc. before submitting the bid. 12. For any other details or for procedure online training on e-auction the prospective bidders may contact the Service Provider, ARCA EMART PRIVATE LIMITED, 6-3-1090/1/1, II Floor, Part B, Uma Hyderabad House, Rajbhavan Road, Somajiguda, Hyderabad – 500062 Email ID : contact@auctionbazaar.com support@auctionbazaar.com or Manish Bansal, Email id Manish.Bansal@tatacapital.com Authorised Officer Mobile No 8589893696. Please send your query on WhatsApp Number – 9999078669. 13. TDS of 5% will be applicable and payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by highest bidder in the PAN of the owner/ borrower(s) and the copy of the challan shall be submitted to our company.

- Please refer to the below link provided in secured creditor's website www.tatacapital.com/property-disposal.html

Please Note - TCHFL has not engaged any broker/agent apart from the mentioned auctioning partner for sale/auction of this property. Interested parties should only contact the undersigned or the Authorised officer for all queries and enquiry in this matter.

Sd/- Authorized Officer
Place :- Pune Tata Capital Housing Finance Ltd.
Date :- 03-09-2026

**AUTHUM INVESTMENT & INFRASTRUCTURE LIMITED**

Regi. Off. : 707, Raheja Centre, Free Press Journal Road, Nariman Point, Mumbai-400 021.
Ph.: (022) 6747 2117, Fax: (022) 6747 2118 E-Mail: info@authum.com.

DEMAND NOTICE

Whereas the borrowers/co-borrowers/guarantors/mortgagors mentioned hereunder had availed the financial assistance from **Authum Investment & Infrastructure Limited ("AAIL")** (Resulting Company pursuant the demerger of lending business from Reliance Commercial Finance Limited ("RCFL") to AAIL vide NCLT order dated 10.05.2024) We state that despite having availed the financial assistance, the borrowers/ guarantors/ mortgagors have committed various defaults in repayment of interest and principal amounts as per due dates. The account has been classified as Non Performing Asset on the respective dates mentioned hereunder, in the books of AAIL. In accordance with the directives relating to asset classification issued by the National Housing Bank, consequent to the Authorized Officer of AAIL under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under Section 13(12) read with Rule 3 of Security Interest (Enforcement) Rules, 2002 issued Demand Notices on respective dates mentioned herein below under Section 13(2) of SARFAESI Act, 2002 calling upon the following borrowers/guarantors/mortgagors to repay the amount mentioned in the notices together with further interest at the contractual rate on the amount mentioned in the notices and incidental expenses, cost, charges etc until the date of payment within 60 days from the date of receipt of notices. The notices issued to them on their last known addresses have returned un-served and as such they are hereby informed by way of public notice.

Loan No. / Name Of The Borrower / Address	Co-Borrower And Guarantor Name	NPA DATE	Date Of Demand Notice	Outstanding Amount	Loan Amount
RHHTPUN000021333 & RHHL PUN000020857 / Mrs. Sheetal Anikumar Biyani, Residing At-Tenant No. D-4 Flat No. B-01 Plot No. 323 Tps Sangam Wadi Sultanat Co-Op Housing Society, Landmark - North Main Road, Koregaon Park Pune Maharashtra Pin code – 411001. Also At-Tenant Bearing No. D-4, Flat No. B-01, In The Society Known As Sallant Co-Op. Housing Society Ltd., Out Of The Final Plot No.323, Situated At Village Ghorpadi (Machave Road) North Main Road, Koregaon Park, Taluka Haveli Dist. Pune-411001. Also At- Shop No.43, Wonderland Co.op.hsg. Society, Sr.340, Near Victory Cinema, East Street Camp, M G Road, Pune-411001	Mr. Anil Jugalkishor Biyani	30.11.2020	27.08.2026	Rs. 7,83,27,259.09/- (Rupees Seven Crores Eighty-Three Lakhs Twenty-Seven Thousand Two Hundred Fifty-Nine Rupees and Nine paise Only)	Rs. 2,39,00,000/- (Rupees Two Crore Thirty-Nine Lakh Only) and of Rs. 97,50,000 (Rupees Ninety-Seven Lakh Fifty Thousand Only)

Description Of The Mortgage Property:- All That Peiece And Parcel Of Residential Tenement Bearing No. D 4, Flat No. B 01, Admeasuring 216.47 Sq. Mtrs. Along With The Open Space Around The Tenement Admeasuring 90 Sq Mtrs., In The Society Known As Sultanat Co.op Housing Society Ltd., Out Of The Final Plot No. 323, Situated At Village Ghorpadi (Machave Road) North Main Road, Koregaon Park, Taluka Havi Dist. Pune-411001 Within The Limits Of Pune Municipal Corporation. Bounded As Under As Per Technical : East- Adj. Compound Wall, West- Adj. Row House No. D3, South- Adj. Property, North-Soc. Road.

In the circumstances as aforesaid, the notice is hereby given to the above borrowers, co-borrowers and/ or their guarantors (where ever applicable) to pay the outstanding dues as mentioned above along with future interest and applicable charges within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days of the date of this notice against the secured assets including taking possession of the secured assets of the borrowers and mortgagors under Section 13(4) of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002 and the applicable rules there under.

Please note that under Section 13 (13) of the said Act, no Borrower shall, transfer by way of sale, lease or otherwise any of his secured assets referred to in the notice, without prior written consent of the secured creditor.
Dated : 03.09.2026 / Place: Pune Authorized Officer, Authum Investment & Infrastructure Limited

**INDIA SME Asset Reconstruction Company Limited**

(Subsidiary of Authum Investment & Infrastructure Limited ("AAIL")
CIN: U67190MH2008PLC181062

Registered Office: The Ruby, 11th floor, North-West Wing, Plot No. 29, Senapati Bapat Marg, Dadar West, Mumbai – 400 028

PUBLIC NOTICE FOR E-AUCTION CUM SALE (Appendix – IV A) (Rule 8(6))

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) ("SARFAESI Act") read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002 ("the Rules").

Notice is hereby given to the public in general and in particular to the Borrower and Guarantor(s) that the below described immovable property mortgaged/charged to the **India SME Asset Reconstruction Company Limited** (acting in its capacity as Trustee of ISARC- ACBL 12017-18 Trust ("ISARC") (hereinafter referred to as "Secured Creditor"), the physical possession of which has been taken by the Authorised Officer of Secured Creditor, and will be sold on "As is where is", "As is what is", "Whatever there is" and "No recourse" basis on 13.10.2026, for recovery of an amount aggregating to Rs. 18,81,51,289.83/- (Rupees Eighteen Crore Eighty One Lakh Fifty One Thousand Two Hundred Eighty Nine and Eighty Three Paise only) as on 31.07.2026 due to the ISARC together with further applicable interest, other costs, etc. thereon, due and payable to ISARC from M/s Expert Print ("Borrower") and from Mr. Prashant P. Gosavi, Legal heirs of Mortgagor Late Mr. Pandurang K. Gosavi, Mrs. Vibhavi V. Gaikwad, Mrs. Kalpana P. Gosavi and Mr. Vikas M. Gaikwad (hereinafter referred to as "the Guarantors/Mortgagors")

Detailed description of the Immoveable Assets, inspection date, reserve price and Earnest Money Deposit (EMD) shall be as follows:

Description of Property	Reserve Price	EMD
1: "Flat No. 9, Adm. About 555 Sq. Ft. I.E. 51.58 Sq. Mtrs. Built up Area on second floor, In "A" Wing, of Building known as "Shree Ganesh Apartment", Building No. 3, on Plot of Land Bearing No. 2 out of Survey No. 668, Hissa No. 3+4+5A /1B/1B situated at Village Bibewadi, Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation. Owned by Mr. Prashant Pandurang Gosavi	Rs. 1,00,00,000/-	Rs. 10,00,000/-
2: "Flat No. 10, Adm. About 555 Sq. Ft. I.E. 51.58 Sq. Mtrs. Built up Area on Second Floor, In "A" Wing, of Building known as "Shree Ganesh Apartment", Building No. 3, on Plot of Land Bearing No. 2 out of Survey No. 668, Hissa No. 3+4+5A /1B/1B situated at Village Bibewadi, Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation Jointly Owned by Mr. Prashant Pandurang Gosavi and Mr. Pandurang K. Gosavi		
(Merged Property of Flat No. 9 and 10)		

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...continued from previous page.

BID/OFFER PERIOD

ANCHOR INVESTOR BIDDING DATE OPENED AND CLOSED ON TUESDAY, 25 AUGUST, 2026

BID/ OFFER OPENED ON THURSDAY, 27 AUGUST, 2026 | BID/ OFFER CLOSED ON MONDAY, 31 AUGUST, 2026

The Offer was made in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended (the "SCRR"), read with Regulation 31 of the SEBI ICDR Regulations. The Offer was made through the Book Building Process in accordance with Regulation 6(1) of the SEBI ICDR Regulations, wherein not more than 50% of the Net Offer was available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs") (the "QIB Category"), provided that our Company, in consultation with the BRLMs, allocated 60% of the QIB Category to Anchor Investors on a discretionary basis (the "Anchor Investor Portion"), out of which 40% shall be available for allocation in the following manner: (i) 33.33% was available for allocation to domestic Mutual Funds, and (ii) 6.67% was reserved for life insurance companies and pension funds, subject to valid Bids having been received from domestic Mutual Funds, life insurance companies and pension funds at or above the price at which Equity Shares were allocated to Anchor Investors ("Anchor Investor Allocation Price"). In accordance with the SEBI ICDR Regulations. In the event of under-subscription or non-allocation in the Anchor Investor Portion, the balance Equity Shares were required to be added to the QIB Category (excluding the Anchor Investor Portion) (the "Net QIB Category"). Further, 5% of the Net QIB Category was available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Category was available for allocation on a proportionate basis to all QIBs, including Mutual Funds, subject to valid Bids having been received at or above the Offer Price. However, if the aggregate demand from the Mutual Funds was less than 5% of the Net QIB Category, the balance Equity Shares available for allocation in the Mutual Fund Portion (defined hereinafter) was added to the remaining QIB Category for proportionate allocation to QIBs. Further, not less than 15% of the Net Offer shall be available for allocation to Non-Institutional Investors ("NIIIs") ("Non-Institutional Category"), of which one-third of the Non-Institutional Category was available for allocation to Bidders with a Bid size of more than ₹200,000 and up to ₹1,000,000 and two-thirds of the Non-Institutional Category was available for allocation to Bidders with a Bid size of more than ₹1,000,000 and under-subscription in either of these two sub-categories of the Non-Institutional Category was allocated to Bidders in the other sub-category of the Non-Institutional Category in accordance with the SEBI ICDR Regulations, subject to valid Bids having been received at or above the Offer Price. Further, not less than 35% of the Net Offer was available for allocation to Retail Individual Investors ("RIIs") ("Retail Category"), in accordance with the SEBI ICDR Regulations, subject to valid Bids having been received from them at or above the Offer Price. Further, Equity Shares were allocated on a proportionate basis to Eligible Employees applying under the Employee Reservation Portion, subject to valid Bids received from them at or above the Offer Price. All Bidders (except Anchor Investors) were required to mandatorily participate in this Offer only through the Application/ Subscription by Blocked Amount ("ASBA") process and were required to provide details of their respective bank account (including UPI ID in case of UPI Bidders (defined hereinafter)) in which the Bid Amount was blocked by the SCSBs or the Sponsor Bank(s), as the case may be. Anchor Investors were not permitted to participate in the Offer through the ASBA process. For details, see "Offer Procedure" beginning on page 473 of the Prospectus.

The bidding for Anchor Investor opened and closed on August 25, 2026. The Company received 30 applications from 15 Anchor Investors for 2,98,41,812 Equity Shares. The Anchor Investor Offer Price was finalized at ₹82 per Equity Share. A total of 2,52,43,901 Equity Shares were allocated under the Anchor Investor Portion aggregating to ₹2,06,99,99,882/-.

The Offer received 59,62,708 applications for 7,53,35,56,030 Equity Shares resulting in 88.25 times subscription as disclosed in the Prospectus. The details of the applications received in the Offer from Retail Individual Bidders, Non-Institutional Bidders and QIBs are as under (before technical rejections):

Sl. No.	Category	No. of Applications applied*	No. of Equity Shares	Shares Reserved as per Prospectus	No. of times Subscribed	Amount (₹)
A	Retail Individual Bidders	55,66,648	1,22,59,12,142	2,94,51,219	41.63	2,41,49,99,958
B	Non-Institutional Bidders – More than ₹ 2 lakhs and upto ₹10 lakhs	2,46,358	65,61,79,160	42,07,317	155.96	34,49,99,994
C	Non-Institutional Bidders – More than ₹10 lakhs	1,35,714	1,70,84,47,650	84,14,634	203.03	68,99,99,988
D	Qualified Institutional Bidders (excluding Anchors Investors)	220	3,90,85,88,138	1,68,29,268	232.25	1,37,99,99,976
E	Anchor Investors	30	2,98,41,812	2,52,43,901	1.18	2,06,99,99,882
F	Eligible Employees	13,738	45,87,128	12,19,512	3.76	9,99,99,984
Total		59,62,708	7,53,35,56,030	8,53,65,851	88.25	6,99,99,99,782

*This includes 47,837 applications for 82,89,008 Equity Shares from Retail Individual Investor which were not in book but excludes bids (UPI Mandates & SCSBs cancelled) not accepted by investor.

Final Demand

A summary of the final demand as per NSE and BSE as on the Bid/Issue Closing Date at different Bid prices is as under:

Sr. No	Bid Price	No. of Equity Shares	% to Total	Cumulative Total	Cumulative % of Total
1	78	14,02,128	0.02	14,02,128	0.02
2	79	2,56,802	0.00	16,58,930	0.02
3	80	8,27,190	0.01	24,86,120	0.03
4	81	8,98,352	0.01	33,84,472	0.04
5	82	6,53,49,50,786	84.59	6,53,83,35,258	84.64
6	CUT OFF	1,18,68,85,154	15.36	7,72,52,20,412	100.00
		7,72,52,20,412	100.00		

The Basis of Allotment was finalized in consultation with the Designated Stock Exchange, being NSE on September 01, 2026.

A. Allotment to Retail Individual Bidders (After Technical Rejections) (including ASBA Applications)

The Basis of Allotment to the Retail Individual Bidders, who have bid at cut-off or at the Issue Price of ₹82 per Equity Share, was finalized in consultation with NSE. This category has been subscribed to the extent of 40.11 times. The total number of Equity Shares Allotted in Retail Individual Bidders category is 2,94,51,219 Equity Shares to 1,61,819 successful applicants. The category-wise details of the Basis of Allotment are as under:

Sr. No	Category	No. of Applications Received	% of Total	Total No. of Equity Shares applied	% to Total	No. of Equity Shares Allotted per Bidder	Ratio	Total No. of Equity Shares allotted
1	182	49,70,316	92.8	90,45,97,512	76.58	182	21.695	2,73,31,304
2	364	2,00,007	3.73	7,28,02,548	6.16	182	21.695	10,99,826
3	546	64,163	1.2	3,50,32,998	2.97	182	11.364	3,52,898
4	728	27,979	0.52	2,03,68,712	1.72	182	9.298	1,53,790
5	910	23,796	0.44	2,16,54,360	1.83	182	21.695	1,30,858
6	1,092	11,650	0.22	1,27,21,800	1.08	182	21.695	64,064
7	1,274	11,474	0.21	1,46,17,876	1.24	182	15.496	63,154
8	1,456	3,527	0.07	51,35,312	0.43	182	27.890	19,292
9	1,638	2,362	0.04	38,68,956	0.33	182	15.499	12,922
10	1,820	8,050	0.15	1,46,51,000	1.24	182	23.762	44,226
11	2,002	1,853	0.03	37,09,706	0.31	182	11.364	10,192
12	2,184	1,812	0.03	39,57,408	0.34	182	18.593	10,010
13	2,366	28,822	0.54	6,81,92,852	5.77	182	11.364	1,58,522
1 Additional share will be allotted to successful allottees from Sr no. 2 to 13 = 161 shares in ratio of 3:217								
GRAND TOTAL		53,55,811	100.00	1,81,13,11,040	100.00			2,94,51,219

B. Allotment to Non-Institutional Bidders (more than ₹2 Lakh and upto ₹10 Lakh) (After Technical Rejections) (including ASBA Applications)

The Basis of Allotment to the Non-Institutional Bidders (more than ₹2 Lakh and upto ₹10 Lakh), who have bid at the Issue Price of ₹82 per Equity Share or above, was finalized in consultation with NSE. This category has been subscribed to the extent of 152.22 times. The total number of Equity Shares allotted in this category is 42,07,317 Equity Shares to 1,651 successful applicants. The category-wise details of the Basis of Allotment are as under (Sample):

Sr. No	Category	No. of Applications Received	% of Total	Total No. of Equity Shares applied	% to Total	No. of Equity Shares allotted per Bidder	Ratio	Total No. of Equity Shares allotted
1	2,548	2,26,523	94.15	57,71,80,604	90.13	2,548	3:437	39,62,140
2	2,730	4,586	1.91	1,25,19,780	1.95	2,548	1:148	78,988
3	2,912	1,111	0.46	32,35,232	0.51	2,548	7:972	20,384
4	3,094	767	0.32	23,73,098	0.37	2,548	5:767	12,740
5	3,276	361	0.15	11,82,636	0.18	2,548	2:361	5,096
6	3,458	238	0.10	8,23,004	0.13	2,548	1:119	5,096
7	3,640	938	0.39	34,14,320	0.53	2,548	3:469	15,288
8	3,822	365	0.15	13,95,030	0.22	2,548	3:365	7,644
9	4,004	181	0.08	7,24,724	0.11	2,548	1:181	2,548
10	4,186	146	0.06	6,11,156	0.10	2,548	1:146	2,548
11	4,368	130	0.05	5,67,840	0.09	2,548	1:130	2,548
12	4,550	181	0.08	8,23,550	0.13	2,548	1:181	2,548
13	4,732	89	0.04	4,21,148	0.07	2,548	1:89	2,548
14	4,914	298	0.12	14,64,372	0.23	2,548	1:149	5,096
15	5,096	510	0.21	25,98,960	0.41	2,548	2:255	10,192
16	5,460	271	0.11	14,79,660	0.23	2,548	2:271	5,096
17	5,824	77	0.03	4,48,448	0.07	2,548	1:77	2,548
18	6,006	1,865	0.78	1,12,01,190	1.75	2,548	2:287	33,124
19	6,188	323	0.13	19,98,724	0.31	2,548	2:323	5,096
20	6,370	113	0.05	7,19,810	0.11	2,548	1:113	2,548
21	7,280	86	0.04	6,26,080	0.10	2,548	1:86	2,548
22	7,644	89	0.04	6,80,316	0.11	2,548	1:89	2,548
23	9,100	99	0.04	9,00,900	0.14	2,548	1:99	2,548
24	12,194	642	0.27	78,28,548	1.22	2,548	2:321	10,192
1 Additional share will be allotted to successful allottees from Serial No.25 to 54 = 5,096 shares in ratio of 2:612								
5 Additional share will be allotted to successful allottees from Serial no. 2 to 54 = 480 shares							1:1	480
1 Additional share will be allotted to successful allottees from Serial no. 2 to 54 = 89 shares in ratio of 89:96								
GRAND TOTAL		2,40,601	100.00	64,04,21,782	100.00			42,07,317

C. Allotment to Non-Institutional Bidders (more than ₹10Lakh) (After Technical Rejections) (including ASBA Applications)

The Basis of Allotment to the Non-Institutional Bidders (more than ₹10 Lakh), who have bid at the Issue Price of ₹82 per Equity Share or above, was finalized in consultation with NSE. This category has been subscribed to the extent of 200.42 times. The total number of Equity Shares allotted in this category is 84,14,634 Equity Shares to 3,302 successful applicants. The category-wise details of the Basis of Allotment are as under (Sample):

Aris International Limited

CIN No. L29130MH1995PLC249667

Office No: WeWork Oberoi Commerz II, 20th Floor, CTS No. 95, 4B, 3 & 4, Siro, Off W.E. Highway, Oberoi Garden City, Goregaon East (D2), Mumbai - 400063, Maharashtra Ph. +91 6291375672 | Email id: arisintltd@gmail.com | Website: www.arisinternational.in

NOTICE TO THE SHAREHOLDERS OF THE 31st ANNUAL GENERAL MEETING

1. NOTICE is hereby given that the 31st Annual General Meeting ("AGM") of the Members of Aris International Limited will be held on Tuesday, 29th September, 2026 at 01:00 P.M. (IST) through Video Conferencing ("VC")/Other Audio-Visual Means ("OAVM") to transact the businesses as set out in the Notice of the AGM.

2. The Ministry of Corporate Affairs ("MCA"), vide General Circular No. 03/2025 dated 22nd September, 2025, read with the applicable circulars issued from time to time ("MCA Circulars"), has permitted companies to conduct Annual General Meetings through VC/OAVM without the physical presence of Members at a common venue. Accordingly, the 31st AGM of the Company will be held through VC/OAVM.

3. In compliance with the applicable MCA Circulars and Regulation 36(1)(b) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Notice of the AGM together with the Annual Report for the Financial Year 2025-26 will be sent electronically to those Members whose e-mail addresses are registered with the Company/RTA/Depositories. A letter containing the web-link and exact path of the Annual Report will be sent to those Members whose e-mail addresses are not registered.

4. The Notice of the AGM and Annual Report will also be available on the website of the Company at www.arisinternational.in, the website of BSE Limited at www.bseindia.com and the website of Central Depository Services (India) Limited ("CDSL") at www.evotingindia.com.

5. The Company has engaged Central Depository Services (India) Limited ("CDSL") for providing the facility of remote e-Voting, e-Voting during the AGM and participation in the AGM through VC/OAVM.

6. The remote e-Voting period shall commence on Saturday, 26th September, 2026 at 09:30 A.M. (IST) and shall end on Monday, 28th September, 2026 at 05:00 P.M. (IST). The voting rights of Members shall be in proportion to their shareholding in the paid-up equity share capital of the Company as on the cut-off date, i.e., Tuesday, 22nd September, 2026.

7. Members who have not registered/updated their e-mail addresses are requested to register/update the same:

- Physical Shareholders: by sending the necessary details to the Company at arisintltd@gmail.com and/or to the RTA, Maheshwari Datamatics Private Limited, at contact@mdplcorporate.com
- Demat Shareholders: by updating their e-mail ID and mobile number with their respective Depository Participant(s).

8. Detailed instructions for attending the AGM through VC/OAVM, remote e-Voting and e-Voting during the AGM will be provided in the Notice of the AGM.

For Aris International Limited
Sd/-
Mr. Dinesh Dhargare
Director
DIN: 11418438

NIRAJ CEMENT STRUCTURALS LIMITED

CIN: L26940MH1998PLC114307

Regd. Off: Unit No 820 to 825, The Epicentre, Dukes Horizon, ST Road, Chembur, Mumbai- 400088 Tel: +91 22 66027100, E-mail: cs@niraj.co.in Website: www.niraj.co.in

NOTICE OF TWENTY EIGHTH(28th) ANNUAL GENERAL MEETING OF THE COMPANY TO BE HELD THROUGH VIDEO CONFERRING (VC) / OTHER AUDIO-VISUAL MEANS (OAVM)

NOTICE is hereby given that Twenty Eighth (28th) Annual General Meeting ("AGM") of the members of M/s. Niraj Cement Structurals Limited ("the Company") will be held on Monday, September 28, 2026 at 11.00 a.m. (IST) through Video Conferencing ("VC")/Other Audio Visual Means ("OAVM"), in compliance with the applicable provisions of the Companies Act, 2013 and the Rules made thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with all the applicable circulars on the subject matter issued by the Ministry of Corporate Affairs ("MCA") and the Securities and Exchange Board of India ("SEBI"), to the transact the business as set out in the Notice of 28th AGM of the Company.

Members will be able to attend and participate in the AGM by VC/OAVM only. Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Act. In compliance with the applicable circulars issued by the MCA and SEBI on the subject matter, Notice of 28th AGM and Annual Report for FY 2025-26 will be sent only by electronic mode to all the members whose email addresses are registered with the Depository Participants/Registrar and Transfer Agent/ Company. Members holding shares in dematerialized mode are requested to register / update their email addresses with their Depository Participants ("DP") by following procedure prescribed by DP.

The Company has engaged services of National Securities Depository Limited ("NSDL") for providing remote e-voting facility ("remote e-voting") to all its members to cast their vote on all resolutions set out in the Notice of 28th AGM. Additionally, the Company, through NSDL, is providing the facility of voting through e-voting system during the AGM ("e-voting").

The details such as manner of (i) registering / updating email addresses, (ii) casting vote through remote e-voting/e-voting and (iii) attending the AGM through VC / OAVM has been set out in the Notice of the AGM which will be dispatched in due course.

The members are requested to carefully read all the Notes set out in the Notice of 28th AGM (being sent electronically) and in particular, instructions for joining the AGM, manner of casting vote through remote e-voting or through e-voting facility at the AGM.

The Notice of 28th AGM and Annual Report for FY 2025-26 will also be made available on the Company's website at www.niraj.co.in, website of the stock exchanges, i.e., BSE Limited at www.bseindia.com and National Stock Exchange of India Limited at www.nseindia.com and also on the website of NSDL at www.evoting.nsdl.com.

By Order of the Board of Directors
For Niraj Cement Structurals Ltd
Sd/-
Anil Jhaveri
Company Secretary & Compliance Officer
Membership No. - A66063

Date: September 2, 2026
Place: Mumbai

INDIA SME Asset Reconstruction Company Limited

(Subsidiary of Authum Investment & Infrastructure Limited ("AIL"))

CIN: U67190MH2008PLC181062

Registered Office: The Ruby, 11th floor, North-West Wing, Plot No. 29, Senapati Bapat Marg, Dadar West, Mumbai - 400 028

PUBLIC NOTICE FOR E-AUCTION CUM SALE (Appendix – IV A) (Rule 8(6))

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002 ("the Rules").

Notice is hereby given to the public in general and in particular to the Borrower and Guarantor(s) that the below described immovable property mortgaged/charged to the India SME Asset Reconstruction Company Limited (acting in its capacity as Trustee of ISARC-ACBL 1/2017-18 Trust ("ISARC")) (hereinafter referred to as "Secured Creditor"), the physical possession of which has been taken by the Authorised Officer of Secured Creditor, and will be sold on "As is where is", "As is what is", "Whatever there is" and "No recourse" basis on 13.10.2026, for recovery of an amount aggregating to Rs. 18,81,51,289.83/- (Rupees Eighteen Core Eighty One Lakh Fifty One Thousand Two Hundred Eighty Nine and Eighty Three Paise only) as on 31.07.2026 due to the ISARC together with further applicable interest, other costs, etc. thereon, due and payable to ISARC from M/s Expert Print ("Borrower") and from Mr. Prashant P. Gosavi, Legal heirs of Mortgagor Late Mr. Pandurang K. Gosavi, Mrs. Vibhavari V. Gaikwad, Mrs. Kalpana P. Gosavi and Mr. Vikas M. Gaikwad (hereinafter referred to as "the Guarantors/Mortgagors")

Detailed description of the Immoveable Assets, inspection date, reserve price and Earnest Money Deposit [EMD] shall be as follows:

Description of Property	Reserve Price	EMD
1: "Flat No. 9, Adm. About 555 Sq. Ft. I.E. 51.58 Sq. Mtrs. Built up Area on second floor, In "A" Wing, of Building known as "Shree Ganesh Apartment", Building No. 3, on Plot of Land Bearing No. 2 out of Survey No. 668, Hissa No. 3-4+5A/1B/1B situated at Village Bibewwadi, Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation. Owned by Mr. Prashant Pandurang Gosavi	Rs. 1,00,00,000/-	Rs. 10,00,000/-
2: "Flat No. 10, Adm. About 555 Sq. Ft. I.E. 51.58 Sq. Mtrs. Built up Area on Second Floor, In "A" Wing, of Building Known as "Shree Ganesh Apartment", Building No. 3, on Plot of Land Bearing No. 2 out of Survey No. 668, Hissa No. 3-4+5A/1B/1B situated at Village Bibewwadi, Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation Jointly Owned by Mr. Prashant Pandurang Gosavi and Mr. Pandurang K. Gosavi		

(Merged Property of Flat No. 9 and 10)

Date and Time of Inspection of property: On 10.10.2026, between 11.00 A.M. to 4.00 P.M.

The Last Date, time for Submission of EMD : On 12.10.2026, upto 5.00 P.M. through online mode only on website www.bankeauction.com

Date and Time of E-Auction : On 13.10.2026, from 02.00 P.M. to 05.00 P.M. with auto – extension of five minutes each in the event of bids placed in the last five minutes.

Auction will be conducted "Online" through the ISARC's-approved service provider C1 INDIA PVT LTD, Udyog Vihar, Phase 2, Gulf Petrochem building No. 301 Gurgaon Haryana, Pin 122015.

Help Line No. +91-124-4302020/21/22/23 or +91 7291981124/1125/1126

Help Line e-mail ID: support@bankeauctions.com, For bidding, log on to Website <http://www.bankeauctions.com>

Contact person/Contact Number: Mrs. Sumedha Sawant, (CM) M: 9769062721 Ms. Sayli Patil, (AM) M: 9833121661

For detailed terms and conditions of the sale, please refer to the link provided on website of India SME Asset Reconstruction Company Ltd. i.e. www.isarc.in

Date : 31.08.2026
Place : Mumbai

India SME Asset Reconstruction Company (ISARC) Limited
(Subsidiary of Authum Investment & Infrastructure Limited ("AIL"))
Acting in its capacity as trustee of ISARC ACBL 1/2017-18 Trust.

epaper.financialexpress.com

(B) Terms and conditions of Sale

1	Bids invited for property	The intending bidder may make an offer for immovable assets as specifically mentioned in the sale notice.								
2	Reserve Price	Rs.1,00,00,000/- (Rupees One Crore Only)								
3	Earnest Money Deposit (EMD)	Rs. 10,00,000/- (Rupees Ten Lacs Only)								
4	Basis	“AS IS WHERE IS” AND “AS IS WHAT IS” AND “WHATEVER THERE IS” AND “NO RECOURSE” BASIS								
5	Last date for submission of tenders	12.10.2026 upto 5.00 PM through online mode only on Website https://www.bankeauctions.com								
6	How to submit the tenders	The auction is being held “Online” through ISARC’s approved service provider C1 INDIA PVT LTD, Udyog Vihar, Phase 2, Gulf Petrochem building No. 301 Gurgaon, Haryana. Pin: 122015, Help Line No. +91-124-4302020/21/22/23 +91 7291981124/ 1125 / 1126, +91-9594597555, Help Line e-mail ID: support@bankeauctions.com, Website:www.bankeauctions.com The prospective qualified bidder may avail of online training on e-auction from C1 INDIA PVT LTD prior to the date of e-auction for submitting bids and participating in the e-auction process. Neither the Authorized officer/ISARC nor C1 INDIA PVT LTD will be held responsible for any internet network problem/power failure/any other technical lapses/failure etc. In order to avoid such a contingent situation, the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event.								
7	Mode of payment of EMD	The intending purchaser/bidder/s are required to deposit EMD which shall be payable through NEFT/ RTGS in the following account: <table><tr><td>Name of the Account</td><td>ISARC ACBL - I/2017-18 Trust</td></tr><tr><td>Account No</td><td>37940206838</td></tr><tr><td>Name of the Bank and Branch</td><td>State Bank of India, BKC, Mumbai</td></tr><tr><td>IFSC Code</td><td>SBIN0004380</td></tr></table> Please note that the Cash/Cheque/Demand Draft shall not be accepted as EMD amount.	Name of the Account	ISARC ACBL - I/2017-18 Trust	Account No	37940206838	Name of the Bank and Branch	State Bank of India, BKC, Mumbai	IFSC Code	SBIN0004380
Name of the Account	ISARC ACBL - I/2017-18 Trust									
Account No	37940206838									
Name of the Bank and Branch	State Bank of India, BKC, Mumbai									
IFSC Code	SBIN0004380									
8	Refund of EMD to unsuccessful bidders	The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded within 7 working days. The Earnest Money Deposit shall not bear any interest.								
9	Adjustment of EMD	The successful bidder should pay 25% of the amount of the sale price (inclusive of EMD) immediately i.e. on the same day or not later than the next working day, as the case may be, through NEFT/RTGS to the account details which are given in serial number 7 above on sale being knocked in bidder’s favor and balance amount within 15 days without								

		giving any further notice by ISARC. In case of default, amount of EMD and / or initial deposit as above shall be forfeited, the secured assets shall be resold and the defaulting purchaser shall not be entitled to any claim.								
10	Forfeiture of EMD	For bidders not complying with the terms and conditions specified in the Tender-cum-auction Documents, the EMD amount shall be forfeited.								
11	Type of offer and manner of payment	- The 75% balance amount of the purchase price payable shall be paid by the purchaser within 15 days from the date of auction without giving any further notice by ISARC or as may be decided by the Authorized Officer of ISARC. - In default of the payment within the period mentioned above, the deposit shall be forfeited, the property shall be re-sold, and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold. - Balance payments can be made through NEFT/RTGS, in the account details of which are as under : <table><tr><td>Name of the Account</td><td>ISARC ACBL - I/2017-18 Trust</td></tr><tr><td>Account No</td><td>37940206838</td></tr><tr><td>Name of the Bank and Branch</td><td>State Bank of India, BKC, Mumbai</td></tr><tr><td>IFSC Code</td><td>SBIN0004380</td></tr></table>	Name of the Account	ISARC ACBL - I/2017-18 Trust	Account No	37940206838	Name of the Bank and Branch	State Bank of India, BKC, Mumbai	IFSC Code	SBIN0004380
Name of the Account	ISARC ACBL - I/2017-18 Trust									
Account No	37940206838									
Name of the Bank and Branch	State Bank of India, BKC, Mumbai									
IFSC Code	SBIN0004380									
12	Selection of best offer	Selection of the best offer shall be decided by the Authorized Officer/ Asset Resolution Committee (ARC) of ISARC. The Authorized Officer/ISARC is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason therefor.								
13	Liability of the purchaser, if any.	- All charges of conveyance, stamp duty, transfer fee (premium fee) registration charges/expenses, etc., and all the incidental expenses relating to registration of the property, as applicable, shall be borne by the successful bidder only. - ISARC does not undertake any responsibility to procure any permission/ license etc. in respect of the property/assets offered for sale of any dues whatsoever in respect of the said property/assets. - All statutory/non-statutory dues, taxes, rates, charges and fees owing to anyone, if any, shall be the responsibility of the prospective buyer. - ISARC does not undertake any responsibility for payment of any dues, taxes, etc. as stated above or any other known/unknown encumbrances and payment of the same shall be the responsibility of prospective buyers.								
14	Negotiation with bidders for improvement in offer	ISARC reserves its rights and shall have the discretion to negotiate with the bidders after the opening of bid/tenders and to also allow inter se bidding amongst the top two bidders for improvement in the bid and to accept or to reject any or all bids without assigning any reasons whatsoever. The bidding is allowed in multiples of Rs. 50,000/- for property.								
15	Disputes/ Litigations	In case of disputes in tender/auction, the decision of the Authorized Officer of ISARC shall be final and binding on all and any litigation shall be subject to jurisdiction of Mumbai.								

16	Inspection of assets	The interested parties are advised to submit their bids after the inspection of assets. The prospective bidders shall visit/inspect the properties at their expense within the schedule specified in the sale notice. The interested parties/bidders shall coordinate with: Mrs. Sumedha Sawant (CM), Mobile No. 9769062721 Ms. Sayli Patil (AM) Mobile No. 9833121661
17	Miscellaneous	Bids with conditional offers shall be treated as invalid. Correspondence about any change/modification in the offer after submission of the bid will not be entertained. If any bidder wishes to give a fresh offer for a property before the last date prescribed for submission of the bid in the advertisement concerned, he may file a fresh bid with an appropriate EMD by contacting the e-auctioning agency, if the same is technically feasible. The purchaser will not manufacture at the site after acquisition, any of the hazardous/prohibited items as specified by the Government from time to time.

(C) Miscellaneous Terms and conditions of auction

1. The property shall be sold on “AS IS WHERE IS” AND “AS IS WHAT IS” AND “WHATEVER THERE IS” AND “NO RECOURSE” BASIS condition, including encumbrances, if any.
2. The e-Auction/ bidding of above property would be conducted online exactly on the scheduled date & time as mentioned in the e-auction notice by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of Rs.50,000/-. In case a bid is placed in the last 5 minutes of the closing time of the e- Auction, the closing time will automatically be extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve price) on closure of e-Auction process shall be declared as successful Bidder and communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorized Officer/Secured Creditor.
3. The interested purchaser (s) shall themselves satisfy with the right and title of the property by the concerned local authorities and no claim shall be entertained by the Authorized Officer/ISARC in this regard after the auction of the properties.
4. To the best of the knowledge and information of the Authorized Officer, there are no other encumbrances/charge on the property(s) known to him. However, the intending bidder should make their own independent due diligence/inquiries regarding the encumbrances, title of property put on auction, and claims/rights/dues/affecting the property, before submitting their bid. The E-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the ISARC. The property is being sold with all the existing and future encumbrances whether known or unknown to ISARC/the Authorized Officer/Secured creditor shall not be responsible in any way for any third-party claim/ rights/dues.
5. The bidder shall execute an Indemnity as per the format annexed printed on stamp paper of relevant value and send the same in original to the registered office of ISARC, so that it is received before the date of auction.
6. Bidder shall hold a valid email (with empty space in Inbox) as all the relevant information shall be conveyed through email only.
7. The intending bidder should upload/ submit the following documents as evidence for EMD while uploading e-tender document.
 - UTR Number with UTR Slip
 - Proof of Identification (Passport/Driving License/Aadhar Card)
 - Current Address Proof for communication
 - PAN card of Bidder.
8. The intending bidder may please see details of the terms and conditions mentioned in the tender document available on ISARC’s web site: www.isarc.in as well as on C1 India Pvt Ltd Website: [**www.bankeauctions.com**](http://www.bankeauctions.com)
9. The Authorized Officer reserves the right to postpone/ cancel or vary the terms and conditions of the auction without assigning any reason thereof.

10. The intending bidder may please see details of the terms and conditions mentioned in the tender document available on ISARC's website: www.isarc.in. The same is also available at the office of ISARC at Dadar, Mumbai.
11. No bids below the reserve price shall be entertained.
12. The auction will be conducted under the supervision of the Authorized Officer/Asset Resolution Committee of the ISARC.
13. The sale certificate will be issued in the name of the purchaser (s) /applicant(s) only and will not be issued in any other name(s). Nominee bids shall not be entertained, and their earnest money shall also be forfeited.

For further details please contact on Phone No. +91 22 6838 8100/8101, +91 22 6838 8274 during office hours between 10.00 am and 6.00 pm on all working days.

(D) BID FORM

DETAILS OF BIDDER

(Read carefully the terms and conditions of sale before filling in and submitting the bid)

1.	Name(s) of Bidder [in Capital]		
2.	Father's/Husband's name		
3.	Postal address of Bidder(s)		
4.	Phone/Cell Number and E-mail ID		
5.	Bank Account details to which EMD amount to be returned		
	Account holder name		
	Bank Name		
	Branch Name		
	Bank A/c No		
	Type of account		
	IFSC Code		
6.	Date of submission of bid		
7.	PAN Number		
8.	Property Item No.		
9.	Whether EMD remitted		
10.	EMD remittance details*	UTR No.	
		Date of remittance	
		Name of Bank	
		A/c No	
		IFSC	
11.	Bid amount quoted	Rs.	
		[Rupees	
I / We declare that I/We have read and understood all the above terms and conditions of the auction sale and the auction sale notice published in the daily newspaper which are also available on the website https://www.bankeauctions.com and shall abide by them. I/We also undertake to improve my/our bid by one incremental value notified in the sale notice if I/We am/ are the sole bidder. _____ (Name and signature of the Bidder(s))			
*Mandatory : Bidders are advised to preserve the EMD Remittance challan. <u>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.</u>			

(E) DECLARATION BY BIDDER(S)

Date: _____

To:
The Authorized Officer,
India SME Asset Reconstruction Company Ltd.,

1. I/We, the bidder/s do hereby state that, I/We have read the entire terms and conditions of the sale and have understood them fully. I/We, hereby unconditionally agree to abide with and to be bound by the said terms and conditions and agree to take part in the Online Auction.
2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our offer and that the particulars of remittance given by me/us in the bid form are true and correct.
3. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the offer/bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the 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 fulfill any/all of the terms and conditions, the EMD and any other monies paid by me/us along with the bid and thereafter, is/are liable to be forfeited by the Authorised Officer.
5. I/We also agree that in the eventuality of forfeiture of the amount by Authorized Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.
6. I/We also understand that the EMD of all offerer/bidders shall be retained by the Bank and returned only after the successful conclusion of the sale of the Assets. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.
7. The decision taken by Authorised Officer in all respects shall be binding on me/us.
8. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.

Signature

Name:

Address

Phone

Email

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.

(F) DEED OF UNDERTAKING CUM INDEMNITY
(Stamp duty for deed of Indemnity shall vary state wise)
(This forms part of the terms and conditions of invitations and sale)

This DEED OF INDEMNITY executed at _____ on this ____th day of September 2026 by _____ (Hereinafter referred to as “the Purchaser”, which expression shall include its successors and assigns).

In favour of:

The ISARC, is a Company incorporated under the Companies Act,1956 and Registered as Securitization and Asset Reconstruction Company pursuant to Section 3 of SARFAESI and having its registered office at 11th Floor, The Ruby, North-West Wing, Senapati Bapat Road, Dadar West, Mumbai - 400028 (hereinafter referred to as the “ISARC”) which expression shall, unless it be repugnant to the subject or context thereof, includes its successors and assigns and whether acting as such in respect of financial assets pertaining to Expert Print.

A. Whereas ISARC, has pursuant to the measures taken under Section 13(4) of the Securitization Act taken possession of the following immovable assets of the Mortgagors in the NPA account of Borrower – Expert Print:

“Flat No. 9, Adm. about 555 Sq. Ft. i.e. 51.58 Sq. Mtrs. Built up Area on second floor, in “A” Wing, of Building known as “Shree Ganesh Apartment”, Building No. 3, on Plot of Land Bearing No. 2 out of Survey No. 668, Hissa No. 3+4+5A /1B/1B situated at Village Bibwewadi, Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation owned by Mr. Prashant Pandurang Gosavi and

Flat No. 10, Adm. About 555 Sq. Ft. i.e. 51.58 Sq. Mtrs. Built up Area on Second Floor, in “A” Wing, of Building Known as “Shree Ganesh Apartment”, Building No. 3, on Plot of Land Bearing No. 2 out of Survey No. 668, Hissa No. 3+4+5A /1B/ 1B situated at Village Bibwewadi, Taluka Haveli, District Pune and within the limits of Pune Municipal Corporation Jointly Owned by Mr. Prashant Pandurang Gosavi and Mr. Pandurang K. Gosavi. **(Merged Property)**

B. Whereas we have vide our bid dated _____ in public e-auction offered to purchase the aforesaid two merged flats. The Authorized Officer of ISARC confirmed the sale / offer on behalf of ISARC in favour of _____, the purchaser and subject to terms and conditions contained in sale notice.

C. Whereas as covenants of the documents of terms and conditions of sale states that the adjudication of stamp duty, payment of stamp duty, registration charges, (as applicable), unrecovered transfer charges, if any, and all other incidental costs, charges and expenses in connection with sale of the aforesaid assets shall be borne by the Purchaser. Non-payment of stamp duty under prevailing laws, rules, and regulations notifications shall entail ISARC to take such steps to repossess the secured assets and put up the same for sale under applicable law.

D. Whereas the documents of terms and conditions of sale and sale certificate further state that “the said assets are being sold on “as is where is” and “as is what is” and “whatever there is” and “no recourse” basis. Further, ISARC does not accept / undertaken any responsibility for, nor shall the sale proceeds be subject to any pending / outstanding statutory dues and any other dues such as water / electricity / services charges, transfer fees, society charges, dues of the Municipal Corporation / local authority dues, tax or any other duties, levies by

whatever name it is called including interest, etc. if any in respect of the secured assets, shall be the sole responsibility and to the account of the Purchaser. In pursuance thereof, the Purchaser indemnifies ISARC to save harmless ISARC from any and all liability incurred by ISARC on account of any suits, claims, (including any expenses incurred by ISARC for the enforcements of this indemnity) which ISARC shall suffer as a result of any failure on the part of the Purchaser to meet and clear any pending / outstanding statutory dues and any other dues such as water / electricity / service charges, transfer fees, dues of the Municipal Corporation / local authority dues, tax, etc. any other dues or any other duties, levies by whatever name it is called including interest, etc. of any and dues or any claim made by any person in respect of such liabilities, encumbrances and dues”.

ISARC has accepted the offer upon execution of the following indemnity.

NOW THIS DEED WITNESSETH AS FOLLOWS:

In consideration of the above said immovable asset, the Purchaser viz _____ and their successors, nominees, heirs as stated above hereby unconditionally, absolutely and irrevocably agree to indemnify and keep ISARC indemnified and save harmless, against any and all losses, damages, liabilities. Suits, claims, counterclaims, actions, penalties, expenses (including attorney’s fees and court costs and any expenses incurred by ISARC for the enforcement of this indemnity), which ISARC shall suffer as a result of any failure on the part of the Purchaser to meet and clear any such liabilities, encumbrances and dues as mentioned in the recital’s above more specifically C, D, or any claim made by any person, entity, firm. We have inspected the property and are fully aware that the aforementioned two flats have been merged and presently only one entry in common to the said Flats is available. I have offered to purchase after having fully conversant with the said present condition and I/ we hereby undertake not to demand for partition and / or separate entrance of said two flats and shall not hold ISARC responsible for any claim / demand for separate physical possession of these merged flats. Furthermore, ISARC shall not be held responsible for any consequential/contingent liabilities if any arising due to separation and/or partition of the flats in future.

I / we hereby further indemnify ISARC and keep indemnified from time to time against all claims, liabilities, costs, expenses, damages and losses, including but not limited to any interest, penalties and legal costs, arising out of or in connection with partition / separation of said merged flats and / or any deviation in the approved plan, structure of the said merged Flats.

And it is declared that this indemnity is without prejudice to and is in addition to any other rights of ISARC.

IN WITNESS whereof the Purchaser has put their hands on the ____ day of September 2026 hereinabove written.

Signed and delivered by:
Purchasers

[name of the purchaser]
Address:

[Please submit notarized original copy on Rs.500.00 stamp paper]