

BY COURRIER / SPEED POST

Ref. No.: ACRE-166-TRUST / 3 / 2025

Date: 06-10-2025

To,

1. Asif Khan (Borrower & Mortgagor)

No. 71/42, A1, 4th Floor Sowmya Apartment,
Perambur Barracks, Chennai - 6100012

2. Sabeena P (Co-Borrower)

No. 71/42, A1, 4th Floor Sowmya Apartment,
Perambur Barracks, Chennai - 6100012

SUB.: NOTICE OF SALE UNDER RULE 8(6) AND RULE 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002, IN RELATION TO THE PROPERTY BEING : ALL THAT PIECE AND PARCEL OF FLAT NO. 19D ADMEASURING 1386 SQ.FT. SUPER BUILT UP AREA (INCLUSIVE OF PROPOTIONATE SHARE IN THE COMMON AREAS), 19TH FLOOR BLOCK - RUBY, OLYMPIA OPALINE SEQUEL OMR NAVALUR PERAMANUR MAIN ROAD, CHENGALPATTU TALUK, KANCHEEPURAM DISTRICT - 603103 ALONG WITH UNDIVIDED SHARE OF 417.47 SQ.FT. OF LAND ("Mortgaged Property").

Re.: Loan Account No. AFH000500585073 with Assets Care & Reconstruction Enterprise Ltd. acting as a Trustee of ACRE-166-Trust

Dear Ma'am/ Sir,

At the very outset, it is stated that Loan Account No. **AFH000500585073** with Yes Bank Ltd., originator of financial facility, along with all right(s), title(s),

ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD.

Corporate Office : Unit No. 502, C Wing, ONE BKC, Plot No. C - 66, G - Block, Bandra Kurla Complex,
Mumbai - 400051 Tel : 022 6864 3101

Registered Office : 14th Floor, Eros Corporate Tower, Nehru Place, New Delhi - 110019 Tel : 011 66115600

E-mail : acre.arc@acreindia.in

Website : www.acreindia.in

CIN : U65993DL2002PLC115769



interest(s), underlying security(ies), pledge(s) and/ or guarantee(s) had been assigned to J. C. Flowers Asset Reconstruction Pvt. Ltd., acting in its capacity as trustee of JCF YES Trust 2022-23/1 ("**J.C. Flowers ARC**"). The J.C. Flowers ARC has further assigned all its rights, title and interest of the above loan accounts in favor of **Assets Care & Reconstruction Enterprise Ltd.** acting as a **Trustee of ACRE-166-Trust ("Secured Creditor")** vide Assignment Agreement dated **11.04.2025**. Thereby, the Secured Creditor has duly taken over the financial facility from Yes Bank Ltd. and is thus, vested with all powers and entitled to recover its outstanding dues in terms of the Loan Agreement(s) and other related loan document(s) and/ or enforcement of security interest in relation to the Mortgaged Property.

The Authorised Officer of the Secured Creditor hereby informs you that the **physical possession** of the Mortgaged Property has been taken by the Secured Creditor and thereby, the proceedings for selling the Mortgaged Property (more particularly described in the Schedule in Appendix IV-A attached herewith) have already been initiated under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

The Authorised Officer of the Secured Creditor hereby serves on you this Notice of Sale regarding the Mortgaged Property being sold by way of online public auction on **29-10-2025** from **02:30 P.M. to 03:30 P.M.** (with unlimited automated extensions of 5 minutes each in terms of the Tender Document) strictly on "as is where is", "as is what is" and "whatever there is" basis for recovery of **Rs. 88,37,093/- (Rupees Eighty Eight Lakhs Thirty Seven Thousand Hundred and Ninety Three Only)** pending towards the captioned Loan Account, by way of outstanding principal, arrears (including accrued late charges) and interest till **06-10-2025** with applicable future interest in terms of the Loan Agreements and other related loan document(s) w.e.f. **07-10-2025** along with legal expenses and other charges.

The Reserve Price for the Mortgaged Property will be **Rs. 70,00,000/- (Rupees Seventy Lakhs Only)** and the Earnest Money Deposit ("**EMD**") will be 10% of the Reserve Price i.e. **Rs. 7,00,000/- (Rupees Seven Lakhs Only)**.

In view of the aforesaid, the Authorised Officer of the Secured Creditor is

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issuing this Notice of Sale in conformity with Rule 8(6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002..

For any grievance you may contact Mr. Mohd Shariq Malik, Grievance Redressal Officer, Phone No. 011-66115609, Email: complaint@acreindia.in. The detailed policy on Grievance Redressal Mechanism within the organisation can be accessed at <https://www.acreindia.in/compliance>

Yours truly,

AUTHORISED OFFICER

ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD.

TRUSTEE OF ACRE-166-TRUST

Attached: Appendix IV-A



ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD.

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APPENDIX IV-A

Sale Notice for sale of Immovable Property

E-Auction Sale Notice for sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to 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 Borrower(s) and Guarantor(s) that the below described Immovable Property mortgaged to **Assets Care & Reconstruction Enterprise Ltd.**, acting as **Trustee** of **ACRE-166-Trust** [CIN: **U65993DL2002PLC115769**] ("**Secured Creditor**"), the **physical possession** of which has been taken by the Authorised Officer of the Secured Creditor, will be sold on "as is where is", "as is what is" and "whatever there is" basis on **29-10-2025** from **02:30 P.M. to 03:30 P.M.**, for recovery of **Rs. 88,37,093/- (Rupees Eighty Eight Lakhs Thirty Seven Thousand Hundred and Ninety Three Only)** pending towards Loan Account No. **AFH000500585073**, by way of outstanding principal, arrears (including accrued late charges) and interest till **06-10-2025** with applicable future interest in terms of the Loan Agreement and other related loan document(s) w.e.f. **07-10-2025** along with legal expenses and other charges due to the Secured Creditor from 1) Mr. Asif Khan (Borrower & Mortgagor) and 2) Ms. Sabeena P (Co-Borrower).

The above Loan Account bearing No. **AFH000500585073**, along with all right(s), title(s), interest(s), underlying security(ies), pledge(s) and/ or guarantee(s), including the Immovable Property, had been assigned by Yes Bank Ltd. to J. C. Flowers Asset Reconstruction Pvt. Ltd., acting in its capacity as trustee of JCF YES Trust 2022-23/1 ("**J.C. Flowers ARC**"). The J.C. Flowers ARC has further assigned all its rights, title and interest of the above loan accounts in favor of Secured Creditor, *vide* Assignment Agreement dated **11-04-2025**.

The Reserve Price of the Immovable Property will be **Rs. 70,00,000/- (Rupees Seventy Lakhs Only)** and the Earnest Money Deposit ("**EMD**") will be **Rs. 7,00,000/- (Rupees Seven Lakhs Only)** i.e. equivalent to 10% of the Reserve Price.

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DESCRIPTION OF THE IMMOVABLE PROPERTY

SCHEDULE A

Land admeasuring of 10.64 Acres comprised in S. Nos. 5/2, 6/1A, 6/1B, 6/2, 6/3A, 6/3B, 6/5, 6/5A, 6/5B, 6/6A, 7/1, 8, 9/1, 9/2, 10, 11/1A, 11/1B1, 11/1B2, 11/2, 12/1, 12/3, 12/4, 13, 15, 18/1A, 18/1B, 19, 20/3, 20/4, 20/5, 20/6, 20/7, 20/9A, 20/9B, 20/9C, 21/1, 21/2, 21/3 (New S.No.24/2A), 28/1, 30/1, 30/2, 30/3, 31/2, 31/3, 33, 34, 35/2 and 38/1, Navalur Village (No. 33) Chengalpattu Taluk, Kancheepuram District and bounded on the:

North By: Survey no. 2 & 3

East By: Backwaters Bay of Bengal

South By: Survey No 28 (Part), 29 (Part) & 36 (Part)

West By: OMR Road (Rajiv Gandhi Salai)

SCHEDULE B

417.47 Sq.ft. of Undivided Share, title interest and ownership in the land described in Schedule A supra. Apartment having a super built-up area of 1386 sq.ft. (inclusive of proportionate share in the common areas), on the 19th floor, bearing Flat No. 19D of Tower "N" in "Ruby" and One car parking space in Open.

Situated within the Sub-Registration District of Thiruporur and Registration District of Chengalpattu.

For detailed terms and conditions of the sale, please refer to the link provided on the website of the Secured Creditor i.e. www.acreindia.in; or please contact Mr. Vikram Shetty (M): 9880405324, Mr. Rohan Sawant (M): 9833143013 or email at Rohan.Sawant@acreindia.in alternatively for helpline you may Contact: 0124-

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6910910, +91 7065451024; E-mail id: support@auctionfocus.in

For bidding, log on to www.auctionfocus.in

For any grievance you may contact Mr. Mohd Shariq Malik, Grievance Redressal Officer, Phone No. 011-66115609, Email: complaint@acreindia.in. The detailed policy on Grievance Redressal Mechanism within the organisation can be accessed at <https://www.acreindia.in/compliance>



AUTHORISED OFFICER

Date: 07-10-2025

ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD.

Place: Kanchipuram, Tamil Nadu

TRUSTEE OF ACRE-166-TRUST

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CHENNAI: Tamil Nadu Chief Minister MK Stalin has announced a Diwali bonus of up to 20 per cent for employees of public sector undertakings (PSUs) across the State, according to a Thanthi TV report.

As per the announcement, 'C' and 'D' category workers will receive up to 20 per cent bonus and ex-gratia payment as part of the festival benefits. Further details are awaited.

A photograph of the Tamil Nadu Chief Minister, MK Stalin, speaking at a podium. He is wearing a white shirt and glasses, and is holding a microphone. The podium is decorated with flowers.

KARUR: MNM chief Kamal Haasan on Monday visited the scene of a stampede here that left 41 dead and described it as a tragedy and asserted that the organisers, in particular, had a responsibility and it was time to apologise to the victims.

He interacted with officials. The Rajya Sabha MP also spoke to the affected people on the September 27 stampede at actor and TVK founder Vijay's rally in this town.

Speaking to reporters, Haasan said the stampede was shirking of responsibility and added, "I do not keep blaming somebody else." He further said, everybody has a responsibility, especially the organisers. "It has gone wrong, it is time to apologise to the people who were killed in time to accept the mistake," he said.

Flanked by DMK leader and former Minister V Senthil Balaji, Haasan said: "This (matter) is in the hands of the government do its duty." Pointing to Balaji, the local MLA, he said "let us thank him for being (there) on time." A Karur based DMK heavyweight, Senthil Balaji, following the stampede was coordinating relief and rescue work along with the government ministers and officials. Had the event been held elsewhere, it may have led to more loss of lives, Haasan claimed.

Flanked by DMK leader and former Minister V Senthil Balaji, Haasan said: "This (matter) is sub-judice...let us help the government do its duty." Pointing to Balaji, the local MLA, he said, "let us thank him for being (there) on time." A Karur based DMK heavyweight, Senthil Balaji, following the stampede, was coordinating relief and rescue measures and liaising with ministers and officials. Had the event been held elsewhere, it may have led to more loss of lives, Haasan claimed.

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Amid charges, counter-charges, and conspiracy theories, Vijay will find it tough to escape scrutiny over how he boarded his chartered flight at 8.45 am at Chennai airport, despite being supposed to address supporters at Namakkal by 8.30 am. Did Vijay purposefully delay the start of his campaign to give

enough time for the crowd to burn up? If so, can it be construed as a 'conspiracy' behind the unmanageable crowd, making him responsible for the stampede? Only time will tell how this fact will be perceived, especially in the people's courts, not just in the judicial chambers, and also how this stampede is going to pan out for Vijay's political venture. But the tragic tales of survivors and kin of the dead tell a grim story that none can digest easily. People who were trampled upon or those who saw others being trampled in the stampede at Velusamy Puram in Karur recall that the tragedy might have been averted if the actor had reached the spot on time, at 12 noon, as scheduled.

New Delhi, Sept 26 (IANS) Emotional abuse is a silent and insidious form of mistreatment that can erode a person's self-esteem, leaving them feeling broken and devoid of self-worth. For those who have experienced emotional abuse in a relationship, the journey to healing and rebuilding confidence can be arduous. However, with the guidance and support of a relationship coach, individuals can tap into the transformative power of self-care to reclaim their sense of self. It is a very serious topic, as emotional abuse is silent but it affects you more than the other person. Abuse is just a word, but the sense of it in a relationship is very deep. It can manifest in various ways, such as gaslighting, humiliation, isolation, gaslighting, and emotional blackmail. Over time, the victim of emotional abuse may internalise these negative messages, leading to a loss of self-esteem, confidence and self-belief. Anjali Tyagi, a certified relationship coach, outlines some strategies for helping women combat emotional abuse in relationships and rebuild their confidence with the power of self-care.

Creating a Safe Space: One of the first steps in healing from emotional abuse is to provide a safe and non-judgmental space for individuals to share their experiences. Relationship coaches offer this safe haven where clients can open up about their past trauma and feelings without fear of criticism, which develops a sense of safety and creates a comfortable environment for the people. Self-reflection and awareness are key components that often leaves survivors with a distorted self-image. Relationship coaches help reflect on their strengths, values, and goals. Through introspection, individuals can regain a sense of self-awareness and begin to separate their identity from the negative feelings they received during the abusive relationship. Setting Boundaries: Emotional abuse often involves violations of personal boundaries. Relationship coaches work with people to establish clear boundaries and protect their emotional well-being. Learning to say "no" and assert their needs is a crucial step in rebuilding confidence and self-respect. Rebuilding Self-Esteem: Low self-esteem is a common consequence of emotional abuse. Relationship coaches guide in developing self-compassion and self-acceptance.

Identifying Self-Care Practices: Self-care is a cornerstone of healing

relationship coaches help in developing resilience by teaching coping strategies, stress management techniques, and emotional regulation skills. This resilience helps survivors bounce back from setbacks and challenges with renewed strength.

Goal Setting and Progress Monitoring: Setting and achieving goals is a vital aspect of rebuilding confidence. Relationship coaches work to set realistic goals and track progress. They relate to personal growth, career advancement, or relationships. Regular progress monitoring keeps them motivated and focused on their journey towards self-empowerment. "After experiencing emotional abuse, regain confidence and self-worth. Focus on endurance, self-compassion, and commitment to one's own well-being. The potential of self-care to foster emotional healing and aid survivors of emotional abuse in regaining a sense of self-worth and emotional strength." On this path, a relationship coach acts as a reliable friend and mentor, providing encouragement, advice, and skills that enable people to recover their lives. Keep in mind that recovering from emotional abuse takes time, and it is acceptable to ask for assistance when needed. In addition to rebuilding confidence, survivors can come out of the shadows of abuse as stronger.

Replacement heart valves that grow inside the body may be a step closer to reality. Researchers at the Imperial College School of Biomedical Engineering in the UK have developed a novel treatment that harnesses body's natural repair mechanisms to build a living heart valve. The results are published in the journal *Science*.

"The aim of the concept we've developed is to produce a living valve in the body, which would be able to grow with the patient," says Dr. Tseung Shing Hong, a materials scientist working at the Imperial's National Heart and Lung Institute and the Harefield Heart Science Centre. Heart valve replacement is a life-threatening condition that has no long-term solution. Both mechanical and biological valves have their own drawbacks. Patients with mechanical valves must take drugs to prevent their blood from clotting to prevent blood clots. Biological valves, on the other hand, only last between 10 to 15 years. The treatment is particularly challenging for children with congenital heart disease, who may have to live with their bodies and must be replaced several times before they reach adulthood. The new procedure begins with a nanofibrous polymeric valve, but unlike mechanical valves, it is made of soft, fold rather than a durable plastic. "Once this is inside the body, the scaffold recruits and instructs their development, so that the body works as a bioreactor to grow a living heart valve," says Dr. Hong. "The scaffold gradually degrades and is replaced by our body's own tissues." The scaffold material used to make the valve is made of a polymer that is able to attract, house, and instruct appropriate cells from the patient's own body, thereby facilitating tissue generation and maintaining valve function. The team transplanted the scaffold into six sheep and kept for up to six months. "The valves performed very well," Dr. Tseung said.

"They continued to function for the six months of the trial, and also showed good cellular growth in the scaffold," says Dr. Hong. In a new study, the team found that the scaffold was able to attract cells from the blood stream which then developed into functional tissues, and that the cells were able to undergo myoblast transformation (EndMT).

IMPORTANT INFORMATION REGARDING AUCTION PROCESS			
1	Last date for submission of bid-	28-10-2025 or before 4:00 pm	
2	Place for submission of Bids-	Assets Care & Reconstruction Enterprise Ltd. 1st Floor, Prestige Nugget, Office Unit No. 101, Infinity Rd, Bengaluru, Karnataka - 560001 OR Email us at Rohan.Sawani@accare.in	
3	Date and time of auction	29-10-2025 from 02:30 pm to 03:30 pm	
4	Place of auction (Web Site for Auction)	www.auctionfocus.in	
5	Contact Details	Vikram Shetty - 9886045324 /Rohan Sawani - 9833141013	
6	Date & time of inspection of the Property	On or after appointment	
7	For detailed terms and condition of the sale,	please visit the website www.aaccare.in in www.auctionfocus.in	
Date: 07-10-2025		Sd _____	
Place: Kanchipuram, Tamil Nadu		Assets Care & Reconstruction Enterprise Ltd. Authorized Officer	



TENDER DOCUMENT FOR E-AUCTION

**Terms and Conditions of Online Public Auction (e-Auction) for sale of Property
as per e-Auction ID No.:**

**(Note: For more information, Bidder(s) are requested to go through the Sale
Notice published by Assets Care & Reconstruction Enterprise Ltd.)**

AUCTIONEER	<p><u>AUTHORISED OFFICER:</u> Mr. Vikram Shetty, Authorised Officer, Assets Care & Reconstruction Enterprise Ltd. Helpline No.: 0124-6910910; +91 70654 51024 Helpline e-mail: Rohan.Sawant@acreindia.in & Vikram.Shetty@acreindia.in</p> <p><u>REGISTERED OFFICE:</u> 14th Floor, Eros Corporate Tower, Nehru Place, New Delhi-110009</p> <p><u>CORPORATE OFFICE:</u> Mumbai Office: C Wing-502, One BKC, G-Block, Plot-C-66, Bandra Kurla Complex, Mumbai – 400 051 (Maharashtra). &</p> <p><u>Bangalore Office:</u> 1st Floor, Prestige Nugget, Office Unit No 101, Infantry Road, Bengaluru, Karnataka – 560001.</p>
AUTHORISED SERVICE PROVIDER	<p>AUCTION FOCUS PVT. LTD. B-304, Shivallik Plaza, Opp. A.M.A., I.I.M. Road, Ambawadi, Ahmedabad – 380059 (Gujarat). Mob. No.: +91 94276 22242 Tech Support: +91 90166 41848 e-Mail: support@auctionfocus.in Website: www.auctionfocus.in</p>
E-AUCTION SCHEDULE	<p>Date of e-Auction: 29-10-2025 Time of e-Auction: 02:30 PM to 03:30 PM (IST) <i>(With unlimited extensions of 5 minutes each)</i> Website: www.auctionfocus.in</p>
DOCUMENTS	<p>A. Business Rules for e-Auction B. Bid/ Tender/ Auction Document C. Terms and Conditions of e-Auction D. Item(s)/ Secured Asset(s) Details (Annexure I) E. Letter submitting Bid/ Tender/ Offer (Annexure II) F. Price Confirmation Letter (Annexure III) G. Contact Information</p>

SPECIAL INSTRUCTIONS	<u><i>Bidding at last minute should be avoided in Bidders' own interest. Neither the Authorised Service Provider nor the Auctioneer would be liable for any losses/ lapses/ failure, in such cases.</i></u>
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A. BUSINESS RULES FOR E-AUCTION

The Auctioneer shall finalize the sale of Secured Asset(s) through online public auction (e-Auction), and for such purposes, arrangements have been made with the Authorised Service Provider. Please go through the guidelines given below and submit your acceptance to the same.

1. Computerized e-Auction shall be conducted by the Auctioneer on a specified date, while the Bidder(s) shall be bidding from a place of their choice. However, internet connectivity and other paraphernalia requirements shall have to be ensured by Bidder(s) themselves. In case of failure of internet connectivity, due to any reason whatsoever, Bidder(s) shall be responsible for the same; and it is to be noted that neither the Auctioneer nor the Authorised Service Provider shall be responsible for such unforeseen circumstances. In order to avoid such contingent situations, Bidder(s) are requested to make all necessary arrangements, as required, so that they are able to circumvent such unforeseen situations, and be able to successfully participate in e-Auction. Further, Bidder(s) are requested to not wait till the last minute to quote their bids, in order to avoid any such unforeseen situation.
2. Please note that a Reserve Price for item(s) of e-Auction is open to all participating Bidder(s). Any Bidder can start bidding in e-Auction by submitting a bid higher than the Reserve Price specified by the Auctioneer. Please note that the first bid in the e-Auction should be higher than the Reserve Price, and all subsequent bids, in order to outbid the latest bid, will have to be higher than the latest bid by at least one increment, or by multiple increments. The incremental value has been fixed at **Rs. 25,000/- (Rupees Twenty Five Thousand Only)**.
3. The Authorised Service Provider shall arrange to train person(s), without any cost to Bidder(s). Such trained person(s) shall explain to Bidder(s), the Business Rules for e-Auction to be adopted along with Tender Document. You are required to give your compliance for the same before the start of e-Auction.
4. **Purpose of Bid:** Sale of Secured Asset(s) by the Auctioneer.
(Please refer the published Auction Notice)
5. **Type of Auction:** e-Auction
6. **Bidding Currency:** Bidding will be conducted in Indian Rupees (INR).
7. **Reserve Price and Incremental Value:** Reserve Price and Incremental Value shall be available to Bidder(s) on their bidding screen.

8. **Bid Price:** Bidder(s) have to quote the total price.
9. For other terms and conditions, please see the Auction Notice published by the Auctioneer.
10. **Procedure of e-Auction:**
- I. e-Form Submission:**
- All interested Bidder(s) need to fill the form available online on the e-Auction website, as mentioned in the Auction Schedule hereinabove, with all details sought in the Tender Document provided by the Auctioneer.
- II. Online e-Auction:**
- The Auctioneer will declare Reserve Price, which shall be visible to Bidder(s) at the start of e-Auction. Please note that the Reserve Price of an item in e-Auction is open to all participating Bidder(s). Bidder(s) can start bidding in the e-Auction by giving a bid higher than the Reserve Price, and all subsequent bids will have to be higher than the latest bid by at least one increment, or multiple increments.
 - The incremental value for bidding, as fixed by the Auctioneer, is in multiples of **Rs. 25,000/- (Rupees Twenty Five Thousand Only)**.
 - , which the Bidder(s) can view on their bidding screen.
 - The e-Auction shall be open for a period of **1 hour**. However, if a Bidder places a bid during the last 5 minutes of e-Auction, and if the same is accepted, then the duration for e-Auction shall automatically be extended for 5 more minutes, for the entire e-Auction (i.e. for all the items of e-Auction). Please note that such automated extension will take place only if such accepted bid comes during the last 5 minutes of e-Auction, and that the same is in terms of the Auction Notice published by the Auctioneer and the Tender Document. If the bid received in last 5 minutes is not valid, then automated extension will not take place. In case there is no bid placed in the last 5 minutes of e-Auction, the e-Auction shall automatically be closed, without any extension. However, Bidder(s) are advised not to wait till the last minute to place their bids, during the period of automated extension, to avoid glitches related to internet connectivity, network problem, system crash, power failure, etc.
11. The successful Bidder shall be required to quote a final price during the e-Auction, as provided in **Annexure III** herein. After the completion of e-Auction, the successful Bidder is required to submit a duly signed and stamped Tender Document, as a token of acceptance, without adding any new condition, other

than those already prescribed herein and agreed to, before the start of e-Auction.

During an e-Auction, if no bid is received within the specified time, the Auctioneer, at its discretion, may decide to revise the Reserve Price/ extend time of Auction/ scrap the auction/ proceed with conventional mode of auctioning.

12. That a bid shall be taken as an offer to buy. Bids, once made, cannot be cancelled or withdrawn, and Bidder(s) shall be bound to buy the item(s)/ secured asset(s) in the e-Auction at the final bid price placed by the Bidder. Failure of the Bidder to comply with any of the terms and conditions of the Auction Notice and Tender Document will result in forfeiture of the amount paid to the Auctioneer. Should a Bidder choose to cancel or withdraw his bid, the Auctioneer shall take any action as it may deem appropriate.
13. Bidder(s) will be able to view the following contents on the bid screen along with necessary fields for e-Auction:
 - a. Reserve Price and Incremental Value.
 - b. Bid placed by Bidder(s).
 - c. Details of bid(s) placed by Bidder.
 - d. Leading bid in the Auction.
14. The decision of the Auctioneer with respect to the declaration of successful Bidder(s) shall be final and binding on all Bidders.
15. The Auctioneer shall be at a liberty to cancel Auction at any time, before declaring the successful Bidder, without assigning any reason.
16. The Auctioneer and the Authorised Service Provider shall not be liable to Bidder(s) for any interruptions or delays whatsoever, in accessing the Auction website.
17. Bidder(s) are required to submit an unconditional acceptance to the terms and conditions, and modalities as prescribed herein, before participating in e-Auction.
18. **Duration of e-Auction:** e-Auction would be held on **29-10-2025**, from **02:30 PM to 03:30 PM**, as provided in the Auction Notice, following the automated extensions of 5 minutes each, if any. *Bidder(s) are advised not to wait till the last minute to enter a bid, in order to avoid glitches related with internet connectivity, network problems, system crash down, power failure, etc.*
19. **Successful Bidder:** At the end of e-Auction, the Auctioneer will evaluate all bids submitted, and thereafter would decide the successful Bidder. The decision of the Auctioneer will be final and binding on all Bidder(s).

Other Terms and Conditions

- Bidder(s) or their representative shall not be involved in price manipulation of any kind, directly or indirectly, by colluding with other Bidder(s).
- Bidder(s) or their representative shall not divulge their bid or any other exclusive details of the Auctioneer to any other party.
- The decision of the Auctioneer regarding the declaration of successful Bidder shall be final and binding on all Bidder(s).
- The Auctioneer and the Authorised Service Provider shall not be liable towards Bidder(s) for any interruption or delay in accessing to the Auction Website, irrespective of any reason whatsoever.
- The Auctioneer and the Authorised Service Provider shall not be liable for any damages, including but not limited to negligence on part of Bidder(s). The Authorised Service Provider will not be held liable for any consequential damages, including but not limited to systems glitches, inability to use the system, loss of electronic information, etc.

N.B.: Bidder(s) are required to submit a duly signed Compliance Form (**Annexure II**) with the Authorised Officer of the Auctioneer.

REGISTERED OFFICE

14th Floor, Eros Corporate Tower, Nehru Place, New Delhi-110009.

Auction ID No.:	
<p>Time and Date of opening of Tenders: Auction/ Bidding through “e-Auction” through Web Portal: www.auctionfocus.in on 29-10-2025 from 02:30 PM to 03:30 PM.</p> <p>For more details regarding the time of Auction, please refer Annexure I.</p>	<p>Offer must be submitted online before 04:00 PM on 28-10-2025 www.auctionfocus.in, as mentioned in Annexure I.</p>
<p>Ref.: Sale of Secured Asset(s) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.</p>	

B. BID/ TENDER/ AUCTION DOCUMENT

**PROPERTY FOR SALE ON
“AS IS WHERE IS”, “AS IS WHAT IS” AND “WHATEVER THERE IS” BASIS**

**(PROPERTY TAKEN OVER UNDER THE SECURITISATION AND
RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF
SECURITY INTEREST ACT, 2002)**

1. Name of Bidder(s)/ Tenderer(s): _____

(in block letters only)

2. Address of Bidder(s)/ Tenderer(s): _____

(in block letters only)

3. Source of Bid: _____

4. Details of Secured Asset:
_____.

*(For more details, see **Annexure I**)*

5. Bid/ Tender Price offered: Rs. _____/- *(in figure)*
(Rupees _____
_____ only) *(in words).*

6. However, I/ we may further enhance Bid Price on the date of e-Auction.

7. Copy of the terms and conditions duly signed are enclosed herewith.
(see Annexures below)

Date: _____.____.2025

(Signature of Bidder(s)/ Tenderer(s))

ANNEXURES TO BID/ TENDER DOCUMENT

C. TERMS AND CONDITIONS OF E-AUCTION

The sale under the instant Tender Document shall be subject to the terms and conditions prescribed in the Security Interest (Enforcement) Rules, 2002 along with the following conditions:

- i)** The Auctioneer can cancel the auction of Scheduled Property(ies) at any time, on or before the date fixed for e-Auction.
- ii)** The particulars of the Schedule herein have been stated to the best of the information available with the Auctioneer, and the Auctioneer shall not be liable for any error, misstatement or omission in such proclamation.
- iii)** Intending Bidder(s) shall have a valid e-Mail address. For details regarding e-Auction, please contact the Authorised Service Provider *viz.* **Auction Focus Pvt. Ltd.** at **B-304, Shivallik Plaza, Opp. A.M.A., I.I.M. Road, Ambawadi, Ahmedabad – 380059 (Gujarat)** through **Mr. Karan Soni** at Mob. No.: **+91 94276 22242**.
(For Bidding and Technical Support – Contact: **+91 90166 41848**)
e-Mail: support@auctionfocus.in
- iv)** The Scheduled Property(ies) can be inspected on prior appointment basis
- v)** The Reserve Price for Auction of the Scheduled Property is **Rs. 70,00,000/- (Rupees Seventy Lakhs Only)**.
- vi)** The Property shall not be sold at a price lower than the prescribed Reserve Price.
- vii)** The Tender Document shall be accompanied by Earnest Money Deposit (“**EMD**”) equivalent to 10% of the Reserve Price, which is to be paid by DD/ RTGS/ NEFT/ Cheque (Subject to approval and clearance) or through any other proper banking channels in favour of “**ACRE-166-TRUST, Account No. 0901102000042112** with **IDBI Bank (IFSC: IBKL0000901)**).
- viii)** The EMD of unsuccessful Bidder(s) will be refunded within 15 days of closure of e-Auction, as per the details provided by such Bidder(s) in the “Tender Document”. The Bidder(s) will not be entitled to claim any interests, costs, expenses and/ or any other charges, if any.
- ix)** The offer should be made in the instant Tender Document. A copy of such Tender Document along with all enclosures and UTR No. shall be submitted online, by **4:00 PM** on **28-10-2025**. After submitting the Tender Document online, a manually signed hard copy of such offer submitted online along with copies of enclosures should be sent in a sealed envelope to the Authorized Officer of the Auctioneer at the Local Branch Office as mentioned hereinabove.
- x)** In case of any dispute arising as to the validity of bid, amount of bid, EMD,

eligibility of Bidder(s), authorisation of person(s) representing Bidder(s), etc., the interpretation and decision of the Auctioneer shall be final and binding on all Bidder(s). In such an eventuality, the Auctioneer shall in its sole discretion be entitled to call off the instant auction and may again put the property to sale on such date and time, as may be decided by the Auctioneer.

- 20.** The Bid Price to be submitted shall be above the prescribed Reserve Price, and all Bidder(s) shall enhance their bids in multiples of **Rs. 25,000/- (Rupees Twenty Five Thousand Only)**.
- xi)** The Auctioneer has an absolute right and discretion to accept or reject any or all bid(s), or to adjourn/ postpone/ cancel the auction, or to modify the terms and conditions of the auction, without assigning any reason or providing prior notice.
- xii)** In case of sale of an immovable property, the successful Bidder will have to pay 25% (inclusive of 10% EMD amount deposited with the bid) of the Bid/ Sale Price immediately, i.e. either on the same date or not later than the next working day, in favour of **“ACRE-166-TRUST, Account No. 0901102000042112 with IDBI Bank (IFSC: IBKL0000901),** and the remaining balance of 75% within 15 days from the date of Sale Confirmation Letter. However, the said period for depositing the balance Sale Consideration shall, in no event, exceed three months from the date of issuance of the Sale Confirmation Letter by the Auctioneer, and shall be subject to the prior written confirmation of the Auctioneer. The payment towards the Bid/ Sale Price, except for 10% EMD, can be made by DD/ RTGS/ NEFT/ Cheque or through any other proper banking channels. In an event of default in payment of any of these amounts, or if the sale could not be completed by reason of default on part of the successful Bidder, the Auctioneer shall be entitled to forfeit all amounts paid by the successful Bidder along with an absolute discretion to put up the Scheduled Property(ies) for re-auction/ resale, and such defaulting Bidder shall forfeit all claims with respect to the Scheduled Property, or to any part of the sum for which the Scheduled Property may be subsequently sold.
- xiii)** The auction will be an online e-Auction conducted on the Auction Website i.e. www.auctionfocus.in on **29-10-2025** from **02:30 PM to 03:30 PM** with automated extensions of 5 minutes each, subject to the extension conditions prescribed herein.
- xiv)** The Scheduled Property(ies) is strictly offered for sale on **“AS IS WHERE IS”, “AS IS WHAT IS” AND “WHATEVER THERE IS” BASIS.** The Auctioneer, thus, does not undertake any liability to procure any permission/ license, NOC, etc., in respect of the Scheduled Property(ies) offered for sale. The Auctioneer is also not liable for outstanding dues of water bills, service charges, transfer fees, electricity dues, dues of Municipal Corporation/ local authority/ CHS and/ or other dues, taxes, if any, with respect to the Scheduled Property(ies).

- xv)** Bidder(s) are advised, in their own interest, to verify the area of the premises of the Scheduled Property, and any outstanding dues like Sales Tax, Excise Duties, etc., from respective authorities to their own satisfaction, before submitting the bid.
- xvi)** Bidder(s) making conditional offers may be treated invalid. Further, any communication regarding change in the bids already submitted will not be entertained. If a Bidder wishes to give a fresh offer, he may file a fresh bid along with appropriate EMD and tender fees, at any time before the last prescribed date for submission of bids in the concerned advertisement/ published Auction Notice.
- xvii)** The successful Bidder will be required to bear all necessary expenses like stamp duties, registration expenses, etc., for transfer of the Scheduled Property(ies) in the name of such successful Bidder.
- xviii)** The Auctioneer reserves its right to accept or reject any or all bids, without giving any notice or assigning any reason thereof.
- xix)** Please note that the Sale Certificate shall only be issued in the name of the successful Bidder, in whose name the bid is submitted.
- xx)** Disputes, if any, shall be within the jurisdiction of the Courts of New Delhi.
- xxi)** Words and expressions used herein shall have the same meaning, respectively, as assigned in the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and the Security Interest (Enforcement) Rules, 2002.

Date: _____.____.2025

(Signature of Bidder(s)/ Tenderer(s))

ANNEXURE I

**D. ITEM(S)/ SECURED ASSET(S) DETAILS
(Sale of Property by the Auctioneer)**

The list of Property(ies) to be sold by the Auctioneer, and the starting and closing time of the e-Auction is as follows:

ITEM	RESERVE PRICE (RS.)	INCREMENTAL VALUE	OPENING TIME	CLOSING TIME
417.47 Sq.ft. of Undivided Share, title interest and ownership in the land and Apartment having a super built-up area of 1386 sq.ft. (inclusive of proportionate share in the common areas), on the 19th floor, bearing Flat No. 19D of Tower “N” in “Ruby” and One car parking space in Open. Situating within the Sub-Registration District of Thiruporur and Registration District of Chengalpattu.	70,00,000/-	25,000/-	12:30 PM	01:30 PM

RESERVE PRICE: Rs. 70,00,000/- (Rupees Seventy Lakhs Only)

EARNEST MONEY DEPOSIT: Rs. 7,00,000/- (Rupees Seven Lakhs Only)

INCREMENTAL VALUE: Rs. 25,000/- (Rupees Twenty Five Thousand Only)

ANNEXURE II

E. LETTER SUBMITTING BID/ TENDER/ OFFER

____.____.2025

To,

**THE AUTHORISED OFFICER,
ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD.
14TH FLOOR, EROS CORPORATE TOWER,
NEHRU PLACE, NEW DELHI-110009**

Dear Sir,

1. With reference to your Notice inviting tender, I/ we do hereby offer to purchase the Scheduled Property(ies), through e-Auction, as mentioned in the instant Bid/ Auction/ Tender Document and Sale Notice i.e. **PROPERTY BEARING 417.47 Sq.ft. of Undivided Share, title interest and ownership in the land and Apartment having a super built-up area of 1386 sq.ft. (inclusive of proportionate share in the common areas), on the 19th floor, bearing Flat No. 19D of Tower “N” in “Ruby” and One car parking space in Open. Situated within the Sub-Registration District of Thiruporur and Registration District of Chengalpattu.**
2. I/ We have seen/ inspected the Scheduled Property(ies) on my/ our own and have clearly understood the terms and conditions mentioned in the Bid/ Auction/ Tender Document, published Sale Notice along with those mentioned herein. I/ We hereby unconditionally agree to comply with and to be bound by the said terms and conditions mentioned herein.
3. I/ We have gone through the ‘Business Rules for e-Auction’ along with the ‘Terms and Conditions of e-Auction’ annexed with the instant Tender Document.
4. I/ We have deposited an EMD of **Rs. 7,00,000/- (Rupees Seven Lakhs Only)** by _____ bearing No. _____, dated _____.2025, drawn on _____ Bank, to the credit of **“ACRE-166-TRUST, Account No. 0901102000042112 with IDBI Bank (IFSC: IBKL0000901),** before submitting the tender online.
5. I/ We hereby agree that the EMD amount deposited with the Auctioneer shall be forfeited if my/ our tender is accepted and I/ we fail, for any reason whatsoever, to make payment of the initial deposit in accordance with the terms and conditions of the Tender Document.
6. I/ We understand that the Auctioneer is neither bound to accept any Offer/ Bid/ Tender that the Auctioneer may receive nor to conduct the e-Auction as scheduled.
7. I/ We further declare that I/ we intend to purchase the Scheduled Property(ies)

from the Auctioneer for my/ our personal/ business use, and that the information revealed by me/ us in the Tender Document is true and correct to the best of my/ our knowledge. I/ We agree that if any of the statement/ information revealed by me/us is found to be incorrect and/ or untrue, the 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 Auctioneer. Further, the Auctioneer shall be at a liberty to annul the offer made by me/ us at any point of time. I/ We agree that after my/ our offer for purchase of the Scheduled Property is accepted by the Auctioneer, and I/ we fail to accept or act upon the terms and conditions of the Bid Acceptance Letter, or am/ are not able to make the payment within the time limit prescribed in the Bid Acceptance Letter, for any reason whatsoever, and/ or fail to fulfil any terms and conditions of the Tender Document and the Bid Acceptance Letter, the EMD along with any other monies paid by me/ us along with the Tender Document and thereafter, are liable to be forfeited by the Auctioneer, and the Auctioneer has further reserved its right to proceed against me/ us for specific performance of the contract, if deem fit by the Auctioneer.

8. I/ We hereby agree to participate in the e-Auction on the following terms and conditions:
 - a. Auction/ Bidding shall be through “Online Electronic Bidding” accessible from Auction Website: www.auctionfocus.in and the same would be conducted on **29-10-2025** from **02:30 PM to 03:30 PM** with automated extensions of 5 minutes each, subject to the extension conditions prescribed herein.
 - b. Bidder(s) shall increase their bids only in multiples of **Rs. 25,000/- (Rupees Twenty Five Thousand Only)** at the time of bidding in e-Auction.
 - c. The e-Auction will close as per the closing time, if no bid is submitted during the last 5 minutes of the closing time of the e-Auction. In case where bids are placed in the last 5 minutes of closing of e-Auction, the closing time would automatically be extended by 5 minutes, subject to the extension conditions prescribed herein. The automated extensions would continue till no bid is submitted in the last 5 minutes, and thereafter, the e-Auction would be closed.
 - d. I/ We will go through the aforementioned Auction website www.auctionfocus.in, and in our own interest, avail the online training on e-Auction from the Authorised Service Provider on its Mob. No.: **+91 94276 22242**; Tech. Support: **+91 90166 41848** e-Mail: support@auctionfocus.in. The Auctioneer will not be liable towards Bidder(s) for any interruption or delay in accessing the Auction Website for any reason whatsoever, or for the inability of Bidder(s) to get training from the Authorised Service Provider.
 - e. Bids, once made by Bidder(s), will be final, and Bidder(s) will not be able to cancel/ withdraw the same.
 - f. I/ We agree that all communications made by the Auctioneer and/ or the

Authorised Service Provider will be treated as service in due course.

- g.** During e-Auction, if no bid is received within the specified time, the Auctioneer, at its sole discretion, may decide to conduct another e-Auction, or discard the instant e-Auction without assigning any reason thereof.

Yours truly,

(Signature of the Bidder(s))

NAME OF THE BIDDER(S): _____

ADDRESS: (1) OFFICE: _____

(2) RESIDENCE: _____

LANDLINE NOS.: (1) OFFICE: _____

(2) FAX: _____

(3) RESIDENCE: _____

E-MAIL ID(S): _____

(Mandatory)

MOBILE NO(S): _____; _____.

(Mandatory)

ANNEXURE III

F. PRICE CONFIRMATION

To,

**THE AUTHORISED OFFICER,
ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD.
14TH FLOOR, EROS CORPORATE TOWER,
NEHRU PLACE, NEW DELHI-110009.**

Ref.: e-Auction ID No. _____

**SUB.: QUOTATION OF OFFER PRICE FOR E-AUCTION - SALE OF
PROPERTY(IES) OF ASSETS CARE & RECONSTRUCTION ENTERPRISE
LTD.**

Dear Sir,

I/ We confirm that I/ we have quoted **Rs. 70,00,000/- (Rupees Seventy Lakhs Only)**, (*Price quoted is Total Price*) as my/ our Offer Price for the e-Auction to be conducted on **29-10-2025**.

However, I/ we may further increase/ enhance the Offer Price on the aforementioned date of e-Auction.

Yours truly,

(Signature)

Name:

Date: _____.____.2025

Seal:

G. CONTACT INFORMATION

AUTHORISED SERVICE PROVIDER	AUCTIONEER
<p>AUCTION FOCUS PVT. LTD. B-304, Shivallik Plaza, Opp. A.M.A., I.I.M. Road, Ambawadi, Ahmedabad – 380059 (Gujarat). Mob. No.: +91 94276 22242 Tech Support: +91 90166 41848 e-Mail: support@auctionfocus.in Website: www.auctionfocus.in</p>	<p><u>AUTHORISED OFFICER:</u> Mr. Vikram Shetty, Authorised Officer, Assets Care & Reconstruction Enterprise Ltd. Helpline No.: 9880405324; 9833143013; 0124- 6910910; +91 70654 51024 Helpline e-mail: Rohan.Sawant@acreindia.in Vikram.Shetty@acreindia.in auctionhelpline@sammaancapital.com <u>REGISTERED OFFICE:</u> 14th Floor, Eros Corporate Tower, Nehru Place, New Delhi-110009 <u>CORPORATE OFFICE:</u> Mumbai Office: C Wing-502, One BKC, G-Block, Plot-C-66, Bandra Kurla Complex, Mumbai – 400 051 (Maharashtra). & <u>BANGALORE OFFICE:</u> 1st Floor, Prestige Nugget, Office Unit No 101, Infantry Road, Bengaluru, Karnataka – 560001.</p>