

Authorised Officer
State Bank of India, SAMS-1 Branch (04107)
February 24th, 2024



Gokuldham Branch
Swamini Building, Valentine Properties,
Pimpripada Dindoshi Gokuldham,
Malad East Mumbai-400097

E-AUCTION SALE NOTICE UNDER SARFAESI ACT, 2002

Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read provision to Rule 8 (6) of 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 / charged to Secured Creditor, the possession of which has been taken by the Authorised Officer of State Bank of India, GOKULDHAM BRANCH (Secured Creditor) will be sold on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis on 31.10.2023, for recovery of Rs. Rs. 1,42,94,932.00 (mention 13 (2) claim amount) (Rupees . One Crore and Two Lakhs Ninety Four Thousand Nine Hundred Thirty Two only), together with interest at contractual rate due to the Union Bank of India GOKULDHAM BRANCH, being Secured Creditors from Mr. VIJAY HIRAMANJI RATHOD and Mrs. RENU VIJAY RATHOD (Borrowers). The details of the description of the properties for auction, reserve price, Date, date and time of auction, bid amount are mentioned as under.

PROPERTY DESCRIPTION

AT NO.2501 25th FLOOR "C" WING ANANTA TOWER SHRI KRISHNA NAGAR
A.K. VADYA MARG NEAR FLIM CITY GOREGAON EAST MUMBAI-400037

RESERVE PRICE: RS. 1,41,71,200.00 (Rupees One Crore Forty One Lakhs Seventy One Thousand and Two Hundred Only)

DATE PAYABLE: RS. 14,17,120.00 (Rupees Fourteen Lakhs Seventeen Thousand One Hundred and Twenty Only)

Date & Time of Inspection of above properties: 25.03.2024 between 10.00 am to 4.00 pm
Contact details for Inspection of Properties: 9934376023 & Shri. Santosh Kumar Singh
Date for Submission of EMD Amount is 26.03.2024 before 5.00 PM.

Date of E-Auction and Time: 27.03.2024 12:00 p.m. to 5:00 p.m.
Detailed terms and conditions of sale please refer to the link provided in Secured Creditor's website i.e., www.unionbankofindia.co.in or service providers website www.msccommerce.com Further intending bidders can also collect a copy of the detailed terms & conditions from the Authorised officer in the above mentioned address.

STATUTORY 30/15 DAYS SALE NOTICE UNDER RULE 8(6) / Rule 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002

It may also be treated as notice under Rule 8(6) / Rule 9 (1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about the timing of E-Auction Sale on the above mentioned date.

Place: - Mumbai
Date: - 23.02.2024

Chief Manager &
Authorized Officer

transfer and assign the under mentioned Commercial Premises and all the rights, title, interests, benefits, shares etc. in respect thereof to my client/s.

Any person/entity having any claim/objection in respect of the under mentioned Commercial Premises or any portion or part thereof including claim/objection as and by way of sale, exchange, mortgage, gift, lien, trust, lease, possession, inheritance, easement, license or otherwise howsoever are hereby required to make the same known in writing along with certified true copy of supporting documents to the undersigned at the address mentioned below within 11 days from the publication hereof, otherwise, the same, if any, will be considered as waived and the transaction between the Promoter and my client/s in respect of the under mentioned Commercial Premises shall be completed.

The Schedule of Property:

Commercial Premises being Office No.11A admeasuring about 1026 sq. feet RERA Carpet Area on the First Floor alongwith one car parking in the building known as Alpine Primo standing, lying and being on plot of land bearing CTS No. 136/A of Village- Andheri, Taluka- Andheri, situated at 108-A, J. P. Road, Opp. Navrang Cinema, Andheri (West), Mumbai - 400058. Dated this 24th day of February, 2024

For KJ Legal

Sd/-

Proprietor

Advocates and Advisors
Plot no. 569, Nina Vihar C.H.S.L.,
Unit no. 5, 1st Floor, 5th Road,
Khar (West), Mumbai - 400052.
M: 9892990294.



HDFC BANK LIMITED

Registered Office: HDFC Bank House, Senapati Bapat Marg,
Lower Parel (West), Mumbai -400 013

and having one of its office as Retail Portfolio Management at HDFC Bank Ltd,
1st Floor, I-Think Techno Campus, Kanjurmarg (East), Mumbai - 400042.

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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) 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/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of HDFC Bank Ltd., the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on 07/06/2019 for recovery of Rs.7,24,66,305.18 (Rupees Seven Crore Twenty Four Lakh Sixty Six Thousand Three Hundred Five and Paise Eighteen Only) as on 31.05.2019, due to the secured creditor from (I) Opal Asia (India) Pvt Ltd, (Under Liquidation) (II) Mr. Ajith Menon (III) Mrs. Anuradha Menon, & (IV) Mr. Sabu Varghese (the Borrower/ Guarantors) with further interest from 01.06.2019 together with all other costs, incidental expenses and charges.

Description of the immovable property with known encumbrances:

ALL THAT PART AND PARCEL OF THE PROPERTY SITUATED AT FLAT NO. 602, ADMEASURING 103.98 SQ. MTRS. (CARPET AREA) ON THE 6TH FLOOR, IN THE BUILDING KNOWN AS "KRITIKA TOWERS CO-OP HSG SOC LTD", SITUATED AT PLOT NO. 11, SION-TROMBAY ROAD, CHEMBUR, MUMBAI - 400 071 OWNED BY MR. AJIT MENON & MRS. ANURADHAMENON.

Encumbrances known to the Bank if any: Nil

DETAILS OF SALE

Reserve Price below which property will not be sold	Rs.4,15,00,000/- (Rupees Four Crore Fifteen Lakh)
Earnest Money Deposit (EMD):	Rs.41,50,000/- (Rupees Forty-One Lakh Fifty Thousand)
Date & Time of e-auction	03/04/2024 from 1500 Hrs to 1600 Hrs With auto time extension of five minutes each till sale is completed.
Place of E-auction	Through "online electronic mode" of the Service Provider namely E-procurement Technologies Ltd on link mentioned below: https://hdfcbank.auctiontiger.net
EMD Remittance:	By way of Demand Draft drawn in favour of "HDFC Bank Ltd", Payable at Mumbai, drawn on any Nationalised or Scheduled Bank.
Bid Increase Amount	Rs.1,00,000/-
Date and Time of Inspection	26/03/2024 from 1100 Hrs to 16.00 Hrs
Last date for submission of Bid Form	02/04/2024 by 1630 Hrs. Duly filled Bid Form to be submitted at HDFC Bank Ltd, 1st Floor, I-Think Techno Campus, Kanjurmarg (E), Mumbai: 400042 along with KYC Documents and Demand Draft towards EMD.
Name of the Borrower, Guarantors & Mortgages	I. OPAL ASIA (INDIA) PVT LTD, (UNDER LIQUIDATION) II. Mr. AJITH MENON III. Mrs. ANURADHAMENON IV. Mr. SABU VARGHESE
Secured debt for recovery of which the secured asset is to be sold	Rs.7,24,66,305.18 (Rupees Seven Crore Twenty Four Lakh Sixty Six Thousand Three Hundred Five and Paise Eighteen Only) as on 31.05.2019, with further interest from 01/06/2019 together with all other costs, incidental expenses and charges
Terms and Conditions	Sale is strictly subject to Terms and Conditions. Terms and Condition and BID Form can be obtained /downloaded from https://www.hdfcbank.com/ personal/ resources/ important-notices And/or website of the Service Provider i.e., https://hdfcbank.auctiontiger.net For any queries Bidders may contact Mr. Sanjay Dicholkar Contact No: 9870228525 in office hours during the working days.

Date : 24/02/2024

Sd/-
Authorised officer
HDFC BANK LTD



डॉंबिवली नागरी सहकारी बँक लि.

DNS BANK (मल्टी-स्टेट शेड्यूल्ड बँक)

अर्थाला विश्वास मिळे अन् विश्वासाला अर्थ मिळे!

Recovery Dept.: Madhukuni, 2nd Floor, Plot No. P-52, MIDC, Phase-II, Kalyani Shilp Road, Dombivli (East)-421204

NOTICE OF AUCTION SALE

Sale by Public Auction under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) and Rules made thereunder of the below mentioned properties mortgaged to Dombivli Nagari Sahakari Bank Limited (the Bank) for the advances granted to the below mentioned borrowers.

Sr. No.	Name of the Borrower	Date of Outstanding	Amount Outstanding in Rupees
1	Mr. Sanjay Jagannath Kadam	31/12/2021	12,30,698.11
2	Mr. Rameshkumar Chandrashekhar Nadar	20/02/2021	18,72,585.00
3	Mr. Soman Shankaran Alias Sanakarn Kollamparrambil	31/12/2021	12,30,698.11

The Bank is having physical possession of the below mentioned Secured Assets under SARFAESI Act. The Bank has decided to carry out Public Auction of the following properties for recovery of its dues.

Sr.	Description of the Property	Reserve Price	EMD (in)	Date and Time of	Date and Time of
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२२ नवशक्ति | मुंबई, शनिवार, २४ फेब्रुवारी २०२४

सूचनेनुसार धकवाकीची रक्कम	२१.०५.२०१८ रोजीसह २१.०५.२०१८ पासून लागू व्याज, प्रभार
ताबा	सर्फेसी कायदा, २००२ च्या तरतुदीनुसार इंडियावेल एअरलीने २९-०३-२०२२ रोजीसह नालासोपरा मिळकत आणि २५-०५-२०२२ रोजीसह ठाणे मिळकत च्या प्रत्यक्ष करवा घेतला.
तपासणीची तारीख	२२.०३.२०२४ स. ११.०० ते दु. ४.०० दरम्यान
बयाणा पैसे ठेव (ईएमडी)	ठाणे (पश्चिम) मिळकत साठी- रु. २०,१०,०००/- (रुपये वीस लाख दहा हजार मात्र) नालासोपरा (पश्चिम) मिळकत साठी- रु. ४,२०,०००/- (रुपये चार लाख वीस हजार मात्र) "असेट रिकन्स्ट्रक्शन कंपनी (इंडिया) लिमिटेड", चालू खाते: ०२११२३२००००५६१, आरटीजीएसद्वारे अर्जित रकम जमा करावी लागेल. बँकेचे नाव: एचडीएफसी बँक लिमिटेड, शाखा: कमला मिल्स कंपाउंड शाखा, सेनापती बापट मार्ग, लोअर पेर, मुंबई- ४०००१३, मुंबई, आयएफएससी कोड: एचडीएफसी००००२११
बोली आणि ईएमडी सार्व	२६.०३.२०२४, स. ११.०० वा.
करण्याची अंतिम तारीख	ठाणे (पश्चिम) मिळकत साठी- रु. २,०१,००,०००/- (रुपये दोन कोटी एक लाख मात्र)
बोली वाढ	रु. ३०,०००/- (रुपये तीस हजार मात्र)
ई-लिलावाची तारीख आणि वेळ	२६.०३.२०२४, दु. १.०० ते दु. २.०० दरम्यान
विविदा कामदपत्रासाठी लिंक	www.arcl.co.in
असलील ला ज्ञात प्रलंबित खटला	शून्य
भार/देय असिलला ज्ञात आहे	कर्मचारी भविष्य निर्वाह निधि (एफनर) - माहीत नाही कामगार देय - माहीत नाही कर्मचारी देय - माहीत नाही असुरक्षित आर्थिक कर्जदार - ज्ञात नाही ऑपरेशनल लेनदारांचे दावे - ज्ञात नाही आयकर देय - माहीत नाही विक्री कर देय - माहीत नाही
लिलाव होत असलेल्या सुरक्षित मालमत्तेचे वर्णन	दुकान क्र. ११, ११ए, १२, १३, १४ आणि १५, तळ मजला, लोहा बुलेवार्ड, माजीवाडा, सेक्टर ५, सर्व्हे क्र. २३, २४/१, २, ३, ४, ५, ६, ७, ८ए, ८बी, ९, १०, २५/२ आणि अन्य ठाणे (पश्चिम) - ४००६०१, क्षेत्र: १६४ चौ. फू. + १६४ चौ. फू. + २२१ चौ. फू. + २२० चौ. फू. + १८३ चौ. फू. + १८३ चौ. फू. (एकूण ११३५ चौ. फू.) आणि दुकान क्र. ६, ७, ८ आणि बी-११, तळ मजला, सी ब्रिग, ए-१, सत्यम सीएचएसएल, सर्व्हे क्र. ८७, रिलायंस डिजिटल समोर, नालासोपरा (पश्चिम) - ४०१२०३, क्षेत्र: १२२.२ चौ. फू. + १०१.२ चौ. फू. + १३६.४ चौ. फू. + १२२.५ चौ. फू. (एकूण ४८२.४ चौ. फू.).

- नियम आणि अटी**
- लिलाव विक्री ई-लिलावद्वारे सर्फेसी कायदाच्या तरतुदीनुसार प्राधिकृत अधिकाऱ्याद्वारे केली जात आहे. www.arcl.co.in या वेबसाइटद्वारे लिलाव/विनिर्ग फक्त "ऑनलाईन इलेक्ट्रॉनिक मोड" द्वारे होईल.
 - लिलाव बोली दस्तऐवजाच्या पुढील अटी व शर्तीनुसार आणि त्यात नमूद केलेल्या प्रक्रियेनुसार आयोजित केला जातो. बोलीदार बोली दस्तऐवजासाठी आर्सिल च्या वेबसाइटवर जाऊ शकतात, www.arcl.co.in, लिलावासाठी ठेवलेल्या सुरक्षित मालमत्तेचे तपशील/विड फॉर्म मिळवण्यासाठी.
 - बोलीदार त्यांच्या स्वतःच्या कार्यालयात/ त्यांच्या आवडीच्या ठिकाणातून ई-लिलावात/ बोलीमध्ये भाग घेऊ शकतात. इंटरनेट कनेक्टिव्हिटीची व्यवस्था प्रत्येक बोलीदाराचे स्वतः/स्वतः केली पाहिजे. इंटरनेट कनेक्टिव्हिटी, नेटवर्क समस्या, सिस्टम क्रॅश, पावर फेल इ.साठी अधिकृत अधिकारी/ आर्सिल / सेवा प्रदात्याला जबाबदार धरले जाणार नाही.
 - ई-लिलावावरील तपशील, मदत, प्रक्रिया आणि ऑनलाईन प्रशिक्षणासाठी, संपाद्य बोलीदार कमल मिश्रा यांच्याशी संपर्क साधू शकतात, संपर्क क्रमांक: +९१ ९८१९८२०७६० ईमेल आयडी: kamal.mishra@arcl.co.in आणि राहुल वाघमारे, संपर्क क्रमांक: +९१ ७५०६४०३८३८, ईमेल आयडी: rahul.waghmare@arcl.co.in.
 - सर्व इच्छुक खरेदीदार/विडर बानी वर नमूद केलेल्या www.arcl.co.in या पोर्टलवर त्यांचे नाव नोंदणी करणे आवश्यक आहे आणि नमूद केल्यानुसार ई-लिलावात सहभागी होण्यासाठी वापरकर्ता आयडी आणि पासवर्ड विनामूल्य मिळवणे आवश्यक आहे. वर सांगितले.
 - मालमत्तेची तपसणी किंवा अधिक माहितीसाठी, संपाद्य बोलीदार कमल मिश्रा, संपर्क क्रमांक: +९१ ९८१९८२०७६०, ई-मेल आयडी: kamal.mishra@arcl.co.in आणि राहुल वाघमारे, संपर्क क्रमांक: +९१ ७५०६४०३८३८, ईमेल आयडी: rahul.waghmare@arcl.co.in यांच्याशी संपर्क साधू शकतात.
 - लिलावाच्या कोणत्याही टप्प्यावर, अधिकृत अधिकारी कोणतेही कारण न देता आणि कोणतीही पूर्वसूचना न देता बोली/ऑफर स्वीकार/नाकार/सुधार/रद्द करू शकतो किंवा लिलाव पुढे ढकलू शकतो.
 - यशस्वी खरेदीदार/विडरने कोणतेही वैधानिक देय, कर, देय शुल्क, खरेदीच्या मोबदल्यावर लागू होणारा जीएसटी, मुद्रांक शुल्क, नोंदणी शुल्क इ. जे सुरक्षित मालमत्तेचे वितरण/वितरण करण्यासाठी भरणे लागणार आहे ते सहन करावे लागेल. लागू कायद्यानुसार त्याची/तिची/तिची नवी.
 - इच्छुक बोलीदारांनी त्यांची विड सबमिट करण्यापूर्वी त्यांच्या स्वतःची स्वतंत्र चौकशी/ बोजा, लिलावात ठेवलेल्या सुरक्षित मालमत्तेचे शीर्षक आणि सुरक्षित मालमत्तेवर परिणाम करणारे दावे/हक्क/देय, वैधानिक देय इ. लिलावाची जाहिरात एअरसीआयएलची कोणतीही वचनबद्धता किंवा कोणतेही प्रतिनिधित्व बनवत नाही आणि बनवणार नाही. आर्सिल चे अधिकृत अधिकारी कोणत्याही तृतीय पक्षाच्या दाव्या/हक्क/देयासाठी कोणत्याही प्रकारे जबाबदार असणार नाही.
 - वृत्तपत्रांमध्ये प्रकाशित झालेल्या लिलावाच्या सूचनेमध्ये नमूद केलेले तपशील हे अपोस्वाक्षरी केलेल्या व्यक्तीच्या सर्वोत्तम माहितीसाठी सांगण्यात आले आहेत; तथापि, अपोस्वाक्षरी केलेले कोणत्याही त्रुटी, चुकीचे विधान किंवा वगळण्यासाठी जबाबदार/ उत्तरदायी असणार नाही.
 - कोणत्याही न्यायालयाच्या किंवा न्यायाधिकार्याच्या हस्तक्षेप/आदेशामुळे आणि नंतरच्या विकासाच्या प्रसंगी, आर्सिल ला उपलब्ध योग्य कायदेशीर मत आणि कायदेशीर उपाय जतन करा, किंही रद्द करणे आवश्यक असल्यास आर्सिल "ईएमडी" आणि/किंवा "पत्रावा कोल. विक्रीची रक्कम" केवळ व्याज आणि खरेदीदार/विडरनावा. खरेदीदार/विडरला हानी, नुकसान, खर्च/खर्च, व्यवसाय संधी गमावणे इत्यादी संदर्भात आर्सिल किंवा त्याच्या अधिकार्यांच्या विरोधात कोणताही दावा करणारा अधिकार नाही.
 - कर्जदार/जामीनदार/गहाणदार, जे या धकवाकीसाठी जबाबदार आहेत, त्यांनी या विक्री सूचनेला सुखा हित (अंमलबजावणी) नियमांच्या नियम ८ आणि ९ अंतर्गत, वर नमूद केलेल्या लिलाव विक्रीच्या होलिंग्सव्हेलची नोंदीस मानावी.
 - येथे नियोजित केलेला लिलाव कोणत्याही कारणास्तव अयशस्वी झाल्यास, आर्सिल ला सुरक्षितता व्याज (अंमलबजावणी) नियम, २००२ आणि सर्फेसी ऱ्हा निषम ८(५) च्या तरतुदीनुसार इतर कोणत्याही पद्धतींनी सुरक्षित मालमत्ता विकण्याचा अधिकार आहे. कायदा, २००२.

सही/-
अधिकृत अधिकारी
असेट रिकन्स्ट्रक्शन कंपनी (इंडिया) लिमिटेड
आर्सिल-एसवीपीएल-००८-IV-ट्रस्ट चे ट्रस्टी

ठिकाण: मुंबई
तारीख: २४ फेब्रुवारी, २०२४

एचडीएफसी बँक लिमिटेड
नोंदणीकृत कार्यालय: एचडीएफसी बँक हाऊस, सेनापती बापट मार्ग, लोअर पेर (पश्चिम), मुंबई-४०००१३.
आणि तिचे रिटेल पोर्टफोलिओ मॅनेजमेंट नावाचे एक कार्यालय आहे - एचडीएफसी बँक लि., १ला मजला, आय-बिंक टेक्नो कॅम्पस, कांजुरमार्ग (पूर्व), मुंबई - ४०००४२.

स्थावर मिळकतीच्या विक्रीसाठी विक्री सूचना

सिक्सुरिटी इंस्ट्रेट (एफकोईमेट) रुस, २००२ च्या नियम ८(६) च्या परतुकासहवाचता सिक्सुरिटायझेशन अँड रिकन्स्ट्रक्शन ऑफ फायनान्सिअल असेट्स अँड एफकोईमेट ऑफ सिक्सुरिटी इंस्ट्रेट अँक्ट, २००२ अन्वये स्थावर मत्ताच्या विक्रीसाठी ई-लिलाव विक्री सूचना.

सर्वसामान्य जनत आणि विशेषकरून कर्जदार व जामीनदारांना याद्वारे सूचना देण्यात येते की, एचडीएफसी बँक लि., तारीफी धनकांचे प्राधिकृत अधिकारी बानी जिचा प्रत्यक्ष करवा घेतला त्या तारफी धनकांकडे गहाण/भारग्रस्त असलेल्या खाली वर्णन केलेल्या स्थावर मिळकतीला सर्व अन्य खर्च, अनुषंगिक परित्यव आणि आकार यासह एकत्रितरित्या ०१.०६.२०२९ पासून पुढील व्याजासह (१) ओपल एशिया (इंडिया) प्रा. लि., (परिसमापकांतर्गत) (२) श्री. अजीथ मेनन (३) श्रीम. अनुराधा मेनन आणि (४) श्री. साबु वर्गीस (कर्जदार/हमीदार) यांच्याकडून तारफी धनकांना येणे असलेल्या ३१.०५.२०२९ रोजीसह रु. ७,२४,६६,३०५.१८ (रुपये सात कोटी चोवीस लाख सहासह हजार तीनशे पाच व पैसे अठरा) च्या वसुलीसाठी ०७/०६/२०२९ रोजी "जसे आहे जेथे आहे", "जसे आहे जेथे आहे" आणि "जे काही आहे तेथे आहे" तत्वांन विकले जाणार आहे.

माहिती असल्यास भारांसह स्थावर मिळकतीचे संक्षिप्त वर्णन:

श्री. अजीथ मेनन व श्रीम. अनुराधा मेनन यांच्या मालकीच्या प्लॉट क्र. ११, सायन-ट्रॉम्बे रोड, चेंबूर, मुंबई-४०० ०७१ येथे स्थित कृत्तिका टॉपर्स को- ऑप. हाऊसिंग सोसायटी लि. अशा ज्ञात इमारतीमधील ६व्या मजल्यावरील भोजमापित १०३.९८ चौ. मी. (चटई क्षेत्र) प्लॉट क्र.६०२ येथे स्थित मिळकतीचे ते सर्व भाग व विभाग

बँकेला माहिती असलेले कोणतेही भार: शून्य

विक्रीचे तपशील

जिच्या खाली मिळकत विकली जाणार नाही ती राखील किंमत	रु. ४,१५,००,०००/- (रुपये चार कोटी पंधरा लाख)
इसारा अनामत रक्कम (इअर)	रु. ४१,५०,०००/- (रुपये एकेचावीस लाख पन्नास हजार)
ई-लिलावाची तारीख आणि वेळ	०३/०४/२०२४ रोजी १५:०० ते १६:०० विक्री पूर्ण होईपर्यंत प्रत्येकी
ई-लिलावाची जागा	ई-प्रोक्युरमेंट टेक्नॉलॉजीज लि. नावाच्या सेवा पुरवठ्याद्वारे "ऑनलाईन इलेक्ट्रॉनिक माध्यम" मार्फत खाली वर्णन केलेल्या लिंक वरून: https://hdfcbank.auctiontiger.net
इअरचा धरणा	कोणत्याही राष्ट्रीयीकृत किंवा रोडयुल्ट बँकेवर काढलेल्या मुंबई येथे देय "एचडीएफसी बँक लि." च्या नावावरील डिमांड ड्राफ्टच्या स्वरूपात.
बोली वाढीची रक्कम	रु. १,००,०००/-
निरिक्षणाची तारीख आणि वेळ	२६/०३/२०२४ रोजी ११:०० ते १६:००
इअरसह बोली प्रपत्र सार्व करण्यासाठी अंतिम तारीख	०२/०४/२०२४ रोजी १६:३० वा. पर्यंत रितसर भरलेले बोली प्रपत्र केवायसी दस्तावेज आणि इ.अ.र. प्रती डिमांड ड्राफ्टसह एचडीएफसी बँक लि., १ला मजला, आय-बिंक टेक्नो कॅम्पस, कांजुर मार्ग (प.), मुंबई-४०० ०४२ येथे सादर करावे.
कर्जदार, जामीनदार आणि गहाणकारांचे नाव	१. ओपल एशिया (इंडिया) प्रा. लि. (परिसमापकांतर्गत) २. श्री. अजीथ मेनन ३. श्री. अनुराधा मेनन ४. श्री. साबु वर्गीस
ज्याच्या वसुलीसाठी तारण मत्ता विकली जाणार नाही ते तारण कर्ज	३१.०५.२०२९ रोजीसह रु. ७,२४,६६,३०५.१८ (रुपये सात कोटी चोवीस लाख सहासह हजार तीनशे पाच व पैसे अठरा) त्यावरील ०१/०६/२०२९ पासून पुढील व्याजासह सर्व अन्य खर्च, अनुषंगिक परित्यव आणि आकार यासह एकत्रित
अटी आणि शर्ती	विक्री कार्टेकारणे अटी आणि शर्तीच्या अधीन होईल. बोली प्रपत्र आणि अटी आणि शर्तीना https://www.hdfcbank.com/personal/resources/important/notice वरून आणि/किंवा सेवा पुरवठ्याद्वारे वीबसाईट म्हणजेच https://eauctions.saml.in वरून मिळवता/डाऊनलोड करता येईल. कोणत्याही चौकशीसाठी, बोलीदारांनी कामाच्या दिवशी कार्यालयीन वेळेत संपर्क साधावा: श्री. संजय डिचोलकर, संपर्क क्र. ९८७०२२८५२५

सही/-
प्राधिकृत अधिकारी
एचडीएफसी बँक लि.

दिनांक: २४/०२/२०२४

<u>DETAILS OF SALE and TERMS & CONDITIONS</u>	
Name of the Borrower, Guarantors & Mortgagors	I. OPAL ASIA (INDIA) PVT LTD, (UNDER LIQUIDATION) II. Mr. AJITH MENON III. Ms. ANURADHA MENON IV. Mr. SABU VARGHESE
Secured debt for recovery of which the secured asset is to be sold	Rs.7,24,66,305.18 (Rupees Seven Crore Twenty-Four Lakh Sixty-Six Thousand Three Hundred Five and Paise Eighteen Only) as on 31.05.2019, with further interest from 01/06/2019 together with all other costs, incidental expenses and charges
Description of the "Secured Asset" (Hereinafter referred to as 'said property' or 'Secured Asset')	ALL THAT PART AND PARCEL OF THE PROPERTY SITUATED AT FLAT NO. 602, ADMEASURING 103.98 SQ. MTRS. (CARPET AREA) ON THE 6TH FLOOR, IN THE BUILDING KNOWN AS "KRITIKA TOWERS CO-OP HSG SOC LTD", SITUATED AT PLOT NO. 11, SION-TROMBAY ROAD, CHEMBUR, MUMBAI - 400 071 OWNED BY MR. AJIT MENON & MRS. ANURADHA MENON.
Reserve Price below which property shall not be sold	Rs.4,15,00,000/- (Rupees Four Crore Fifteen Lakh)
Earnest Money Deposit (EMD):	Rs.41,50,000/- (Rupees Forty-One Lakh Fifty Thousand)
Date & Time of e-auction	03/04/2024 from 1500 Hrs to 1600 Hrs With auto time extension of five minutes each till sale is completed.
EMD Remittance:	By way of Demand Draft drawn in favour of "HDFC Bank Ltd", Payable at Mumbai, drawn on any Nationalised or Scheduled Bank.
Bid Increase Amount	Rs.1,00,000/-
Date and Time of Inspection	26/03/2024 from 1100 Hrs to 16.00 Hrs
Last date for submission of Bid Form	02/04/2024 by 1630 Hrs. duly filled Bid Form to be submitted at HDFC Bank Ltd, 1st Floor, I-Think Techno Campus, Kanjurmarg (E), Mumbai: 400042 along with KYC Documents and Demand Draft towards EMD.
Terms and Conditions	As mentioned Below

TERMS & CONDITIONS

1. The e-Auction/sale is being held on "as is where is, as is what is, whatever is there is and without recourse basis", and under provisions of The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002.

2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property, however, the Bidder(s), in order to protect his /their individual interests is/are advised to verify the Secured asset, conduct due diligence at his/their own costs in respect of the Secured asset, as well as, ascertain the known and unknown liabilities, encumbrances and any other dues from the concerned authorities or stakeholders /claimant to their satisfaction before submitting the Bid. Any Bid made shall be deemed to have been submitted after complete satisfaction of title (including mortgage /charge of the Bank) of the property/Secured assets and /or all claims there against and after due & proper inspection of the Secured Asset and hence Bidders(s) shall not be entitled to make any requisition or raise any query/objection vis-à-vis Authorised Officer/Secured Creditor as to Title (including mortgage /charge of the Bank) or condition of the Secured Assets or any part thereof or any dues/taxes/levies irrespective as to whether disclosed or undisclosed.

4. The interested Bidders shall submit their Bid for purchase of the secured Assets on or before 02/04/2024 by 1630 Hrs in the prescribe Bid Form given in the Annexure A hereto. Duly filled Bid Form should be submitted at HDFC Bank Ltd. at 1st Floor, I-Think Techno Campus, Building - Alpha, Kanjur Marg (East), Mumbai - 400 042. The Bid Form shall be accompanied by demand drafts/pay orders drawn on a nationalised or scheduled bank in favour of "HDFC BANK LTD." payable at Mumbai and KYC Documents in the form and manner acceptable to the Bank. Bid Forms that are not duly filled or not accompanied by the (i) Demand Draft; ii) KYC Documents or Bid Form received after the last date of submission as prescribed herein will not be considered/ treated as valid Bid, and shall accordingly be rejected. The highest bid shall be subject to approval of HDFC Bank Limited. Authorised Officer reserves the right to accept/ reject all or any of the offers/ bids so received without assigning any reasons whatsoever. The decision of Authorised Officer and Secured Creditor shall be final & binding on all Bidders.

5. All bidders shall be required to participate in Auction only through "online electronic mode" through the website of the Service Provider i.e., <https://hdfcbank.auctiontiger.net>

The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Bank / Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc.

6. The eligible Bidders may contact e-Procurement Technologies Limited, [Contact No.: 8000023297; Contact Persons: Mr. Ram Sharma, E-mail: ramprasad@auctiontiger.net / support@auctiontiger.net, for creation of Login ID & Password, uploading data, training on e-bidding process etc. For any property related queries Bidders may contact Mr. Sanjay Dicholkar Contact No: 9870228525, e-mail ID: sanjay.dicholkar@hdfcbank.com in office hours during the working days.

7. Intending bidders shall hold a valid email address and should register their name/account by login to the website of the aforesaid service provider. They will be provided with user id and password by the aforesaid service provider which should be used in the e-auction proceedings. For further details, please contact the service provider at the above mentioned address/phone no./mail.

8. Online auction sale will start automatically on and at the time as mentioned above. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.

9. The Earnest Money Deposit shall not bear any interest. Demand Draft/Pay order submitted towards Earnest Money Deposit (EMD) by unsuccessful bidders shall be returned in due course after conclusion of E-Auction. The EMD of the successful bidder shall be retained towards part sale consideration. The successful bidder shall immediately, i.e., on the same day or any day not later than next working day from the date of auction, as the case may be, pay 25% of the amount of the sale price inclusive of EMD already paid by Demand Draft/Pay Order in favour of "HDFC Bank Limited" payable at Mumbai or through electronic means like RTGS/NEFT/Swift Transfer. The balance amount of sale price i.e. 75% of the sale price shall be paid by the purchaser to the Authorised officer on or

before 15th day of confirmation of sale or within such extended period as agreed upon in writing between purchaser and the secured creditor, in any case not exceeding three months.

In case of default in payment at any stage by the successful bidder/auction purchaser within stipulated time, the sale will be cancel and the amount already deposited will be forfeited and property shall be resold and the defaulting purchaser/bidder as well as borrower shall have no claim/right in respect of property/ amount.

10. The purchaser shall bear all the applicable stamp duties/ additional stamp duty/ transfer charges, Transfer fee, Pending Housing Society Dues etc., and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to any Person w.r.t. said secured asset including payment of Stamp Duty and Registration charges on Sale Certificate or any other incidental charges with respect to Sale of Secured Asset.

11. The Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale or add/ delete/change any of the terms and conditions of this sale at any time without prior notice to the borrower, owner, bidder, public etc. and without assigning any reason. The E-Auction sale is subject to the confirmation by the Secured Creditor / Bank. If the borrower/guarantor pays the amount due to Bank in full before date of sale, no sale will be conducted. The successful bidder shall not have claim in this regard and cancellation of the sale/auction is at the discretion of the Bank/Authorised Officer.

12. The sale will attract provision of TDS as applicable under section 194 (1A) of Income-tax Act on culmination of sale, depending on sale price.

13. Bidding in the last moment should be avoided in the bidders own interest as neither the HDFC BANK nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.). in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.

14. Conditional Bid may be treated as invalid and Contingent Bid shall be treated as invalid.

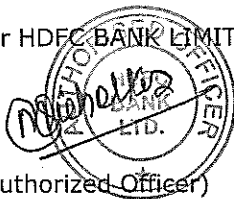
15. Bidders shall not be entitled to withdraw or cancel Bid once submitted.

16. Movable articles lying in the abovementioned secured asset does not form part of this sale. Before handing over the possession of secured asset to the Auction purchaser a reasonable time will be given to borrower/owner/mortgagor to remove said movable articles lying in the secured asset.

17. The mortgagors have filed Securitisation Application No. 35 of 2020 against Bank/ Secured Creditor before Hon'ble Debt Recovery Tribunal, Mumbai, however there is no stay against bank as on the date of publication of sale notice.

18. The word and expressions used hereinabove shall have the same meaning respectively assigned to them under The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 and Security Interest (Enforcement) Rules,2002.

For HDFC BANK LIMITED



(Authorized Officer)

Place : Mumbai
Date: 24/02/2024

I/We have read the above terms and conditions.
I/We, hereby unconditionally confirm that I/We agree to abide with and are bound by the said Terms and Conditions.

Bidder(s)
Dated:

NOTE: DULY ACCPETED TERMS & CONDITIONS TO
BE SUBMITTED ALONGWITH DULY FILLED BID
FORM

ANNEXURE A

BID FORM

To,

Authorised officer,
HDFC Bank Ltd, 1st Floor
I-Think Techno Campus
Kanjurmarg (E), Mumbai:- 400042

Dear Sir/Madam,

Ref: Bid For purchase of secured assets in the account of Opal Asia (India) Pvt Ltd, (Under Liquidation), pursuant to the E-Auction Notice published in the newspapers namely Free Press Journal (English) + Navshakti (Marathi) Mumbai Edition.

1.	Name of the Bidder(s)	:					
2.	Valid Email Id	:					
3.	Mobile Number	:					
4.	Address	:					
5.	Details of the Secured Asset	:	FLAT NO. 602, ADMEASURING 103.98 SQ. MTRS. (CARPET AREA) ON THE 6TH FLOOR, IN THE BUILDING KNOWN AS "KRITIKA TOWERS CO-OP HSG SOC LTD", SITUATED AT PLOT NO. 11, SION-TROMBAY ROAD, CHEMBUR, MUMBAI - 400 071 OWNED BY MR. AJIT MENON & MRS. ANURADHA MENON.				
6.	Reserve Price	:	Rs.4,15,00,000/- (Rupees Four Crore Fifteen Lakh)				
7.	Names of borrowers and co-borrowers	:	I. OPAL ASIA (INDIA) PVT LTD, (UNDER LIQUIDATION) II. Mr. AJITH MENON III. Ms. ANURADHA MENON IV. Mr. SABU VARGHESE				
8.	EMD Details	:	Sr No.	DD/Pay Order No.	DD/Pay Order Date	Drawn On	DD/Pay Order Amount

I/we, the Bidder(s) confirm that:

- We have read and duly understood the Terms and Conditions of sale displayed on the website of secured Creditor and also available on online portal of service provider as mentioned in E-auction/sale notice.
- The Secured Assets are being purchased by us on "As is where is Basis", "As is what is basis", "Whatever there is Basis" and "No recourse Basis" and under provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002.

- c. I/We have done necessary legal, technical and financial due diligence with respect to secured asset and the BID is being submitted after due consideration of relevant facts and commercial aspects and not merely based on the information provided by a representations, if any, made by the Authorized officer/Secured Creditor.
- d. I/We have satisfactorily inspected the secured assets.
- e. I am/We are legally eligible to enter in to necessary agreement /contract.
- f. I/We have read the entire Terms and conditions of the sale, made available on the website of secured Creditor and on online portal of service provider as mentioned in E-auction/sale notice, and have understood them fully. I/We, hereby unconditionally confirm that I/We agree to abide with and are bound by the said Terms and Conditions.
- g. The information revealed by me/us in the Bid Form is true and correct. I/We understand and agree that if any of the information revealed by me/us is found to be incorrect and/or untrue, the BID submitted by me/us is liable to be rejected. The Authorised officer will be at liberty annulled the Bid/acceptance at any point of time. I/We also agree that after my/our Bid for purchase of secured asset is accepted by the Authorised officer and I/We fail to accept or act upon the Terms and condition of the Sale or am /are not able to complete the transaction within time limit in the Sale Confirmation letter for any reason whatsoever and /or fail to fulfil any/all terms and condition, the EMD and any other monies paid by me/us along with Bid and thereafter, are liable to be forfeited by the Authorised officer/Secured Creditor.

Yours faithfully,

KYC Documents:

- 1.
- 2.
- 3.