

**BY SPEED POST**

**Ref. No.: ACRE-174-TRUST/Praveen/14/2025**

**Date: 19.11.2025**

**To,**

|                                                                                                                                                                  |                                                                                                                                                    |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>1. Praveen John Michael S</b><br>36/60, Asharkhana Street,<br>Alandur, Kancheepuram,<br>St. Thomas Mount,<br>Tamil Nadu - 600016.                             | <b>2. Lilly S.</b><br>36/60, Asharkhana Street,<br>Alandur, Kancheepuram,<br>St. Thomas Mount,<br>Tamil Nadu - 600016.                             |
| <b>3. Praveen John Michael S</b><br>Also At:<br>Plot No. 154, S No. 93/15,<br>Indira's New Town,<br>Vattambakkam Village,<br>Chennai, Tamil Nadu - 601301        | <b>4. Lilly S.</b><br>Also At:<br>Plot No. 154, S No. 93/15,<br>Indira's New Town,<br>Vattambakkam Village,<br>Chennai, Tamil Nadu - 601301        |
| <b>5. Praveen John Michael S</b><br>Also At:<br>No. 1, 2 <sup>nd</sup> Street, T.W.H. Colony,<br>Adambalkan, Old to Tango Park,<br>Chennai, Tamil Nadu - 600088. | <b>6. Lilly S.</b><br>Also At:<br>No. 1, 2 <sup>nd</sup> Street, T.W.H. Colony,<br>Adambalkan, Old to Tango Park,<br>Chennai, Tamil Nadu - 600088. |

**SUB.: NOTICE OF SALE UNDER RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002, IN RELATION TO THE PROPERTY BEING : ALL THAT PIECE AND PARCEL OF VACANT HOUSE PLOT NO. 154 IN "INDIRA'S NEW TOWN" APPROVED VIDE DTCP NO. 104/2016, LAND MEASURING AN EXTENT OF 600 SQ. FEET, COMPRISED IN S. NO. 93/15 OF VATTAMBAKKAM VILLAGE, SRIPERUMBUDUR, KANCHEEPURAM DISTRICT ("Mortgaged Property").**

**Re.: Loan Account No. 12800003310 with Assets Care & Reconstruction Enterprise Ltd. acting as a Trustee of ACRE-174-Trust**

**Dear Ma'am/ Sir,**

At the very outset, it is stated that Loan Account No. **12800003310** with Piramal Finance Ltd. (Earlier known as "Deewan Housing Finance Ltd."), originator of financial facility, along with all right(s), title(s), interest(s), underlying security(ies), pledge(s) and/ or guarantee(s) had been assigned in favor of



**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

**Care & Reconstruction Enterprise Ltd.** acting as a **Trustee of ACRE-174-Trust** ("**Secured Creditor**") *vide* Assignment Agreement dated **28.03.2025**. Thereby, the Secured Creditor has duly taken over the financial facility from Piramal Finance 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 **23.12.2025** 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. 23,24,198.80 (Rupees Twenty Three Lakhs Twenty Four Thousand One Hundred Ninety Eight and Paise Eighty Only)** pending towards the captioned Loan Account, by way of outstanding principal, arrears (including accrued late charges) and interest till **07.11.2025** with applicable future interest in terms of the Loan Agreements and other related loan document(s) w.e.f. **08.11.2025** along with legal expenses and other charges.

The Reserve Price for the Mortgaged Property as mentioned in Schedule in Appendix IV-A attached herewith will be **Rs. 12,25,000/- (Rupees Twelve Lakhs Twenty Five Thousand Only)** and the Earnest Money Deposit ("**EMD**") will be 10% of the Reserve Price i.e. **Rs. 1,22,500/- (Rupees One Lakh Twenty Two Thousand Five Hundred Only)**.

In view of the aforesaid, the Authorised Officer of the Secured Creditor is issuing this Notice of Sale in conformity with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.



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For any grievance you may contact Mr. Mohd Shariq Malik, Grievance Redressal Officer, Phone No. 011-66115609, Email: [complaint@acreindia.in](mailto: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-174-TRUST**

**Attached: Appendix IV-A**

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## **ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD.**

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

## 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) 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-174-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 **23.12.2025** from **02:30 P.M. to 03:30 P.M.**, for recovery of **Rs.23,24,198.80 (Rupees Twenty Three Lakhs Twenty Four Thousand One Hundred Ninety Eight and Paise Eighty Only)** pending towards Loan Account No. **12800003310**, by way of outstanding principal, arrears (including accrued late charges) and interest till **07.11.2025** with applicable future interest in terms of the Loan Agreement and other related loan document(s) w.e.f. **08.11.2025** along with legal expenses and other charges due to the Secured Creditor from 1) Mr. Praveen John Michael S (Borrower) and 2) S. Lilly (Co-Borrower & Mortgagor).

The above Loan Account bearing No. **12800003310**, 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 Piramal Finance Ltd. (earlier known as "Deewan Housing Finance Ltd.). in favour of Secured Creditor, acting as a **Trustee of ACRE-174-Trust**, *vide* Assignment Agreement dated **28.03.2025**.

The Reserve Price of the Immovable Property as mentioned below will be **Rs. 12,25,000/- (Rupees Twelve Lakhs Twenty Five Thousand Only)** and the Earnest Money Deposit ("**EMD**") will be **Rs. 1,22,500/- (Rupees One Lakhs Twenty Two Thousand Five Hundred Only)** i.e. equivalent to 10% of the Reserve Price.



## 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

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

**ALL THAT PIECE AND PARCEL OF VACANT HOUSE PLOT NO. 154 IN "INDIRA'S NEW TOWN" APPROVED VIDE DTCP NO. 104/2016, LAND MEASURING AN EXTENT OF 600 SQ. FEET, COMPRISED IN S. NO. 93/15 OF VATTAMBAKKAM VILLAGE, SRIPERUMBUDUR, KANCHEE PURAM DISTRICT, THE PLOT BEING BOUNDED ON THE:**

**NORTH BY : PLOT NO. 155,**

**SOUTH BY : PLOT NO. 153,**

**EAST BY : 23 FEET ROAD,**

**WEST BY : PLOT NO. 147**

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](http://www.acreindia.in); or please contact Mr. Vikram Shetty (M): 9880405324, Mr. Rohan Sawant (M): 9833143013 or email at [Rohan.Sawant@acreindia.in](mailto:Rohan.Sawant@acreindia.in). For bidding, log on to [www.bankeauctions.com](http://www.bankeauctions.com)

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



**AUTHORISED OFFICER**

**Date: 19.11.2025**

**ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD.**

**Place: Mumbai**

**TRUSTEE OF ACRE-174-TRUST**

**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

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E-mail : [acre.arc@acreindia.in](mailto:acre.arc@acreindia.in)

Website : [www.acreindia.in](http://www.acreindia.in)

CIN : U65993DL2002PLC115769

Coimbatore court acquits 9 DMK councillors

COIMBATORE: Nine DMK councillors accused of removing former Chief Minister Jayalalithaa's photograph from the Thondamuthur town panchayat office in 2014 were acquitted by the Coimbatore 4th additional sessions court on Monday.The case is related to the removal of the photograph after the Bengaluru special court delivered its verdict convicting the then Chief Minister. At the time of the verdict.

**SOUTH CENTRAL RAILWAY**  
Following are the details of the Tender Notices of S.C. Railway can be seen on our website: [www.scr.indianrailways.gov.in](http://www.scr.indianrailways.gov.in)  
**NOTICE INVITING e-TENDER (through <https://ireps.gov.in>)**  
PUB/14/43  
CE/C-IV/SC Construction Organization, South Central Railway, Secunderabad, respectively, invites e-tender on behalf of the President of India for the following works :  
**Sl.No. : 1. Notice Inviting Tender No. : 29-CAO-C-SC-2025, Dated: 11-11-2025. Name of work : South Central Railway Construction - Vijayawada Division SW : 1**  
Proposed Construction of new Road Over Bridge in Lieu of LC No. 150 in between Rayanapadu and Vijayawada Station. SW : 2 Proposed Construction of new Road Over Bridge in Lieu of LC No. 433 near Gollaprolu Yard. SW : 3 Proposed Construction of new Road Over Bridge in Lieu of LC No. 450 in between Tunni and Gullipadu Station. SW : 4 Proposed Construction of new FootOver Bridge (FOB) for Public Crossing at LC No. 450 (Between Tunni and Gullipadu) and at LC No. 433 (near Gollaprolu Yard) - Reg.

**Details : Estimated Cost : Rs. 187,94,88,437.24. Earnest Money Deposit : Rs. 95,47,500.00. Completion period : 24 (Twenty Four) Months. Date of Opening : 04-12-2025 15:00 hours.**

i) For bid document and other details, please login to website <https://ireps.gov.in>.  
ii) Tenderers can submit their offers online during tender submission period which is the Fifteen days period prior to closing of tender.

iii) Tenderers should watch for any corrigenda (issued online only) up to the date of commencement of the tender submission period.

**Chief Administrative Officer, A1848 (Constn), Secunderabad.**

For further tender conditions / details and for downloading the tender documents, Please visit website at <https://www.ireps.gov.in> or [www.scr.indianrailways.gov.in](http://www.scr.indianrailways.gov.in)

Overnight rains bring breezy morning to Chennai; More rain predicted



CHENNAI: For the second day in a row, overnight showers led to a damp and breezy morning for Chennai on Tuesday.The Regional Meteorological Centre (RMC) issued a bulletin predicting moderate rain with light thunderstorms and lightning until during morning hours. The alert covers 18 Tamil Nadu districts, including Chennai,

Thiruvallur, Chengalpattu, and Kancheepuram, as well as the areas of Karaikal and Puducherry.

**RAINFALL DATA**  
Recent data from the RMC shows Nagapattinam received the highest rainfall at 10.5 cm.Other significant recordings include: Karaikal: 8.3 cm- Adirampattinam: 7.6 cm- Chennai (Nungambakkam): 1.5 cm.

Tamil Nadu

Tamil Nadu to set up dedicated pickleball courts across the state: Udhayanidhi Stalin

CHENNAI: Aimed at fostering the pickleball sport in Tamil Nadu, the government is in the process of setting up dedicated pickleball courts in Chennai and across the State, Deputy Chief Minister Udhayanidhi Stalin said on Tuesday.

Tamil Nadu is committed to supporting new age sports and fostering opportunities for young talents through structured programmes, tournaments and high quality facilities, he said at an event here.

“Pickleball game welcomes people across age groups across backgrounds. Its popularity across the world reflects its universal appeal. Tamil Nadu is a vibrant state in sports development and has conducted several national and international events. I am happy to see this initiative takes place for the first time in Chennai,” he said at an event here. Udhayanidhi Stalin was delivering the address at the introduction of various franchisees for the first edition of the Indian Pickleball League scheduled to be held in Delhi from December 1 to 7, 2025.

“Under the leadership of our Chief Minister (M K Stalin), Tamil Nadu is building a strong decentralised modern sports ecosystem. Initiatives like these play a powerful role in inspiring young talents and strengthening India’s presence on an international sporting



ering the address at the introduction of various franchisees for the first edition of the Indian Pickleball League scheduled to be held in Delhi from December 1 to 7, 2025.

“Under the leadership of our Chief Minister (M K Stalin), Tamil Nadu is building a strong decentralised modern sports ecosystem. Initiatives like these play a powerful role in inspiring young talents and strengthening India’s presence on an international sporting

stage,” he said.

Referring to the conduct of the first ever pickleball premier league by the Tamil Nadu Pickleball Association in 2024, he said, these grassroot competitions have played a key role in popularising the sport.

“As part of the ongoing initiatives at Sports Development Authority of Tamil Nadu (SDAT) we are in the process of setting up dedicated pickleball courts in Chennai and across Tamil Nadu,” he said. Extending his greetings to the organisers, the Indian Pickleball Association, team owners and athletes for the sporting event, Udhayanidhi Stalin said, “We are sure that this event will become one of India’s most exciting and widely followed sporting leagues in the years following.”

As many as five franchise (team owners) were introduced in the presence of Udhayanidhi Stalin, Times Group MD Vineet Jain, Group CEO N

Subramanian among others.

In his brief address, Vineet Jain said, “ What began as a vision between the Times Group and the Indian Pickleball Association has now grown into a movement. A movement that attracts passionate forward thinking partners who share our belief in the power and the potential of this sport.” “This afternoon, we unveiled the pioneering team owners of the Season 1 of the Indian Pickleball League, the India’s first and official league of the sport. The interest (For the game) has been overwhelming. But for us, it was never about just investors it was about finding believers, who stand alongside partners who truly understand what it takes -- Vision, Commitment and Heart,” Jain said. “To each one of our new team owners, welcome to the family. Thank you for the trust, passion and partnership,” he said.

**INFINITY FINCORP SOLUTIONS**  
CIN: U65999MH2016PTC287488  
Regd. Office: Unit No. 8-003/A, on the Ground Floor, Near Courtyard Marriott Hotel, 215-Altium, Andheri-Kurla Road, Andheri (E) 400093, Mumbai.  
**General Notice for Shifting of Branch Premises**  
This is to notify the General Public, Customers and all concerned that with a view to ensuring better customer convenience, Infinity Fincorp Solutions Pvt Ltd (“the Company”), is shifting its branch from its existing premises situated at No. 36/31, *Mudhalmedu, Kallai Main Road, (Near Taluk Office Bus Stand), Sankarapuram – 606401, Villupuram, Tamil Nadu* to the new premises situated at 1st Floor, Kallakuruchi Main Road, Union Office Bus Stop, Sankarapuram Town & Taluk, Kallakuruchi District – 606401 with effect from 23/11/2025. The shift is within the same vicinity (approx.500 Mtrs). Customers were duly informed of the shift in the ordinary course through timely and appropriate communications. Services shall continue uninterrupted at the new location. For any further assistance/information, kindly contact Branch Manager at: **9655113732**  
Date – 19/11/2025 For Infinity Fincorp Solutions Pvt Ltd  
Place – Sankarapuram (TN) Sd/- Authorised Signatory

**MANAPPURAM HOME FINANCE LIMITED**  
FORMERLY MANAPPURAM HOME FINANCE PVT LTD  
Unit 301-315, 3rd Floor, A Wing, Kanakia Wall Street, Andheri-Kurla Road, Andheri East, Mumbai - 400093 Contact No:- 022-68194000/022-6421000.  
**POSSESSION NOTICE (For Immovable Property)**  
Whereas, the undersigned being the authorised officer of Manappuram Home Finance Ltd (“MAHOFIN”) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (“SARFESI”) Act, 2002 and in exercise of powers conferred under section 13(1)(d) read with rule 9 of the security interest (Enforcement) Rules, 2002 issued a Demand Notice calling upon the borrowers and co-borrowers to repay the amount mentioned in the notice and interest 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 Actual possession of the property described herein below in exercise of powers conferred on him/her under section 13(1)(d) of the said “SARFESI” Act read with rule 9 of the said rules. 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 Manappuram Home Finance Ltd as mentioned below for each of the respective properties:  

| Sl. No. | Name of Borrower and Co-Borrower/Len name of property/Branch   | Description of Secured Asset in respect of which interest has been created                                                                                                                                                                                           | Date of Demand Notice sent & Outstanding amount | Date of Actual possession |
|---------|----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------|---------------------------|
| 1       | S Kavitha, Kaviya S & Ashokkumar / MHL0010014899 / Tirunelveli | An extent of 1 Acres 84 Cents out of 14 Acres 57 Cents in R.S No (Old)-74, R.S No(New)-74(2), H No.-3/105 / Govindapatti Village, Tenkasi Taluk, Tirunelveli District, Selva Vinayagar Temple, Ambassamudram, P.O Govindapatti, Tirunelveli, Tamil Nadu, Pin: 627424 | 20-09-2024 & Rs.4,31,030 /-                     | 12-11-2025                |

  
Date: 19-November-2025 | Place: TIRUNELVELI Sd/- Authorised Officer, Manappuram Home Finance Ltd

**PUBLIC NOTICE**  
NOTICE is hereby given that the certificate[s] for the under mentioned securities of the Company has been lost/misplaced and the holder[s] of the said securities / applicant[s] has applied to the Company to issue duplicate certificate[s].  

| Name of the holder             | Name of Company                        | Folio No[s] | Face Value | Certificate Number[s] | Distinctive Number[s] | No of Shares |
|--------------------------------|----------------------------------------|-------------|------------|-----------------------|-----------------------|--------------|
| PRAVINABEN BHUPENDRABHAI JOSHI | DALMIA BHARAT SUGAR AND INDUSTRIES LTD | DBL0227976  | 2          | 227976                | 192333120-192335909   | 2790         |
|                                |                                        | DCB016618   | 10         | 18096                 | 1713308 - 1713357     | 50           |
|                                |                                        | DCB016618   | 10         | 18880                 | 1894950 - 1894959     | 10           |
|                                |                                        | DCB016618   | 10         | 21402                 | 2578318 - 2578332     | 15           |
|                                |                                        | DCB016618   | 10         | 43332                 | 1359854 - 1359863     | 10           |
|                                |                                        | DCB016618   | 10         | 44021                 | 1397382 - 1397401     | 20           |
|                                |                                        | DCB016618   | 10         | 61962                 | 3300067 - 3300101     | 35           |
|                                |                                        | DCB016618   | 10         | 62338                 | 3325389 - 3325458     | 70           |
|                                |                                        | DCB016618   | 10         | 93877                 | 6018115 - 6018137     | 23           |
|                                |                                        | DCB016618   | 10         | 94139                 | 6034999 - 6035044     | 46           |

  
The Public are hereby cautioned against purchasing or dealing in any way with the above referred share certificate[s]. Any person who has any claim in respect of the said share certificate[s] should lodge such claim with the Company or its Registrar and Transfer Agents: KFin Technologies Ltd, Selenium, Tower B, Plot 31-32, Gachibowli, Financial District, Nanakramuguda, Serilingampally Mandal, Hyderabad, Telangana, 500032. within 15 days of publication of this notice after which no claim will be entertained and The Company shall proceed to issue with the Duplicate Share Certificate[s].  
Place: Jamnagar  
Date: 19/11/2025  
**Name of the holder: PRAVINABEN BHUPENDRABHAI JOSHI**

**ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD.**  
Registered Office: 14th Floor, Eros Corporate Tower, Nehru Place, New Delhi-110019  
Tel : 91-11-43115600 Fax : 91-11-43115618  
**Corporate Office:** Unit No. : 502, C Wing, One BKC, Radius Developers, Plot No. : C-66, G-Block, Bandra Kurla Complex, Mumbai – 400051. Tel.: 022 68643101  
E-mail : [acre.arc@acreindia.in](mailto:acre.arc@acreindia.in) Website : [www.acreindia.in](http://www.acreindia.in) CIN : U65993DL2002PLC115769  
**APPENDIX IV-A SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**  
E-auction Sale Notice for sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) & 9(1) of The Security Interest (Enforcement) Rules, 2002.  
Notice is hereby given in public in general and in particular to the Borrower(s), Co-Borrower(s), Mortgageor(s) and Guarantor(s) that the below described Immovable Properties mortgaged/charged to **Assets Care & Reconstruction Enterprise Ltd. [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 for the recovery of amount due to Secured Creditor from the following Borrower(s), Co-Borrower(s), Mortgageor(s) and Guarantor(s) along with the Reserve Price and Earnest Money Deposit mentioned below for each property.  
**DETAILS OF SECURED ASSET**  

| Sl. No. | Loan Account No/ Trust Name | Name of Borrower(s)/ Co-Borrower(s)/Mortgageor(s)/Guarantors                       | Total Outstanding Dues                                                                                                                                                                                                          | Reserve Price (In Rs.) | Earnest Money Deposit (In Rs.) | Bank account details for EMD payment through demand draft/RTGS/NEFT                                           |
|---------|-----------------------------|------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|--------------------------------|---------------------------------------------------------------------------------------------------------------|
| 1.      | 12800003310/ ACRE 174 TRUST | 1) Mr. Praveen John Michael S (Borrower)<br>2) S. Lilly (Co-Borrower & Mortgageor) | Rs.23,24,198.80 (Rupees Twenty Three Lakhs Twenty Four Thousand One Hundred Ninety Eight and Paise Eighty only) as on 07.11.2025 along with applicable interest, charges and expenses till the date of payment and realization. | 12,25,000/-            | 1,22,500/-                     | Account Name: ACRE-174-TRUST<br>Account Number: 0901102000042103<br>Bank: IDBI Bank<br>IFSC Code: IDBI0000901 |

  
**DESCRIPTION OF THE SECURED ASSET:** All that piece and parcel of vacant house Plot No. 154 in “INDIRA’S NEW TOWN” approved wide DTCP No. 104/2016, land measuring an extent of 600 Sq. feet, comprised in S. No. 93/15 of Vattambakkam Village, Siperumbudur, Kancheepuram District, the Plot being bounded on the: North by: Plot No. 153, South by: Plot No. 153, East by: 23 Feet Road, West by: Plot No. 147  
The above Loan Account(s) along with all right(s), title(s), interest(s), underlying security(ies), pledge(s) and/or guarantee(s), including the Immovable Properties, mentioned hereinabove had been assigned to Assets Care & Reconstruction Enterprise Ltd., acting as a trustee of various trust mentioned clearly in column provided above.  
**IMPORTANT INFORMATION REGARDING AUCTION PROCESS**  

|    |                                                                                                                                                                                                  |                                                                                                                                                                                                                                                                                      |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | Last date of submission of EMD                                                                                                                                                                   | 22.12.2025 before 04:00 PM                                                                                                                                                                                                                                                           |
| 2. | Place for submission of Bids                                                                                                                                                                     | Assets Care and Reconstruction Enterprise Ltd. Vattika Business Centre & Co Working Space, Trade Centre BKC, Kolivry Village, MMRDA Area, Kallina, Bandra East, Mumbai, Maharashtra 400051. OR Email us at: <a href="mailto:Rohan.Sawant@acreindia.in">Rohan.Sawant@acreindia.in</a> |
| 3. | Date and time of Auction                                                                                                                                                                         | 23.12.2025 from 02:30 PM to 03:30 PM                                                                                                                                                                                                                                                 |
| 4. | Place of auction (Web Site for Auction) -                                                                                                                                                        | <a href="http://www.bankauctions.com">www.bankauctions.com</a>                                                                                                                                                                                                                       |
| 5. | Contact Details                                                                                                                                                                                  | Mr. Rohan Sawant – 9833143013<br>Mr. Vikram Shetty - 9880405324<br>On prior appointment basis                                                                                                                                                                                        |
| 6. | Date & time of Inspection of the Property                                                                                                                                                        |                                                                                                                                                                                                                                                                                      |
| 7. | For detailed terms and condition of the sale, please visit the website : <a href="http://www.acreindia.in">www.acreindia.in</a> / <a href="http://www.bankauctions.com">www.bankauctions.com</a> |                                                                                                                                                                                                                                                                                      |

  
DATE: 18.11.2025  
PLACE: CHENNAI  
AUTHORIZED OFFICER  
ASSETS CARE & RECONSTRUCTION ENTERPRISE LTD.

Increase TNPSC intake, urges NTK leader Seeman

CHENNAI: NTK chief coordinator Seeman has strongly condemned the State government for announcing that only 4,622 posts will be filled through the current year’s Group-4 examination of Tamil Nadu Public Service Commission (TNPSC) despite over 4 lakh vacancies across government departments. Seeman urged the State government to immediately issue orders to fill at least 30,000 vacancies through the ongoing Group-4 recruit-



ment, stating that lakhs of aspirants across the state are facing severe distress due to minimal job notifications. Seeman said that various government departments are currently facing a

shortage of over 4 lakh staff. The recent Group-4 notification has the lowest number of recruitment in recent times, he said. He condemned the DMK government for reneging on its 2021 election promise to provide 3.5 lakh government jobs to Tamil Nadu youth. He pointed out that the previous AIADMK government filled close to 10,000 posts annually in 2018 and 2019, before recruitment was halted in 2020 and 2021 due to the pandemic.

Address poll officers’ concerns: TTV Dhinakaran

CHENNAI: AMMK leader TTV Dhinakaran on Tuesday urged the State government to provide proper training to revenue officials involved in the Special Intensive Revision (SIR) of electoral rolls and to address the growing dissatisfaction among government employees assigned to the task, who have resorted to a strike.

He charged that the SIR



process has “not been well planned,” leading to discontent, particularly among government employees who are being

“asked to work on holidays” to complete the task. Dhinakaran called on the government to “provide adequate training to revenue officials and lower their work load in the SIR process.” He reiterated the need for the government to heed its employees’ long-standing demands, including the implementation of the old pension scheme.

Prior Zika infection may spike risk of severe dengue

People who have had Zika run a higher risk of subsequently having severe dengue and being hospitalised, a new study has showed. The analysis by a team of Brazilian researchers showed that patients with a history of Zika infection had a 2.34 times higher risk of developing severe dengue. They also had a 3.39 times higher risk of hospitalisation compared to the controls (subjects with no dengue and no Zika history). Relatively advanced age (over 59) was also a higher risk factor for severe forms of dengue and hospitalisation, revealed the study published in the journal PLOS Neglected Tropical Diseases.

"Our findings confirmed the results of a previous study involving children who had Zika in Nicaragua. Later, when they had dengue, the risk of severity increased. We showed the same thing [risk of severe dengue

increased by prior Zika or dengue] for adults in Brazil," Cassia Fernanda Estofoleto, an infectious disease specialist at the Sao Jose do Rio Preto Medical School (FAMERP) told Agencia FAPESP."We also showed that ADE [antibody-dependent enhancement, in which, instead of providing protection, antibodies enhance viral entry into host cells and can exacerbate the disease] is non-classical," Estofoleto said. According to the scientific literature, a second infection by any of the four known dengue serotypes is known to be typically more severe than the first, but until now no correlation between this fact and the occurrence of other diseases had been investigated. The mechanism that exacerbates dengue infection following a case of Zika differs from that of two consecutive infections by the dengue virus, explained the team.

**Manappuram Home Finance Ltd.**  
FORMERLY MANAPPURAM HOME FINANCE PVT. LTD.  
CIN: U65923K12010PIC0039179, Unit 301-315, 3rd Floor, A Wing, Kanakia Wall Street, Andheri-Kurla Road, Andheri East, Mumbai - 400093  
**DEMAND NOTICE**  
Whereas the Authorized Officer of Manappuram Home Finance Ltd., having our registered office at IV/40A (old) w/638A (new), Manappuram House, Valapad, Thrissur, Kerala-680567 and branches at various places in India (hereinafter referred to as “MAHOFIN”) is a Company registered under the Companies Act, 1956 and a Financial Institution within the meaning of sub-clause (iv) of clause (m) of sub-section (1) of Section 2 of the Securities and Enforcement of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as the Act) read with Notification No. S.O. 3466 (E) dated 18th December, 2015 issued by the Govt. of India, Department of Financial Services, Ministry of Finance, New Delhi, inter alia carrying on business of advancing loans for construction and / or purchase of dwelling units and whereas the Borrower / Co-Borrowers as mentioned in Column No. 2 of the below mentioned chart obtained loan from MAHOFIN and whereas MAHOFIN being the secured creditor under the SARFESI Act, and in exercise of powers conferred under section 13(1)(d) of the said Act read with Rule 2 of the security interest (Enforcement) Rules, 2002, issued demand notice calling upon the Borrowers / Co-Borrowers as mentioned herein below, to repay the amount mentioned in the notices with further interest thereon within 60 days from the date of notice, but the notices could not be served upon some of them for various reasons. That in addition thereto for the purposes of information of the said borrowers enumerated below, the said borrowers are being informed by way of this public notice.  

| Sl. No. | Name of the Borrower / Co-Borrower / LAN/Branch                       | Description of Secured Asset in respect of which interest has been created                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | NPA Date   | Date of Notice sent & Outstanding Amount |
|---------|-----------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|------------------------------------------|
| 1       | KAVERI S, SUBRAMANIAM P / MHL0013001778 / COIMBATORE                  | Natham SF N0108/ABA, SC No 03-303-003-3799, Assessment No 848, Door No 5/22 Manavaiy Patta No 663 New S.F No 108/ABA/3 Totally measuring to an extent 1222 Sq.Ft. R 122 Sq.Mtrs or 3.00 Cents land with building Pakkalam Village Udumalpet Taluk Tiruppur District, TAMIL NADU, Pin: 642154, EAST-Lands of Kannamandal, WEST-NORTH-south street, SOUTH-House of Periyas Arayee, NORTH-East-west Road                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 16-10-2025 | Rs.52848/-                               |
| 2       | LAKSHMI B, BALAGURU G, KANDANANDAN R / MHL0018 0105694 / THANJAVUR    | Nagapattinam Regn. District, Nagapattinam Revenue District, Vedharanyam Sub. Regn. District, Vedharanyam Taluk, Vedharanyam Municipal Limits, Vedharanyam Part and Revenue Village, No.57, Vedharanyam Part I Village, Old Sy.No. 263/385, measuring 0.01.66 ares (i.e) 166 Sq.m. (ii) 190 Sq.M. 263/384, measuring 0.01.66 ares (i.e) 166 Sq.m. (iii) 3 New Sy.No. 263/385, measuring 0.03.45 ares, (i.e) 345 Sq.M. Total extent 0.07.01 ares (i.e) 701 Sq.M. Vedharanyam Village, Vedharanyam Tk. Naduvannam 6148102, Vedharanyam MAGAPATTINAM TAMIL NADU, Pin: 614810 PO VEDARANIAM, EAST-Settlement Land and site, WEST-V.Govindarasu Lands, SOUTH-Settlement Land and site, NORTH-V.Govindarasu Lands                                                                                                                                                                                                                          | 16-10-2025 | Rs.528789/-                              |
| 3       | UMA M, MANMATHARAJA S / MHL00180016347 / THANJAVUR                    | Thiruvannur Regn. Thiruvannur District, Ovarur Village, Old Sy.No.163/28Part, New Sy.No.163/28, measuring 163.02.35 ares vacant site Thiruvannur Sub. Regn. District, Ovarur Panchayat Limit, TAMIL NADU-614703, EAST-Panchayat Centem Road, WEST-Sri Arunagir Kalasanthana Swami Kovil Nanjai, SOUTH-Panchayat Centem Road, NORTH-Sriram Site                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 16-10-2025 | Rs.389422/-                              |
| 4       | SHYAMALA P V, PURUSHOTHAM P, Dineshkumar P / MHL0003685 / VELLORE     | Vellore District, Vellore Registration District, Vellore Sub-District, Vellore Taluk, Sengapam Village, Sengapam Village, Sengapam Koll Street, Natham S.No.16A/1A, measuring in total 1224 Sq.ft. in TAMIL NADU - 632008, EAST-Solapuramankol Lane Way, WEST-Lane way belongs to Kandhar, SOUTH-House belongs to Ponnammal, NORTH-Property belongs to Chinnaappa.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | 16-10-2025 | Rs.563195/-                              |
| 5       | MANJULA R, RAMESH P / MHL000030 15660 / TRICHY TN                     | Item No.1: Trichy District, Ariyalur Registration District, Lagudi Taluk, Lagudi Sub Registration District, Sathamangalam Village the property comprised in Natham Survey No.112 Manavaiy Patta Taluk Survey No.267/29 an extent of 00003 Sq Mt. together with R.C.C. Terrace house 15 x 26 total extent of 390 Sq Ft., & Item No.2 Trichy District, Ariyalur Registration District, Lagudi Taluk, Lagudi Sub Registration District, Sathamangalam Village the property comprised in Natham Survey No.112 Manavaiy Patta Taluk Survey No.268/9 an extent of 00136 Sq Mt., in TAMIL NADU - 621003, EAST-House belongs to Pachinmalai, Item No.1 belongs to Subramaniyagayalvar, WEST-Item No.1: Plot belongs to Mokkayalitem No.2: Plot belongs to Venkatasamy and Kasiyammal, SOUTH-Item No.1: East West Street/Item No.2: Plot belongs to Muthiriyammal, NORTH-Item No.1: Plot belongs to Mahalingam /Item No.2: East West Street. | 16-10-2025 | Rs.527513/-                              |
| 6       | GOWRI S, SETHURAMAN R / MHL00410021944 / KANCHIPURAM                  | In Kanchipuram District, Kanchipuram Registration District, Salavakkam Sub-Registrar Office, Ultramarur Taluk, No.102, Vichur Village, in Pungal S.No.57/44 of house site property measuring Acre 0.07 cents under Patta No.197, TAMIL NADU - 603106, EAST-Ponnammal House, WEST-Ganesa Modular Vacant Plot, SOUTH-Common Way, NORTH-Anbujammal Vacant Plot.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | 16-10-2025 | Rs.57491/-                               |
| 7       | KAMARAJ R, MALINI K, MATHANRAJ K / MHL00180030505 / THANJAVUR         | In Mayladuthurai District, Mayladuthurai Registration District, Sirkali Sub-Registiry, Sirkali Taluk, Kollidam Panchayat, 04-Keechmathur Vattam & Village, "Kumarakudi Adhi-Dravidar Street", R.S.No.22/1-01 (Old R.S.No.22/1) to an extent of 117 Sq.Mt., (1250 Sq.Ft.), Manai with a R.C.C. House thereon. Door No.1/212, TAMIL NADU - 609118, EAST-Kalliyammorthy Sagudai Nanjai, WEST-Road, SOUTH-Seeman Manali., NORTH-Chinnadurai Manai.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | 16-10-2025 | Rs.527807/-                              |
| 8       | SARALA K, Krishna Mohan S / MHL00410031245 / KANCHIPURAM              | In Kanchipuram District, Chengalpet Registration District, Ultramarur Sub-Registrar Office, in Ultramarur Taluk, No.14, Perunagur Village, Comprised in Gramanaham Old S.No.659/2 under Patta No.74/1 in New S.No.659/49 of house site property measuring 0102 Sq.Meter (1098 Sq.Ft.); in TAMIL NADU - 630404, EAST-Par Road, WEST-Cement Road, SOUTH-Rajawari and Rajakumar Pot, NORTH-Vacant site of Gramanaham                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   | 16-10-2025 | Rs.565624/-                              |
| 9       | NANDHINI V, PURUSHOTHAM R / MHL00030035651 / TRICHY TN                | Trichirappalli District, Ariyalur Registration District, Pullambadi Sub Registration District, Lagudi Taluk, Pullambadi Village the property comprised in Natham Survey No.57/1 Joint Patta No.571 Old Natham Survey No.196/Part New Natham Survey No.357/3 an extent of 00073 Sq Mt. together with R.C.C.Terraced house in Door No.3/114, E.B.S.C.No.082-20-021-1083 in TAMIL NADU - 627111, EAST-Vacant Plot belongs to Durai, WEST-North South Common pathway Lane, SOUTH-Terraced House belongs to Kanaga, NORTH-House belongs to Kulathaiavel and Sumathi                                                                                                                                                                                                                                                                                                                                                                      | 16-10-2025 | Rs.571682/-                              |
| 10      | RAJESWARI V, SURESHKUMAR V, Vengatesan A / MHLAP00 42036385 / VELLORE | In Thirupurathur District, Thirupurathur Registration District, Vaniyambadi Taluk, Vaniyambadi Sub Registrar Office, B/1 Division, Ward No.2, Hamlet of Devasthanam Village, New Vaniyambadi Taluk, Thirupurathur Taluk, Olavayir Street, Old 1/3 Nos.830, 831 & 832, New Ward No.1-C, Block No.22, T.S.No.10, New Sub Divided as New S.No.10/3 the site measuring East West (N) Side 13 Ft. (S) Side 13 Ft, North South (E) Side 32 Ft. (W) Side 32 Ft.1/2 Having an area of 419 Sq.ft with the R.C.C. Roof House Constructed thereon in TAMIL NADU - 635751, EAST-House of Sri Ramamulu, WEST-"C" Schedule Property, SOUTH-Street, NORTH-House of Maslinmani                                                                                                                                                                                                                                                                      | 16-10-2025 | Rs.516700/-                              |
| 11      | RAMESH R, RAJENDRAN R, RENGANAYAGI R / MHL00 03002340 / TRICHY TN     | Ariyalur Registration District, Thiruvannur Sub Registration District, Thiruvannur Taluk, Maruvathur Majira, Sellipalayam Village, the property comprised in Manavaiy Patta No.1003, East West Street, Southern portion, Natham Survey No.80/35 an extent of 150 Sq.mt., equivalent to 1614 Sq.Ft. together with 60 years old Mangalar Roof house an extent of 40 Sq.mt., bearing Old Door No.3/59 for New Door No.2/135, Trichy District- 621002, Bustop Thiruvannur TIRUCHIRAPPALLI TAMIL NADU Pin:621002 PO SELLIPALAYAM, EAST-Property belongs to Vayayapur Pandaram, WEST-House belongs to Maliga, SOUTH-Plot sold by Mooka Udayar and Arunachalam Rettyar, NORTH-East to West Road                                                                                                                                                                                                                                            | 21-10-2025 | Rs.412278/-                              |
| 12      | R MANIRASU S, LAVANYA, Nagaraj Soundarar / MHL00180030505 / VELLORE   | ITEM NO.1-Vellore District, Katpadi Sub-District, Katpadi Taluk, Vanjar Village Govt. Natham Old S.No.54/1, New D.No.54/1Total 23 Sq.Mts. TAMIL NADU, Pin: 632006, Vellore District, Vellore Taluk, Vanjar Village Govt. Natham Old S.No.54/1, New D.No.54/1Total 23 Sq.Mts. TAMIL NADU, Pin: 632006, EAST-House of Sri Ramamulu, WEST-"C" Schedule Property, SOUTH-Street, NORTH-House of Maslinmani                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               | 16-10-2025 | Rs.516700/-                              |
| 13      | INDRUMATHI S, PRATHAP S, KALASELVI S / MHL00410030823 / KANCHIPURAM   | In Kanchipuram District, Kanchipuram Registration District, Kanchipuram Joint-IV Sub-Registrar Office, in Kanchipuram Taluk, No.66, Nathapattai Village, Comprised in Old S.No.135/1A, under Patta No.686 in New S.No.135/1A2 of house site property measuring North to South – 22 feet and East to West – 27 feet & 1.6, 594 Sq.ft. Pin: 631601, TAMIL NADU, EAST-N.Murugesan property, WEST-Dhanam Animal house, SOUTH-N.Murugesan property, NORTH-Road                                                                                                                                                                                                                                                                                                                                                                                                                                                                           | 16-10-2025 | Rs.393538/-                              |
| 14      | INDRANI S, SELVAKUMAR T, PRAVEEN S / MHL00130017977 / COIMBATORE      | NATHAM No. 78/3, NEW SF No. 169/11, TOTAL MEASURING 101 SQ.MTRS, CANAPATHALAYAM, NEAR BUS STOP Udumalpettal, PO CANAPATHALAYAM, COIMBATORE, TAMIL NADU, Pin: 642122, EAST-House of KARUPPAM, WEST-NORTH SOUTH PATHWAY, SOUTH-EAST WEST PATHWAY, NORTH-HOUSE OF THIRUMOORTHY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | 16-10-2025 | Rs.430294/-                              |
| 15      | TAMILSELVI P, PALANISAMY C / MHL00130017979 / COIMBATORE              | OLD NATHAM No. 35/1, SF NEW (35/19), EXTENT OF 100 SQ MTRS, GUNDAM PALAYAM, THOORA NADUNENPALAYAM, NAER TEMPLE, Golchettipalayam, PO KONGARAPALAYAM B.O. ERODE, TAMIL NADU, Pin: 638506, EAST-SOUTH - SOUTH PATHWAY, SOUTH-VACANT LAND, SOUTH-HOUSE OF ARCOONARAJ, NORTH-HOUSE OF VELUSAMY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | 16-10-2025 | Rs.62996/-                               |
| 16      | GEETHA S, ARAVINDAN S, ARAVINDAN S / MHL00180013827 / THANJAVUR       | Thanjavur District, Kumbakonam Registration District, Thirupuranthi, Sub-Registiry, Kumbakonam Taluk, Vianthabandam Village, Kudyana Street, Patta No.53, R.S.No.135/7 (Old R.S.No.135/1) to an extent of 0.01.00 Ares 100 Sq.Mt., Door No.252, E.No.06-484-014-301, T                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |            |                                          |





## **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.)**

**REGISTERED OFFICE:**

**14<sup>th</sup> Floor, Eros Corporate Tower,  
Nehru Place, New Delhi-110019**

**CORPORATE OFFICE:**

**C Wing-502, One BKC, G-Block,  
Plot-C-66, Bandra Kurla Complex,  
Mumbai – 400 051 (Maharashtra).**

***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.***

**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. **Property Description of Secured Asset:**
5. **Name of Borrower/ Co-Borrowers :**
6. **Loan Account Number :**
7. **Date of E-auction :**
8. **Bid/ Tender Price offered:** Rs. \_\_\_\_\_ *(in figure)* Rupees \_\_\_\_\_  
\_\_\_\_\_ only *(in words)*
9. **Copy of the terms and conditions duly signed are enclosed herewith.**

**Date:** \_\_\_\_\_.\_\_\_\_\_.2025

\_\_\_\_\_  
*(Signature of Bidder(s)/ Tenderer(s))*

**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., \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_
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. \_\_\_\_\_ /- (Rupees \_\_\_\_\_ Only) by \_\_\_\_\_ bearing No. \_\_\_\_\_, dated \_\_\_\_\_, 2025, drawn on \_\_\_\_\_ Bank, to the credit of "ACRE- \_\_\_\_\_-Trust", Bank Name: **IDBI BANK LTD, Bank Account No. \_\_\_\_\_, IFSC code: 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.bankeauctions.com](http://www.bankeauctions.com) and the same would be conducted 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 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.bankeauctions.com](http://www.bankeauctions.com), and in our own interest, avail the online training on e–Auction from the Authorised Service Provider on : **+91 99481 82222**; e-mails: [dharaani.p@clindia.com](mailto:dharaani.p@clindia.com)
  - e.** 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.
  - f.** Bids, once made by Bidder(s), will be final, and Bidder(s) will not be able to cancel/ withdraw the same.
  - g.** I/ We agree that all communications made by the Auctioneer and/ or the Authorised Service Provider will be treated as service in due course.
  - h.** 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):** \_\_\_\_\_

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**ADDRESS:**   **(1) OFFICE:** \_\_\_\_\_  
\_\_\_\_\_

**(2) RESIDENCE:** \_\_\_\_\_  
\_\_\_\_\_

**LANDLINE NOS.:**   **(1) OFFICE:** \_\_\_\_\_

**(3) RESIDENCE:** \_\_\_\_\_

**E-MAIL ID(S):** \_\_\_\_\_  
*(Mandatory)*

**MOBILE NO(S).:** \_\_\_\_\_ ; \_\_\_\_\_  
*(Mandatory)*

### BUSINESS RULES FOR E-AUCTION

1. 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.
2. 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.
3. 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 is mentioned as **Annexure 1**
4. 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.
5. **Purpose of Bid:** Sale of Secured Asset(s) by the Auctioneer. *(Please refer the published Auction Notice)*
6. **Type of Auction:** e-Auction
7. **Bidding Currency:** Bidding will be conducted in Indian Rupees (INR).
8. **Reserve Price and Incremental Value:** Reserve Price and Incremental Value shall be available to Bidder(s) on their bidding screen.
9. **Bid Price:** Bidder(s) have to quote the total price.
10. For other terms and conditions, please see the Auction Notice published by the Auctioneer.
11. **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 can be viewed by the Bidder(s) 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.*
12. 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.
13. 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.
14. 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.
15. The decision of the Auctioneer with respect to the declaration of successful Bidder(s) shall be final and binding on all Bidders.
16. The Auctioneer shall be at a liberty to cancel Auction at any time, before declaring the successful Bidder, without assigning any reason.
17. 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.
18. Bidder(s) are required to submit an unconditional acceptance to the terms and conditions, and modalities as prescribed herein, before participating in e-Auction.
19. **Duration of e-Auction:** e-Auction would be 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.*
20. **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.

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## TERMS AND CONDITIONS OF E-AUCTION

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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. (For Bidding and Technical Support – Contact: Mr. P Dharani Krishna on +91 9948182222) e-Mail: [ddharani.p@clindia.com](mailto:ddharani.p@clindia.com)
- iv)** The Scheduled Property(ies) can be inspected on prior appointment and on or before the date of e auction.
- v)** The Property(ies) shall not be sold at a price lower than the prescribed Reserve Price.
- vi)** 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 in favour of **bank account details mentioned in Annexure II**
- vii)** All interested Bidder(s) shall submit Affidavit that they are eligible under Section 29A of Insolvency and Bankruptcy Code, 2016 (‘IBC’/ ‘Code’) for participation in E-auction process. Further, the interested Bidder(s) agrees and undertakes to disclose/inform forthwith, to the Auctioneer, if the interested Bidder(s) becomes aware of any change in factual information in relation to it or its connected person (as defined under the Code) which would make it ineligible to submit a bid under Section 29A of IBC at any stage of the auction process, after the submission of this affidavit. Further, the interested Bidder(s) required to furnish disclosure(s) to establish and assess the eligibility of the interested Bidder(s) under Section 29A of the IBC along with supporting documents confirming the same.
- 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 the last date of EMD payment. 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 office address 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.
- xi)** The Bid Price to be submitted shall be above the prescribed Reserve Price, and all Bidder(s) shall enhance their bids as mentioned in Annexure I
- xii)** 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.

- xiii)** 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 **bank account details mentioned in Annexure II**, and the remaining balance of 75% within 15 days from the date of Sale Confirmation Letter. However, the said period to deposit the balance amount of the Sale Price shall not exceed more than 90 days from the date of Sale Confirmation Letter issued by the Auctioneer. The payment towards the Bid/ Sale Price, except for 10% EMD, can be made by DD/ RTGS/ NEFT 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.
- xiv)** The auction will be an online e-Auction conducted on the Auction Website i.e. [www.bankeauctions.com](http://www.bankeauctions.com) from **02:30 PM to 03:30 PM** with automated extensions of 5 minutes each, subject to the extension conditions prescribed herein.
- xv)** 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).
- xvi)** The Authorised Officer (AO) shall not be held responsible for internet connectivity, network problems, system crashdown, powerfailure etc.
- xvii)** At any stage of the auction, the AO may accept/ reject/ modify/ cancel the bid/ offer or postpone the Auction without assigning any reason thereof and without any prior notice.
- xviii)** The successful purchaser/ bidder shall bear any statutory dues, taxes, fees payable, applicable GST on the purchase consideration, stamp duty, registration fees, etc. that is required to be paid in order to get the secured asset conveyed/ delivered in his/ her/ its favour as per the applicable law
- xix)** The intending bidders should make their own independent enquiries/ due diligence regarding encumbrances, title of secured asset and claims/rights/dues affecting the secured assets, including statutory dues, etc., prior to submitting their bid.
- xx)** The auction advertisement does not constitute and will not constitute any commitment or any representation of ACRE. The AO of ACRE shall not be responsible in anyway for any third-party claims/ rights/ dues.
- xxi)** The particulars specified in the auction notice published in the newspaper have been stated to the best of the information of the undersigned; however undersigned shall not be responsible/ liable for any error, misstatement or omission.
- xxii)** 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.

- xxiii)** Bidder(s) making conditional offers may be treated invalid. Further, a 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.
- xxiv)** 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.
- xxv)** The Auctioneer reserves its right to accept or reject any or all bids, without giving any notice or assigning any reason thereof.
- xxvi)** Sale Certificate shall only be issued in the name of the successful Bidder, in whose name the bid is submitted.
- xxvii)** Physical possession of the property, along with the original title deeds, shall be delivered to the Successful Bidder upon or subsequent to the registration of the Sale Certificate.
- xxviii)** Disputes, if any, shall be within the jurisdiction of the Courts of New Delhi.
- xxix)** 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

Incremental Amounts :

| Reserve Price Slabs        | Incremental Amount |
|----------------------------|--------------------|
| Upto ₹ 50 Lakhs            | ₹ 5000             |
| Above ₹ 50 Lakhs to ₹ 1 Cr | ₹ 10000            |
| Above ₹ 1 Cr to ₹ 2 Cr     | ₹ 15000            |
| Above ₹ 2 Cr               | ₹ 25000            |

## Annexure II

Bank Account Details :

| Bank Account Name | Account Number   | Bank Name | IFSC Code   |
|-------------------|------------------|-----------|-------------|
| ACRE-158-TRUST    | 0901102000041876 | IDBI Bank | IBKL0000901 |
| ACRE-166-TRUST    | 0901102000042112 | IDBI Bank | IBKL0000901 |
| ACRE-174-TRUST    | 0901102000042103 | IDBI Bank | IBKL0000901 |
| ACRE-178-TRUST    | 0901102000042617 | IDBI Bank | IBKL0000901 |

**DECLARATION AND UNDERTAKING**

Date:

To,  
The Authorised Officer,  
Assets Care & Reconstruction Enterprises Ltd  
14<sup>th</sup> Floor, Eros Corporate Tower, Nehru Place  
New Delhi-110019

From,

|                                              |  |
|----------------------------------------------|--|
| Name                                         |  |
| Age/Date of Incorporation                    |  |
| Address                                      |  |
| PAN                                          |  |
| Aadhar                                       |  |
| Date of the E-auction Notice                 |  |
| Account Name/Borrower Name                   |  |
| Details of Assets for which bid is submitted |  |

**Sub: Disclosure of Eligibility under section 29A of the Insolvency and Bankruptcy Code, 2016 (IBC) and declaration for submitting bids towards purchase of Secured Asset.**

Dear Sir,

I / we the undersigned bidder (s) have understood the provisions of section 29A of the Insolvency and Bankruptcy Code, 2016 (IBC) and in wake of the same, we submit this declaration under the

said section 29A of the IBC and further do hereby certify and declare unconditionally that we the undersigned bidder (s) are not a person (s) as mentioned below and amounting to disqualification criteria as per the provisions of the Section 29A of the Insolvency and Bankruptcy Code, 2016.

- a) undischarged insolvent;
- b) willful defaulter in accordance with the guidelines of the Reserve Bank of India issued under the Banking Regulation Act, 1949 (10 of 1949);
- c) At the time of submission of the bid form and EMD, account of the bidder (s) is under the control of borrower and or classified as NPA in accordance with the guidelines issued by RBI under the Banking Regulation Act, 1949 or the guidelines of the Financial sector regulator issued under any other law for the time being in force and at least a period of 1 year has been lapsed from the date of such classification till date of
- d) Convicted for any offence punishable with imprisonment –
  - (i) for two years or more under any Act specified under the Twelfth Schedule; or
  - (ii) for seven years or more under any law for the time being in force:
- e) Disqualified to act as a director under the Companies Act, 2013 (18 of 2013):
- f) Prohibited by the Securities and Exchange Board of India from trading in securities or accessing the securities markets;
- g) Promoter or in the management or control of a Borrower Company in which a preferential transaction, undervalued transaction, extortionate credit transaction or fraudulent transaction has taken place and in respect of which an order has been made by the Competent Authority under any prevailing laws:
- h) Executed a guarantee in favour of a creditor in respect of a Borrower against which an application for insolvency resolution made by such creditor has been admitted under this Code and such guarantee has been invoked by the creditor and remains unpaid in full or part
- i) Subject to any disability, corresponding to clauses (a) to (h), under any law in a jurisdiction outside India; or
- j) Connected person not eligible under clauses (a) to (i).
- k) Not a holding company, subsidiary company, associate company or related party in any manner.
- l) Bidder (s) unconditionally and irrevocably undertakes that it shall provide all data documents and information as may be required by the Secured creditor to verify the statements made under this declaration and undertaking.
- m) Bidder (s) also declare and undertake that in case of bidder (s) becomes ineligible at any stage after submitting bid along-with EMD and during the bidding Process till issuance of Sale

Certificate, it would inform the Secured Creditor forthwith on becoming ineligible. In such case, EMD deposited shall be forfeited.

- n) It is also further undertaken that the bid form will remain binding unless rejected by the secured Creditor in writing.
- o) Such other entity or category as may be barred and or notified by State or Central Government and or restrained by Court of Law from participating / conducting any such transactions.

### **VERIFICATION**

I / We the bidder (s) abovenamed, do hereby solemnly declare and affirm that the above statement given by me / us is true and correct to the best of my / our knowledge and belief and nothing stated above is false or misrepresentation or misleading.

Signature of Bidder