

**SBI STATE BANK OF INDIA** **E-AUCTION SALE NOTICE**  
**STRESSED ASSETS RECOVERY BRANCH, BURDWAN**  
 Uihlas Gate No. 1, BURDWAN - 713104, E-mail: sbi.14817@sbi.co.in

**Authorised Officer's Details :** Name: URMIL SEN, e-mail ID : sbi.14817@sbi.co.in, Mobile No. : 9674729616

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 under Rule 9(1) read with proviso to Rule 8(6) applicable for immovable property of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the Public in general and in particular to the Borrower and Guarantors that the below described Secured Assets mortgaged to the Secured Creditor, the **Symbolic Possession** of which has been taken by the Authorized Officer of State Bank of India, the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on the below mentioned dates.

**DATE & TIME OF E-AUCTION : DATE : 22.08.2025**  
**TIME OF AUCTION 11.00 A.M. TO 4.00 P.M. WITH UNLIMITED EXTENSIONS OF 10 MINUTES FOR EACH BID.**

Sl. No.	Name of the Unit / Borrower / Director & Guarantor	DETAILS OF THE ASSETS BEING SOLD	Outstanding Dues	Reserve Price EMD @ 10% Bid increment Amount
1.	M/S DAMODAR KRISHI BIPANI Prop. Manoj Kumar Dari, S/o Kanaail Dari, Guarantor: Sushil Kumar Dari ADDRESS: WILL KUTRUKI P.O. - GALSII, DIST. - BURDWAN-713406	Name of the property owner :- 1) Manoj Kumar Dari AND 2) Sushil Kumar Dari, Deed No. -I-5403/1983. All that piece and parcel of land and Building measuring 0.04 acre, J.L. No. 93, Khatian No. 936 & 937, R.S. Plot No. 2644/2941, L.R. Plot No. 706 under Mouza- Kutruki, P.O. - Uchagram, P.S.- Galsi, Dist. - Purba Burdwan - 713406. The Property is butted and bounded by: North: Vacant Land of Mrityunjay Roy, South: Vacant Land of Swapan Ruidas, East: PWD Road, West: House of Balai Ruidas. Contact Person: 9674729616 9674711521 Inspection Date : 12.08.2025	Rs. 31,21,047.28 (Rupees Thirty One Lakhs Twenty One Thousand Forty Seven Paise Twenty Eight Only) as on 02.04.2024 + further interest thereon + other expenses & cost etc.	Rs. 18,95,000.00 Rs. 1,89,500.00 Rs. 50,000.00

a) For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor's website www.sbi.co.in and specific link created for the particular e-Auction : https://BAANKNET.com  
 b) Intending bidders should transfer his EMD amount by means of challan generated on his bidder account maintained with PSB Alliance Pvt. Ltd. by means of NEFT/RTGS transfer from his bank account well before the auction date. For any queries please contact support.baanknet@psballiance.com or Contact No. 8291220220

The intending bidder is advised to go through the detailed terms & conditions uploaded in above mention sites before participating in the auction process.

Date: 06.08.2025  
 Place: Burdwan

In case of any dispute the English version shall prevail

Authorised Officer  
 State Bank of India

**PUBLIC NOTICE ABOUT CHANGE IN CONTROL/MANAGEMENT**  
 Notice is hereby given pursuant to paragraph 42.3 of the Master Direction - Reserve Bank of India (Non-Banking Financial Company - Scale Based Regulation) Directions, 2023, as follows:  
**Transfer Ownership and Control:**  
 The existing shareholders (Mr. Vinod Kumar Agrawal, Mrs. Vinita Agrawal and Mr. Utkarsh Agrawal, all are the "TRANSFEROR") of M/s. Vinay Consultants & Holdings Pvt. Ltd. ("the Company"), has entered into a share purchase agreement with incoming shareholders (Mr. Rajnish Gupta, Mrs. Nirmala Gupta and Mrs. Premata Gupta, all are the "TRANSFEREES") for sale of 10,03,350 equity shares, representing 100% of the total shareholding of the Company, thereby resulting in a change in control. The Company has obtained the prior approval of the Reserve Bank of India for the aforesaid change in control vide its letter no. KOL.DOR.DOR.No. S384/01-01-001/2025-2026 dated July 28, 2025.  
**Change in Management:**  
 The induction of proposed directors, Mr. Rajnish Gupta and Mr. Girish Vidhyadhar Acharya and resignation of existing directors, Mr. Vinod Kumar Agrawal, Mrs. Vinita Agrawal and Mr. Utkarsh Agrawal in the Company, which will result in change in more than 30% (thirty percent) of the directors of the Company.  
 The new Directors proposed to be appointed on the Board of the Company are:  
 • Mr. Rajnish Gupta residing at House No. 35, Shanti Niketan, Niranjapur, Indore, Vijay Nagar, Madhya Pradesh-452010.  
 • Mr. Girish Vidhyadhar Acharya residing at House No. 350, Goyal Avenue, Village-Nipaniya, Indore, Madhya Pradesh-452006.  
 Upon such appointment, the reconstituted Board of Directors will comprise: Mr. Rajnish Gupta and Mr. Girish Vidhyadhar Acharya.  
 The Company has also obtained the prior approval of the Reserve Bank of India for the change in management vide its letter no. KOL.DOR.DOR.No. S383/01-01-005/2025-2026 dated July 28, 2025.  
**Reasons for the Sale/Transfer:**  
 The proposed transfer of ownership and change in management aims to ensure continuity and effective working, while strengthening and broadening the existing Non-Banking Financial operations of the Company.  
 The proposed change in control and management shall take effect after 30 (thirty) days from the date of publication of this notice.  
 Any relevant objections or representations, if any, in this regard may be addressed within 30 (thirty) days from the date of this notice to the Company, the Transferor, the Transferee, the incoming members of Board of Directors and the existing members of Board of Directors at the Registered Office of the Company situated at 41, B. B. Ganguly Street, Central Plaza, 3rd Floor, Room No. C-11, Kolkata-700012 and also to the Reserve Bank of India, Department of Regulation, 15, N. S. Road, 5th Floor, Kolkata-700001, stating therein the nature of interest and grounds of objection.  
 Issued on behalf of Transferor, the Transferee, the incoming members of Board of Directors and the existing/outgoing members of Board of Directors and the Company above named.  
 For M/s. Vinay Consultants & Holdings Pvt Ltd  
 Sd/-  
 Vinita Agrawal  
 Director  
 Date: 29/07/2025  
 Place: Kolkata  
 DIN: 0090483

**THE GANGES MANUFACTURING COMPANY LIMITED**  
 CIN: L51909WB1916PLC002713  
 Regd. Office :33A Jawaharlal Nehru Road, 6th Floor, Flat No. A-1 Chatterjee International Centre, Kolkata-700071  
 Telephone: +91 33 4012 3123 Fax No.+91 33 2288 7591  
 Email: gmcltd@gmail.com Website: www.thegangmcl.com

Notice pursuant to Regulation 47 read with Regulation 29 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015 be and is hereby given that the meeting of the Board of Directors of The Ganges Manufacturing Company Limited will be held on Thursday, 14th August 2025 inter alia, to consider and approve the Unaudited financial results for the first quarter ended 30th June 2025. This intimation is also available on the website of the Company i.e. www.thegangmcl.com

For The Ganges Manufacturing Company Limited  
 Sd/-  
 Sanjay Kumar Thirani  
 Director  
 Place: Kolkata  
 Dated: 05/08/2025  
 DIN : 00248842

**NIHAL PROJECTS LTD.**  
 Regd. Add. : Cabin No 6 of 7 Grant Lane 3rd Floor, Ganpati Chambers, Room No 313, Kolkata 700012  
 Corp. Add. : 24A, First Floor, Haria House, St Paul Street, Dadar East, Mumbai 400014  
 CIN : L71010WB1982PLC034928 | admin@vira.in | +91 022 49696464

**Extract of Unaudited Financial Result for the quarter ended 30th June 2025**  
 Amount in Lakh except EPS

Sr. No.	Particulars	Quarter ended		Year Ended	
		30th June 2025 (Unaudited)	31st Mar 2025 (Audited)	30th June 2024 (Unaudited)	31st Mar 2025 (Audited)
1	Total Income from Operations *	-	-	-	-
2	Net Profit / (Loss) for the period (before Tax, Exceptional and /or Extraordinary items)	(1.11)	(4.27)	(1.31)	(7.57)
3	Net Profit / (Loss) for the period before tax (after Exceptional and / or Extraordinary items)	(1.11)	(4.27)	(1.31)	(7.57)
4	Net Profit / (Loss) for the period after tax (after Exceptional and / or Extraordinary items)	(1.11)	(3.72)	(1.31)	(7.01)
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income(after tax)]	(1.11)	(3.72)	(1.31)	(7.01)
6	Equity Share Capital	1,246.88	1,246.88	1,246.88	1,246.88
7	Reserves (excluding Revaluation Reserve ) as shown in the Audited / Unaudited Balance Sheet of the previous year	-	-	-	874.48
8	Earnings Per Share (face value of Rs. 10/- each) (for continuing and discontinued operations)	-	-	-	-
	1. Basic	(0.009)	(0.030)	(0.011)	(0.056)
	2. Diluted	(0.009)	(0.030)	(0.011)	(0.056)

\* Income from operations doesn't include other income.  
 Note:  
 1. The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other disclosure Requirements) Regulations 2015. The full format of the Quarterly/Annual Financial Results are available on the websites of the Stock Exchange(s) at www.cse-india.com and the listed entity at www.nihalindia.com.  
 2. The above financial results have been reviewed and recommended by the Audit Committee and have been approved and taken on record by the Board of Directors at its meeting held on 05th August, 2025.  
 3. The Audit/limited review as required under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 has been completed by the auditors of the Company.

For Nihal Projects Limited  
 Sd/-  
 Pratik Jayesh Vira  
 Whole Time Director  
 DIN: 00039978  
 Date: 05/08/2025  
 Place: Kolkata

**IDFC FIRST Bank Limited**  
 (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited)  
 CIN : L65110TN2014PLC097792  
 Registered Office - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.  
 Tel : +91 44 4564 4000 | Fax : +91 44 4564 4022

**Notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002**  
 The following borrowers and co-borrowers availed the below mentioned secured loans from IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited). The loans of the below-mentioned borrowers and co-borrowers have been secured by the mortgage of their respective properties. As they have failed to adhere to the terms and conditions of the respective loan agreements and had become irregular, their loan were classified as NPA as per the RBI guidelines. Amounts due by them to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited) are mentioned as per respective notices issued more particularly described in the following table and further interest on the said amounts shall also be applicable and the same will be charged as per contractual rate with effect from their respective dates.

Sr. No.	Loan Account No.	Type of Loan	Section 13 (2) Notice Date	Outstanding amount as per Section 13 (2) Notice
1	27259806	LOAN AGAINST PROPERTY	12.07.2025	12,89,354.70/-

**NAME OF BORROWERS AND CO-BORROWERS :** 1. GOURAB MAITY (IN THE CAPACITY OF AVAILABLE LEGAL HEIR OF LATE GOUTAM MAITY)

**PROPERTY ADDRESS :** ALL THAT PIECE AND PARCEL OF FLAT NO. II-A, HAVING A SUPERBUILT UP AREA OF 758 SQUARE FEET ON THE 2ND FLOOR OF A BUILDING KNOWN AS PRATYASHA LYING AND SITUATED AT PREMISES NO. BD-118, RABINDRAPALLY, KRISHNAPUR, KOLKATA -700101, AT MOUJA: KRISHNAPUR, PARGANA KOLIKATA, COMPRISED IN J.L. NO. 17, RE. SA. NO. 180, TOUZI NO. 228/229, ZAMINDARI KHATIAN NO. 118, PRAJAI C.S. KHATIAN NO. 119, R.S. KHATIAN NO. 688, L.R. KHATIAN NO. 562/2, C.S. DAG NO. 3464, R.S. DAG NO. 1927, L.R. DAG NO. 427, HOLDING NO. RGM/18/1042 (OLD), AS/90, BL-BD (NEW), DISTRICT 24 PARGANAS (NORTH), POLICE STATION RAJARHAT, WARD NO. 18 WITHIN THE AMBIT OF RAJARHAT GOPALPUR MUNICIPALITY PRESENTLY WARD NO. 33 (OLD), 24 (NEW) WITHIN THE AMBIT OF BIDHANNAGAR MUNICIPAL CORPORATION AND BOUNDED AS: EAST: BY PROPERTY OF BASANTA MONDAL, WEST: BY 12' WIDE COMMON PASSAGE, NORTH: BY PROPERTY OF GOPESHWAR DEBNATH, SOUTH: BY PROPERTY OF V. PRAMANIK

You are hereby called upon to pay the amounts to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited) as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc. within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited). Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.  
 Sd/- Authorized Officer  
 Date : 06.08.2025 IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC FIRST Bank Limited and presently known as IDFC FIRST Bank Limited)  
 Place :WEST BENGAL

**TYROON TEA CO. LTD.**  
 CIN: L15421WB1890PLC000612  
 Regd. Office: 3, Netaji Subhas Road, McLeod House, Kolkata - 700-001, WB, India, Tel: 033-22483236/6071, Email: info@tyroontea.com Website: www.tyroontea.com

**NOTICE**  
 Notice is hereby given that pursuant to Regulation 29 read with Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulation, 2015, the meeting of the Board of Directors of the Company is scheduled to be held on Thursday, 14th day of August, 2025 at its registered office at 3.30 P.M to consider inter alia unaudited Financial Results for the Quarter ended 30th June, 2025.  
 The said information is also available on the company's website www.tyroontea.com and also on the website of the Stock Exchanges i.e. BSE at www.bseindia.com.  
 For Tyroon Tea Company Limited  
 Sd/-  
 K. C. Mishra  
 (Company Secretary & CFO)  
 Place: Kolkata  
 Date: 05.08.2025  
 eCSIN-EA013288A000046618

**IDFC FIRST Bank Limited**  
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 CIN : L65110TN2014PLC097792  
 Registered Office - KRM Towers, 8th Floor, Harrington Road, Chetpet, Chennai- 600031.  
 Tel : +91 44 4564 4000 | Fax : +91 44 4564 4022

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You are hereby called upon to pay the amounts to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited) as per the details shown in the above table with contracted rate of interest thereupon from their respective dates and other costs, charges etc. within 60 days from the date of this publication, failing which the undersigned shall be constrained to initiate proceedings, under Section 13 (4) and section 14 of the SARFAESI Act, against the mortgaged properties mentioned hereinabove to realize the amount due to IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC Bank Limited and presently known as IDFC FIRST Bank Limited). Further you are prohibited under Section 13 (13) of the said Act from transferring the said secured assets either by way of sale/lease or otherwise.  
 Sd/- Authorized Officer  
 Date : 06.08.2025 IDFC FIRST Bank Limited (erstwhile Capital First Limited, amalgamated with IDFC FIRST Bank Limited and presently known as IDFC FIRST Bank Limited)  
 Place :WEST BENGAL

**SHRI VASUPRADA PLANTATIONS LIMITED**  
 Regd. Office : 21, STRAND ROAD, KOLKATA - 700 001  
 Web: www.svpl.in Email: info@svpl.in Phone No.: 033 - 22309601 (4 lines)  
 CIN NO.L01132WB1900PLC000292

**EXTRACT OF STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED 30/06/2025**  
 (₹ in Lakhs)

Sl. No.	Particulars	Standalone			Consolidated				
		Quarter Ended		Year Ended	Quarter Ended		Year Ended		
		30-06-2025 (Unaudited)	31-03-2025 (Unaudited)	30-06-2024 (Unaudited)	31.03.2025 (Unaudited)	30-06-2025 (Unaudited)	31-03-2025 (Unaudited)	30-06-2024 (Unaudited)	31.03.2025 (Unaudited)
1	Total income from operations (Net)	2707.61	3104.25	2595.04	12257.99	2823.47	3287.13	2742.84	13240.26
2	Net Profit/(Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	(523.15)	(225.91)	(877.26)	(332.19)	(493.19)	(410.63)	(842.36)	(382.20)
3	Net Profit/(Loss) for the period (before Tax, after Exceptional and/or Extraordinary items)	(523.15)	223.93	(877.26)	630.41	(493.19)	108.21	(842.36)	696.61
4	Net Profit/(Loss) for the period after Tax (after Exceptional and/or Extraordinary items)	(513.51)	206.61	(848.50)	568.66	(484.83)	77.57	(809.91)	609.63
5	Total Comprehensive income for the period [comprising Profit/(Loss) for the period (after Tax) and other comprehensive income (after tax)]	(506.42)	235.03	(848.56)	597.01	(477.74)	105.99	(811.57)	637.98
6	Equity Share Capital (Face Value Rs.10/- per Share)	828.44	828.44	828.44	828.44	828.44	828.44	828.44	828.44
7	Reserve (excluding revaluation reserves) as per balance sheet of previous accounting year	-	-	-	12,495.27	-	-	-	11,819.50
8	Earnings per Share of ₹ 10/- Each (Not Annualised)	(6.20)*	2.49*	(10.24)*	6.86	(5.85)*	0.94*	(9.78)*	7.36
	a) Basic :	(6.20)*	2.49*	(10.24)*	6.86	(5.85)*	0.94*	(9.78)*	7.36
	b) Diluted :	(6.20)*	2.49*	(10.24)*	6.86	(5.85)*	0.94*	(9.78)*	7.36
9	Security Premium Account	2,318.11	2,318.11	2,318.11	2,318.11	2,318.11	2,318.11	2,318.11	2,318.11
10	Net Worth (including Non Controlling interest)	6,134.26	6,640.67	5,195.11	6,640.67	4,581.13	5,058.87	4,420.89	5,058.87
11	Outstanding Debt	6,126.36	5,742.25	5,547.41	5,742.25	6,580.15	5,860.32	6,078.28	5,860.32
12	Outstanding Redeemable Preference Shares(Unlisted)	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00	2,400.00
13	Debt Equity Ratio (in times)	0.48	0.41	0.46	0.41	0.54	0.46	0.54	0.46
14	Capital Redemption Reserve	0.42	0.42	0.42	0.42	0.42	0.42	0.42	0.42
15	Debtenture Redemption Reserve	-	-	-	-	-	-	-	-
16	Debt Service Coverage Ratio (in times)	(0.65)	(0.03)	(3.01)	1.09	(0.50)	(0.25)	(2.52)	1.07
17	Interest Service Coverage Ratio (in times)	(1.61)	0.80	(3.06)	3.11	(1.18)	0.59	(2.50)	3.18

Note:  
 1. The above results have been reviewed and recommended for adoption by the Audit Committee to the Board of Directors and have been approved by the Board at its meeting held on 5th August, 2025  
 2. The above is an extract of the detailed format of Financial Results for the Quarter Ended June 30, 2025 filed with the Stock Exchange under Regulation 33 & 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the said Financial Results are available on the Stock Exchange websites (www.bseindia.com and www.cse-india.com) and on the Company's website, www.svpl.in.  
 3. These financial results have been prepared in accordance with the Companies (Indian Accounting Standard) Rules, 2015 (Ind AS) prescribed under section 133 of the Companies Act, 2013.

Place : Kolkata  
 Dated : 5th August, 2025

For Shri Vasuprada Plantations Limited  
 HEMANT BANGUR  
 DIN : 00040903

**GIC HOUSING FINANCE LTD.**  
 Regd. Office: National Insurance Building, 6th floor, 14 Jambhedji Tata Rd., Churchgate, Mumbai-400020  
 Branch Office : Royal Insurance Building, Ground Floor, 5, Netaji Subhas Road, Kolkata-700001(Opposite G.P.O)  
 Telephone No. 9007950918/9883014083, Rachna Dugar : 9694019500

**E-AUCTION SALE NOTICE**  
 WHEREAS the undersigned being the Authorized Officer of GIC Housing Finance Ltd. (GICHFL), under Securitization & Reconstructions of Financial Assets and Enforcement of Security Interest Act, 2002 & in exercise of powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 had issued Demand Notice to following Borrowers/Mortgagors calling upon them to repay the outstanding due amount mentioned in the said notices. However, the Borrower/Mortgagor having failed to repay the said due amount, the undersigned has taken PHYSICAL POSSESSION of the following property in exercise of powers conferred U/s 13(4) and U/s 14 of the said Act read with the Rule 8 of the said Rules.

Sr. No.	Name of the Borrower and Co Borrower /Guarantor Name /Loan File No	Property Address/Property Area (Super built up in Sq. Ft.)	Demand Notice Issue Date	Date of Physical Possession	Total Outstanding as on 31.07.2025 (Incl. POS, Interest and Other charges) (In Rupees)	Reserve Price (In Rupees)
1.	MR. SUJIT SINGH & MRS. SUCHITRA SINGH WB0070610002638	"Shibalay Apartment", 3rd Floor Flat No. C2 (North-West -South Facing flat), Premises No. Old 33, New 104/58, Maharani Indira Debi Road, P.O. & P.S.: Pamasree, Dist - 24 PGS (South), Kolkata - 700 060. Property is butted and bounded: On the North:5ft wide Private Passage, On the South: Land & Building of Sabirni Rani Biswas, On the East: 23R 5 inch wide KMC road, On the West: Land & Building of Pradip Dey. (950.00 SRSBUA)	15.05.2018	02.09.2024	46,30,500/-	22,20,625/-

**DATE OF E-AUCTION & TIME :** 10.09.2025 at the Web-Portal (https://www.bankauctions.in) from 3.00 PM TO 04.00 PM, with unlimited extensions of 5 minutes each. Last date of submission of Tender/Sealed Bid in the prescribed tender form along with EMD & KYC either through online mode or at the above mentioned GICHFL Office at 08.09.2025 before 5.00 PM.  
 Further to this PUBLIC NOTICE for E-Auction Sale of the above said Assets / properties (in terms and conditions of the SARFAESI Act 2002 and rules thereunder) GICHFL invites OFFERS EITHER in sealed covers or in Online mode to purchase the said properties on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".

**THE TERMS & CONDITIONS OF THE AUCTION SALE ARE AS FOLLOWS:-**  
 1. E-Auction is being held on "As is where is Basis", "As is what is Basis", "Whatever there is" and "Without Any Recourse Basis", and will be conducted "Online". The E-Auction will be conducted through GICHFL approved E-auction service provider "M/s. 4 closure".  
 2. The intending bidders should register their names at portal https://bankauctions.in/ and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider M/s. 4closure, # 605 A, 6th Floor Maltrivran, Ameerpet, Hyderabad - 500038, Telangana. Office Land Line No: 040-23736405 ; Backend team : 8142000064 / 66, Mr. Prakash-prakash@bankauctions.in CONTACT DETAILS : 9694019500/9007950918.  
 3. The E-auction Sale is subject to the conditions prescribed in the SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder/website also subject to conditions in the offer/bid documents to be submitted by the intending participating bidders.  
 4. Every bidder is required to have his/her own email address in order to participate in the online E-auction.  
 5. Once Intending Bidder formally registers as a qualified lender before authorized officer of GICHFL, will have to express his/her interest to participate through the E-auction bidding platform, by submitting document. It shall be the lender's/online bidder's sole responsibility to procure his/her login ID and password from the E-auction service provider.  
 6. The aforesaid properties shall not be sold below the reserve price mentioned above.  
 7. Intending bidders are required to deposit Earnest Money Deposits (EMD) @ 10% of the above said reserve prices, by way of DD/RTGS/NEFT favouring GIC Housing Finance Ltd. Bank details are as follows: Bank Name: UNION BANK OF INDIA, A/C No: 005111010000039 - A/C Name: GIC HOUSING FINANCE LTD E AUCTION COLLECTION, Branch Name :LCB, FORT Address : UBI, 239 BACKBAY RECLAMATIO NARIMAN POINT MUMBAI MAHARASHTRA PINCODE 400021. IFSC Code -UBIN0800511.  
 8. The said Deposits shall be adjusted in the case of successful bidder/s, otherwise refunded. The said earnest money deposits will not carry any interest.  
 9. The offers along with the aforesaid Earnest Money Deposit (EMD) can be submitted either "online" through the portal https://bankauctions.in/ along with the EMD and scanned copy of KYC documents including PAN Card & address proof, to the service provider or through submitting sealed cover comprising bid form, EMD and KYC documents and it should reach the respective branch offices of GIC Housing Finance Ltd., mentioned above on or before EMD Submission due date.  
 10. That, after opening the tenders, the intending bidders who have submitted their bids for not less than the reserve price will be given an opportunity at the sole discretion of the Authorized Officer to increase the bidding amount.  
 11. The successful bidder/s shall deposit 25% of the amount of sale price, adjusting the EMD paid already, immediately on acceptance of offer by the Authorized officer in respect of the sale, failing which the earnest money deposited shall be forfeited. The balance 75% of the sale price is payable within 15 days from the date of confirmation of the sale solely at the discretion of the Authorized Officer. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited. The Authorized Officer shall not be required to give any further notice of forfeiture to the successful bidder.  
 12. Bidders are bound by the principle of "caveat emptor" (Buyer Beware) and advised to conduct their own due diligence to find any encumbrances, statutory liabilities, arrears of property tax, income tax, Excise Duty, Labour Dues, electricity and maintenance dues etc. of the firm or Secured Asset. The successful bidders shall have to bear all outgoing i.e., municipal taxes, maintenance/society charges, electricity charges, water charges, stamp duty, registration charges, (if applicable), if any and all other incidentals charges, cost including all outgoing relating to the respective properties other than the sale price...  
 13. The successful bidder should bear the charges/fees payable on sale certificate, such as registration fees, stamp duty, taxes, or any other duties payable for getting the secured asset transferred in his/her name.  
 14. The Sale Certificate will be issued only in the name of the successful bidder and only after receipt of the entire /sale price.  
 15. The notice is hereby given to the Borrower/s, Mortgagor/s and Guarantor/s that they can bring the