

Name of the Borrower		Bhagaram Chamnaram
		Daroga
		Flat No. 404, 4th Floor,
		Block-C, Surface
		Paradise, Opp. Taxshila School, Arbuda Nagar
		Road, Mouje -Odhav,
		Ahmedabad - 382415.
Address of Properties		SBUA: 1144 Sq. Ft.
City		Ahmedabad
State		Gujarat
Desc of Property		Flat
Nature of Property		Flat
Area of Property		BUA: 1144 Sq. Ft
UOM		
Age of Building (In Years)		10
	No. of Bedrooms	0
	No. of Bathrooms	0
Specification of Property	No. of Balconies	0
	Lift	NA
	Club House	NA
	Gymnasium	NA
Amenities available	Park	NA
Floor		G.F+ 5
No.of floor in Building		NA
	Hospital	2.0 KM
	School	3.9 KM
	Airport	10.0 KM
Distancfe from Key facilities(In	Railway Station	7.0 KM
Kms)	ATM	0.5 KM
	Society Maintenance	
	dues	NA
	Municipal Dues	NA
Encumbrances Known to Arcil	Any other Dues	NA

Photos of Property



Notion to the Assist	Premier ARC Websit	in its capac ered Office: T office: 610, e: https://auc PUBLIC DWERS UND ACT, 2002 (Sa ic in general and npany(India) Lim sold on "As is with charges and cos	ity as Trus he Ruby, 10 Sun Square ction.arcil.c NOTICE ER THE SE ARFAESIA to the Borrow hited, acting in here is", "As is ds etc., as det	E FOR SA CURITISATIO CT) READ WI ver(s)/Guarantor its capacity as Ti s what is", "Whate ailed below in terr	s ARCIL Tri napati Bapa egenta Cen 5999MH20 LE THF N AND RE TH RULES (s)/Mortgage (usts at Marg, Da tral, Off C. 02PLC134 ROUGH CONSTRU 6, 8 & 9 Ol or (s), in partic sus Arcil Trus nd "Withoutr <i>i</i> sions of the	adar (West), M G. Road, Navi 1884 CTION OF FI F SECURITY cular, that the be ts ("ARCIL")(pui ecourse basis" b Securitization ai	fumbai - 40 rangpura, / E E-AU NANCIAL INTEREST lowdescribed rsuant to the ry wayofonlir	00028. Ahmedabad ASSETS A CENFORC d immovable assignment assignment assignment	d - 380006 ND ENFORO EMENT) RU property/ies mo of financial asso for recovery of c	JLES, 2002 ortgaged/charged et vide registered outstanding dues		Guaran Mortga Mr. Hitesh Bal Chasia, Mrs. Ilakshi H Chasia, and M/s. Maa Krup
Sr. No. 1)	Mortgager/s Bhagaram Chamnaram	LAN No. & Selling Bank 4180HL3	Trust Name Arcil Retail	Outstanding amount as per SARFAESI Notice dated Rs.	Possession type and date Physical	Date of Inspection 24.02.2025	of Property BUA: 836 Sq.	Type of Mortgage Equitable	Earnest Money Deposit (EMD) Rs.	Reserve Price Rs.	Date & Time of E-Auction 12.03.2025,		Description o No. 75 Paiki Pa Pending Litiga Last Datefor Demand Draft
	Daroga / Manjulaben Daroga & M/s Gujarat Steel India	5304507 / 4180HL3 5240227 / 4180HL3 5243880 / 4180HL3 5357853	Loan Portfolio- 042-B-Trust	48,78,895.19/- as on 06-12-2021 Demand Notice 06-12-2021	Possession 11-01-2025		Ft. / Free Hold		22,75,00/-	22,75,000/-	12.00 PM	Sr. No.	
	Ahmedabad - 382415.BUA Pending Litigations know Last Datefor submission	: 836 Sq. Ft. n to ARCIL of Bid:	Not Known Same day 2	hours before Au	uction	Encumbrar	Paradise,Opp. nces / Dues kno ent amount:		As m	Not Known entioned in the	eBIDdocument		Chokshi, Nayanaben Jashwantbha Sachin Jasva Chokshi, Sanjay Jasva Chokshi, Vidhi Sanjay (
	Name of Contact Person	count No.: 5750 nch Address: K	0000371274 AMALA MIL	Loan Portfolio-0 Bank Name: H LS COMPOUND ad - 9867929121	DFC Bank • ,SENAPATI B	APAT MAR	G, LOWER PARE	EL- 400013		ole at : Ahmed			Radhika Sach Description of 187/2, 188/1 & Pending Litig
Sr. No.	Mortgager/s	LAN No. & Selling Bank	Trust Name	Outstanding amount as per SARFAESI Notice dated	Possession type and date	Date of Inspection	of Property	Type of Mortgage	Earnest Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction		Last Datefor Demand Draft RTGS Details
2)	Bhagaram Chamnaram Daroga / Manjulaben Daroga & M/s Gujarat Steel India	4180HL3 5304507 / 4180HL3 5240227 / 4180HL3 5243880 / 4180HL3 5357853	Arcil Retail Loan Portfolio- 042-B-Trust	Rs. 48,78,895.19/- as on 06-12-2021 Demand Notice 06-12-2021	Physical Possession 11-01-2025	24.02.2025	1144 Sq. Ft. / Free Hold	Equitable	Rs. 22,40,00/-	Rs. 22,40,000/-	12.03.2025, 12.30 PM	Sr. No.	
	Description of the Secure Ahmedabad - 382415. SBL	JA: 1144 Sq. Ft.	auctioned:	Flat No. 404, 4	th Floor, Bloc					-	Mouje- Odhav		& Ramjibhai Vei Najan
	Pending Litigations know Last Datefor submission		Not Known	hours before Au	uction		nces / Dues kno ent amount:			Not Known	eBIDdocument		Description c
	Demand Draft to be made		· · ·	Loan Portfolio-0						ole at : Ahmed			Land Area : 90
				 Bank Name: H LS COMPOUND 									Pending Litig
	Name of Contact Person								7657072(piv	ush.oupta@a	rcil.co.in).		Demand Draf
	Name of the Borrower/	R		Outstanding	Possession		Type of	Ľ	Earnest		, 		RTGS Details
Sr. No.	Guarantor/s / Mortgager/s	LAN No. & Selling Bank	Trust Name	amount as per SARFAESI Notice dated	type and date	Date of Inspection	of Property	Type of Mortgage	Money Deposit (EMD)	Reserve Price	Date & Time of E-Auction		Name of Con
3)	Dashrathsinh Bachchusinh Rajput & Mrs. Rajanshri Dashrathsinh Rajput	2000101 0011517	Arcil -2024C - 003 - Trust	Rs. 22,24,050.1/- as on 22-12-2022+ further Interest thereon + Legal		24-02-2025	Land Area : 1260 Sq. Ft. / BUA: 791 Sq. Ft. / Free Hold	Registered	Rs. 15,70,00/-	Rs. 15,70,000/-	12.03.2025, 02.00 PM	2. T 3. A 4. T	The Auction Sale procedure set ou The Authorised (At any stage of the The successful p
	Description of the Secure	Bandhan Bank Ltd. d Asset being	auctioned:	Expenses Demand Notice 22-12-2022 House No. 192,	Shri Hanum	anNagar,La	khvadTo Ram	ouraRoad,N	Ir. Dharti PM	City, At: Kuka	as, Ta: Mehsana.	5. T	ase of unregiste The intending bio assets, including ARCIL. The Auth
	Dist: Mehsana - 384002. La	and Area : 1260	Sq. Ft. / BUA:	791 Sq. Ft.				-					The particulars s esponsible / liab
	Pending Litigations know		Not Known		untion		nces / Dues kno	wn to ARCI		Not Known	PIDdeeurs	7. T	The Borrower/ G
	Last Datefor submission Demand Draft to be made			hours before Au C-003-Trust	ICTION	ыа increm	ent amount:			entioned in the ple at : Ahmed	eBIDdocument abad / Par		nent) Rules, abo n the event, the
	RTGS Details: Acc	ount No.: 5750	0001411165	Bank Name: H LS COMPOUND					I: aya			8	8(5) of the Rules
	Name of Contact Person	& Number: Sh	ailesh Gaikw	ad - 9867929121	l(shailesh.ga	ikwad@arci	I.co.in), Piyush	Gupta - 968	7657072(piy	ush.gupta@ai	rcil.co.in).		e: Gujarat e: 08.02.2025

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FTGS Details: Account No. 5750000041514 - Bank Nenet IDFC Bank - IFSC Code: HDFC000054 Code: HDFC000054 Nene of Cente Person A Number: Shales Galavia - 987250211 (ballaks galaviaglarul cu n), Psysib Cupte - 9897570772)(psysin gapta)gare(lu cu n), Mentgager/s Team of Cente Person A Number: Shales Galavia - 987250211 (ballaks galaviaglarul cu n), Psysib Cupte - 9897570772)(psysin gapta)gare(lu cu n), Mentgager/s Sr. CD-Bertower/s/ Galavia - Market Singer/s Team of Center Person A Number: Shales Figure A Statistical Singer/s St. Checksin, Alexandria Team of Center Person A Number: Shales Figure A Statistical Singer/s Shales Figure A Statistical Singer/s St. Dispace Team of Center Person A Number: Team of Center Person A Number: Shales Figure A Statistical Singer/s Team of Center Person A Number: Team of Center Person A Number: St. Dispace Team of Center Person A Number: Team Number: Team of Center Person						hours before Au	uction						BIDdocument	
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Demand Draft to be made in name of Account No: 575000046335 - Bank Name: HDFC Bank - IESC Code: HDFC0000542 Branch Address: KAMALA MLLS COMPOUND, SENAPAT BAPAT MARG, LOWER PAREL-40013 Payable at : Ahmedabad / Par RTGS Details: Contact Person & Number: Shallesh Gaikwad - 9807921912 (Ishallesh gaikwad@arcil.co.in). Physich Gupta - 9987657072(physh.gupta@arcil.co.in). Seminstrike in the Borrowerit Co-Borrowerid No. Contact Person & Number: Shallesh Gaikwad - 980792192 (Ishallesh gaikwad@arcil.co.in). Physich Go Borrowerid Notice dated Type of Inspection Type of Inspection Type of Arcal Matter Morigage (EMD) Reserve Olse & Morey Price Reserve Olse & Morey Price Delse & Time of F-Auction 6) M. Jigar Ramii Nanja Notice dated South R S. Bank Ltd. Physical CO-Struct Physical Price Z/02/2025 Land Area: South R S. 500,000 ⁻ 12.03.2025, 03.0 PM 6) M. Jigar Ramii Nanja Bank Ltd. The Scouth Physical Physical Dersont Motio Bank Ltd. South Physical Physical Physical Dersont Motio Bank Ltd. South Physical Physical Physical Dersont Motio Bank Ltd. Not Known Not Known 1 Bank Ltd. Not Known Encumbrances / Dues known to ARCIL Not Known Not Known 2 Bandhan Bank Ltd. Not Known Encumbrances / Dues known to ARCIL Name A Contact Physical Physical Contact Physical Physical Contact Physical Physical Contact Physical Physical Contact Physical Physical Contact Physical Phy			Pending Litigations know	n to ARCIL		,								
RTGS Details: Account No: 575000046633 + Bank Name: HDFC Bank + IFSC Code: HDFC000542 Name of Contact Person & Number: Shaliesh Gaikwad - 9867792171 (shaliesh gaikwad@gaici co.in). Piyush Gupta - 9687657072(piyush.gupta@arcii.co.in). (sr) Name of the Borrower// Guarantor/s / Guarantor/s / Guaranto/s / Guaranto/s / Gu		- H			<u> </u>			Bid Increm	ent amount:					
Riss Defails: Branch Address: KMALA MILLS COMPOUND_SENAPATIEAPAT MARG_LOWER PAREL-400013 Name of Contact Person & Number: Shallesh Gaikwad-9867929121 (shallesh.gaikwad@garcil.co.in), Piyush Gupta - 9867657072 (piyush.gupta@arcil.co.in). Sr. Co-Borrowerfs/ Mortgageer/s LAN No. & Trust Trust person & RAFRAESI Motice dated Date of Property and date Trype of Areal Nature of Property and Property and Area Nature Mortgageer/s Earnest Earnest Earnest Deposition Deposition Price Det & Time of E-Auction 6) Mr. Jigar Ramji Najan 2000255 -2024C - 2034C - 2034 (bit Distribution) Property and Distribution Price Reserve Deposition Deposition Reserve of Property and Proce Name Reserve Deposition Deposition Price Bank Link Distribution Deposition								1500.0.1	1050000540		Payat	ole at : Ahmeda	abad / Par	
Name of Contact Person & Number: Shallesh Galkwad - 9867929121 (shallesh galkwad@arcil.co.in). Pryse of the Borrower/s Stanse of the Borrower/s Charlesh Galkwad - 9867929121 (shallesh galkwad@arcil.co.in). Pryse of the More of the Borrower/s More of Exact the Borrower/s More of Exact the Borrower/s More of Exact the Borrower/s More of Property More of Propert			RTGS Defails.											
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6) Mr. Jiger Ramji Nanjan & doubled 2000215 Arci P. Provided 27022025 Land Area: Registered R.S. R.S. 00.000- 12.03.2025, 03.30 PM Malbala Ramji Najan & Mandhal Ramji Najan 0000600 -2024C – 9.18,505.49J- as Consession Prosession 901 Sq. P. / Free Hold Free Hold 5,00,00- R.S. 5,00,00- 12.03.2025, 03.30 PM Malbala Ramji Najan Bank ILd Interest thereon + Legal Expenses 5,00,00- R.S. 5,00,00- R.S. 5,00,00- 12.03.2025, 03.30 PM Description of the Secured Asset being auctionstit Padatage Pada		NO.		Selling Bank	Name			Inspection		wortgage		Price	of E-Auction	
Malbai Ramji Najan 003 - Trust 003 - Trust Free Hold Malbai Ramji Najan Bandhan Bandhan Bandhan Bandhan Same day 2 hours before Auction Bid Increment amount: As mentioned in theBIDdocument Demand Draft to be made in name of: Arcount No: 5750001411165 · Bank Name: HDFC Bank · IFSC Code: HDFC0000542 Branch Adress: KAMALA MILLS COMPOUNDS, ENAPATI BAPAT MARC, LOWER PAREL- 400013 Name of Contact Person & Number: Shalesh Gaikwad - 9867929121(shallesh gaikwad@arcil.co.in), Piyush	١Ē	6)	Mr. Jigar Ramji Nanjan					27.02.2025	Land Area :	Registered	Rs.	Rs. 5,00,000/-		
8 + futher Interest Najan Bandhan Expenses Demard Noice Bandhan Bandhan Bandhan Bandhan Bennses Demard Noice 18:05:2019 Bandhan Jepenses Bandhan Bank Ltd. Bank Ltd. Demard Noice 18:05:2019 Perinding Litigations known to ARCIL Not Known Land Area: 501 Sq. R. Pending Litigations known to ARCIL Not Known Encumbrances / Dues known to ARCIL Not Known Last Datefor submission of Bid: Same day 2 hours before Auction Bid Increment amount: As mentioned in theBIDdocument Demand Draft to be made in name of: Arcii - 2024C - 003 - Trust Payable at : Ahmedabad / Par RTGS Details: Account No: 57500001411165 • Bank Name: IHDFC Bank • IFSC Code: HDFC0000542 Branch Address: KAMALA MILLS COMPOUND, SENAPATI BAPAT MARG, LOWER PAREL - 400013 Name of Contact Person & Number: Shallesh Gaikwad - 9867929121(shallesh.gaikwad@acril.co.in), Piyush Gupta - 9687657072(piyush.gupta@acril.co.in). 1 The Audion Sale is being conducted through e-audion through the website https://audion.acril.co.in and as per the Terms and Conditions: 1. The Audion Sale is being conducted through e-			& Malbai Ramii Najan	0000660		-, -,	1				5,00,00/-		03.30 PM	
Najan Iberon + Legal Demark 1 Mode Bandhan Bank Ltd. Iberon + Legal Demark 1 Mode Description of. Ins Secured Asset being Bank Ltd. Iberon + Legal Description of. Ins Secured Asset being Bid Increment amount: National Mode Land Area : 901 Sq. Ft. Pending Litigations known to ARCIL Not Known Increment amount: As mentioned in theBIDdocument Last Date for submission of Bid: Same day 2 hours before Auction Bid Increment amount: As mentioned in theBIDdocument Demand Not: S7500001411165 + Bank Name: HDFC Bank + IFSC Code: HDFC0000542 Payable at : Ahmedabad / Par RTGS Details: Account. No: 57500001411165 + Bank Name: HDFC Bank + IFSC Code: HDFC0000542 Payable at: Ahmedabad / Par Imme of Contact Person & Number: Shailesh Gaikwad - 9867929121(shailesh gaikwad@arcit.co.in). Piyush Gupta - 9687657072(piyush.gupta@arcit.co.in). Terms and Conditions: 1 The Auction Sale is being conducted through e-euclion through the website https://auction.arcit.co.in and as per the Terms and Conditions of the Bid Document, and as per the procedure set out threein. 3. The Authorised Officer (AO'Y) ARCIL shall not be held responsible for internet connectivity, network problems, system crash down, powerfaiure etc. 3. Atary stage of		-	&		1000 must	+ further	00-10-2024		nooniou					
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Description of the "Secured Asset being audioned: Plot No. 256, Royal Vilas, Nailya Road, RS No. 270/Paiki 1/ Paiki 2, Taluka Mandvi, Dist. Kutch - 370465 Land Area: 301 Sq. R. Pending Litigations known to ARCIL Not Known Encumbrances / Dues known to ARCIL Not Known Last Date for submission of Bid: Same day 2 hours before Auction Bid Increment amount: As mentioned in theBIDdocument Demand Draft to be made in name of: Arcial - 2024C - 003 - Trust Payable at : Ahmedabad / Par RTGS Details: Account: No: 57500001411165 • Bank Name: HDFC Bank • IFSC Code: HDFC0000542 Branch Address: KAMALA MILLS COMPOUND,SENAPATI BAPAT MARG, LOWER PAREL - 400013 Name of Contact Person & Number: Shailesh Gaikwad - 9867929121 (shailesh: gaikwad@arcil.co.in), Piyush Gupta - 9687657072 (piyush: gupta@arcil.co.in). Terms and Conditions: 1. The Autorised Officer ("AO") ARCIL shall not be held responsible for internet connectivity, network problems, system crash down, powerfailure etc. 2. Atary stage of the auction, the AOmayaccept/reject/modify/cancel the bid/offer or post-pone the Auction without assigning any reason thereof and without any prior notice. 4. The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, applicable GST on the purchase consideration, stamp duty, registration fees, mortgage fee in case of unregistered mortgage, etc., prior to submitting their bid. The auction advetisement does not constitute and will not constitute						Demand Notice								
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RTGS Details: Branch Address: KAMALA MILLS COMPOUND,SENAPATI BAPAT MARG,LOWER PAREL- 400013 Name of Contact Person & Number: Shailesh Gaikwad - 9867929121(shailesh.gaikwad@arcil.co.in), Piyush Gupta - 9687657072(piyush.gupta@arcil.co.in). Terms and Conditions: 1. The Audion Sale is being conducted through e-auction through the website https://auction.arcil.co.in and as per the Terms and Conditions of the Bid Document, and as per the procedure set out therein. 2. The Authorised Officer (*AO") ARCIL shall not be held responsible for internet connectivity, network problems, system crash down, powerfailure etc. At any stage of the auction, the AO may accept/reject/modify/cancel the bid/offer or post-pone the Auction without assigning any reason thereof and without any prior notice. 4. The successful purchaser/bidder shall bear any statutory dues, taxes, fees payable, applicable GST on the purchase consideration, stamp duty, registration fees, mortgage fee in case of urregistered mortgage, etc. that is required to be paid in order to get the secured asset conveyed/delivered in hisher/fts favour as per the applicable law. 5. The intending bidders should make their own independent enquiries/ due diligence regarding encumbrances, title of secured asset and claims/rights/dues affecting the secured asset, including statutory dues, etc., prior to submitting their bid. The auction advertisement does not constitute and will not constitute any commitmentor any representation of ARCIL. The Authorized Officer of ARCIL shall not be responsible in any way for any third-party claims/rights/dues. 6. The particulars specified in the auction notice published in the newspaper have been stated to the best of the info		h	Acc				IDEC Bank •	IESC Code:	HDEC0000542		Payat	ole at : Ahmeda	ibad / Par	
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Sd/- Place: Gujarat Authorized Officer,		AF Th res . Th	ne particulars specified in th sponsible / liable for any erro ne Borrower/ Guarantors/ Mo	e auction notice or, misstatement ortgagors, who a	published in t or omission. re liable for th	e said outstandin								
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Date: 08 02 2025	7.	AF Th res Th Th me . In t	ne particulars specified in the sponsible / liable for any error ne Borrower/ Guarantors/ Mo ent) Rules, about the holding the event, the auction scheo	e auction notice or, misstatement ortgagors, who a g of the above m	published in t or omission. re liable for th nentioned auc	e said outstandin tion sale.	g dues, shall	treat this Sal	e Notice as a not	tice under Ru	ules 8 and 9 c	of the Security I	nterest (Enforce-	

Authorized Officer, Asset Reconstruction Company (India) Ltd.

Ref No. Arcil/Ahm/Lgl/24-25/545 TERMS AND CONDITIONS OF INVITATION AND SALE

Asset Reconstruction Company (India)Limited ("Arcil") The Ruby, 10th floor, 29, Senapati Bapat Marg, Dadar (West) Mumbai- 400 028.

Acting in its capacity as Trustee of Arcil Retail Loan Portfolio-042-B-Trust set up in respect of financial assistance pertaining to Bhagaram Chamnaram Daroga /Manjulaben Daroga & M/s Gujarat Steel India / 4180HL35304507 / 4180HL35240227 / 4180HL35357853 / 4180HL35243880 / Bajaj Finance Ltd.

Sale on "As is where is, As is what is and Whatever there is" basis of the Secured Assets (*defined below*) under section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Securitisation Act") read with the Security Interest (Enforcement) Rules, 2002 ("Rules").

In exercise of the powers conferred under the Securitisation Act read with the Rules, the Authorised Officer of Arcil/Selling Bank issued a Demand Notice dated 06-12-2021 under section 13(2) of the Securitisation Act calling upon the Bhagaram Chamnaram Daroga /Manjulaben Daroga & M/s Gujarat Steel India to pay the secured debt of Rs. 48,78,895.19/with further interest, costs, other charges and expenses thereon from 06-12-2021. As the Borrower and/or guarantor failed to make payment despite receipt of the Demand Notice on 06-12-2021, the Authorised Officer took possession of the Secured Assets under the Securitisation Act on 11-01-2025 after complying with all legal formalities and applicable procedure. The Authorised Officer of Arcil is entitled to sell the Secured Assets by virtue of powers conferred upon him under section 13(4) of Securitisation Act read with Rule 9 of the Rules. The proposed sale is intended to be carried out by inviting tenders/bids from public on "As is where is, As is what is and Whatever there is" basis and on such terms and conditions enclosed herewith. The Notice of Sale was published in Business Standered - English and Financial Express - Gujarati on 08-02-2025. In pursuance thereof, tender/bids are hereby called from the intending purchasers for the proposed sale of the Secured Assets, on the details setforth hereunder:

DETAILS OF THE PROPOSED SALE

Name of the Borrower/Guarantor/Mortgagor - Bhagaram Chamnaram Daroga

Description of the Secured Assets	Reserve Price (Rs.)	Earnest Money Deposit ("EMD") (Rs.)	Name of the Owner / Mortgagor/Hyp othecator
Immovable Property			
Flat No. 404, 4th Floor, Block-C, Surface Paradise, Opp. Taxshila School, Arbuda Nagar Road, Mouje -Odhav, Ahmedabad - 382415. SBUA: 1144 Sq. Ft.	22,40,000/-	22,40,00/-	Bhagaram Chamnaram Daroga
Total	22,40,000/-	22,40,00/-	

1. Description and full particulars of the Secured Assets

2. An indicative timeline is given below to assist the Offeror in planning their schedule. It may be noted that the timeline is indicative and subject to changes at the sole discretion of Arcil without assigning any reasons.

Sr. No.	Activity	Indicative Date
1	Collection of TERMS OF INVITATION	08-02-2025 to 12-03-2025
	AND SALE from Arcil office	
2	Site visits	24-02-2025
3	Submission of the Offer along with	08-02-2025 to 12-03-2025 (2
	the EMD	hours before auction time) (both
		dates inclusive) during office
		hours
4	Date and time of opening of the Offer	12-Mar-2025 / 12:30 PM.
5	Venue for opening of Offer	610, Sun Square, Near Hotel
		Regenta Central, Off C. G. Road,
		Navrangpura, Ahmedabad - 380
		006, Gujarat.
6	Inter se bidding (E-auction), if	Such extended time as may be
	required	decided by the Authorized officer

3. Encumbrances/liabilities known to Arcil:

Sr No.	Particulars	Amount in Crore
1.	Income Tax	NA
2.	VAT	NA
3.	Public Deposits	NA
4.	TDS	NA
5.	CST	NA
6.	ESIC	NA
7.	Custom Duty	NA
8.	PF	NA
9.	Profession Tax	NA
10.	Service Tax	NA
Total		

Sources of information:

Sr. No. 1: As per notice dated [•]_u/s 142(1) of Income Tax Act, 1961.

Sr. No. 2–10: As per audited annual report for FY [•] of the Borrower.

4. The incremental bid range for auction over and abvove of Reserve Price shall be as under- .

Reserve Price Range	# Minimum Incremental Bid amount
Upto 5.00 Lacs	0.01 Lacs

5.01 - 25.00 Lacs	0.05 Lacs
25.01 – 50.00 Lacs	0.20 Lacs
50.01 Lacs – 1.00 Crores	0.25 Lacs
1.01 – 5.00 Crores	0.30 Lacs
5.01 – 10.00 Crores	0.50 Lacs
10.01 – 50.00 Crores	1.00 Lacs
50.01 – 100.00 Crores	5.00 Lacs

5. #The minimum incremental bid amount shall not be modified/ altered /changed during the auction Apart from the encumbrances mentioned, Arcil is not aware of any other pending/outstanding statutory and/or any other dues or encumbrances of any kind whatsoever.

6. The sale proceeds shall be distributed in accordance with the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 or other applicable laws.

For Asset Reconstruction Company (India) Ltd Authorized Officer Date: 08-02-2025

TERMS AND CONDITIONS OF INVITATION AND SALE

- 1. The persons interested in submitting quotations/offers **on "As is where is, As is what is and Whatever there is" basis** shall submit offers (such person giving the quotation/offer is herein after referred to as "**Offeror**" and the quotation/offer given is hereinafter referred to as "**Offer**") for purchase of the Secured Asset.
- 2. The Offers should be submitted only in the prescribed Offer Form given in the Schedule I hereto and should be accompanied by the Declaration given in Schedule II. The Offeror would be required to submit the credit worthiness of its net worth, in the form and manner acceptable to Arcil. The Offers in duly completed Offer Form, the Declaration and the Demand Draft/Pay Order/ NEFT/RTGSdrawn on a scheduled Bank in favour of "Arcil Retail Loan Portfolio-042-B-Trust", payable at Ahmedabad towards the Earnest Money Deposit ("EMD") as per clause 3 below together with the credit worthiness certificate, should be put in an envelope which should be sealed & super scribed with words "Offer from M/s./Mr./Mrs./Ms.

for purchase of the Secured Asset of Bhagaram Chamnaram Daroga /Manjulaben Daroga & M/s Gujarat Steel India and the said envelope should be submitted to the Authorised Officer at Asset Reconstruction Company (India) Ltd., 610, Sun Square, Near Hotel Regenta Central, Off C. G. Road, Navrangpura, Ahmedabad - 380 006, Gujarat. on or before by 10.00 a.m. Any Offer not in the prescribed Offer Form or submission of any incorrect information may be treated as invalid and no correspondence shall be entertained any further by Arcil in this behalf.

- 3. All the Offers submitted must be accompanied by the Earnest Money Deposit as stated above by way of pay-order/demand draft drawn on a Scheduled Bank in favour of "Arcil Retail Loan Portfolio-042-B-Trust" payable at Ahmedabad. The EMD shall be returned to the unsuccessful Offerors within 7(seven) working days of the date of auction however all tenderers/Offerors shall keep their tender/Offer valid/open for acceptance for a period of 30 (Thirty) days from the date of auction. The EMD shall not carry any interest, in case refund of EMD is delayed for any reason whatsoever. The EMD shall not be refundable in case of a successful Offer and shall be adjusted against the purchase consideration.
- 4. The Offerors who are interested in inspection of the Secured Assets may contact the Authorised Officer by giving at least 2 (two) working days' advance notice to the Authorised Officer for a site visit from <u>24-02-2025</u>(10 am to 5 pm). The person deputed for inspection by the Offeror should carry with him/them appropriate authorizations on the letterhead of the organization/person he/she/they represent(s), failing which inspection may be refused. It is to be noted that not more than one inspection per Offeror will be permitted by Arcil and any cancellation at the behest of the Offeror shall not entitle such Offeror for a reschedulement of the inspection of the Secured Assets, unless otherwise desired or agreed upon by Arcil.
- 5. The Authorised Officer will evaluate the Offers received from the prospective buyers/Offerors and the decision of Arcil/Authorised Officer in this regard shall be final and binding on the Offer. By accepting this document, the Offeror undertakes not to question, challenge, raise issues in any court of law, tribunal or forum relating to the sale of the Secured Assets.

- 6. Any discussions or any clarifications sought with respect to an Offer will not constitute, nor should be construed to mean, an invitation or commitment by the Authorised Officer/Arcil to enter into any agreement, undertaking or covenant with the Offeror in relation to the sale of the Secured Assets. It is clarified that no unsolicited correspondence, of any nature, shall be entertained by the Authorised Officer/Arcil and Arcil is not obliged to respond to questions or to provide clarifications sought by the Offer.
- 7. The Offer shall be opened and thereafter, each Offeror including online participants will be allotted a user ID and password for the E-auction and the Offerors may be invited to raise/revise their Offer upwards in the inter-se bidding to be held after opening all the bids on <u>12-03-2025</u>Such inter-se bidding to start from 12.30 p.m. on <u>12-03-2025</u>. The Authorised Officer/Arcil may seek further clarifications/discussions on the Offer submitted by the Offeror at any point of time till conclusion of the sale of the Secured Assets in favor of the successful Offeror.

Note: Online participants may visit our website: www.arcilco.in for information on E-Auction and bidding process and/or contact Mr. Piyush Gupta. Mb no: 9687657072, Mr Shailesh Gaikwad Mb. no. 9867929121.

Reserve Price Range	# Minimum Incremental Bid amount
Upto 5.00 Lacs	0.01 Lacs
5.01 - 25.00 Lacs	0.05 Lacs
25.01 – 50.00 Lacs	0.20 Lacs
50.01 Lacs – 1.00 Crores	0.25 Lacs
1.01 – 5.00 Crores	0.30 Lacs
5.01 – 10.00 Crores	0.50 Lacs
10.01 – 50.00 Crores	1.00 Lacs
50.01 – 100.00 Crores	5.00 Lacs

8. The incremental bid range for auction over and abvove of Reserve Price shall be as under- .

#The minimum incremental bid amount shall not be modified/ altered /changed during the auction

9. The successful Offeror shall be required to pay minimum 25% of the purchase consideration immediately or latest by next working day by handing over the Demand Draft/Pay Order/ NEFT/ RTGS in favour of "Arcil-Retail Loan Portfolio 042-B Trust " payable at Ahmedabad and the balance 75% of the purchase consideration within 15 (fifteen) days therefrom or such period as may be agreed upon with Arcil. In the event of any default in payment of purchase consideration in full, or if the sale is not completed by reason of any default on the part of the successful Offeror or for reasons beyond the control of the Authorised Officer/Arcil, the Authorised Officer shall be entitled to forfeit all the moneys/purchase consideration including EMD paid by the successful Offeror and put up the Secured Assets for resale/disposal. Further, all costs, charges and expenses (in whatever nature including legal and other fees) incurred by Arcil, on account of such resale, shall be borne by the defaulting successful Offeror(s) who shall also be bound to make good any deficiency arising on such resale. However, such defaulting successful Offeror(s) shall neither be entitled to

make any claim against Arcil in the event the Secured Assets is put up for resale on the terms and conditions as may be decided by Arcil in its own discretion.

- 10. Arcil will obtain a certificate from an independent agency / vendor with respect to Successful bidder/ Offeror whether such Successful bidder is compliant of S -29A of IBC, 2016. Upon such successful bidder/ Offeror is found non compliant of the S -29A, then Arcil shall have every right to cancel the auction and refund the amount deposited by such successful bidder.
- 11. The contract shall be treated as having been entered into as soon as the "Letter of Confirmation of Sale" is issued by the Authorised Officer of Arcil to the highest successful Bidder/Offeror. If such bidder is found compliant under S -29 A of IBC.
- 12. The adjudication of stamp duty, payment of stamp duty, registration charges, cess, GST (as applicable), unrecovered transfer charges, if any, and all other incidental costs, charges and expenses in connection with sale of the Secured Assets shall be borne by the successful Offeror. Non-payment of any of such costs shall entail Arcil to take such steps to repossess the Secured Assets and put up the same for resale under applicable law.
- 13. The Offeror shall deduct and deposit with the concerned department/statutory body Tax Deducted at Source (TDS), as applicable under the Section 194-IA and Section 206C(1H)of the Income Tax Act, 1961 for the sale of immovable and movable assets respectively and shall furnish a certificate of deduction of TDS in Form 16 to Arcil. Such TDS shall be considered a part of the Offer made by the Offeror. The successful bidder may obtain a copy of the PAN of the borrower from the authorized officer post confirmation of the sale in his/ its favour.
- 14. The transfer of the Secured Assets to the successful Offeror shall be effected by the Authorised Officer by execution of the Sale Certificate as per the format given in Schedule IV hereto in accordance with the Security Interest (Enforcement) Rules, 2002. It is hereby agreed that issuance of Sale Certificate in terms of the foregoing shall take place only upon receipt and realisation from the successful Offeror of the entire purchase consideration, and execution of Deed of Indemnity and receipt of deduction of TDS in Form 16B as detailed in Paragraph 12, as stipulated below, and such other documents as may be deemed necessary by the Authorised Officer, including adjudication and payment of stamp duty and an amount of Rs. 5000/-towards Registration Expenses/charges etc. by the successful Offeror, and compliance of the terms, *in toto*, of the bid documents.
- 15. From the date of execution of Sale Certificate of the Secured Assets, the successful Offeror shall be liable for all future litigations and liabilities with respect to the Secured Assets along with the risks and costs as regards any loss or damage to the Secured Assets by fire or earthquake or any other natural calamities or due to theft, burglary or robbery or from any other cause whatsoever shall be that of the successful Offeror and neither Arcil nor the Authorised Officer shall be liable for any such loss or damages.
- 16. The successful Offeror(s) shall be required to give an indemnity as per Schedule III and keep Arcil indemnified and save harmless, against any and all losses, damages, liabilities, suits, claims, counterclaims, actions, penalties, expenses (including attorney's fees and court costs and any expenses incurred by Arcil for the enforcement of this indemnity), which Arcil may suffer as a result of any failure on

part of the successful Offeror in complying with the terms hereof or any third party interested in the Secured Assets and to meet and clear any such liabilities, encumbrances and dues or any claim, proceedings, litigations, made by any person related or unrelated to the Secured Assets in respect of such liabilities, encumbrances and dues. In no event, shall Arcil be liable for any loss for the transactions by business, revenues, profit, costs direct and incidental, consequential or punitive damages of any claim.

- 17. The Authorised Officer/Arcil does not make any representation as to the correctness, validity or adequacy, sufficiency or otherwise of any information set-out herein, including the information pertaining to the liabilities, encumbrances and dues. The Offerors, in order to protect their individual interests, are advised to verify the Secured Assets, conduct due diligence at their own costs in respect of the same, as well as ascertain the known and unknown liabilities, encumbrances and any other dues from the concerned authorities or stakeholders to their satisfaction before submitting the Offers. Any Offer made shall be deemed to have been submitted after complete satisfaction of title thereto and or all claims there-against and only upon having conducted due & proper inspection of the Secured Assets, and hence the Offeror shall not be entitled to make any claim or requisition or raise any query/objection vis-à-vis Authorised Officer/Arcil as to the title or condition of the Secured Assets or any part thereof or any dues/taxes/levies irrespective as to whether disclosed or undisclosed.
- 18. All the conditional and contingent Offers shall be treated as invalid.
- 19. All Schedules referred herein shall form an integral part of the Terms and Conditions of Invitation and Sale.
- 20. The successful Offeror(s) shall be bound by the regulations of the local/any other authority, as applicable in regard to the use of the Secured Assets in question. The successful Offeror(s) shall be deemed to purchase the property with full knowledge of and subject to all the reservations, if any, in the Master Plan and/or Development Plan or Draft Development Plan or Town Planning Scheme affecting the said property and consent, including permission of the Competent Authority and/or under the Provisions of the Urban Land (Ceiling & Regulation Act) if any required, from the concerned authorities, departments, entities under relevant laws, bye laws, acts, rules, regulations, notifications. Neither Arcil nor the Authorised Officer undertakes any responsibility to procure any permission/license etc. in respect of the assets offered for sale.
- 21. The bidders/offerers should satisfy themselves on the title, ownership, and statutory approvals etc. before participating in the auction. Arcil shall not be liable for any dues/charges including outstanding water/service charges, transfer fees, contribution to the building repair fund, electricity dues, dues / arrears of the Municipal Corporation/local authority/society/builder, land & development office dues, statutory dues, taxes and/or dues of any other nature, if any, in respect of the Secured Asset. Arcil does not undertake any responsibility to procure any permission/license etc. in respect of the Secured Asset offered for sale.
- 22. The Offeror shall not be entitled to withdraw or\ cancel Offer once submitted.
- 23. The Authorised Officer reserves its right to reject any or all Offers without assigning any reason and in case all the Offers are rejected, either to hold negotiations with any

of the Offeror or sell the Secured Assets through different mode with any of the Offeror or any other party/parties or invite fresh Offers or through any other process. The Authorised Officer also reserves its right to cancel/defer this sale process or amend/modify/delete the terms and conditions of sale without assigning any reason thereof case and shall have right to issue addendum/corrigendum as required at any stage before confirmation of the sale and in that event, in his/her absolute discretion, to follow a different method for sale of the Secured Assets or to adopt or resort to any other remedy available to it for recovery of its dues. The decision of the Authorized Officer shall be final and binding on all the Offerors.

- 24. All costs, expenses and liabilities incurred by each Offeror in connection with the transaction, including (without limitation) in connection with due diligence, preparation and/or submission of the Offers, including fees and expenses of its own advisors, if any, shall be borne and paid by such Offeror, whether its Offer is accepted or rejected for any reason, and Arcil does not assume any liability whatsoever in this connection.
- 25. If the dues of the Secured Creditor secured by the Secured Assets put up for sale together with all costs, charges and expenses incurred by Arcil are tendered to the satisfaction of Arcil by or on behalf of the Borrower or guarantor(s) at any time before the date fixed for sale or transfer of the Secured Assets, the assets in question shall not be sold or transferred.
- 26. Words & expressions used hereinabove shall have the same meanings respectively assigned to them under Securitisation Act and the rules framed thereunder.
- 27. The information in respect of the said Secured Assets and dues specified hereinabove have been stated to the best of the knowledge of the Authorised Officer, who, however, shall not be responsible for any error, misstatement or omission in the said particulars.
- 28. The Offeror/successful Offeror(s) shall furnish to the satisfaction of Arcil, information regarding the source of its funds (direct or indirect). Any falsehood, inaccuracy or incompleteness in this regard in any respect by an Offeror/successful Offeror(s), shall lead to disqualification of such Offeror.
- 29. Removal of encroachments and/or unauthorized tenants/constructions, if any, on the Secured Assets as also resolution of the pending litigation including any title dispute if any in respect of the Secured Assets shall be the sole responsibility of the successful Offeror (s) and Arcil does not undertake any responsibility in this regard.
- 30. Disputes, if any, shall be subject to jurisdiction of <u>Ahmedabad</u> Courts/Tribunals only.
- 31. Any expenses (by whatever name called) incurred towards moving, handling, relocating, transporting demarcation, in respect of any action related to the Secured Assets and any other incidental expenses including insuring labourers for the same shall be borne by the successful Offeror (s) and Arcil shall not be liable for the same.

32. The Offeror shall comply with the requirements of the internal KYC Policy of Arcil. In acceptance:

Signature and Seal of the Offeror:

Schedule I OFFER FORM

1.	Name of the Borrower	Bhagaram Chamnaram Daroga /Manjulaben Daroga & M/s Gujarat Steel India
2.	Description of the properties	Secured Assets as mentioned in the 'Document for Terms of Invitation and Sale' under reference no. 2 and dated 08-02-2025 issued by Arcil.
3.	Name and address of the Offeror (In case of company/firm please give names of Directors/Partners)	
		PAN CARD -
4.	Identification Proof enclosed (self- attested)	Adhar Card –
5.	Lot No:	
6.	Offer amount*	RS/- Rupees
7.	Details of Earnest Money Deposit (EMD)	Draft No Dated - Drawn on - Payable at -
8.	Signature(s)	FORMR./MRS/M/S
		Name & designation Of the Authorised signatory

*We are aware that the Secured Assets of the Borrower/ Guarantor/ Mortgagor are being sold on "AS IS WHAT IS, AS IS WHERE IS AND WHATEVER THERE IS" and non-recourse basis. All the known and unknown liabilities, encumbrances, any dues of authorities and departments, statutory or otherwise, if applicable, shall be to our account and we shall be solely responsible and liable to bear and satisfy all those liabilities, encumbrances and dues including any pending/outstanding dues such as water/electricity/service charges, transfer fees, dues of the Municipal Corporation/local authority dues, taxes. in case we are declared as the successful Offeror. Accordingly, we are aware that the sale proceeds shall be appropriated by Arcil only towards the dues of Secured Creditor (as defined under Securitisation Act) in accordance with the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 or other applicable laws and shall not be subject to any other dues, liabilities, encumbrances including but not limited to mentioned hereinabove. We have gone through and analysed the liabilities, encumbrances and dues known to Arcil as a Secured Creditor, to the best of its knowledge which have been disclosed in the terms and conditions enclosed herewith.

We are also aware and confirm that Arcil/Authorised Officer have not made any representation as to the correctness, validity or adequacy or otherwise of any such information pertaining to such liabilities, encumbrances and dues. We have ascertained all liabilities, encumbrances and dues and have carried out our own due-diligence for the purpose, before submitting this Offer. Arcil/Authorised Officer shall not be in any way liable for anything pertaining to the same.

Enclosures:	(i)	DD/Pay Order/ NEFT/ RTGS No	0	_Dated:
		Drawn On Bank	_Payable at _	

- (ii) Address Proof:
- (iii) A copy of the Document for Terms of Invitation and Sale duly signed by the Offeror on every page.

Schedule II DECLARATION

Date:

To, Asset Reconstruction Company (India) Ltd 610, Sun Square, Near Hotel Regenta Central, Off C. G. Road, Navrangpura, Ahmedabad - 380 006, Gujarat

Re: Offer for purchase of Secured Asset of Mr./Ms./ M/s Mr. M/s. Bhagaram Chamnaram Daroga /Manjulaben Daroga & M/s Gujarat Steel India pursuant to the 'Document for Terms of Invitation and Sale' issued by Authorised officer of Asset Reconstruction Company (India) Limited ("Arcil") <u>07-02-2025</u>

Dear Sirs,

I/We, the Offeror do hereby state that, I/We have read the entire terms and conditions of the 'Document for Terms of Invitation and Sale' and understood them fully. I/We, hereby unconditionally agree to conform with and to be bound by the said terms and conditions.

I/We further declare that I/We intend to purchase the Secured Assets from the Authorised Officer of Arcil acting in its capacity as Trustee of <u>Arcil Retail Loan Portfolio-042-B-Trust</u> set up in respect of the Secured Assets pertaining to Mr./Ms./ M/s **Bhagaram Chamnaram Daroga** /Manjulaben Daroga & M/s Gujarat Steel India, the information revealed by me/us in the offer is true and correct. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the bid submitted by me/us is liable to be cancelled and in such case the Earnest Money Deposit paid by me/us shall be forfeited by Arcil and Arcil will be at liberty to annul the offer made by me/us at any point of time.

I/We agree, in the event of acquisition of the Secured Assets, not to engage in any activity of hazardous/prohibited items as specified by Government of India from time to time.

I/We also agree that after my/our offer for purchase of the Secured Assets is accepted by Arcil and I/we fail to accept or act upon the terms & conditions of the offer letter or I/We am/are not able to complete the transaction within the time limit specified in the offer confirmation letter for any reason whatsoever and/or fail to fulfill any/all the terms & conditions, the Earnest Money Deposit and any other monies paid by me/us along with the bid and thereafter, are liable to be forfeited by Arcil and that Arcil has also a right to proceed against me/us for specific performance of the contract, if so desired by Arcil.

The Offeror undertakes that the aforesaid declaration is true, valid and genuine and that the Offeror or any other person acting jointly with the Offeror or in consert with the Offeror does not fall within the purview of "Connected Person" as defined under the provisions of the Insolvency and Bankrutpcy Code, 2016 (Code).

The Offeror further undertakes that it meets the criteria and requirements as set out in Section 29A of the Code and that it shall make full disclosure in respect of itself and all its connected persons as per the provisions of the Code and the rules and regulations framed thereunder. The Offeror understands that Arcil may evaluate his Offer basis the confirmations, representations and warranties provided by the Offeror under this declaration and in the event

any of the above statements are found to be untrue or incorrect, then the Offeror unconditionally agrees to indemnify and hold harmless Arcil against any losses, claims or damages incurred by Arcil on account of ineligibility of the Offeror.

Yours faithfully,

Signature of Offeror Authorised Signatory Mr./Mrs/.M/s._____

(Rubber stamp of the company/firm-If)

Name of the Offeror	:
Address of Registered Office	:
Residence	:
Tel.No. (Office)	:
Fax No.	:
E-mail address	:
Mobile No.	:

<u>N.B.</u> In case of firms/companies, the above details to the extent applicable, be given in respect of key/concerned person.

Schedule III DEED OF INDEMNITY (Stamp duty for deed of Indemnity shall vary state wise)

This DEED OF INDEMNITY executed at _____on this _____day of [•] by:

[-]

(Hereinafter referred to as "**the Purchaser**", which expression shall include its successors and assigns)

In favour of:

Asset Reconstruction Company (India) Limited, is a company incorporated under the Companies Act, 1956 and registered as Securitisation and Asset Reconstruction Company with Reserve Bank of India under Section 3 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest, 2002 ("Securitisation Act") and having its registered office at The Ruby, 10th floor, 29, Senapati Bapat Marg, Dadar (West), Mumbai-400 028, in the state of Maharashtra, India (hereinafter referred to as "Arcil" which expression shall, unless it be repugnant to the subject or context thereof, includes its successors and assigns and whether acting as such or in its capacity as trustee of Arcil Retail Loan Portfolio-042-B-Trust set up in respect of financial assistance pertaining to Bhagaram Chamnaram Daroga /Manjulaben Daroga & M/s Gujarat Steel India.

- A. Whereas Arcil has, pursuant to the measures taken under Section 13(4) of the Securitisation Act, taken possession of the Secured Assets of the Borrower being Bhagaram Chamnaram Daroga /Manjulaben Daroga & M/s Gujarat Steel India.
- B. Whereas the Authorized Officer of Arcil confirmed offer on behalf of Arcil in favour of which is subject to terms and conditions contained in the Schedule IV of the Sale Certificate.
- C. Whereas as covenants of the Documents for Terms of Invitation and Sale ("**Bid Document**") and 'sale certificate' state that "The adjudication of stamp duty, payment of stamp duty, registration charges, (as applicable), unrecovered transfer charges, if any, and all other incidental costs, charges and expenses in connection with sale of the Secured Assets shall be borne by the Purchaser. Non-payment of stamp duty under prevailing laws, rules and regulations notifications shall entail Arcil to take such steps to repossess the Secured Assets and put up the same for sale under applicable law."
- D. Whereas the Bid Document and sale certificate further state that "the said assets are being sold on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS" and non-recourse basis. Further, Arcil does not accept/undertake any responsibility for any pending/outstanding statutory dues and any other dues such as water/electricity/service charges, transfer fees, dues of the Municipal Corporation/local authority dues, taxes including excise dues, sales tax or any other cess,or any other dues or any other duties, levies by whatever name it is called including interest, etc. if any. The Secured Assets are being sold *[with all known and* unknown encumbrances (except the encumbrances and liabilities to the said Secured Creditors] / [free from all encumbrances]. Further, all liabilities, dues of authorities

¹ Retain as applicable

and departments, statutory or otherwise if payable by reason of the proposed sale of the Secured Assets, shall be the sole responsibility and to the account of the Purchaser.

The sale proceeds shall be distributed in accordance with the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Securities Interest Act, 2002 or other applicable laws. Arcil has accepted the offer upon execution of the following indemnity.

NOW THIS DEED WITNESSETH AS FOLLOWS:

In consideration of the premises, the Purchaser viz. [-] and their successors, heirs as stated above hereby unconditionally, absolutely and irrevocably agree to indemnify and keep Arcil indemnified and save harmless, against any and all losses, damages, liabilities, suits, claims, counterclaims, actions, penalties, expenses (including attorney's fees and court costs and any expenses incurred by Arcil for the enforcement of this indemnity), which Arcil may suffer as a result of any failure on the part of the PurchaserOfferor in complying with the terms of sale and to meet and clear any such liabilities including any pending/outstanding statutory and/ or any other dues such as water/electricity/service charges, transfer fees, dues of the Municipal Corporation/local authority dues, tax, duties, levies by whatever name it is called including interest, etc including any claims/ dues as more specifically mentioned in the recitals C and D above. The Purchaser also absolutely and irrevocably indemnifies Arcil against any claim and expenses (including attorney's fees and court costs and any expenses incurred by Arcil) arising out of any proceedings, litigations, made by any person related or unrelated to the Secured Assets. Further, the Purchaser also indemnifies Arcil against any losses, claims or damages incurred by Arcil on account of the breach of the term sand conditions of the Bid Document and the declaration provided in Schedule II herein above.

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

IN WITNESS whereof the Purchaser has put their hands the day and year first hereinabove written.

Signed and delivered by: Purchaser

Address:

Place:

Date:

Schedule IV SALE CERTIFICATE (For movable & Immovable property)

Whereas, the undersigned being the Authorised Officer of the Asset Reconstruction Company (India) Limited, a company incorporated under the Companies Act, 1956 and registered as Securitisation and Asset Reconstruction Company with Reserve Bank of India under Section 3 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest, 2002 ("Securitisation Act") and having its registered office at The Ruby, 10th floor, 29, Senapati Bapat Marg, Dadar (West), Mumbai- 400 028, in the state of Maharashtra, India, acting in its capacity as trustee of Arcil Retail Loan Portfolio-042-B-Trust (hereinafter referred to as "Arcil") in exercise of the powers conferred under sub section(12) of Section 13 of the Securitisation Act read with rule 9 of the Security Interest (Enforcement) Rules, 2002 sold on behalf of Arcil the Secured Assets described in the Enclosure I hereto, in favor of in consideration due ("Purchaser"), of the payment of Rs. (Rupees only) secured in favour of Arcil by Bhagaram Chamnaram Daroga /Manjulaben Daroga & M/s Gujarat Steel India towards the financial facilities of Rs. (Rupees only) assigned to Arcil by Bajaj Housing Ltd All rights, title and interest of Bajaj Housing Ltd in respect of the said financial assistance including all the security interest created on the Scheduled Property has been assigned to Arcil by [Name of the Assignor] through Assignment Agreement.

The sale of the Secured Assets has been made [with all encumbrances and liabilities, (known and unknown), except the said financial facilities of said secured creditors] / [free from all encumbrances].² The sale has been made subject to the terms and conditions mentioned in the Terms and Conditions of Invitation and Sale dated _____. The Purchaser has signed this Sale Certificate in token of confirmation and acceptance of all the above.

The undersigned acknowledges the receipt of the sale price in full as under:

Sr. No.	Demand Draft No/Pay Order No	Date	Amount (In Rs.)	Drawn on Bank (Branch)
1	[•]	[•]	[•]	[•]

The undersigned has handed over the delivery and possession of the Scheduled Property to the Purchaser.

List of encumbrances: No other encumbrances known

The Scheduled Property are being sold strictly on "AS IS WHERE IS, AS IS WHAT IS AND WHATEVERTHEREIS" and non-recourse basis *[with all known and unknown encumbrances (except the encumbrances and liabilities to the Secured Creditors] / [free from all encumbrances]*³ in respect of the above financial facilities including interest thereon as against the Secured Assets). Further, all liabilities, dues of authorities and departments, statutory or otherwise, any other dues, if any, in respect of the Scheduled Property and if payable in law/

² Retain as applicable

³ Retain as applicable

attachable to the Scheduled Property /sale proceeds by reason of the sale of the Scheduled Property, shall be the sole responsibility of and to the account of the Purchaser.

Sd/-Authorised Officer Asset Reconstruction Company (India) Ltd.

Date: Place:

Enclosure I DESCRIPTION OF THE SECURED ASSETS

Flat No. 204, 2nd Floor, Block-C, Surface Paradise, Opp. Taxshila School, Arbuda Nagar Road, Mouje -Odhav, Ahmedabad - 382415.BUA: 836 Sq. Ft.