

**CFM ASSET RECONSTRUCTION PRIVATE LIMITED**

**REGISTERED OFFICE:** "Block no. A/1003, West Gate, Near YMCA Club, Sur No. 835/1+3, S. G. Highway, Makarba, Ahmedabad-380051 Gujarat"

**CORPORATE OFFICE:** CFM ARC P Ltd 1<sup>st</sup> Floor, Wakefield House, Sprott Road, Ballard Estate, Mumbai-400038

**EMAIL:** [tejas.joshi@cfmarac.in](mailto:tejas.joshi@cfmarac.in), [sapna.desai@cfmarc.in](mailto:sapna.desai@cfmarc.in)

**CONTACT:** 022-40055282/8976862751/88978 90250



CIN - U67100GJ2015PTC083994

**APPENDIX- IV-A**

[See proviso to rule 8 (6)]

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY**

**E-auction** Sale Notice for the 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) and Rule 9(1) of the Security Interest Enforcement Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower/(s) and Guarantor/(s) that the below described immovable property (Secured Asset) mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of **CFM Asset Reconstruction Pvt. Ltd. (acting in its capacity as a Trustee of CFMARC Trust - 4 IndusInd** ("The secured Creditor") on 24-08-2024 and will be sold on "As is where is basis", "As is what is basis", "Whatever there is basis", and "No recourse basis" on **12.01.2026** for recovery of **Rs.11,50,63,194.82/- (Rupees Eleven Crore Fifty Lakhs Sixty Three Thousand One Hundred Ninety Four and Paise Eighty Two only)** pending towards Loan Account No(s). **MQL00065N and MQL00085N**, by way of outstanding principal, arrears (including accrued late charges) and interest till **18.12.2025** with applicable future interest in terms of the Loan Agreement and other related loan document(s) w.e.f. **19.12.2025** along with legal expenses and other charges due to the Secured Creditor from **M/s Vivaan Bhoomi Private Limited Through its Director Mr. Kishore B Choudhary, Mrs. Kamal Kesharam Choudhary, M/s Vivaan Corporation**

**The reserve price of the properties and the earnest money deposit are given below: -**

DESCRIPTION OF SECURED PROPERTY:	SL No	Description	Reserve Price	EMD	Date and Time of Inspection
	1	All that piece of the office premises No. 503 having area admeasuring approx.1051 Sq. ft. carpet on 5th Floor as per the approved plans in the proposed composite building known as "MANTHAN PLAZA" situated at plot of land bearing CTS No. 962 - D adm. 2753 Sq. mtrs or there about at village	₹.1,89,00,000/- (Rupees One Crore Eighty-Nine Lakhs Only)	₹. 18,90,000/- (Rupees Eighteen Lakhs Ninety Thousand Only)	30 <sup>th</sup> December, 2025 Between 4:00 pm to 5:00 pm

		Kole Kalyan Nehru Road, Santacruz, East, Mumbai 400055, which is bounded as: North: - CTS Nos. 1008, 1007 & 1001 South: - 36.60 Mtrs wide D.P. Road East: - CTS Nos 994, 998 & 974 West: - 18.30 Mtrs wide D.P. Road			
2	All that piece of the office premises No. 507 having area admsg approx. 1174 Sq. ft. carpet on 5th Floor as per the approved plans in the proposed composite building known as "MANTHON PLAZA" situated at plot of land bearing CTS No. 962 - D adm. 2753 Sq. mtrs or there about at village Kole Kalyan Nehru Road, Santacruz, East, Mumbai 400055, which is bounded as: North: - CTS Nos. 1008, 1007 & 1001 South: - 36.60 Mtrs wide D.P. Road East: - CTS Nos 994, 998 & 974 West: - 18.30 Mtrs wide D.P. Road	₹. 2,11,00,000/- (Rupees Two Crore Lakhs Only)	₹.21,10,000/- (Rupees Twenty-One Lakhs Ten Thousand Only)	30 <sup>th</sup> December 2025 Between 4:00 pm to 5:00 pm	
3	All that piece of the office premises No. 510 having area admeasuring approx. 990 s. ft. carpet on 5th Floor as per the approved plans in the proposed composite building known as "MANTHON PLAZA" situated at plot of land bearing CTS No. 962 - D adm. 2753 Sq. mtrs or there about at village Kole Kalyan Nehru Road, Santacruz, East, Mumbai	₹. 1,78,00,000/- (Rupees One Crore Seventy-Eight Lakhs Only)	₹.17,80,000/- (Rupees Seventeen Lakhs Eighty Thousand Only)	30 <sup>th</sup> December 2025 Between 4:00 pm to 5:00 pm	

		400055, which is bounded as: North: - CTS Nos. 1008, 1007 & 1001 South: - 36.60 Mtrs wide D.P. Road East: - CTS Nos 994, 998 & 974 West: - 18.30 Mtrs wide D.P. Road			
<b>SECURED DEBT:</b>	Rs.11,50,63,194.82/- (Rupees Eleven Crore Fifty Lakhs Sixty-Three Thousand One Hundred Ninety-Four and Paise Eighty-Two only) as on 18 <sup>th</sup> December,2025 together with further interest, other costs, and expenses thereon due and payable till the final payment.				
<b>TIME, DATE &amp; PLACE: For E-AUCTION</b>	E-Auction/Bidding through website ( <a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a> ) Date: 12.01.2026 Time: 11.00 A.M. to 12.00 P.M				
<b>LAST DATE AND TIME FOR BID SUBMISSION :</b>	On or before 5:00 PM on <b>10.01.2026</b> .				
<b>CONTACT:</b>	Mr. Tejas Joshi ; Email - <a href="mailto:tejas.joshi@cfmarc.in">tejas.joshi@cfmarc.in</a> ; <a href="mailto:sapna.desai@cfmarc.in">sapna.desai@cfmarc.in</a> CONTACT: 022-40055280 / 89768 62751 88798 90250				

**Encumbrances if any: Not known to the secured creditor**

For detailed terms & conditions of the sale, please refer to the link provided in Secured Creditors website i.e., <https://www.cfmarc.in> for detailed terms & conditions of e-auction/sale of respective property and other details before submitting their bids for taking part in the e-auction. Bidders may also visit the website <https://www.bankeauctions.com> or contact service provider M/s. C1 India Private Limited. Bidder Support Nos.: 0124-4302020 / 21 / 22, +91 7291981124 / 1125 / 1126; email: [support@bankeauctions.com](mailto:support@bankeauctions.com) ; [maharashtra@c1india.com](mailto:maharashtra@c1india.com) , Mr. Bhavik Pandya, Contact No. +91 8866682937

Kindly note that the redemption of debt notices u/s.13(8) of SARFAESI Act, 2002 has been issued on **02-12-2025**. This statutory notice is being given to all of you in compliance of Rule 8, Sub Rule 6 of SARFAESI Rules R/w Rule 9(1) of The Security Interest (Enforcement) Rules, 2002 R/w The SARFAESI Act 2002, informing the Borrower and all the Guarantors/Mortgagors about holding of auction/sale of the aforementioned secured properties at the aforementioned date and time, with the advice to redeem the assets. If so desired by them, by paying the outstanding dues as mentioned herein above along with further interest and other costs thereon due and payable prior to the scheduled auction. In case of default in payment, any, or all the secured properties shall at the discretion of the Authorized Officer/Secured Creditor be sold through any of the modes as prescribed under Rule 8(5) of The Security Interest (Enforcement) Rule, 2002.

Sd/-

Authorized Officer

CFM Asset Reconstruction Pvt. Ltd.

Acting as trustee of CFMARC Trust -4 IndusInd Bank

Date: 23.12.2025

Place: MUMBAI.

Corporate Office: 1st Floor, Wakefield House, Sprott Road, Ballard Estate, Mumbai - 400 038

Registered Office: Block no. A/1003, West Gate, Near YMCA Club, Sur No. 835/1+3, S. G. Highway, Makarba, Ahmedabad-380051

[www.cfmarc.in](http://www.cfmarc.in) | [info@cfmarc.in](mailto:info@cfmarc.in) | +91- 22 49703233 | CIN: U67100GJ2015PTC083994

**TENDER DOCUMENT CUM TERMS AND CONDITIONS OF SALE**

- 1) The Online Bids shall be submitted at website <https://www.bankeauctions.com> as per schedule given therein.
- 2) Bids in the prescribed formats given in the Tender Document shall be submitted "online" through the portal of <https://www.bankeauctions.com>. Bids submitted otherwise shall not be eligible for consideration. Bid should be along with scanned copies of Photo ID, preferably PAN Card and address proof documents, mentioning UTR number/ DD i.e., supportive evidence for submitting Aggregate EMD amount.
- 3) Physical DD can be submitted to Mumbai office along-with KYC once bid form is submitted online.
- 4) Intending bidders may avail training for online bidding from M/s. C1 India Private Limited, Address: Plot No.1502, 15<sup>th</sup> Floor, Ambadeep Building, 14, K.G. Marg, New Delhi - 110 001, Mr. Bhavik Pandya, Contact No. +91 8866682937, Email address: [support@bankeauctions.com](mailto:support@bankeauctions.com) and Help line No. 0124-4302020 / 21 / 22, +91 7291981124 / 1125 / 1126.

The details regarding E Auction Provider are mentioned below:

Name of Auction Agency	M/s. C1 India Private Limited
Address	No.1502, 15th Floor, Ambadeep Building, 14 K.G. Marg, New Delhi - 110001
Contact Persons	Mr. Bhavik Pandya, Contact No. +91 8866682937
Help Line Nos.	0124-4302020 / 21 / 22, +91 7291981124 / 1125 / 1126
Email address	<a href="mailto:support@bankeauctions.com">support@bankeauctions.com</a>
Website Address	<a href="https://www.bankeauctions.com">https://www.bankeauctions.com</a>

- 5) The intending bidder should bid for entire immovable property. Bid for part of property or without the Aggregate EMD shall be rejected.
- 6) The person deputed for inspection by the prospective offeror should carry with him appropriate authorization on the letterhead of the organization he/she represents, failing which inspection may be refused.
- 7) Offers not accompanied with Aggregate EMD shall be treated as invalid. The Aggregate EMD of unsuccessful bidders shall be refunded within fifteen working days from the date of e-auction. The offeror will not be entitled to claim any interest, if the refund of Aggregate EMD is delayed beyond the said period for any reason whatsoever.
- 8) The Said Property(ies) shall be sold at a price not less than the Aggregate Reserve Price mentioned hereinabove.
- 9) The entire procedure of conducting e-auction shall be at the exclusive discretion of the Authorized Officer and intending purchaser shall have no right to object to the same.
- 10) The bid amount can be improved by **₹.100,000/- (Rupees One Lakh only)** per bid with unlimited automated extensions of 5 minutes each in terms of the Tender Document.

- 11) The Said Properties shall be sold to the highest offeror. The highest offeror shall have to tender the KYC documents to the Authorised Officer for verification immediately. Post such verification, on confirmation of sale of the Said Properties, which shall be conveyed to the highest offeror, after following the process enumerated hereinabove, The successful offeror(s) will have to immediately, but not later than next working day, pay 25% of the sale price (after adjusting the Aggregate Earnest Money deposited) by way of Demand draft/ Pay order / Online payment (RTGS / NEFT) favouring CFM-ARC payable at Mumbai and the balance of 75% of the consideration shall be payable by the successful on or before the **fifteenth day** of the confirmation of the sale of the Said Properties, or such other time as may be agreed to between CFM-ARC and the successful offeror, subject to the sole discretion of CFM-ARC. In the event of any default in payment of any of these amounts, or if the sale is not completed by reason of any default on the part of the successful offeror, CFM-ARC in its absolute discretion, shall be entitled to forfeit all the moneys till then paid by the successful offeror and put up the assets in question for resale/disposal. Further, all costs, charges and expenses incurred by CFM-ARC on account of such resale shall be borne by such defaulting successful offeror who shall also be bound to make good any deficiency arising on such resale and he/she/they shall not be entitled to make any claim in the event of the assets realizing higher price on resale.
- 12) The offeror shall deduct and deposit with the concerned department/statutory body Tax Deducted at Source ("TDS"), as applicable under section 194-IA of the Income Tax Act, 1961. Such TDS shall be considered as part of the Offer made by the offeror.
- 13) The stamp duty, registration charges, cess, sales tax, Goods and Services Tax ("GST") (if applicable), transfer charges, if any, and all other incidental costs, charges and expenses in connection with the sale of the aforesaid assets shall be borne by the purchaser/successful offeror.
- 14) Transfer of the Said Properties to the successful offeror shall be done by the Authorized Officer only upon payment of the entire bid consideration and other charges as per the terms contained herein.
- 15) As from the date of issuance of Sale Certificate, the purchaser shall hold the assets at his/her/their sole risk and cost as regards any loss or damage to the assets by fire or earthquake or any other natural calamities or due to theft, burglary or robbery or from any other cause whatsoever and neither CFM-ARC nor the Authorized Officer shall be liable for any such loss or damages.
- 16) Presently there are no encumbrances known to CFM-ARC.
- 17) The Said Properties are offered for sale on "**AS IS WHERE IS AND AS IS WHAT IS BASIS**", **WHATEVER THERE IS AND "NO RECOURSE BASIS"**". Neither CFM-ARC nor the Authorised Officer undertakes any responsibility to procure any permission/license etc. in respect of the Said Properties offered for sale hereinabove. The successful offeror will have to bear all outstanding dues including but not limited to water/electricity/service charges, transfer fees, electricity dues, society dues, dues of the Municipal Corporation/local authority dues, taxes including sales tax, VAT, GST or any other cess, duties, levies by whatever name it is called, if any, in respect of the Said Properties.
- 18) The offerors are advised in their own interest to verify the Said Properties as also the above and any other dues from the respective authorities to their satisfaction before submitting the offers.

- 19) The successful offeror shall be deemed to have purchased the Said Properties after complete satisfaction of title thereto and inspection thereof shall not be entitled to make any requisition or raise any objection as to the title or condition of the Said Properties or any part thereof.
- 20) The successful offeror shall, notwithstanding any discrepancy or variation in the names, quantities, survey numbers measurement, boundaries and abuttal as mentioned herein above or any public notice, accept the Said Properties purchased by it/him.
- 21) The offeror shall purchase the Said Properties in the same condition that the Said Properties exist on the date of sale. The date of sale shall mean, the date when the Authorized Officer accepts the offer of the successful offeror. From and after the date of issuance of Sale Certificate by the Authorized Officer, the same shall be at the sole and entire risk and costs and account of the successful offeror as regards any risk, injury, loss or damage thereto or any part thereof from any cause whatsoever. The successful offeror shall not make any requisition for repairs or otherwise and the obligations of carrying out such repairs shall be solely that of the successful offeror.
- 22) Conditional offers will be treated as invalid. Likewise, correspondence about any change in the offers will not be entertained. Any offeror who wishes to give a fresh offer for the Said Properties on or before the last date prescribed for submission of the offers contemplated herein, may file a fresh offer with appropriate Aggregate Earnest Money Deposit.
- 23) The successful offeror will be bound by the regulations of the local authority and / or any other statutory authority, as applicable in regard to the use of the Said Properties along with its super structure, plant and machinery thereon, if being part of the Said Properties contemplated herein.
- 24) The successful offeror shall, notwithstanding any discrepancy or variation in the names, quantities, survey numbers measurement, boundaries and abuttals as mentioned hereinabove, accept the Said Properties purchased by him/it/them.
- 25) If the dues of the existing charge-holders together with all costs, charges and expenses incurred by CFM-ARC are offered by or on behalf of the Borrower or guarantors at any time before the date of confirmation of sale, the said Properties or part thereof, shall not be auctioned.
- 26) The offeror shall not be entitled to withdraw or cancel offer once submitted unless permitted by Authorized Officer. **If the offeror withdraws or cancels the offer, the Aggregate EMD shall be liable to be forfeited** and will also be liable to pay the Authorized Officer, the loss or damage suffered consequent upon withdrawing or canceling the offer. The assets in question will then be resold at the risk and consequences of the offeror.
- 27) On confirmation of sale by CFM-ARC and if the terms of payment have been complied with, the Authorised Officer exercising the power of sale shall issue Sale Certificate for immovable asset in favour of the purchaser/successful offeror in the form given in Appendix V of the provisions of the SARFAESI Act, 2002.
- 28) The sale certificate will be issued in the name of the purchaser(s) / Applicant(s) only and will not be issued in any other name(s).

29) The Authorized Officer is selling the Said Property(ies) pursuant to the powers derived from the SARFAESI Act. The Said Properties comprised in and forming part of the sale is sold, subject to all defects, faults, imperfections and errors of description latent or otherwise. The Authorized Officer is not answerable for the correct description genuineness, veracity, authenticity of or any defects in the Said Properties and does not warrant any condition whatsoever pertaining to the same. The offerors should make their own enquiry about the same and satisfy themselves if there are any other encumbrances, reservations, acquisitions, charges, liens or defects affecting the title of the Said Properties. The offerors shall not be entitled to issue or raise any requisitions or objections to or upon the title. The offerors should make enquiries about the utility of the Said Properties put up for sale hereunder and no warranty or assurances of any kind is given by the Authorized Officer and/or CFM-ARC. The offerors shall be deemed to have undertaken a due diligence of the Said Properties and that the offerors are presumed to have taken independent legal or commercial advice before participating in the auction contemplated herein.

30) The Authorized Officer reserves his right to reject any or all offer/s without assigning any reason and in case all the offers are rejected, either to hold negotiations with any of the offeror or sell the assets through private negotiations with any of the offerors or any other party/parties or invite fresh offers. CFM-ARC's decision in this behalf shall be final & binding.

31) The Authorized Officer will be at liberty to amend/modify/delete any of the above conditions as may be deemed necessary in light of the facts & circumstances of the case.

32) Disputes, if any, shall be within the jurisdiction of Courts and Tribunals in Mumbai only.

33) Words & expressions used hereinabove shall have the same meanings respectively assigned to them under SARFAESI Act and the rules framed thereunder.

34) The amount of EMD can be deposited directly to following bank account:

<b>Account Holder</b>	CFMARC Trust -4 IndusInd Bank
<b>Account Number</b>	201003430867
<b>Bank</b>	IndusInd Bank
<b>Branch</b>	Opera House Branch
<b>IFSC</b>	INDB0000001

**35) Other terms and conditions pertaining to e-auction:**

- Auction/ bidding will be only online bidding through the portal provided by the service provider.
- In case of sole bidder/offeror, the said property will be sold to the sole bidder/offeror.
- Bidders/Offerors are cautioned to be careful while entering their bid amount and to check for alteration, if any, before confirming the same.
- No request/complaint of wrong bidding will be entertained for cancelling the sale and in such case, the Aggregate EMD in full will be forfeited.
- Only upon verification of the bid form and confirmation of remittance of Aggregate EMD, the user ID issued by the online service provider will be activated permitting the bidder to enter into the website of the service provider for bidding.
- Bidders/Offerors should not disclose their user ID as well as password and other material information relating to the bidding to any one and to safeguard its secrecy.

- g) Bidders/Offerors are advised to change the password immediately on receipt from the service provider.
- h) All bids placed are legally valid bids and are to be considered as bids from the bidder himself. Once the bid is placed, the bidder/offeror cannot reduce or withdraw the bid for whatever reason. If done so, the Aggregate EMD amount shall be forfeited.
- i) The highest and the latest bid on the auction shall supersede all the previous bids of the respective bidders/offerors. The bidder/offeror with the highest offer/ bid does not get any right to demand acceptance of his bid in case any stay order is received by CFM-ARC.
- j) The bidder/offeror shall be solely responsible for all consequences arising out of the bid submitted by him (including any wrongful bidding) and no complaint/ representation will be entertained in this regard by the CFM-ARC. Hence bidders/offerors are cautioned to be careful to check the bid amount and alter/rectify their bid if required before confirming the bid submitted.

Sd/-  
Authorized Officer

## **ONLINE BID DOCUMENT**

(To be filled online in website <https://www.bankeauctions.com>)

In the matter of sale of secured immovable and movable property(ies) of from Vivaan Bhoomi Pvt. Ltd. (Borrower), M/s. Vivaan Corporation (Co-Borrower), Mr. Kishore Bhooram Choudhary (Co-Borrower), Mrs. Kamla Kesharam Choudhary (Mortgagor and Guarantor),

### **PARTICULARS OF THE OFFEROR/BIDDER:**

- 1) Name of the Offeror/Bidder: \_\_\_\_\_
- 2) Constitution of the Offeror/ Bidder: \_\_\_\_\_
- 3) Postal Address of the Offeror/Bidder: \_\_\_\_\_  
\_\_\_\_\_
- 4) Telephone Nos. (O) \_\_\_\_\_ (R) \_\_\_\_\_  
(Mobile) \_\_\_\_\_ (E-Mail) \_\_\_\_\_
- 5) Document of proof of identity (tick whichever is being attached):
  - a. Driving License Number \_\_\_\_\_
  - b. PAN Card Number \_\_\_\_\_
  - c. Voter Identity Card Number \_\_\_\_\_
  - d. Passport Number \_\_\_\_\_
  - e. Certificate of Incorporation Number \_\_\_\_\_
  - f. Partnership Agreement details \_\_\_\_\_
- 6) Aggregate EMD Remittance details
  - a. Date of remittance \_\_\_\_\_
  - b. Name of Bank \_\_\_\_\_
  - c. Branch Name \_\_\_\_\_
  - d. Bank Account No. \_\_\_\_\_
  - e. IFSC Code No. \_\_\_\_\_
  - f. UTR No. \_\_\_\_\_

OR

  - a. Date of Demand draft \_\_\_\_\_
  - b. Name of the Issuing Bank \_\_\_\_\_
- 7) DETAILS OF THE OFFER/BID:  
Price Offered: Rs. \_\_\_\_\_ (Amount in figures)  
Rs. \_\_\_\_\_  
\_\_\_\_\_ (Amount in words)
- 8) Details of the bank account for refund of EMD in case of unsuccessful bidders
  - a. Name of Bank \_\_\_\_\_
  - b. Branch Name \_\_\_\_\_
  - c. Bank Account No. \_\_\_\_\_
  - d. IFSC Code No. \_\_\_\_\_

### **DECLARATION BY BIDDER / OFFEROR**

(a) I/We, the Offeror/s aforesaid do hereby state that, I/We have read the entire terms and conditions of the tender and public notice for sale in the matter of sale of secured immovable and movable properties of Vivaan Bhoomi Pvt. Ltd. (Borrower) M/s. Vivaan Corporation (Co-Borrower) Mr. Kishore Bhooram Choudhary (Co-Borrower) Mrs. Kamla Kesharam Choudhary (Mortgagor and Guarantor), and understood them fully. I/We, hereby unconditionally agree to conform with and to be bound by the said terms and conditions.

(b) I/We, the Offeror/s aforesaid do hereby confirm that I/We have taken inspection of the premises and I/We are satisfied with the condition of the same and I/We shall not claim any loss or reduction in the amount offered on account of any deviation in the details and description of the properties.

(c) I/We declare as a prospective purchaser or any person acting jointly or in concert with the prospective purchaser and that are not connected person with the borrower / mortgagor / guarantor. I/We further undertake that we meet the criteria and requirements as set out u/s. 29A of the Code of IBC,2016 and that we shall make full disclosure in respect of itself.

(d) I/We further declare that I/We intend to purchase the above referred assets from the Authorized Officer of CFM-ARC for our own use/business and that the information revealed by me/us in the tender/offer in <https://www.bankeauctions.com> 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 tender submitted by me/us in <https://www.bankeauctions.com> is liable to be cancelled and in such case the Aggregate Earnest Money Deposit paid by me/us is liable to be forfeited by CFM-ARC and CFM-ARC will be at liberty to annul the offer made to me/us at any point of time. I/We also agree that after my/our offer given in in my/our offer for purchase of the assets is accepted by CFM-ARC and I/we fail to accept or act upon the terms and conditions herein or am /are not able to complete the transaction within the time limit specified herein for any reason whatsoever and/or fail to fulfill any/all the terms & conditions herein, the Aggregate Earnest Money Deposit and any other monies paid by me/us along with the offer and thereafter, are liable to be forfeited by CFM-ARC and that CFM-ARC has also a right to proceed against me/us for specific performance of the contract, if so desired by CFM-ARC.

**NAME AND SIGNATURE of BIDDER(S)**

ON A ₹.500/- NON-JUDICIAL STAMP PAPER WITH NOTARY

To,  
The Authorised Officer,  
CFM Asset Reconstruction Pvt. Ltd  
1<sup>st</sup> Floor, Wakefield House, Sprott Road, Ballard Estate,  
Mumbai 400 038

**Affidavit cum Undertaking**

I/We, \_\_\_\_\_

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respectively (name of the Prospective Purchaser), do solemnly affirm and state as under:

- a. That I /We am/ are duly authorised and competent to make and affirm this affidavit for and on behalf of the Prospective Purchaser(s). I/We hereby unconditionally state, submit and confirm that the document is true, valid, and genuine.
- b. I /We hereby unconditionally state, submit and confirm that the Prospective Purchaser is not disqualified from submitting the offer letter and /or tender to purchase the property being **Office premises No. 503 ,507 and 510 on 5th Floor as per the approved plans in the proposed composite building known as "MANTHAN PLAZA" situated at plot of land bearing CTS No. 962 – D adm. 2753 Sq. mtrs or there about at village Kole Kalyan Nehru Road, Santacruz, East, Mumbai 400 055** hereinafter referred as "the secured asset" by way of Public auction sale / Private treaty or by way of any other mode of sale as laid down under SARFAEI Act, 2002 read with the rules thereunder and or the modes of sale available with CFM Asset Reconstruction Private Limited (CFMARC) by virtue of being secured creditor to enforce security interest over the secured asset under SARFAESI Act, 2002.
- c. That neither the (I) Prospective Purchaser nor(ii) any person acting jointly or in concert with the Prospective purchaser not (iii) any person who is a connected person with the Borrower or Borrower company namely Vivaan Bhoomi Pvt. Ltd. (Borrower) M/s. Vivaan Corporation (Co-Borrower) Mr. Kishore Bhooraram Choudhary (Co-Borrower) Mrs. Kamla Kesharam Choudhary (Mortagor and Guarantor),
- d. That neither the (I) Prospective Purchaser nor (ii) any person acting jointly or in concert with the Prospective Purchaser nor (iii) any person who is a connected person; (a) the Prospective Purchaser or (b) any person acting jointly or in concert with the Prospective Purchaser:
  - i) is an undischarged insolvent,
  - ii) is a wilful defaulter in accordance with the guidelines of the Reserve Bank of India issued under the Banking Regulation Act, 1949;
  - iii) is at the time of submission of the sale offer, a person who (a)has an account which has been classified as non performing asset in accordance with the guidelines of the Reserve Bank of India 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, or (b) controls or manages or is the promoter of a the borrower Company or the Guarantor Company whose account has been, classified as non-performing asset in accordance with the guidelines of the Reserve Bank of India issued under the Banking Regulation Act,1949 or the guidelines of a financial sector regulator issued under any other law for the time being in force; and such classification has continued for a period of one year or more from the date of such classification till the date of commencement of the Corporate Insolvency resolution process of the Corporate Debtor and all such overdue amounts along with interest, cost and charges thereon has not been fully repaid at the time of submission of this Sale offer;
  - iv) has been convicted of any offence punishable with two years or more or with imprisonment and two years have not passed from the date of release from such imprisonment: or
  - v) has been a Promoter or in the management or control of a Borrower Company in which a preferential transaction has taken place and in respect of which an order has been made by the Honourable National Company Law Tribunal ( or its appellate tribunals or Courts). (other than a preferential transaction, undervalued transaction, extortionate credit transaction or fraudulent transaction by the Prospective purchaser pursuant to a resolution plan approved under the code or pursuant to the scheme or plan approved by a financial sector regulator or court, and the Prospective purchaser has not otherwise contributed to the preferential transaction, undervalued transaction, extortionate credit transaction or fraudulent transaction) which has taken place prior to the acquisition of the financial assets of the Borrower Company by the Secured Creditor;

vi) has 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 the code, where such guarantee has been invoked by the creditor and remains unpaid in full or part;

vii) is subject to any other aforesaid conditions under any law in a jurisdiction outside India.

e. That the Prospective Purchaser unconditionally and irrevocably represents, warrants, and confirms that it is eligible to participate in the sale process as laid down under SARFAESI Act, 2002 read with the Security Enforcement Rule, 2002 and that it shall provide all the documents, representations and information as may be required by the CFMARC/Secured Creditor or any other authority as may be applicable.

f. That the Prospective Purchaser unconditionally and irrevocably undertakes that it shall provide all data, documents and information as may be required to verify the statement made under this affidavit cum Undertaking.

g. That the Prospective Purchaser understands that CFMARC may rely on the confirmations, representations and warrants provided by the Prospective purchaser under this affidavit cum undertaking.

h. That in the event of any of any of the above statements are found to be untrue or incorrect then the Prospective purchaser unconditionally agrees to indemnify and hold harmless the CFMARC and /or the Secured Creditor.

i. That the Prospective Purchasers agrees and undertakes to disclose/ inform forthwith, to the CFMARC/Secured Creditor if the Prospective purchaser becomes aware of any change in factual information in relation to at any stage of the sale process.

j. That this affidavit cum undertaking shall be governed in accordance with the laws of India and the adjudicating authority shall have the exclusive jurisdiction over any dispute arising under this affidavit.

Solemnly affirmed at ----- on this----- day of -----, 2025.

Place:

Deponent(s)

**NOTICE  
AMBuja CEMENTS LIMITED**

Registered Office:- Adani Corporate House, Shantigram, Near Vaishnav Devi Circle, S. G. Highway, Khodiyar, Ahmedabad, Gujarat-382421, NOTICE is hereby given that the certificate(s) for the undermentioned securities of the Company has / have been lost / Misplaced and the holder(s) of the said securities / applicant(s) has / have applied to the Company to issue duplicate certificate(s).

Any person who has a claim in respect of the said securities should lodge such claim with the Company at its Registered Office within 15 days from this date, else the Company will proceed to issue duplicate certificate(s) without further intimation.

Folio No.	Name(s) of holder(s) and Jt. holder(s), if any	No of Securities	Dist. No. Start to End	Certificate No.
A08972	Asha Arun Patankar and Joint Late Arun Chintaman Patankar	1000 500	751506-752505 901043076-901043575	827 827

Place: Mumbai  
Date: 22.12.2025  
Name of Shareholders / Claimants  
Asha Arun Patankar  
Joint Late Arun Chintaman Patankar

**Public Notice For E-Auction Cum Sale**

Sale of Immovable property mortgaged to IIFL Home Finance Limited (IIFL HFL) Corporate Office at Plot No.98, Udyog Vihar, Phase-IV, Gurgaon-122015, (Haryana) and Branch Office at: Office No. 107 and 108, A wing, First Floor, Pridi silicon plaza, next to chaturshringi temple, SB road, Pune 411016 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter "Act"). Whereas the Authorized Officer ("AO") of IIFL HFL had taken the possession of the following property/pursuant to the notice issued U/s 13(2) of the Act in the following loan accounts/prospectus nos. with a right to sell the same on "AS IS WHERE IS BASIS, AS IS WHAT IS BASIS AND WITHOUT RECOURE BASIS" for realization of IIFL-HFL's dues. The Sale will be done by the undersigned through e-auction platform provided at the website: [www.iiflhome.com](http://www.iiflhome.com)

Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property/ Secured Asset	Date of Physical Possession	Reserve Price
Miss. Vibhavari Ketan Koli, Minali Grhu Udyog Mr. Krishan Wamanaro Kadam Mrs. Sushma Kadam (Prospect No. IL10601565, IL10601308)	03/03/2025 Rs.3226814	All that part and parcel of the property bearing: Flat No. 301, 3rd Floor, Samarth Shrushti, Constructed on CTS No. 857, Situated at Village - Khar, Taluka - Maval, Distt. - Pune, Maharashtra, India, 412106 Property Type: Built Up, Area: Carpet Area Property Area: 430.00, 324.00	19/11/2025	Rs.103200/- (Rupees Ten Lakh Thirty Two Thousand Only)

Date of Inspection of property  
16-Jan-2026 100 hrs-1400 hrs.

EMD Last Date  
20-Jan-2026 till 5 pm.

Date/ Time of E-Auction  
22-Jan-2026 1100 hrs-1300 hrs.

EMD payments are to be made vide online mode only. To make payments you have to visit [www.iiflhome.com](http://www.iiflhome.com) and pay through link available for the property Secured Asset only. Note: Payment link for each property/ Secured Asset is different. Ensure you are using link of the property/ Secured Asset you intend to buy vide public auction.

For Balance Payment - Login [www.iiflhome.com](http://www.iiflhome.com) > My Bid > Pay Balance Amount.

**TERMS AND CONDITIONS:**

1. For participating in e-auction, intending bidders required to register their details with the Service Provider [https://www.iiflhome.com](http://www.iiflhome.com) well in advance and has to create the login account, login ID and password. Intending bidders have to submit / send their "Tender FORM" along with the payment details towards EMD, copy of the KYC and PAN card at the above mentioned Branch Office.
2. The bidders shall improve their offer in multiple of amount mentioned under the column "Bid Increase Amount". In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes.
3. The bidder shall pay deposit 25% of the bid amount within 15 days from the date of confirmation of sale by the secured creditor. All deposit and payment shall be in the prescribed mode of payment.
4. The purchaser has to bear the cess, applicable stamp duty, fees, and any other statutory dues or other dues like municipal tax, electricity charges, land and all other incidental costs, charges including all taxes and rates outgoings relating to the property.
5. The purchaser has to pay TDS application to the transaction/payment of sale amount and submit the TDS certificate with IIFL HFL.
6. Bidders are advised to go through the website [https://www.iiflhome.com](http://www.iiflhome.com) and [https://www.iifl.com/home-loans/proPERTIES-for-auction](http://www.iifl.com/home-loans/proPERTIES-for-auction) for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
7. For details, help procedure and online training for e-auction prospective bidders may contact the service provider E mail ID: [care@iiflhome.com](mailto:care@iiflhome.com) or call 1800 2672 499 from 09:30 hrs to 18:00 hrs from Monday to Friday or write to email: [care@iiflhome.com](mailto:care@iiflhome.com)
8. For any query related to Property details, Inception of Property and Online bid etc. call IIFL HFL toll free no. 1800 2672 499 from 09:30 hrs to 18:00 hrs from Monday to Friday or write to email: [care@iiflhome.com](mailto:care@iiflhome.com)
9. Notice is hereby given to above said borrowers to collect the householder articles, which were lying in the secured asset at the time of taking physical possession within 7 days, otherwise IIFL-HFL shall not be responsible for any loss of property under the circumstances.
10. Further the notice is hereby given to the Borrower/s, that in case they fail to collect the above said articles same shall be sold in accordance with Law.
11. In case of default in payment at any stage by the successful bidder / auction purchaser within the above stipulated time, the sale will be cancelled and the amount already paid will be forfeited (including EMD) and the property will be again put to sale.
12. AO reserves the rights to postpone/cancel or vary the terms and condition of tender/auction without assigning any reason thereof. In case of any dispute in tender/Auction, the decision of AO of IIFL-HFL will be final.

**SUMMARIO 30 DAYS SALE NOTICE UNDER RULE 8 (8) OF THE SARFAESI ACT, 2002**

The Borrower are hereby required to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost.

Place:- Pune Date: 23-Dec-2025  
Sd/- Authorised Officer, IIFL Home Finance Limited.

**NKGSB CO-OP. BANK LTD.**

(MULTI STATE SCHEDULED BANK)  
Recovery Dept. : Laxmi Sadan, 361, V. P. Road, Girgaum, Mumbai-400004  
Tel. No. : (022) 67545020/21/25/40/48/73/98; Email Id - [recovery@nkgsb-bank.com](mailto:recovery@nkgsb-bank.com)

**POSSESSION NOTICE [(RULE 8 (1)) [FOR IMMOVABLE PROPERTY]**

WHEREAS,

The undersigned, being an Authorized Officer of NKGSB Co-op. Bank Ltd. under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest (Enforcement) Act, 2002 (SARFAESI ACT, 2002) and in exercise of powers conferred under Section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued **Demand Notice** on **22/10/2024** to the following Borrower(s) & Mortgagor(s) calling upon them to pay the amount mentioned in the said notice within 60 days from the date of the receipt of the same. The Borrower(s) & Mortgagor(s) having failed to pay the amount mentioned against their respective names, this notice is hereby given to the Borrower(s) & Mortgagor(s) and Public-in-General that the undersigned has taken **SYMBOLIC POSSESSION** of the Asset described herein below **Schedule "A"**, in exercise of the powers conferred on him Under Section 13(4) of the said Act, read with Rule 8 of the said Rules on **17/12/2025** under Section 14 of the SARFAESI ACT, 2002.

The Borrower(s), Mortgagor(s) in particular and public-in-general is hereby cautioned not to deal with the below mentioned property and/or dealing with the said Asset, will be subject to the charge of the NKGSB Co-op. Bank Ltd. for the following amount and further interest and charges applicable thereon.

The borrower(s) & Mortgagor(s) attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available, to redeem the secured asset.

**Name of the Borrower/Mortgagor/Guarantor**

1. Mr. Shivnath Ramchandra Mishra (Borrower)	Rs. 21,58,842.77 (Rupees Twenty One Lakhs Fifty Eight Thousand Eight Hundred Forty Two and Paisa Seventy Seven Only) as on 30/11/2025 and further interest along with incidental expenses thereon.
2. Late Dr. Ramchandra Munneswar Mishra (Co-Borrower & Mortgagor)	
3. Ms. Reena Ramchandra Mishra (Co-Borrower)	
4. Mrs. Chandravati Ramchandra Mishra (Co-Borrower)	

**Schedule "A": Description of the Immovable Property mortgaged**

All that piece and parcel of Commercial Shop No. 06, admeasuring 165.00 sq.fts carpet area (i.e.198.00 built up area) on the Ground floor, in the society known as "MANGAL KUNJ CO-OPERATIVE HOUSING SOCIETY LTD.", located at Plot No. 19, Suburban Scheme VI, Opp. Mc Donald's, Sahar Road, Andheri East, Mumbai-400053, constructed on the piece and parcel of land bearing C.T.S. No. 683, Plot 19 of Village Andheri, within the limit of Sub District of Mumbai City and within the limits of Mumbai Municipal Corporation, together with proportionate right in the land under the building and with right to use and avail common areas and facilities and with right of ways and easements and parking made available to the said premises alongwith share certificate and membership attached to the said premises, owned by Late Dr. Ramchandra M. Mishra. The above scheduled property is bounded by as follows :

EAST BY	WEST BY	NORTH BY	SOUTH BY
Under Construction Building	Sahar Road	Samadhan Apartment	Internal Road

Sd/-

Place : Mumbai  
Date : 23/12/2025  
AUTHORIZED OFFICER  
NKGSB Co-Op. Bank Ltd.  
(Under the SARFAESI Act 2002)

**CFM ASSET RECONSTRUCTION PRIVATE LIMITED**  
REGISTERED OFFICE: "Block no. A/1003, West Gate, Near YMCA Club, Sur No. 835/1+3, S. G. Highway, Makar, Ahmedabad-380051 Gujarat"  
CORPORATE OFFICE: 1st Floor, Wakefield House, Srott Road, Ballard Estate, Mumbai-400038  
EMAIL: [tejas.joshi@cfmarc.in](mailto:tejas.joshi@cfmarc.in), [info@cfmarc.in](mailto:info@cfmarc.in), CONTACT: 022-4055280/897682751

APPENDIX-IV-A [See rule to rule 8 (6)]  
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY  
E-auction Sale Notice for the 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) and Rule 9 (1) of the Security Interest Enforcement Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property (Secured Asset) mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of CFM Asset Reconstruction Pvt. Ltd. (acting in its capacity as a Trustee of CFMARC Trust - 4 IndusInd (The secured Creditor) on 24-08-2024 for a sum of Rs.11,50,63,194.82/- (Rupees Eleven Crore Fifty Lakh Sixty Three Thousand One Hundred Ninety Four and Paise Eighty Two only) pending towards Loan Account No. MQL00065N and MQL00065N, by way of outstanding principal, arrears (including accrued late charges) and interest till 18.12.2025 with applicable future interest in terms of the Loan Agreement and other related loan documents) w.e.f. 19.12.2025 along with legal expenses and other charges due to the Secured Creditor from M/s Vivaan Bhoomi Private Limited Through its Director Mr. Kishore B Choudhary, Mrs. Kamlesh Keshav Choudhary, M/s Vivaan Corporation The reserve price of the properties and the earnest money deposit are given below:-

SL No.	Description	Reserve Price	EMD	Date and Time of Inspection
1.	All that piece of the office premises No. 503 having area admeasuring approx.1051 Sq. ft. carpet on 5th Floor as per the approved plans in the proposed composite building known as "MANANTH PLAZA" situated at plot of land bearing CTS No. 962 - D adm. 2753 Sq. mtrs or there about at village Kole Kalyan Nehru Road, Santacruz, East, Mumbai 400055, which is bounded as: North:- CTS Nos. 1008, 1007 & 1001 South:- 36.50 Mtrs wide D.P. Road East:- CTS Nos 994, 998 & 974 West:- 18.30 Mtrs wide D.P. Road	₹. 1,89,00,000/- (Rupees One Crore Eighty-Nine Lakhs Only)	₹. 18,90,000/- (Rupees Eighteen Lakhs Nine Thousand Only)	30th December, 2025 Between 4:00 pm to 5:00 pm
2.	All that piece of the office premises No. 507 having area admeasuring approx. 1174 Sq. ft. carpet on 5th Floor as per the approved plans in the proposed composite building known as "MANANTH PLAZA" situated at plot of land bearing CTS No. 962 - D adm. 2753 Sq. mtrs or there about at village Kole Kalyan Nehru Road, Santacruz, East, Mumbai 400055, which is bounded as: North:- CTS Nos. 1008, 1007 & 1001 South:- 36.50 Mtrs wide D.P. Road East:- CTS Nos 994, 998 & 974 West:- 18.30 Mtrs wide D.P. Road	₹. 2,11,00,000/- (Rupees Two Crore Lakhs Only)	₹. 21,10,000/- (Rupees Twenty One Lakhs Thousand Only)	30th December, 2025 Between 4:00 pm to 5:00 pm
3.	All that piece of the office premises No. 510 having area admeasuring approx. 990. ft. carpet on 5th Floor as per the approved plans in the proposed composite building known as "MANANTH PLAZA" situated at plot of land bearing CTS No. 962 - D adm. 2753 Sq. mtrs or there about at village Kole Kalyan Nehru Road, Santacruz, East, Mumbai 400055, which is bounded as: North:- CTS Nos. 1008, 1007 & 1001 South:- 36.50 Mtrs wide D.P. Road	₹. 1,78,00,000/- (Rupees One Crore Seventy-Eight Lakhs Only)	₹. 17,80,000/- (Rupees Seventeen Lakhs Eighty Thousand Only)	30th December, 2025 Between 4:00 pm to 5:00 pm

SECURED DEBT: Rs.11,50,63,194.82/- (Rupees Eleven Crore Fifty Lakh Sixty Three Thousand One Hundred Ninety-Four and Paise Eighty-Two only) as on 18 December, 2025 together with further interest, other costs, and expenses thereon due and payable till the final payment.

TIME, DATE & PLACE: For E-Auction  
Date: 12.01.2026 Time: 11.00 A.M. to 12.00 P.M.

LAST DATE AND TIME FOR BID SUBMISSION: On or before 5:00 PM on 10.01.2026.

CONTACT: Mr. Tejas Joshi ; Email - [tejas.joshi@cfmarc.in](mailto:tejas.joshi@cfmarc.in) ; [apsna.desai@cfmarc.in](mailto:apsna.desai@cfmarc.in) ; [8879880250](tel:8879880250)

Encumbrances if any: Not known to the secured creditor

For detailed terms & conditions of the sale, please refer to the link provided in Secured Creditors website i.e., [https://www.cfmarc.in](http://www.cfmarc.in) for detailed conditions & of e-sale/sale of respective property and other details before submitting their bids for taking part in the e-auction. Bidders may also visit the website [https://www.bankeauctions.com](http://www.bankeauctions.com) or contact service provider M/s. C1 India Private Limited. Bidder Support Nos.: 0124-4302020 / 21, 22, 23, 24, 25, 26, 27, 28, 29, 30, 31, 32, 33, 34, 35,

