

DEUTSCHE BANK AG

Branch Office: Deutsche Bank AG, at B1, Nirfon Knowledge Park, Western Express Highway Goregaon East Mumbai 400063 DEMAND NOTICE

Whereas the borrowers/co-borrowers/mortgagors mentioned hereunder had availed the financial assistance from Deutsche Bank AG, herein referred as "Bank". We state that despite having availed the financial assistance, the borrowers/guarantors/mortgagors have committed various defaults in repayment of interest and principal amounts as per due dates.

The notices issued to them on their last known addresses have returned un-served and as such they are hereby informed by way of public notice about the same.

Secured Assets: "All the piece and parcel of Flat No. 1503 & 1504, 15th Floor, Crystal, Neelkanth Regent, Opposite Neelkanth Regent Opal & Near HDFC Bank, Ramanarayan Narkar Road, Saibaba Nagar, Pant Nagar, Ghatkopar (East), Mumbai - 400077.

Loan A/C Numbers: GECL Account No: 320040933780019, Magnus Account No: 100040933780019

Name and Address of Borrower/Co-Borrower/Guarantor: M/S Conspol Construction Private Limited, Mr. Lalji Meghji Pokar, Mr. pratik Lalji Pokar, residing at Flat No. 1503 & 1504, 15th Floor, Crystal, Neelkanth Regent, Opposite Neelkanth Regent Opal & Near HDFC Bank, Ramanarayan Narkar Road, Saibaba Nagar, Pant Nagar, Ghatkopar (East), Mumbai - 400077

NPA Date: 2nd October 2023

Date of Demand Notice: 30/11/2023

Outstanding Amount As per 13(2) Notice: Rs. 6,49,86,767/- as on 20/11/2023

In the circumstances as aforesaid, the notice is hereby given to the above borrowers, co-borrowers and/or their guarantors (where ever applicable) to pay the outstanding dues as mentioned above along with future interest and applicable charges within 60 days from the date of the publication of this notice failing which further steps will be taken after the expiry of 60 days of the date of this notice against the secured assets including taking possession of the secured assets of the borrowers and the mortgagors under Section 13(4) of Securitisation and Re-construction of Financial Assets and Enforcement of Security Interest Act, 2002 and the applicable rules thereunder.

Please note that under Section 13 (13) of the said Act, no Borrower shall, transfer by way of sale, lease or otherwise any of his secured assets referred to in the notice, without prior written consent of the secured creditor.

Place: Mumbai

Date: 09.12.2023

DIANA NADAR

Authorized Officer Deutsche Bank AG

JANA SMALL FINANCE BANK (A scheduled commercial bank)

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071.

Regional Branch Office: Shop No.4 & 5, Ground Floor, Indiabulls Mint Gladys Alvares Road, Hiranandani Meadows, Pokhran Road, Thane West-400610.

E-AUCTION NOTICE

PUBLIC NOTICE FOR SALE THROUGH E-AUCTION UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT (SARFAESI ACT) 2002, READ WITH PROVISOR RULE 8(6) & 9 OF SECURITY INTEREST (ENFORCEMENT) RULES 2002.

The undersigned as authorised officer of Jana Small Finance Bank Limited has taken possession of the following property in exercise of powers conferred under section 13(4) of the SARFAESI ACT. The Borrower in particular and public at large are informed that online auction (e-auction) of the mortgage property in the below mentioned account for realisation of dues of the Bank will be held on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" on the date as prescribed as here under.

Table with columns: Sr. No., Loan Account Number, Name of Original Borrower/Co-Borrower/ Guarantor, Date of 1-2 Notice, Date of Possession, Present Outstanding balance as on 05.12.2023, Date & Time of Inspection of the property, Reserve Price in INR, Earnest Money Deposit (EMD) in INR, Date and Time of E-Auction, Last date TIME & Place for submission of Bid.

Details of Secured Assets: All that piece and parcel of the Immovable Property Bearing Situated at S.No.124, Hissa No.1(Part) C.T.S. No.8914, 8915, 8916, 8917, 8918, 8919, Flat No.604, 6th Floor, Jai Om Shivdharma Co-Op Hsg Ltd., Near Jalashram, Kaias Colony, Ambernath East, Thane-421501. Admeasuring about 635 Sq.ft. and Surrounded by: At North: Survey No.73/ Govt. Tower, At South : Road, At East: Property Bearing CTS No.8904, At West: D.P. Road.

The properties are being held on "AS IS WHERE IS BASIS" & "AS IS WHAT IS BASIS" and the E-Auction will be conducted "On Line". The auction will be conducted through the Bank's approved service provider M/s. 4 Closure at the web portal https://bankauctoins.in & www.foreclosureindia.com. For more information and For details, help, procedure and online training on e-auction, prospective bidders may contact M/s. 4 Closure; Contact Mr. Bhaskar Naidu Contact Number: 8142000809/ 814200061. Email id: info@bankauctoins.in / subbarao@bankauctoins.in

For further details on terms and conditions to take part in e-auction proceedings and any for any query relating to property please contact Jana Small Finance Bank authorized officers Mr. Kaushik Bag (Mob No.7019949040), Mr. Ajay Naik (Mob No.9960948687). To the best of knowledge and information of the Authorised Officer, there are no encumbrances on the properties. However the intending bidders should make their own independent inquiries regarding the encumbrances, title of property put on prior to submitting their bid. No conditional bid will be accepted. This is also a notice to the above named Borrowers/ Guarantors/ Mortgagors about e-auction scheduled for the mortgaged properties. The Borrower/ Guarantor/ Mortgagor are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of auction, failing which the property will be sold and balance dues if any will be recovered with interest and cost.

Date: 09.12.2023, Place: Mumbai Sd/- Authorized Officer, Jana Small Finance Bank Limited

GIC HOUSING FINANCE LTD. CORPORATE OFFICE / HEAD OFFICE : GICHL, National Insurance Building, 6th Floor,14, J.T. Road, Next to Astoria Hotel, Churchgate, Mumbai - 400 020. Tel.: (022) 43041900 Email: corporate@gichf.com Website : www.gichfindia.com

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

Table with columns: Sl. No., Loan File No./ Name of the Borrower/ Co-Borrower, Property Address & Area of Property, Demand notice issued date, Date of Physical Possession, Total Outstanding as on 08.12.2023 (Incl.POS, Interest and Other charges) (In Rupees), Reserve Price (In Rupees).

Table with columns: Sl. No., Loan File No./ Name of the Borrower/ Co-Borrower, Property Address & Area of Property, Demand notice issued date, Date of Physical Possession, Total Outstanding as on 08.12.2023 (Incl.POS, Interest and Other charges) (In Rupees), Reserve Price (In Rupees).

DATE OF E-AUCTION & TIME : 10-01-2024 at the Web-Portal (https://www.bankauctoins.in) from 3.00 PM TO 04.00 PM. with unlimited extensions of 5 minutes each. Last date of submission of Tender/Sealed Bid in the prescribed tender form along with EMD & KYC either through online mode or at the above mentioned GICHF Office at 08-01-2024 before 5.00 PM.

Further to this PUBLIC NOTICE for E-Auction Sale of the above said Assets / properties (in terms and conditions of the SARFAESI, Act 2002 and rules thereunder) GICHL invites OFFERS EITHER in sealed cover or in Online mode to purchase the said properties on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS".

THE TERMS & CONDITIONS OF THE AUCTION SALE ARE AS FOLLOWS:-

- 1. E-Auction is being held on 'As is where is Basis', 'As is what is Basis', 'Whatever there is And 'Without Any Recourse Basis', and will be conducted "Online". The E-Auction will be conducted through GICHF approved Euction service provider "M/s.4 CLOSURE"
- 2. The intending bidders should register their names at portal https://bankauctoins.in/ and get their user-id and password free of cost. Prospective bidders may avail online training on E-Auction from the service provider M/s. 4 closure, VIRAR BRANCH: 3rd Floor, Sandeep House, Tirupati Nagar Phase-1, Opp. Royal Academic School, Virar(W)-401303. Office Tel.: 858282530 | Contact Details: SIDDHARTH MISHRA | Branch mail id: virar@gichfindia.com / VASAI BRANCH: 1st Floor, Kini Associates Building, Behind Stella Petrol pump, Vasai West, Mumbai-401202. Office Tel: 8108986111 | Contact Details: SUSHMA SHETTY | Branch mail id: vasai@gichf.co.in / BORIVALI BRANCH: 401, 4th Floor, Soni Shopping Center, Above Om Jewellers, L.T.Road, Borivali(W), Mumbai-400092. Branch mail id: borivali@gichfindia.com / BOISAR BRANCH: 235, Second Floor, Harmony Plaza, Opp. SBI, Tarapur Road, Boisar (W) -401501. Office Tel: 9819906655 | Contact Details: SANTOSH KHAVARE | Branch mail id: boisar@gichfindia.com
- 3. The E-auction Sale is subject to the conditions prescribed in the SARFAESI Act/Rules 2002 and the terms and conditions mentioned hereunder/website also subject to conditions in the offer/bid documents to be submitted by the intending/participating bidders.
- 4. Every bidder is required to have his/her own email address in order to participate in the online E-auction.
- 5. Once Intending Bidder formally registers as a qualified tenderer before authorized officer of GICHF, will have to express his/her interest to participate through the E-auction bidding platform, by submitting document. It shall be the tenderer's/online bidder's sole responsibility to procure his/her login ID and password from the E-auction service provider.
- 6. The aforesaid properties shall not be sold below the reserve price mentioned above.
- 7. Intending bidders are required to deposit Earnest Money Deposits (EMD) @ 10% of the above said respective reserve prices, by way of DD/RTGS/NEFT favouring GIC Housing Finance Ltd. Bank details are as follows: Bank Name: UNION BANK OF INDIA, A/c No: 005111010000039 - A/c Name: GIC HOUSING FINANCE LTD AUCTION A/c, Center: Fort, Branch : LCB, Fort, Account Type: Current Account, IFSC Code : UBIN0800511
- 8. The said Deposits shall be adjusted in the case of successful bidder/s, otherwise refunded. The said earnest money deposit/s will not carry any interest.
- 9. The offer/s along with the aforesaid Earnest Money Deposit (EMD) can be submitted either "online" through the portal https://bankauctoins.in/ along with the EMD and scanned copy of KYC documents including PAN Card & address proof, to the service provider or through submitting sealed cover comprising bid form, EMD and KYC documents and it should reach the respective branch offices of GIC Housing Finance Ltd., mentioned above on or before EMD Submission due date.
- 10. That, after opening the tenders, the intending bidders who have submitted their bids for not less than the reserve price will be given an opportunity at the sole discretion of the Authorized Officer to increase the bidding amount.
- 11. The successful bidder/s shall deposit 25% of the amount of sale price, adjusting the EMD paid already, immediately on acceptance of offer by the Authorized officer in respect of the sale, failing which the earnest money deposited shall be forfeited. The balance 75% of the sale price is payable within 15 days from the date of confirmation of the sale solely at the discretion of the Authorized Officer. In case of failure to deposit the balance amount within the prescribed period, the amount deposited shall be forfeited. The Authorized Officer shall not be required to give any further notice of forfeiture to the successful bidder.
- 12. Bidders are bound by the principle of "caveat emptor" (Buyer Beware) and advised to conduct their own due diligence to find any encumbrances, statutory liabilities, arrears of property tax, Income Tax, Excise Duty, Labour Dues, electricity and maintenance dues etc., of the firm or Secured Asset. The Successful bidders shall have to bear all outgoing i.e., municipal taxes, maintenance/society charges, electricity charges, water charges, stamp duty, registration charges, (if applicable), if any and all other incidentals charges, cost including all outgoing relating to the respective properties other than the sale price....
- 13. The successful bidder should bear the charges/fees payable on sale certificate, such as registration fees, stamp duty, taxes, or any other duties payable for getting the secured asset transferred in his/her name.
- 14. The Sale Certificate will be issued only in the name of the successful bidder and only after receipt of the entire /sale price.
- 15. The notice is hereby given to the Borrower/s, Mortgagor/s and Guarantor/s that they can bring the intending buyer/purchaser for purchasing the properties mentioned above, as per the terms and Conditions of the EAuction Sale.
- 16. Inspection of the above said properties can be given on request and as per convenience of Authorized Officer.
- 17. The Authorized Officer is not bound to accept the highest offer or any or all offers and reserves the right to accept or reject any or all the tenders without assigning any reason therefor.
- 18. GICHL is not responsible for any liabilities whatsoever pending upon the properties as mentioned above. The property shall be auctioned on "As is where is", "As is what is", "Whatever there is" and without any recourse Basic.

Date : 09.12.2023 Place : Virar/Vasai/Borivali/Boisar Sd/-, Authorised Officer GIC HOUSING FINANCE LTD.