

KEY DETAILS:
Date: 24-03-2025

TENDER DOCUMENT
TERMS OF INVITATION AND SALE

STRESSED ASSET GROUP
“Axis House”, 7th Floor, C-2, Wadia International Centre,
Pandurang Budhkar Marg, Worli, Mumbai - 400 025.

1.	Name of the Borrower	M/s Dayaldas Arjundas																	
2.	Outstanding Amount as per Demand Notice	Rs 10,07,35,990/- (Rupees Ten Crore Seven Lakh Thirty Five Thousand Nine Hundred Ninety Only) being the amount due as April 15, 2023 along with penal interest thereon till the date of payment and incidental expenses, other charges, costs etc.																	
3.	Description of the “Secured Asset” offered for sale (herein after referred as the “Scheduled Property” or the “said Property” or the “Secured Asset”) along with Reserve Price and EMD	<table border="1"> <thead> <tr> <th>Sr.No</th> <th>Property Description</th> <th>Reserve Price</th> <th>Earnest Money Deposit</th> <th>Date of Physical Possession</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>a) Part of House No 56-57, Ground Floor area 200 sqft (18.58 sqmt) & Passage 175 sqft (16.26 sqmt), Hanumanganj, Galla Bazar, Tehsil Huzur, Bhopal (M.P.) in the name of Suresh Sangtani b) Part of House No 56-57, Ground Floor area 200 sqft (18.58 sqmt) & Passage 175 sqft (16.26 sqmt), Hanumanganj, Galla Bazar, Tehsil Huzur, Bhopal (M.P.) in the name of Usha Sangtani</td> <td>Rs 1,70,00,000/- (Rupees One Crore Seventy Lakh Only)</td> <td>Rs 17,00,000/- (Rupees Seventeen Lakh Only)</td> <td>26-11- 2024</td> </tr> <tr> <td>2</td> <td>Part of House No 56-57, part of Basement area 913 sqft (134.94 sqmt), Hanumanganj, Galla Bazar, Tehsil Huzur, Bhopal (M.P.) in the name of Suresh Sangtani and Usha Sangtani</td> <td>Rs 65,00,000/- (Rupees Sixty Five Lakh Only)</td> <td>Rs 6,50,000/- (Rupees Six Lakh Fifty Thousand Only)</td> <td>26-11- 2024</td> </tr> </tbody> </table>			Sr.No	Property Description	Reserve Price	Earnest Money Deposit	Date of Physical Possession	1	a) Part of House No 56-57, Ground Floor area 200 sqft (18.58 sqmt) & Passage 175 sqft (16.26 sqmt), Hanumanganj, Galla Bazar, Tehsil Huzur, Bhopal (M.P.) in the name of Suresh Sangtani b) Part of House No 56-57, Ground Floor area 200 sqft (18.58 sqmt) & Passage 175 sqft (16.26 sqmt), Hanumanganj, Galla Bazar, Tehsil Huzur, Bhopal (M.P.) in the name of Usha Sangtani	Rs 1,70,00,000/- (Rupees One Crore Seventy Lakh Only)	Rs 17,00,000/- (Rupees Seventeen Lakh Only)	26-11- 2024	2	Part of House No 56-57, part of Basement area 913 sqft (134.94 sqmt), Hanumanganj, Galla Bazar, Tehsil Huzur, Bhopal (M.P.) in the name of Suresh Sangtani and Usha Sangtani	Rs 65,00,000/- (Rupees Sixty Five Lakh Only)	Rs 6,50,000/- (Rupees Six Lakh Fifty Thousand Only)	26-11- 2024
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	3	Plot No. GBF -202 area 92.93 sqmt or 1000 sqft Naveen Pragand Karond, Tehsil Huzur, Bhopal (M.P.) in the name of M/s Dayaldas Arjundas	Rs 51,00,000/- (Rupees Fifty One Lakh Only)	Rs 5,10,000/- (Rupees Five Lakh Ten Thousand Only)	26-11-2024
	4	Plot/House No 110 part of Khasra No 70/1 & 177 area 1500 sqft situated at Aditya Avenue, Village Laukhedi, Airport Road, Patwari Hlka No.23, Tehsil Huzur, Bhopal (M.P.) in the name of Smt. Usha Sangtani W/O Shri Suresh Sangtani & (2) Shri Suresh Sangtani S/O Late Narayan Das Sangtani	Rs 1,16,00,000/- (Rupees One Crore Sixteen	Rs 11,60,000/- (Rupees Eleven Lakh Sixty Thousand Only)	19-11-2024
	5	Flat No. F-1, First Floor area 52.18 sqm Shri Ram Arcade, South Extension Colony, Plot No. 63 part of Khasra No. 31/1 (Lokmaye Griha Nirman Sahakari Samiti Mydt) Village Gehunkheda Tehsil Huzur, Bhopal (M.P.) in the name of Usha Sangtani	Rs 20,00,000/- (Rupee Twenty Lakh Only)	Rs 2,00,000/- (Rupees Two Lakh Only)	10-02-2025
4.	Notice for Sale Publication Details	Business Standard English and Hindi Language, Bhopal Edition on 24-03-2025			
5.	Submission of the EMD & online bids should be done latest by	Demand Draft/Pay Order in the favour of 'Axis Bank Ltd.' payable at Mumbai, to be submitted on or before 25th April 2025 by 5:00 p.m.			
6.	Place of submission of EMD	Mumbai – Structured Assets Group, Axis Bank Ltd., 7th Floor, "Axis House", Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai-400025. Land line No.: +91 22 43255725, M.No. +91 98230 67953 (Yogesh Nerkar)			
7.	Date and time of e-auction	28th April 2025 between 2.00 p.m. to 3.00 p.m. with unlimited extension of five minutes each in the event of bids placed in the last five minutes.			
8.	Bid Increment Amount	Rs.1,00,000/- (Rupees One Lakh Only)			
9.	Contact person for Inspection and sale related queries	Mr. Yogesh Nerkar, Land line No.: +91 22 43253739/ Mob: +91 98230 67953 Email: Yogesh.Nerkar@axisbank.com			
10.	E auction website details	https://axisbank.auctiontiger.net			
11.	Contact person for e auction related details	M/s. e-Procurement Technologies. Ltd., A-801, Wall Street - 2, Opp. Orient Club, Near Gujarat College, Ellis Bridge, Ahmedabad-380006, Gujarat.: 079-40230 810/811/804/; Contact Persons: Mr Ravi Mudliar – M.No. +919265562821 & +919265562818 email : ravi.m@eptl.in; support@auctiontiger.net, Landline No. 079-6813 6869.			
12.	Terms and Conditions of Sale	As mentioned herein below.			

TERMS AND CONDITIONS OF THE INVITATION AND SALE

1. The Secured Asset is being sold on **“As Is Where Is Basis”, “As Is What Is Basis” and “Whatever There Is Basis”**.

All liabilities, encumbrances, dues of authorities and departments, statutory or otherwise, Housing Society dues and other dues (by whatever name called in whichever form, mode, manner), if any, in respect of the Secured Asset and if payable in law and/or attachable to the Secured Asset/sale proceeds, shall be the sole responsibility and to the account of the prospective buyer (also known as "Offeror"). Accordingly, the sale proceeds arising out of the proposed sale hereunder shall not be available for payment of any such liabilities, encumbrances, dues etc., and the sale proceeds shall be exclusive of all such liabilities, encumbrances, dues, (by whatever name called) whether known or unknown. The Secured Asset is being sold with all known and unknown encumbrances, if any, except the encumbrance by way of mortgage/charge and liabilities to the Bank in respect of the financial facilities as against the Scheduled Property.

2. Neither the Bank nor the Authorised Officer undertakes any responsibility to procure any permission/license/approvals etc. from any person / department / authority / Government etc. in respect of the Secured Asset offered for sale.
3. The Bank/Authorised Officer does not make any representations regarding the existence or otherwise of aforesaid liabilities, encumbrances, dues etc. The Offeror may do his/their own necessary due diligence in this regard.
4. The person(s) interested in submitting quotations / offers shall submit their online bids (such person(s) giving the quotation / offer / bid is herein after referred to as "Offeror" / Bidder" and the quotation / offer given is hereinafter referred to as "Offer / Bid") for purchase of the Secured Asset as mentioned herein above in the prescribed Offer / Bid Form as specified in **Annexure I** herein and available in auction portal i.e. <https://axisbank.auctiontiger.net> to those who have submitted the EMD amount with the Bank within the time period prescribed hereinabove. An Offeror would be required to submit (i) full name of the bidder (ii) copy of PAN Card (iii) Active Mobile Number (iv) Email Address and (v) Address proof as well as credit worthiness / financial standing, in the form and manner acceptable to the Bank / Authorised Officer.
5. Please note that intending bidders may avail training for online bidding from M/s. e-Procurement Technologies. Ltd., A-801, Wall Street - 2, Opp. Orient Club, Near Gujarat College, Ellis Bridge, Ahmedabad-380006, Gujarat.: 079-40230 810/811/804/; Contact Persons: Mr Ravi Mudliar – M.No. +919265562821 & +919265562818 email : ravi.m@eptl.in; support@auctiontiger.net, Landline No. 079-6813 6869.
6. The Offeror / Bidder shall remit the Earnest Money Deposit ("EMD") as mentioned above by way of pay order / demand draft drawn on a Scheduled Bank in favour of "**Axis Bank Ltd.**" payable at Mumbai at Axis Bank Ltd., Stressed Asset Group, 7th Floor, "Axis House" C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai - 400 025. The EMD shall not carry any interest. The EMD shall be returned (without any interest thereon) to the unsuccessful Offeror / Bidder within one week from the date of the auction. The EMD shall not be refundable in case of a Successful Offeror / Bidder and shall either be adjusted against the purchase consideration or be forfeited in accordance with this Tender Document. **Only those who have submitted the EMD amount as mentioned hereinabove on or before 25th April 2025 by 5:00 pm shall be able to access the auction portal.** Eligible bidder(s) who have duly paid the EMD amount as mentioned hereinabove and submitted the KYC documents as required, shall be contacted and provided with User ID and Password for participating and submitting bids in the e-auction portal. Bids submitted otherwise than in the format prescribed in the portal shall not be eligible for consideration.
7. The unsuccessful Offeror / Bidder shall collect / take back the EMD amount from the Authorized Officer / Bank within a week from the date of the auction.

8. For inspection of the property, please contact **Mr. Yogesh Nerkar** on the following numbers for the inspection: **Mob: +91 9823067953**. The persons deputed for inspection by the Offeror / Bidder should carry with him / them appropriate authorization on the letterhead of the organization / person, he / she / they represent(s), failing which inspection may be refused.
9. By accepting this document the Offeror / Bidder undertakes to keep the information gathered during the due diligence process including information available as per Bank's records / interaction with Bank officials, confidential and not to disclose the said information etc. to any person / entity and shall not use the said information etc., for any purpose other than making an Offer pursuant to the Tender Document / Auction Notice.
10. Eligible bidders who have duly complied with requirements hereinabove shall be contacted and provided with User ID and Password for participating and submitting bids in the e-auction portal. Sealed Bids shall be submitted online through the portal in the format available at <https://axisbank.auctiontiger.net>.
11. The Offeror / Bidder may improve their offers by way of inter se bidding among the bidders. The inter se bidding shall commence at the amount of highest bid received via online sealed bids. The bidder(s) may improve their offer in multiple of the amounts mentioned under the column "Bid Increment Amount". In case bid is placed in the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes. The bidder who submits the highest bid amount (not below the Reserve Price) on closure of e-Auction process shall be declared as a Successful Bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer / Secured Creditor.
12. Authorised Officer / Bank reserves the right to reject any / or all the Offers including the highest Offer or adjourn, postpone or cancel the sale / auction without assigning any reason thereof.
13. It is clarified that no unsolicited correspondence, of any nature, shall be entertained by Authorised Officer / Bank. Offeror / Bidder acknowledges that Bank / Authorised Officer is not obliged to respond to questions or to provide clarifications.
14. The Successful Offeror / Bidder shall be required to pay minimum 25% (including the EMD amount) of the Offer amount / final Purchase Consideration by D.D. or P.O. in favour of "Axis Bank Ltd." or electronic means like RTGS / SWIFT transfer, immediately i.e. on the same day or not later than next working day, upon being declared as "Successful Offeror / Bidder" and the balance 75% of the purchase consideration within fifteen days from the date of confirmation of sale, by D.D. or P.O. in favour of "Axis Bank Ltd." or electronic means like RTGS/SWIFT transfer.

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 / Bidder, the Authorized Officer, shall be entitled to forfeit all the moneys / EMD / purchase consideration till then paid by the Successful Offeror / Bidder and put up the Secured Asset for resale / disposal or at his discretion, may call upon the second highest Offeror(s) and negotiate for the best value. Further, all costs, charges and expenses (by whatever name called including legal and other fees) incurred by Bank, on account of such resale shall be borne by the defaulting Successful Offeror / Bidder who shall also be bound to make good any deficiency in eventual Purchase Consideration arising on such resale. However, such defaulting Successful Offeror / Bidder shall neither be entitled to make any claim in the event of the Secured Asset realising higher price on such resale nor ask for a refund of any sorts.

15. All costs, expenses, taxes relating to or incidental to the sale and / or transfer of the Secured Asset including but not limited to charges with respect to adjudication of stamp duty, payment of stamp duty, registration charges, cess, sales tax and excise / VAT / GST, transfer charges, if any, and all other incidental costs, charges and expenses in connection with sale of the Secured Asset and further documentation charges including but not limited to conveyance, stamp duty, fees / charges / premium payable to Housing Society etc., shall be borne by the Successful Offeror / Bidder.
16. Transfer of the Secured Asset to the Successful Offeror / Bidder shall be effected by the Authorised Officer by execution of the Sale Certificate as per the format annexed as **Annexure II** hereto in accordance with the Security Interest (Enforcement) Rules, 2002, only upon receipt and realisation from the Successful Offeror of the entire purchase consideration and execution by Successful Offeror of such other documents as may be deemed necessary by the Authorised Officer.
17. As from the date of confirmation of the Offer as Successful Offer of the Secured Asset, all the risks, costs, responsibilities including the risks and costs as regards any loss or damage to the Secured Asset 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 / Bidder and neither Axis Bank nor the Authorised Officer shall be liable for any such loss or damages.
18. By accepting this document the Offeror(s) / Bidder / Successful Offeror undertakes to keep the Bank 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 Bank for the enforcement of this indemnity), which the Bank shall suffer as a result of any failure on the part of the Successful Offeror / Bidder 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 Asset in respect of such liabilities, encumbrances and dues. By accepting this document the Offeror(s) / Bidder / Successful Offeror undertakes to keep the Bank indemnified and save harmless the Bank from any and all claims, losses, penalties, damages etc., on account of any deficiency in respect of stamp duty payable on the Sale Certificate which shall be executed in favour of the Successful Offeror / Bidder / Purchaser by the Bank for sale of the Secured Asset under provisions the Securitisation and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 and Rules made thereunder.
19. The Borrower / Guarantors/Mortgagors have filed Securitization Applications before DRT Mumbai, same is pending.
20. The Offeror / Bidder (s), in order to protect his / their individual interests is / are advised to verify the Secured Asset, conduct due diligence at his / 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 / claimants to their satisfaction before submitting the Offers. Any Offer made shall be deemed to have been submitted after complete satisfaction of title (including mortgage / charge of the Bank) of the property / Secured Asset and / or all claims there against and after due & proper inspection of the Secured Asset and hence the Offeror / Bidder (s) shall not be entitled to make any requisition or raise any query / objection vis-à-vis Authorised Officer / Bank as to the title (including mortgage / charge of the Bank) or condition of the Secured Asset or any part thereof or any dues / taxes / levies irrespective as to whether disclosed or undisclosed.
21. It is presumed and understood that by submitting an Offer, the Offeror / Bidder(s) has made his / their own independent assessment, due-diligence, legal and otherwise of the Secured Asset and their condition and has sought independent professional, financial and legal advice.

22. Conditional offers may be treated as invalid and contingent Offers shall be treated as invalid.
23. The Successful Offeror / Bidder shall be bound by the regulations of the local / any other authority, as applicable with regard to the use of the Secured Asset in question.
24. The Offeror / Bidder (s) shall not be entitled to withdraw or cancel an Offer / Bid once submitted.
25. 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 / Bidder or sell the asset through private negotiations with any of the Offeror / Bidder or any other party / parties or invite fresh Offers or through any other process. The Authorised Officer also reserves its right to cancel this sale process 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 Asset or to adopt or resort to any other remedy available to it for recovery of its dues. Upon such action on the part of the Authorised Officer, the Offeror / Bidder (s) shall not be entitled to claim any interest, compensation or damage on any ground whatsoever from the Authorised Officer or the Bank. The Bank's decision in this behalf shall be final and binding on all the Offeror / Bidder (s).
26. All costs, expenses and liabilities incurred by each Offeror / Bidder 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 / Bidder, whether its Offer is accepted or rejected for any reason, and the Bank does not assume any liability whatsoever in this connection.
27. If the dues of the Bank secured by the asset put up for sale together with all costs, charges and expenses incurred by the Bank are tendered to the satisfaction of the Bank by or on behalf of the Borrower at any time before the date fixed for sale or transfer of the Secured Asset, the asset in question shall not be sold or transferred.
28. The information in respect of the Secured Asset has 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. The Offeror / Bidder (s) are, therefore, requested to verify the same, in his / their own individual interests before submitting his / their Offers.
29. The Offeror / Bidder shall furnish to the satisfaction of the Bank, particulars for the purpose of KYC norms, information regarding the source of its funds and such other information as the Authorised Officer may require in the context of the Offer / sale. Any falsehood, inaccuracy or incompleteness in this regard in any respect by an Offeror / Bidder, shall lead to disqualification of such Offeror / Bidder.
30. Removal of encroachments and / or unauthorized tenants / constructions, if any, on the Secured Asset as also resolution of the pending litigation including title dispute, if any, in respect of the Secured Asset shall be the sole responsibility of the successful Offeror / Bidder and the Bank does not undertake any responsibility in this regard.
31. Any expenses (by whatever name called) incurred towards moving, handling, re-locating, transportation, demarcation in respect of any action related to Secured Asset and any other incidental expenses including insuring labourers for the same shall be borne by the Successful Offeror / Bidder and the Bank shall not be liable for the same.

32. The Authorised Officer shall be at liberty to amend / modify / delete any of the above conditions as may be deemed necessary in the light of the facts and circumstances of the case.
33. All payments to be made to the Bank with respect to the EMD / Offer / proposed sale / online sale shall be made in favour of "Axis Bank Ltd." by way of a pay order / demand draft drawn on a Scheduled Bank.
34. Disputes, if any, shall be subject to jurisdiction of Mumbai Courts / Tribunals only.
35. Words & expressions used hereinabove shall have the same meanings respectively assigned to them under Securitisation and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 and the rules framed thereunder.

Authorised Officer
Axis Bank Ltd.

I / We confirm and accept the terms and conditions of this Tender Document, including Annexures hereof

For OFFEROR / Bidder:

Authorised Signatory

Name :

Designation :

Contact Nos :

Fax No. :

Email ID :

ANNEXURE 1**BID / OFFER FORM**

Offer for purchase of Secured Asset in the account of **M/s Dayaldas Arjundas**, pursuant to the Auction / Sale Notice published in Business Standard (English and Hindi Edition) on **24th March 2025** and the Tender Document issued by Axis Bank Ltd.

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3.	Name of the Offeror / Bidder													
4.	(Registered) Address of the Offeror / Bidder													
5.	Name, Designation and Address of the Authorised Representative of the Offeror / Bidder (only in case of a Company / legal entity being the offeror / Bidder)													
6.	Telephone Number of the Offeror / Bidder													
7.	Mobile Number of the Offeror / Bidder													
8.	Email Address of the Offeror / Bidder													
9.	Fax No.													

10.	Offer amount	
11.	PAN Number	
12.	EMD Detail	DD / PO No: Date: Issuing Bank:

I / We, the Offeror / Bidder understand that the sale of the Secured Asset by Axis Bank shall be under the provisions of the SARFAESI Act, 2002 and I declare that I have read and understood all the terms and conditions of auction sale as mentioned in the Tender Document.

For OFFEROR / Bidder:

Authorised Signatory

ANNEXURE - II

DRAFT SALE CERTIFICATE
(for immovable property)

Whereas,

The undersigned being the Authorised Officer of Axis Bank Ltd. having its office at Stressed Asset Group, "Axis House" C-2, Wadia International Centre, P. B. Marg, Worli, Mumbai 400 025 and its Registered Office at "Trishul", 3rd Floor, Opp. Samartheshwar Temple, Ellis Bridge, Ahmedabad and under the Securitisation and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 (54 of 2002) (SARFAESI Act) and in exercise of the powers conferred under Section 13 of the SARFAESI Act read with rules 8 & 9 of the Security Interest (Enforcement) Rules, 2002 sold on behalf of Axis Bank Ltd in favour of -----(purchaser) the secured asset shown in the Schedule I (**hereinafter referred to as "Schedule Property"**) below, secured in favour of Axis Bank Ltd by _____(**Mortgagor/Guarantors**) to secure the credit facilities availed by **M/s Dayaldas Arjundas**.

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

Sr. No	Demand Draft No / Pay Order No / NEFT / RTGS	Date	Amount (in Rs.)	Drawn on Bank (Branch)
1				
2				
3				
TOTAL				

The undersigned has handed over the delivery and possession of the scheduled property.

The Secured Asset are sold strictly on "**As Is Where Is Basis**", "**As Is What Is Basis**" and "**Whatever There Is Basis**" with all known and unknown encumbrances (except the encumbrances and liabilities to the Secured Creditor in respect of the financial facilities including interest thereon as against the Schedule Property). The sale has been made subject to the terms and conditions mentioned in the **Schedule II** hereto. The Schedules are part and parcel of the Sale Certificate. The purchaser has signed this Sale Certificate in token of confirmation

List of encumbrances known to Bank: No known encumbrances

SCHEDULE I (Forming part of Sale Certificate)

DESCRIPTION OF THE SECURED ASSET CONSTITUTING SCHEDULE PROPERTY

Sr.No	Property Description
1	e) Part of House No 56-57, Ground Floor area 200 sqft (18.58 sqmt) & Passage 175 sqft (16.26 sqmt), Hanumanganj, Galla Bazar, Tehsil Huzur, Bhopal (M.P.) in the name of Suresh Sangtani f) Part of House No 56-57, Ground Floor area 200 sqft (18.58 sqmt) & Passage 175 sqft (16.26 sqmt), Hanumanganj, Galla Bazar, Tehsil Huzur, Bhopal (M.P.) in the name of Usha Sangtani
2	Part of House No 56-57, part of Basement area 913 sqft (134.94 sqmt), Hanumanganj, Galla Bazar, Tehsil Huzur, Bhopal (M.P.) in the name of Suresh Sangtani and Usha Sangtani
3	Plot No. GBF -202 area 92.93 sqmt or 1000 sqft Naveen Pragand Karond, Tehsil Huzur, Bhopal (M.P.) in the name of M/s Dayaldas Arjundas
4	Plot/House No 110 part of Khasra No 70/1 & 177 area 1500 sqft situated at Aditya Avenue, Village Laukhedi, Airport Road, Patwari Hlka No.23, Tehsil Huzur, Bhopal (M.P.) in the name of Smt. Usha Sangtani W/O Shri Suresh Sangtani & (2) Shri Suresh Sangtani S/O Late Narayan Das Sangtani
5	Flat No. F-1, First Floor area 52.18 sqm Shri Ram Arcade, South Extension Colony, Plot No. 63 part of Khasra No. 31/1 (Lokmaye Griha Nirman Sahakari Samiti Mydt) Village Gehunkheda Tehsil Huzur, Bhopal (M.P.) in the name of Usha Sangtani

Sd / - For and on Behalf of (Purchaser) Date: Place:	Sd / - Authorised Officer Axis Bank Ltd
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Schedule II (Forming part of Sale Certificate)

TERMS AND CONDITIONS

- 1) The Schedule Property is sold strictly on "As Is Where Is Basis", "As Is What Is Basis" and "Whatever There Is Basis".

All liabilities, encumbrances, dues of authorities and departments, statutory or otherwise, Housing Society dues and any other dues (by whatever name called in whichever form, mode, manner), if any, in respect of the Schedule Property and if payable in law and / or attachable to the Schedule Property / sale proceeds, shall be the sole responsibility and to the account of the Purchaser. Accordingly, the sale proceeds arising out of the sale hereunder shall not be available for payment of any such aforesaid liabilities, encumbrances, dues etc. and the sale proceeds shall be exclusive of all such liabilities, encumbrances, dues, (by whatever name called) whether known or unknown. The Schedule Property is sold with all known and unknown encumbrances, if any, except the encumbrance by way of mortgage / charge and liabilities to the Bank in respect of the Financial Facilities as against the Schedule Property.

- 2) All costs, expenses, taxes relating to or incidental to the sale and / or transfer of the Schedule Property including but not limited to charges with respect to adjudication of stamp duty, payment of stamp duty, registration charges, cess, sales tax and excise / VAT / GST (as applicable), transfer charges, if any, and all other incidental costs, charges and expenses in connection with sale of the Schedule Property and further documentation charges including but not limited to conveyance, stamp duty, fees / charges / premium payable to Housing Society etc. shall be borne by the Purchaser.
- 3) The Purchaser hereby gives an indemnity and accordingly shall keep the Bank 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 the Bank for the enforcement of this indemnity), which the Bank may suffer as a result of any failure on the part of the Purchaser to meet and clear any liabilities, encumbrances and dues or any claim made by any person in respect of such liabilities, encumbrances and dues pertaining to the Schedule Property as also on account of any deficiency in respect of stamp duty payable on the Sale Deed / Certificate which has been executed in favour of the Purchaser by the Bank for sale of the Schedule Property under provisions of the Securitisation and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 and Rules made thereunder.
- 4) The Purchaser shall be bound by the regulations of the local / any other authority, as applicable in regard to the use of the Schedule Property. Procurement of any permission / license / approvals etc. from any person / department / authority / Government etc. in respect of the Schedule Property shall be the responsibility of the Purchaser.
- 5) Any expenses (by whatever name called) incurred towards moving, handling, re-locating, transporting demarcation, in respect of any action related to Schedule Property and any other incidental expenses including insuring labourers for the same shall be borne by the Purchaser and the Bank shall not be liable for the same.
- 6) The entire responsibility for completion of all procedures, formalities, compliances, approvals etc. required for completion of the sale including mutations etc. shall be that of the Purchaser.
- 7) Purchaser shall not have any Claim whatsoever against the Bank with respect to the purchase of the Schedule Property or any matter incidental thereto including liabilities,

encumbrances, dues, claims, taxes etc. which may exist or arise with respect to the purchase transaction / Schedule property.

- 8) Words & expressions used hereinabove shall have the same meanings respectively assigned to them under Securitisation and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 and the rules framed thereunder.

Sd/- For and on Behalf of (Purchaser) Date: Place:	Sd/- Authorised Officer Axis Bank Ltd
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