

<u>DETAILS OF SALE and TERMS & CONDITIONS</u>	
Name of the Borrower, Guarantors & Mortgagors	1) M/s SHALOM ERP 2) ARUN BHARADWAJ S/o SATYANARAYAN BHARADWAJ 3) SMARANIKA BHARADWAJ W/o ARUN BHARADWAJ Above 1 2 & 3 stays at :- FLAT No. 05, Sharmilee Apartment, Kharawadi, Kamar Nagar Pimpri, Pimpri Penicillin Factory, Opp Roplas Company, Pune -411018
Secured debt for recovery of which the secured asset is to be sold	Rs.21,62,619.87** as on 01-Feb-2022 and 24-Feb-2022 (Twenty One Lacks Sixty Two Thousand Six Hundred and Nineteen point Eighty Seven Paise)
Description of the "Secured Asset" (Hereinafter referred to as 'said property 'or 'Secured Asset')	All that piece and parcel of property Flat No.5 admeasuring an area of 675 sq. Ft. i.e., 62.73 sq. mtrs.(built up), on the SECOND Floor and the situated in building known as SHARMILEE APARTMENT and constructed on the land bearing S.No.165/2, plot no-11, situated within the Registration, Sub-Dist. Taluka Haveli, District Pune and within the limits of Pimpri-Chinchwad Municipal Corporation and situated at Revenue Village MOUJE Pimpri Vaghare
Reserve Price below which property shall not be sold	Rs. 14,00,000.03/- (Rupees Fourteen Lacks Only)
Earnest Money Deposit (EMD):	Rs. 14,00,000.03/- (Rupees Fourteen Lacks only)
Date & Time of e-auction	14/10/2025 at 11.00 AM to 12.00 Noon with auto time extension of 5 Mins. Each till sale is completed.
EMD Remittance:	By way of Demand Draft drawn in favour of "HDFC Bank Ltd", Payable at HDFC BANK LTD, drawn on any Nationalised or Scheduled Bank.
Bid Increase Amount	Rs.25,000/-
Date and Time of Inspection	10/10/2025 between 12.00 PM to 02.00 PM
Last date for submission of Bid Form	13/10/2025 by 04.30 PM duly filled Bid Form to be submitted at HDFC BANK LTD.,1st Floor, MIT Marathon, Bund Garden Road, Opp. Hotel Sun & Sand, Pune- 411 001
Terms and Conditions	As mentioned Below

TERMS & CONDITIONS

1. The e-Auction/sale is being held on "as is where is, as is what is, whatever is there is and without recourse basis", and under provisions of The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 and Security Interest (Enforcement) Rules,2002.

2. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property, however, the 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 Secured asset, as well as, ascertain the known and unknown liabilities, encumbrances and any other dues from the concerned authorities or stakeholders /claimant to their satisfaction before submitting the Bid. Any Bid made shall be deemed to have been submitted after complete satisfaction of title (including mortgage /charge of the Bank) of the property/Secured assets and /or all claims there against and after due & proper inspection of the Secured Asset and hence Bidders(s) shall not be entitled to make any requisition or raise any query/objection vis-à-vis Authorised Officer/Secured Creditor as to Title (including mortgage /charge of the Bank) or condition of the Secured Assets or any part thereof or any dues/taxes/levies irrespective as to whether disclosed or undisclosed.

3. The interested Bidders shall submit their Bid for purchase of the secured Assets on or before **13/10/2025** by 04.30 PM in the prescribe Bid Form given in the **Annexure A** hereto. Duly filed Bid Form should be submitted **at RPM Legal- Pune,HDFC BANK LTD.,1st Floor, MIT Marathon , Bund Garden Road, Opp. Hotel Sun & Sand, Pune- 411 001**. The Bid Form shall be accompanied by demand drafts/pay orders drawn on a nationalised or scheduled bank in favour of "HDFC BANK LTD." payable at Pune and KYC Documents in the form and manner acceptable to the Bank. Bid Forms that are not duly filled or not accompanied by the (i) Demand Draft; ii) KYC Documents or Bid Form received after the last date of submission as prescribed herein will not be considered/ treated as valid Bid, and shall accordingly be rejected. The highest bid shall be subject to approval of HDFC Bank Limited. Authorised Officer reserves the right to accept/ reject all or any of the offers/ bids so received without assigning any reasons whatsoever. The decision of Authorised Officer and Secured Creditor shall be final & binding on all Bidders.

4. All bidders shall be required to participate in Auction only through "online electronic mode" through the website of the Service Provider i.e., **<https://eauctions.samil.in/home>**

The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Bank / Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc.

5. The eligible Bidders may contact **Shriram Automall India Ltd, Pune. Bidder Support details: Nikhil Chavan Mob No- 742869500 and Meenakshi Iyenger Mob No - 9811035160 Email: nikhil.chavan@samil.in & meenakshi.i@samil.in or Concerned Officials of HDFC BANK LTD., Mr. Abhishek Joshi on 7276041922 or Email: abhishek.joshi11@hdfcbank.com** in office hours during the working days.

6. Intending bidders shall hold a valid email address and should register their name/account by login to the website of the aforesaid service provider. They will be provided with user id and password by the aforesaid service provider which should be used in the e-auction proceedings. For further details, please contact the service provider at the above-mentioned address/phone no./mail.

7. Online auction sale will start automatically on and at the time as mentioned above. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.

8. The Earnest Money Deposit shall not bear any interest. Demand Draft/Pay order submitted towards Earnest Money Deposit (EMD) by unsuccessful bidders shall be returned in due course after conclusion of E-Auction. The EMD of the successful bidder shall be retained towards part sale consideration. The successful bidder shall immediately, i.e., on the same day or any day not later than next working day from the date of auction, as the case may be, pay 25% of the amount of the sale price inclusive of EMD already paid by Demand Draft/Pay Order in favour of "HDFC Bank Limited"

payable at Pune or through electronic means like RTGS/NEFT/Swift Transfer. The balance amount of sale price i.e. 75% of the sale price shall be paid by the purchaser to the Authorised officer on or before 15th day of confirmation of sale or within such extended period as agreed upon in writing between purchaser and the secured creditor, in any case not exceeding three months.

In case of default in payment at any stage by the successful bidder/auction purchaser within stipulated time, the sale will be cancel and the amount already deposited will be forfeited and property shall be resold and the defaulting purchaser/bidder as well as borrower shall have no claim/right in respect of property/ amount.

9. The purchaser shall bear all the applicable stamp duties/ additional stamp duty/ transfer charges, Transfer fee, Pending Society Dues etc., and also all the statutory/ non-statutory dues, taxes, rates, assessment charges, fees etc. owing to any Person w.r.t. said secured asset including payment of Stamp Duty and Registration charges on Sale Certificate or any other incidental charges with respect to Sale of Secured Asset.

10. The Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale or add/ delete/change any of the terms and conditions of this sale at any time without prior notice to the borrower, owner, bidder, public etc. and without assigning any reason. The E-Auction sale is subject to the confirmation by the Secured Creditor / Bank. If the borrower/guarantor pays the amount due to Bank in full before date of sale, no sale will be conducted. The successful bidder shall not have claim in this regard and cancellation of the sale/auction is at the discretion of the Bank/Authorised Officer.

11. The sale will attract provision of TDS as applicable under section 194 (1A) of Income-tax Act on culmination of sale, depending on sale price.

12. Bidding in the last moment should be avoided in the bidders own interest as neither the HDFC BANK nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.). in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.

13. Conditional Bid may be treated as invalid and Contingent Bid shall be treated as invalid.

14. Bidders shall not be entitled to withdraw or cancel Bid once submitted.

15. Movable articles lying in the abovementioned secured asset does not form part of this sale. Before handing over the possession of secured asset to the Auction purchaser a reasonable time will be given to borrower/owner/mortgagor to remove said movable articles lying in the secured asset.

16. The word and expressions used hereinabove shall have the same meaning respectively assigned to them under The Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 and Security Interest (Enforcement) Rules,2002.

For HDFC BANK LIMITED


(Authorized Officer)

Place: Pune

Date: 03/10/2025



I/We have read the above terms and conditions. I/We, hereby unconditionally confirm that I/We agree to abide with and are bound by the said Terms and Conditions.

Bidder(s)
Dated:

NOTE: DULY ACCPETED TERMS & CONDITIONS TO BE SUBMITTED ALONGWITH DULY FILLED BID FORM

ANNEXURE A

BID FORM

To,

Authorised officer,
HDFC Bank Ltd.
RPM Legal- Pune,HDFC BANK LTD.,1st Floor, MIT Marathon,
Bund Garden Road, Opp. Hotel Sun & Sand, Pune- 411 001.

Dear Sir/Madam,

- 1) Ref: Bid For purchase of secured assets in the account of M/s SHALOM ERP, ARUN BHARADWAJ S/o SATYANARAYAN BHARADWAJ & SMARANIKA BHARADWAJ W/o ARUN BHARADWAJ, pursuant to the E-Auction Notice published in the newspapers namely Financial Express (English) & Navrashtra (Marathi) Edition Edition.**

1.	Name of the Bidder(s)	:																					
2.	Valid Email Id	:																					
3.	Mobile Number	:																					
4.	Address	:																					
5.	Details of the Secured Asset	:	All that piece and parcel of property Flat No.5 admeasuring an area of 675 sq. Ft. i.e., 62.73 sq. mtrs.(built up), on the SECOND Floor and the situated in building known as SHARMILEE APARTMENT and constructed on the land bearing S.No.165/2, plot no-11, situated within the Registration, Sub-Dist. Taluka Haveli, District Pune and within the limits of Pimpri-Chinchwad Municipal Corporation and situated at Revenue Village MOUJE Pimpri Vaghare																				
6.	Reserve Price	:	Rs. 14,00,000.03/- (Rupees Fourteen Lacks Only)																				
7.	Names of borrowers and co-borrowers	:	M/s SHALOM ERP, ARUN BHARADWAJ S/o SATYANARAYAN BHARADWAJ & SMARANIKA BHARADWAJ W/o ARUN BHARADWAJ																				
8.	EMD Details	:	<table border="1"> <thead> <tr> <th>Sr No.</th> <th>DD/Pay Order No.</th> <th>DD/Pay Order Date</th> <th>Drawn On</th> <th>DD/Pay Order Amount</th> </tr> </thead> <tbody> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td></td> <td></td> <td></td> <td></td> <td></td> </tr> </tbody> </table>	Sr No.	DD/Pay Order No.	DD/Pay Order Date	Drawn On	DD/Pay Order Amount															
Sr No.	DD/Pay Order No.	DD/Pay Order Date	Drawn On	DD/Pay Order Amount																			

I/we, the Bidder(s) confirm that:

Classification - Internal

- a. We have read and duly understood the Terms and Conditions of sale displayed on the website of secured Creditor and also available on online portal of service provider as mentioned in E-auction/sale notice.
- b. The Secured Assets are being purchased by us on "As is where is Basis", "As is what is basis", "Whatever there is Basis" and "No recourse Basis" and under provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 and Security Interest (Enforcement) Rules,2002.
- c. I/We have done necessary legal, technical and financial due diligence with respect to secured asset and the BID is being submitted after due consideration of relevant facts and commercial aspects and not merely based on the information provided by a representation, if any, made by the Authorized officer/Secured Creditor.
- d. I/We have satisfactorily inspected the secured assets.
- e. I am/We are legally eligible to enter in to necessary agreement /contract.
- f. I/We have read the entire Terms and conditions of the sale, made available on the website of secured Creditor and on online portal of service provider as mentioned in E-auction/sale notice, and have understood them fully. I/We, hereby unconditionally confirm that I/We agree to abide with and are bound by the said Terms and Conditions.
- g. The information revealed by me/us in the Bid Form is true and correct. I/We understand and agree that if any of the information revealed by me/us is found to be incorrect and/or untrue, the BID submitted by me/us is liable to be rejected. The Authorised officer will be at liberty annulled the Bid/acceptance at any point of time. I/We also agree that after my/our Bid for purchase of secured asset is accepted by the Authorised officer and I/We fail to accept or act upon the Terms and condition of the Sale or am /are not able to complete the transaction within time limit in the Sale Confirmation letter for any reason whatsoever and /or fail to fulfil any/all terms and condition, the EMD and any other monies paid by me/us along with Bid and thereafter, are liable to be forfeited by the Authorised officer/Secured Creditor.

Yours faithfully,

KYC Documents:

- 1.
- 2.
- 3.

ही स्तुतिबोधनी प्रस्तुती आलेल्या आणि सुधीर खालोखाल शिवाजी विद्यापीठ 'सदाशिव' या प्रेक्षाकेंद्रातून प्रत्येक प्रतिदिन मिळत आहे. पौर्णिमापर आठवड्यातून आयोजल्या होत्या. धर्मकारांनी प्रत्येक दिवशी या विषयावर व्याख्यान देण्यात आणून आयोजकांनी अतिशय चांगले प्रतिसाद मिळाले. सध्या दिवाळीच्या काळात आहे. धर्मकारांनी आचार्यनाम प्रकाशित करून आलेल्या हा विषय अतिशय महत्त्वाचा आहे. या प्रतिसादातून आलेल्या आचार्यनाम संकल्पनांची जोडणीच्या अशाप्रमाणेही रसिकताचे पुस्तक मिळते.

मुंबई मध्ये विद्यार्थ्यांवर विरहचित्र प्रदर्शन, चित्रकारांच्या या प्रतिसादातून आलेल्या आचार्यनाम संकल्पनांची जोडणीच्या अशाप्रमाणेही रसिकताचे पुस्तक मिळते. या प्रतिसादातून आलेल्या आचार्यनाम संकल्पनांची जोडणीच्या अशाप्रमाणेही रसिकताचे पुस्तक मिळते. या प्रतिसादातून आलेल्या आचार्यनाम संकल्पनांची जोडणीच्या अशाप्रमाणेही रसिकताचे पुस्तक मिळते.

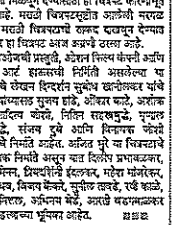
पारंपारिक, मित्रां, कोळणी माणूस आणि द्यावाकार... (Text continues with a story or report)



'दशावतार'चाच बोलबाला

एवढ्या मोठ्या प्रमाणात 'दशावतार'चाच बोलबाला... (Text continues with details about the book launch event)

विश्वी आहे की, 'एवढ्या मोठ्या प्रमाणात... (Text continues with a report on a public event)



... (Text continues with a report on a public event)

'मला गोष्टीत पारदर्शकता असावी असं वाटतं' - तेजश्री

नवाश्री घुमते देवीच्या चमत्कारी भूत, चमत्कारी आध्यात्म, दारांन देवीच एक वेगळी रूप भूत... (Text continues with an interview or report)



... (Text continues with an interview or report)

वॉर्डरोब आणखी एक भयपट!

चलूनिहाल कायदा 'द वॉर्डरोब' या सुप्रसिद्ध विषयाच्या प्रसार २४ सप्टेंबर रोजी मुंबईतील सिनेमा हॉल येथे प्रकाश पटवण्यात येणार आहे. या कायद्याच्या अंतर्गत आणखी कायदा... (Text continues with details about the movie)



... (Caption text for the movie scene)

'स्वतंत्र अचूक वेळी ओळखा : स्मृती इराणी

स्मृती इराणी यांनी लिहिलेले 'स्वतंत्र अचूक वेळी ओळखा' या पुस्तकाचा प्रकाशन कार्यक्रम... (Text continues with details about the book launch)



... (Caption text for Smriti Irani)

नेहा जेव्हा भावुक होते...

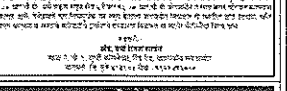
नेहा जेव्हा भावुक होते... (Text continues with a report on a public event)



... (Caption text for the event)

'द ताज स्टोरी'चा टीझर पोस्टर प्रदर्शित

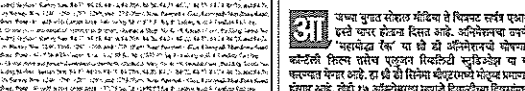
'द ताज स्टोरी'चा टीझर पोस्टर प्रदर्शित... (Text continues with details about the movie poster)



... (Caption text for the movie poster)

वल्करीची मनोजला भिळणार साथ!

वल्करीची मनोजला भिळणार साथ!... (Text continues with details about a public event)



... (Caption text for the event)

दिवाळीत श्रीराम भेटीला...

दिवाळीत श्रीराम भेटीला... (Text continues with details about a public event)



... (Caption text for the event)

मातृत्व सोडून गौहर 'बिग बॉस' मध्ये

मातृत्व सोडून गौहर 'बिग बॉस' मध्ये... (Text continues with details about a public event)

वल्करीची मनोजला भिळणार साथ!

वल्करीची मनोजला भिळणार साथ!... (Text continues with details about a public event)

मातृत्व सोडून गौहर 'बिग बॉस' मध्ये

मातृत्व सोडून गौहर 'बिग बॉस' मध्ये... (Text continues with details about a public event)