: TERMS & CONDITIONS:

1. The auction sale will be conducted online on “As is where is”, “As is what is” and “whatever there is” and “Without Recourse Basis” of the subject secured assets on 19.11.2026 at 01.00 pm.
2. Omkara ARC shall reserve the right to cancel the said auction at any time before registration of the Sale Certificate at own discretion and amount paid towards sale shall be refunded without any interest.
3. Omkara ARC will hand over the possession “As is where is”, “As is what is” and “whatever there is” and “Without Recourse Basis”
4. In case of any variation in the area mentioned in the sale notice, title documents, mortgaged documents, and area at actual, then Omkara ARC will not be responsible for the same, However, the intending bidders should make their own independent inquiries regarding the same prior to submitting their bid.
5. The auction will be conducted online through Omkara ARCs approved the auctioneer portal M/s.C-1 India Pvt ltd., Gurgaon. E -Auction tender document containing online e-auction bid form, Declaration, General Terms & conditions of online auction sales are available in website https://www.bankeauctions.com (Support mail Id support@bankeauctions.com support mobile No. +91-7291981124/25/26).
6. The secured assets will not be sold below the Reserve Price. All statutory dues/ attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the successful bidder.
7. The last date for payment of EMD, and submission of Bid Form & Documents to Authorized Officer at Kohinoor Square, 47th Floor, N. C. Kelkar Marg, R. G. Gadkari Chowk, Dadar (West), Mumbai - 400028 is 08.11.2026 up to 6:00 PM.
8. The Bid and EMD cannot be withdrawn after 08.11.2026 before 6:00 PM.
9. The immovable property will be sold for a Reserve Price mentioned in the published auction notice. All statutory dues/ attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the successful bidder.
10. To the best of knowledge and information available on record, there is no known encumbrance on any property. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties put on auction and claims/ rights/ dues ongoing litigation, affecting the property, prior to submitting their bid. The Public Auction advertisement does not constitute and shall not be deemed to constitute any commitment or any representation of the OMKARA ARC. The property is being sold with all the existing and future encumbrances whether known or unknown to the OMKARA ARC.
11. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/rights/ dues. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property statutory dues like property taxes, society dues etc. The OMKARA ARC, however, shall not be responsible for any outstanding statutory dues/encumbrances/tax arrears, if any. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies & to inspect the property and office of government, revenue and court and their records to satisfy themselves Properties can be inspected strictly on the above-mentioned dates and time.
12. All dues / arrears / unpaid taxes including but not limited including sales taxes, dues of Municipal Taxes, Electricity Dues, Industrial Cooperation etc, labor/ EPFO / workmen dues / compensation if any or any other dues, statutory or otherwise on the secured property shall be borne by the purchaser separately.
13. The successful bidder shall deposit 25% of the bid amount (after adjusting EMD) immediately i.e., on the same day but not later than the next working day, as the case may be and balance 75% amount must be paid within 15 days from confirmation of sale. On failure to pay the sale price as stated all deposits

including EMD shall be forfeited without further notice. However, extension of further reasonable time to make the balance 75% payment in exceptional situations shall be at sole discretion of Omkara ARC and subject to terms & conditions as may be agreed upon in writing between the purchaser and the secured creditor in accordance with applicable provisions of law.

14. The bid once submitted cannot be withdrawn and the bidder must purchase the property for the quoted price in case the same is the highest bid, failing which EMD shall be forfeited.
15. The interested bidders shall submit their EMD details and documents through Web Portal: bankeauctions.com through Login ID & Password. EMD amount should be paid by way of **NEFT / RTGS/DD** payable at Mumbai in favor "**Omkara PS 03/2026-26 Trust**" which is refundable without interest to unsuccessful bidders. The bank account details are as under: The EMD shall be payable through NEFT / RTGS/DD payable at Mumbai in the following Trust Name Omkara PS03/2025-26 Trust BankName ICICI Bank Account No. 055505019204 IFSC ICIC0000555 Branch ICICI Bank Towers. Please note that the Cheques shall not be accepted as EMD amount.
16. The EMD of the unsuccessful bidder will be returned within 07 working days from the closure of the e-auction sale proceedings.
17. The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact e-Auction Service Provider "M/s. C1 India Pvt. Ltd", Tel. Helpline: +91-7291981124/25/26, Helpline E-mail ID: support@bankeauctions.com or Mr. Bhavik Pandya, Mobile : 8866682937E mail – maharashtra@c1india.com.
18. The bidders must hold a valid e-mail address and may participate in e-auction for inter-se-bidding from their place of choice. Internet connectivity shall have to be ensured by the bidder himself. Omkara ARC/service provider shall not be held responsible for internet connectivity, network problems, system crash own, power failure etc.
19. Bids below reserve price or without EMD amount shall not be accepted. The highest bid shall be subject to approval & confirmation of Omkara Assets Reconstruction Pvt. Ltd (the secured creditor). The Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of auction and accept/reject all or any of the offers/ bids so received without assigning any reasons whatsoever. His decision shall be final & binding.
20. Property will be sold to the bidder quoting the highest bid amount. Inter-se bidding will be at the sole discretion of Authorized Officer. However, the Authorized Officer has the absolute power and right to accept or reject any tender/bid or adjourn/ postpone the sale without assigning any reason whatsoever thereof.
21. Interested parties are advised to independently verify the title, area of land, building and other details. Secured Creditor does not take any responsibility for any errors / omissions / discrepancy / shortfall etc. in the title/area of Secured Asset or for procuring any permission, etc. or for the dues of any authority established by law.
22. For any property related query or inspection of property schedule, the interested person may contact the concerned Authorized Officer **Mr. Tanaji Pramod Mandavkar ,** Mobile: **+91-9769170774**, E-Mail: **tanaji@omkaraarc.com** or at address as mentioned above in office hours during the working days.
23. The Bank/ARC reserves its right to sell the property through private treaty as per law, in the event of failure of e-auction.
24. The Authorized officer/secured creditor shall not be responsible for any error, inaccuracy, or omission in the said proclamation of sale.

25. Any fees, charges, taxes including but not limited to transfer/conveyance charges, unpaid electricity charges, Municipal/local taxes, Stamp duty & registration charges shall have to be borne by the purchaser only.
26. KYC compliance: - self attested photocopies of Proof of identification viz. Voter ID Card/PAN Card/Driving License etc. along with admissible residence proof should be attached by all the bidders along with the letter of offer/bid and in case of company, firm etc. proper resolution and authority letter must be submitted.
27. At the time of submission of the bid, the bidder should submit an affidavit in the spirit of Section 29(A) of Insolvency and Bankruptcy code. 2016.
28. Secured Creditor/Authorized Officer reserves its right to adopt any method to select the highest bidder, if the bid amount of two or more bidders are identical/same and they do not opt for increase their respective Bid Amount through inter-se bidding through on-line e-auction portal.
29. If any person submits it's Bid through Tender Form for the Reserve Price or above the Reserve Price but subsequently doesn't login to participate in e-auction process, then also, if its Bid found to be highest, then, it may be declared as Highest Bidder at the sole discretion of the Secured Creditor/Authorised Officer.
30. All bidders who submitted the bids shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them.

STATUTORY NOTICE FOR SALE UNDER Rule 8(6) read with Rule 9(1) OF STATUTORY INTEREST (ENFORCEMENT) RULES ,2002.

This notice is also a mandatory Notice of not less than Fifteen Days to the Borrower/Co-borrower/Mortgagors/Guarantors of the above loan account under Rule 8(6) read with Rule 9(1) of Security Interest (Enforcement) Rule, 2002 and provisions of The Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, informing them about holding of auction/sale through e-auction on the above referred 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 cost & expenses. In case of default in payment, the property shall at the discretion of the Authorized Officer/Secured Creditor be sold through any of the modes as prescribed under Rule 8 (5) of Security Interest (Enforcement) Rule, 2002.

For Omkara Assets Reconstruction Pvt Ltd.
(Acting in its capacity as a Trustee of Omkara PS 03/2025-26 Trust)

Sd/-
Authorized Officer

Date: