

[Appendix - IV-A]

[See proviso to rule 8(6) & 9 (1)]

**PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTY**

**DATE OF E-AUCTION: March 26, 2026**

**E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) & 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) / Guarantor (s)/ Mortgagor (s) that the below described immovable property {Secured asset (s)} mortgaged/ charged to the Secured Creditor i.e. Omkara Assets Reconstruction Pvt Ltd. (OARPL) which is a Company incorporated under the provisions of the Companies Act, 1956, and duly registered with Reserve Bank of India (RBI) as an Asset Reconstruction Company under Section 3 of the Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) ("The SARFAESI Act, 2002"); having CIN No U67100TZ2014PTC020363 and its registered office at 9, M.P Nagar, 1st Street, Kongu Nagar Extn, Tirupur – 641607 and Corporate office at Kohinoor Square, 47th Floor, N. C. Kelkar Marg, R. G. Gadkari Chowk, Dadar (West), Mumbai - 400028, acting in its capacity as Trustee of Omkara PS-26/2021-22 Trust. It has acquired all rights, titles & interest of the entire outstanding of Borrower(s)/Co-borrower(s)/ Mortgagor(s) along with the underlying securities from Poonawalla Housing Finance Ltd., (PHFL) (formerly known as Magma Housing Finance Ltd.) under section 5 of Securitisation and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 vide Assignment Agreement dated 30-09-2021.

Further, the physical possession of the secured asset (s) has been taken by the Authorised Officer of Secured Creditor and the said asset (s) will be sold on "As is where is", "As is what is", "Whatever there is" and "Without recourse" basis on below mentioned date, for recovery of the below mentioned dues due to Secured Creditor from Below mentioned Borrower(s)/ Guarantor(s)/ Mortgagor(s). The Reserve Price, Earnest Money Deposit (EMD) and other details are mentioned below.

<b>Name of Borrower and Co-borrower</b>	<b>Outstanding Dues in Rs.</b>	<b>Date of Demand Notice</b>	<b>Date of Physical Possession</b>
1. SK BAKI BILLAH (Borrower) (Borrower/Mortgagor) 2. SK Bebeke Begam (Co-Borrower)	Rs.55,21,528/-- (Rupees Fifty Five Lakhs Twenty One Thousand and Five Hundred and Twenty Eight Only) as on 28.02.2026. (Rs.33,85,105/- total dues with further contractual interest and penal other charges Rs.21,36,423/- as on 28.02.2026.	16.04.2021	23.09.2024
<b>Description of the property</b>		<b>Reserve Price</b>	<b>EMD</b>
<b>Akash Tina Apartment, Flat No 2 C, North Side, 2nd Floor, LR DAG No 876, 894, LR KH No. 1087 &amp; 534, Holding No 64, Uttar Jagacha, 1st Bye Lane, PS Jagacha, Ward No 47, Under Howrah Municipal Corporate, Howrah- 711112. Area of Residential Unit : 731 Sq.ft (Super Built up area)</b>		<b>11,70,000/-</b>	<b>1,17,000/-</b>
<b>Inspection Date and Time</b>		Date: 12.03.2026, Time: 1:00 P.M – 4:00 P.M.	
<b>Auction Date and Time</b>		Date: 26.03.2026, Time: 3:00 P.M – 05:00 P.M.	
<b>Last Date for payment of EMD &amp; Submission of Bid Form</b>		Date: 25.03.2026, up to 06:00 P.M	
<b>Incremental value</b>		<b>Rs. 20,000/-</b>	

**TERMS & CONDITIONS:**

1. The auction will be conducted 'ONLINE' through OARPL's approved service provider "M/s. ARCA EMART PVT. Ltd.", E - Auction tender document containing online e-auction bid form, Declaration, General Terms & conditions of online auction [www.auctionbazaar.com](http://www.auctionbazaar.com) sales Support Landline No/Mobile No.: 8370969696 Helpline E-mail ID: contact@auctionbazaar.com / support@auctionbazaar.com , Concerned Person: Mrs.M.Kiranmai, Mobile No.7997043999, Email- kiran@auctionbazaar.com
2. 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 Support Landline No/Mobile No.: 8370969696 Helpline E-mail ID: contact@auctionbazaar.com / support@auctionbazaar.com , Concerned Person: Mrs.M.Kiranmai, Mobile No.7997043999, Email- kiran@auctionbazaar.com
3. For any property related query or inspection of property schedule, the interested person may contact the concerned Authorized Officer: **Mr. Shakil Nipani. Mobile Number +91 9167490977), E-Mail: shakil.nipani@omkaraarc.com** or at address as mentioned above in office hours during the working days.
4. To the best of knowledge and information of the Authorized Officer, there is no known encumbrance on any property, except as stated in the table above.
5. 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. Further, it shall also be deemed that the bidders(s) have participated in accordance of the spirit of Section 29A of the Insolvency & Bankruptcy Code, 2016 in terms of Related Party Transactions. Intending bidders shall comply and give declaration under the Section 29A of Insolvency and Bankruptcy Code, 2016 along with the Bid, in case of failure of the same amount paid shall be forfeited.

**For detailed terms and conditions of the sale please refer to the link provided in secured creditor website i.e. <http://omkaraarc.com/auction.php>.**

**STATUTORY NOTICE FOR SALE UNDER RULE 8(6) & 9 (1) OF SECURITY INTEREST (ENFORCEMENT) RULES, 2002**

This notice is also a mandatory Notice of Thirty (15) days to the Borrower/Guarantors of the above loan account under Rule 8(6) & 9 (1) of Security Interest (Enforcement) Rules, 2002 and provisions of Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, informing them about holding of sale through Public 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 further interest, cost & expenses till the date of payment. 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) Rules, 2002.

**Date : 07.03.2026  
Place: Mumbai**

**For Omkara Assets Reconstruction Pvt Ltd.  
(Acting in its capacity as a Trustee of Omkara PS 26/2021-22 Trust)**

**Sd/-Authorized Officer  
(Mr. Shakil Nipani +91 9167490977)**