

I. **E-AUCTION/SALE NOTICE**



**PAISALO DIGITAL LIMITED**, CSC, Pocket-52, Near Police Station, C.R. Park, New Delhi-110019, website: [www.paisalo.in](http://www.paisalo.in), e-mail: [legal@paisalo.in](mailto:legal@paisalo.in)

**PUBLIC NOTICE FOR E-AUCTION**

e-Auction Sale Notice for Sale of Immovable Asset under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 6, Rule 8 & Rule 9 of Security Interest (Enforcement) Rules, 2002 (Rules).

Notice is hereby given to the public in general and in particular to the Borrower and Guarantor(s)/Mortgator(s) that the below described immovable property mortgaged/charged to Paisalo Digital Limited to secure the outstanding dues in loan account detailed below, acting in its capacity as "Secured Creditor", the physical possession of which has been taken by the Authorised Officer of Paisalo Digital Limited Secured Creditor, will be sold on "As is where is", As is what is", and "Whatever there is" basis as under:

<b>Name of the Borrower/ Guarantor(s)/Mortgator</b>	<b>Outstanding dues of the Borrower(s) (Rs.)</b>	<b>Description of the Secured Asset</b>	<b>Reserve Price (Rs.)</b>	<b>Earnest Money Deposit (EMD) (Rs.)</b>	<b>Minimum Increment in Bidding Process (Rs)</b>
<b>Borrower</b> M/s Pankhuri Investments and Securities Ltd. Regd. Off: M-116A, IInd Floor, Connaught Circus, Connaught Place, New Delhi-110001 also at: Rohit House, Suite 1204, 3, Tolstoy Marg, New Delhi-110001 and <b>Guarantors</b> (1) M/s Rishyab Infratech Private Limited Regd. Off: M-116A, IInd Floor, Connaught Circus, Connaught Place, New Delhi-110001 (2) M/s Evinix Industries Limited Regd. Off: KH-43, Sector-45, Mewla Maharajpur, Faridabad, - 121003 (Haryana) (3) Mr. Rakesh Gupta S/o Mr. Jai Kishan Gupta, R/o: S-58, Panchsheel Park, New Delhi-110017 (4) Mr. Krishan Murari Gupta S/o. Mr. Jai Kishan Gupta R/o: N-158 IInd Floor, Greater Kailash-I, New Delhi-110048 (5) Mrs. Deepti Gupta W/o Mr. Rakesh Gupta, R/o: S-58, Panchsheel Park, New Delhi-110017 also at: B-11, Mayfair Gardens, New Delhi-110016	Rs. 4,38,87,201/- (Rs. Four Crore Thirty Eight Lakh Eighty Seven Thousand Two Hundred One Only) as on 30.08.2019 plus future interest @ 18% per annum w.e.f. 30.08.2019 till the actual repayment/realization after adjustment of repayment/realization, if any	Land admeasuring 7 Biswas in Khasra No. 956/1 Min in Revenue Estate Village Bahapur, Tehsil Kalkaji, B-214, Chittranjan Park, New Delhi - 110019 (owned by Mrs. Deepti Gupta) bounded as follows:- North- Road, East- Plot No. B-215 South- Service Lane West- Plot No. B-213	7,01,28,000/-	70,12,800/-	1,00,000/-
<b>Last date of submission of online Bid</b>				11.08.2024 till 6 PM	
<b>Date &amp; Time of e-auction</b>				12.08.2024 between 12 PM to 1 PM	

For detail terms and conditions of the sale, please visit the Link: [www.paisalo.in](http://www.paisalo.in) and click on Assets under Sale tab. For any clarification/information, interested parties may contact the Authorised Officer at mobile no. +91-98109 15313 or email at [samresh@paisalo.in](mailto:samresh@paisalo.in).

The attention of all interested parties is invited to the provisions of sub-section (8) of Section 13 of SARFAESI Act, 2002 regarding time available to redeem the Secured Asset(s). Borrower/ Mortgagor(s)/ Guarantor(s) may also treat this notice as 30 days Sale Notice (in terms of Rules 6(2) and 8(6) of the Security Interest (Enforcement) Rules, 2002), as applicable and are hereby given a last and final opportunity to discharge the liability in full on or before the 12-08-2024 failing which the Secured Asset(s) will be sold as per terms and conditions mentioned in this sale notice as well as the Bid Document published in the link provided below. For Encumbrances, bidder(s) is/are advised to see Bid Document.

The Sale will be done by the undersigned through e-auction platform provided at Web Portal: <https://sarfaesi.auctiontiger.net>. All Interested participants / bidders are requested to visit the website <https://sarfaesi.auctiontiger.net>. For details, help, procedure and online training on e-auction, prospective bidders may contact M/s. e-Procurement Technologies Ltd.; Contact Mr. Ram Sharma Contact number: 8000023297. email id: [ramprasad@auctiontiger.net](mailto:ramprasad@auctiontiger.net), [support@auctiontiger.net](mailto:support@auctiontiger.net).

Please note the sale is strictly subject to the terms & conditions incorporated in this Auction Sale Notice and the Bid Document (published in the Link <https://sarfaesi.auctiontiger.net>) containing details of the Secured Asset(s) and particulars of terms and conditions of sale forming part of this Auction sale notice.

**DATE: 06.07.2024**  
**PLACE: NEW ELHI**

**AUTHORISED OFFICER**  
**PAISALO DIGITAL LIMITED**

### **I. TERMS & CONDITIONS OF ONLINE AUCTION**

- (1) The auction sale shall be "**online e-auction**" bidding through website <https://sarfaesi.auctiontiger.net> **on the dates as mentioned in the table above with further Extension of 5 Minutes.**
- (2) The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider **M/s E-Procurement Technologies Ltd. (Auction Tiger) Ahmadabad ( Contact Person: Mr. Ram Sharma Cell no. 8000023297, Email: [ramprasad@auctiontiger.net](mailto:ramprasad@auctiontiger.net), Email. [support@auctiontiger.net](mailto:support@auctiontiger.net)** Please note that, Prospective bidders may avail online training on e-auction from their registered mobile number only.
- (3) The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of Demand Draft/PAY ORDER drawn on any nationalized or scheduled Commercial Bank in favor of "**Paisalo Digital Ltd.**" payable AT PAR/New Delhi or NEFT/RTGS in the account of "**Paisalo Digital Ltd.**"; Account No. 0983008700001370; IFSC Code- PUNB0098300; MICR CODE: 282024010; Branch: Punjab National Bank, Surya Nagar Branch, Agra; on or before **11.08.2024** and register their name at <https://sarfaesi.auctiontiger.net> and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the web-site, the intending purchaser/bidder is required to get the copies of the following documents submitted {1. Copy of the NEFT/RTGS challan/DD copy/ Pay order; 2. Copy of PAN card and 3. Copy of proof of address (Passport, Driving License, Voter's I-Card or Aadhar Card, Ration Card, Electricity Bill, Telephone Bill, Registered Leave License Agreement)} by the last date of submission of the EMD(s) as mentioned in the sale notice and also submit hardcopy thereof at the Branch mentioned hereinabove.
- (4) Bid must be accompanied with EMD (Equivalent to 10% of the Reserve Price) by way of Demand Draft/ Pay order in favour of "**Paisalo Digital Ltd.**" payable AT PAR/ New Delhi or NEFT/RTGS in the account of "**Paisalo Digital Ltd.**"; Account No. 0983008700001370; IFSC Code- PUNB0098300; MICR CODE: 282024010, Branch: Punjab National Bank, Surya Nagar Branch, Agra; on or before date and time mentioned above.
- (5) Bids that are not filled up or Bids received beyond last date will be considered as invalid Bid and shall be summarily rejected. No interest shall be paid on the EMD. Once the bid is submitted by the Bidder, same cannot be withdrawn. If the bidder does not participate in the bid process, EMD deposited by the Bidder shall be forfeited without further recourse. However, EMD deposited by the unsuccessful bidder shall be refunded without interest.
- (6) The bid price to be submitted shall be above the Reserve Price along-with increment value of Rs. 1,00,000/- (Rupees One Lakh only) and the bidder shall further improve their offer in multiple of Rs. 1,00,000/- (Rupees One Lakh only). The property shall not be sold below the Reserve Price set by the Authorised Officer.
- (7) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately but not later than next working day by Demand Draft drawn in favour of "**Paisalo Digital Ltd.**" payable AT PAR/ NEW DELHI or NEFT/RTGS in the account of "**Paisalo Digital Ltd.**"; Account No. 0983008700001370; IFSC

**Code- PUNB0098300; MICR CODE: 282024010; Branch: Punjab National Bank, Surya Nagar Branch, Agra;** and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by the Company or such extended period as may be agreed upon in writing by the Authorised Officer. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 10% of sale price, whatever may be the case shall be forfeited by the Company, if the successful bidder fails to adhere to terms of sale or commits any default.

- (8) On compliance of terms of Sale, Authorised officer shall issue "Sale Certificate" in favour of highest bidder. All the expenses related to stamp duty, registration charges, conveyance, TDS etc. to be borne by the purchaser.
- (9) The Seller does not take any responsibility to procure permission / NOC from any authority or under any other law in force in respect of property offered or any other dues i.e. outstanding water/electricity dues, property tax or other charges, if any.
- (10) The successful bidder shall bear all expenses including pending dues of any Development Authority, if any/ taxes/ utility bills etc. to the Municipal Corporation or any other authority/ agency and fees payable for stamp duty /registration fees etc. for registration of the Sale Certificate.
- (11) The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice. The immovable property shall be sold to the highest bidder. However, the Authorised Officer reserves the absolute discretion to allow inter-se bidding, if deemed necessary.
- (12) To the best of its knowledge and information, the Company is not aware of any encumbrances on the property to be sold except of the Company. It is also made clear that the mortgaged property may not be used for commercial or residential purposes. However, the interested bidders should make their own assessment of the property to their satisfaction. The Company does not in any way guarantee or makes any representation with regard to the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrances, property tax or any other dues to the Government or anybody in respect of the aforesaid property.
- (13) Further interest will be charged as applicable, as per the loan documents/order of court on the amount outstanding in the notice and incidental expenses, costs, etc. is due and payable till its actual realization.
- (15) Online E-auction participation is mandatory in the auction process by making application in prescribed format which is available along-with the offer/tender document on the website. Bidders are advised to go through the website <https://sarfaesi.auctiontiger.net> for detailed terms and conditions of auction sale before submitting their bids and taking part in e-auction sale proceedings. Online bidding will take place at web-site of organization as mentioned hereinabove, and shall be subject to the terms and conditions contained in the tender document. The Tender Document and detailed Terms and Conditions for the Auction may be purchased from the office of **Paisalo Digital Ltd. CSC POCKET 52, CR PARK, NEAR POLICE STATION, NEW DELHI – 110019 on payment of Rs. 5000/- through Demand Draft in the name Paisalo Digital Ltd.** A copy of the Bid form along with the enclosure submitted online (also mentioning UTR Number) shall be handed over to **Mr. Samresh Agarwal Mob. No 9810915313; at, Paisalo Digital Ltd. ADDRESS- : CSC POCKET 52, CR PARK, NEAR POLICE STATION, NEW DELHI – 110019 on or before date and time mentioned above. (Please refer to the details mentioned in table above).**
- (16) The property shall be sold on "As is Where is Basis" and "As is What is Basis" and "Whatever there is" condition and the intending bidder should make discreet enquiries as regards the encumbrance, charge and statutory outstanding on the property of any authority besides the Company's charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. No claim of whatsoever nature regarding the property put for sale, charges and encumbrances over the property or any other matter etc. will be entertained after submission of the online bid and at any stage thereafter. The Seller shall not be responsible for anything whatsoever including damages or eviction proceeding, etc.
- (17) This publication is also a '30' (Thirty) days' notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 6(2), 8(6) and Rule 9 of Security Interest (Enforcement) Rules 2002, to discharge

the liability in full and pay the dues as mentioned above along with upto date interest and expenses within 15 days from the date of this notice, failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of Sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/mortgagors pays the amount due to the Company, in full before the date of sale, auction is liable to be stopped.

**For further details and queries, contact Authorized Officer, Mr. Samresh Agarwal Mob. No 9810915313. Email: l99@paisalo.in**

**DATE: 06.07.2024**  
**PLACE: NEW ELHI**

**AUTHORISED OFFICER**  
**PAISALO DIGITAL LIMITED**