AU Small Finance Bank Limited (A Scheduled Commercial Bank)

Registered office :- 19-A, Dhuleswar Garden, Ajmer Road, Jaipur-302001, Rajasthan(India) CIN: L36911RJ1996PLC011381

APPENDIX-IV-A- [See proviso to rule 8(6)] Sale notice for sale of immovable properties

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 proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower (s)/ Co-Borrower (s)/Mortgagor (s) and Guarantor (s) that the below described immovable properties mortgaged to the Secured Creditor, the constructive/Physical possession of which has been taken by the Authorised Officer of AU Small Finance Bank Limited {A Scheduled Commercial Bank}, the same shall be referred herein after as AUSFB. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis through E-Auction for recovery of amount mentioned in the table below along with further interest, cost, charges and expenses being due to AUSFB viz. Secured Creditor.
It is hereby informed you that we are going to conduct public E-Auction through website https://sarfaesi.auctiontiger.net

Name of Borrowers/ Co- Borrowers/ Mortgagers /Guarantors & Loan A/C No. & Other Related Information	Date & Amt. of 13(2) Demand Notice	Date of Possession	Description of Property	Reserve Price for property	Earnest Money for property	Date & Time of E-Auction	Date of Bid Submission	E-Auction Place of Tender Submission,	Contact Person and property visit date
Sanjay Kumar (Borrower) Smt.Aneeta Maurya (Co-Borrower) (New Loan A/c No- L9001070134415970	14-Jan-2025 Rs. 1301644 Rs. Thirteen Lac One Thousand Six Hundred Forty-Four Only 10-Jan-2025	28-Jun-25	Property Situated At- Old Survey No 145/8 New Survey No 629, Flat No 402, 4Th Floor, Valram Pratik, Village- Chanod, Taluka Vapi, Dist- Valsad, Gujarat Admeasuring 441 Sqft	Rs. 1075000 Rs. Ten Lakh Seventy-Five Thousand Only.	Rs. 107500 Rs. One Lakh Seven Thousand Five Hundred Only.	29-Oct-2025 2.00 PM to 4.00 PM with unlimited extension of 5 minutes	27-Oct-25	Au Small Finance Bank Ltd, Branch Office : Dia Mante", Shop No. 2, 3 & 4 Vapi Daman Main Road 396191	Deep Patel / Rahul Maurya , 8980052485 & 7405553053 & 9773358234 ,auctions@aubank.in Property visit date- 24-Oct-25

The terms and conditions of E-Auction Sale:-

1. **The E-Auction sale of Secured Asset is on "as is where is" , "as is what is" , "whatever there is" and "no recourse" basis for and on behalf of the Secured Creditor viz. AUSFB and there is no known encumbrance which exists on the said property.**
2. **For participating in online e-auction sale, Bid document, copies of PAN Card, Board Resolution in case of Company and photo ID, address proof are required to be submitted along with EMD, which is payable by way of RTGS/NEFT/DD in the name of MSME AUCTION POOL ACCOUNT OF AU Small Finance Bank Limited, Current account No.1921201121711599 AU SMALL FINANCE BANK LIMITED Fifth and Sixth Floor Sunny Big Junction STC Khasra No. 64 to 67 ,Gram Sukhaipura New Atish Market Jaipur 302020, IFSC Code: AUBL0002011, Once an Online Bid is submitted, same cannot be withdrawn. Further any EMD submitted by bidder will be required to send the UTR/Ref no/DD no of the RTGS/NEFT/DD with a copy of cancelled cheque on the following email IDs i.e. auctions@aubank.in**
3. **All Interested participants / bidders are requested to visit the website https://sarfaesi.auctiontiger.net & https://www.aubank.in/bank-auction for further details including Terms & Conditions, to take part in e-auction sale proceeding**
4. **Bid document containing general terms and conditions of sale can also be obtained from https://sarfaesi.auctiontiger.net**

5. **The Secured Asset shall be kept open for inspection as per the scheduled date and Time the bidders may satisfy themselves about the nature and condition of the said secured assets. Statutory/Government dues if any like property taxes, sales tax, excise dues and other dues such as electricity dues, maintenance charges, etc. if any should be ascertained by the bidders in their diligence.**
6. **The secured assets shall be sold by the undersigned by way of Electronic Public Auction as per the scheduled date in the premises of AU Small Finance Bank Ltd. AU Centre, 3rd Floor Mezzanine, Sunny Trade Centre, New Atish Market, Jaipur, Rajasthan 302019 through e-Auction Agency M/s. e-Procurement Technologies Ltd. (Auction Tiger) at their website/portal i.e. https://sarfaesi.auctiontiger.net and also on Auction Tiger Mobile App as per time given as per scheduled time with auto extension clause, i.e. the end time of e-Auction will be extended by 5 minutes each time if bid is made before close of e-Auction.**
7. **The bids are not transferable. Any payment made towards the EMD, part payment deposits etc. will not carry any sort of interest.**
8. **Minimum Bid Increase Amount for each lot shall be Rs.10000/- (Rupees Ten Thousand only).**
9. **The bidders may participate in the e-auction from their own office/place of their choice. Internet connectivity shall have to be arranged by each bidder himself/itself. The Authorised Officer of AUSFB (AO) and/or the service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc;**
10. **For details, help, procedure and online training on e-auction, prospective bidders may contact M/s. e-Procurement Technologies Ltd.; Contact number :079-61200531/559. email id : arc@auctiontiger.net, ramprasad@auctiontiger.net , support@auctiontiger.net**
11. **The bidder will be required to submit the bid either at or above the reserve price in the prescribed manner as mentioned in Annexure II along with the EMD amount. In case the bidder fails to submit the bid online, then the bid amount submitted in annexure II shall be treated as final bid from the respective bidder.**
12. **The successful Bidder will be required to deposit 25% of the sale price (including the EMD already deposited) on the same day with in 24hrs. or not later than next working day of the acceptance of Bid by NEFT/RTGS/DD Only. The balance amount of the sale price is to be paid within 15 days of the confirmation of the sale. In case of failure to deposit the balance amount within the prescribed period, the amount of EMD and/or deposited amount shall stand forfeited and no claim shall be entertained against AUSFB in respect thereof.**
13. **The balance 75% of the sale price shall be payable on or before 15th day of confirmation of the sale by the Authorized Officer In case of failure to deposit this balance amount within the prescribed period the entire amount deposited shall be forfeited.**
14. **In case if auction date is a holiday of https://sarfaesi.auctiontiger.net through which the auction is being conducted, in such case the auction will be reschedule to next working day of https://sarfaesi.auctiontiger.net**
15. **AO reserves the absolute right and discretion to accept or reject any or all Bids or adjourn/postpone/cancel the auction sale/modify any terms and conditions of the sale without prior notice and/or without assigning any reasons in respect thereof. The decision of the AO in this regard shall be final and binding.**
16. **The Secured Asset mentioned in the Bid Document is based on the mortgages created by the Borrower (s) in favor of Secured Creditor. Interested parties are requested to verify details of the Secured Asset themselves.**
17. **To the best of knowledge and information of the Bank, no other encumbrance exists on the property and if any kind of encumbrances exists on the said property, the Authorized Officer/Bank shall not be responsible / liable for such kind of encumbrances which may persist for the property being sold thereof.**
18. **The successful bidder would be required to bear all the necessary expenses like stamp duty, registration, incidental costs, expenses including sales tax and any other taxes or costs relating to sale and transfer of Secured Assets.**
19. **The AUSFB or the AO of AUSFB will not be held responsible for any charge, lien, encumbrance, property tax or any dues to the Government or anybody in respect of the Secured Assets.**
20. **There are no known statutory liabilities relating to the Secured Assets. If any such statutory liabilities are discovered at a subsequent stage, the same shall be solely dealt with by the Successful Bidder at his/it's own costs and expenses.**
21. **The sale of the Secured Asset is subject to the terms and conditions prescribed in the SARFAESI Act and Security Interest (Enforcement) Rules, 2002 and the conditions mentioned hereinabove. Hence the bidders are advised to carefully go through the said terms and conditions before submitting their bids.**
22. **Please ensure to check the auction property physically along with all relevant documents with respective authorities (Regularity/Registration authority, etc.) before applying in the auction,**
23. **The Borrower and the Guarantor/Mortgagor's attention is invited to provisions of sub-section (8) of section 13 of the SARFAESI Act, 2002, in respect of time available, to redeem the secured assets.**

Please Note: - This is also a 30 Days notice Under Rule 8(6) read with Rule 9(1) to the Borrowers/Co Borrowers/Mortgagors of the above said loan account about sale through tender / inter se bidding on the above-mentioned date. The property will be sold, if their outstanding dues are not repaid in full by the borrower in the given notice period.

Date :- 02-Sep-25

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AU Small Finance Bank Ltd.