

Tricom Fruit Products Ltd

Regd. Office: Gat No 336,338-341, Village Andol Taluka/Handale, Shirval, Pandarpur Road, Dist/Satara-415521, CIN L67120PN1995PLC1309099

Particulars	Amount in Lakhs		
	Unaudited Quarter Ended on 30.09.2022	Unaudited Quarter Ended on 30.09.2021	Audited Year Ended on 31.03.2022
Total Income from Operation (net)	-	-	-
Net Profit / (Loss) for the period from discontinuing operation (before tax, Exceptional and/or Extraordinary Items)	(2.28)	(4.91)	(12.27)
Net Profit / (Loss) for the period from discontinuing operation before tax (after Exceptional and/or Extraordinary items#)	(2.28)	(4.91)	(12.27)
Net Profit / (Loss) for the period from discontinuing operation after tax (after Exceptional and/or Extraordinary items)	(2.28)	(4.91)	(12.27)
Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and other Comprehensive Income (after tax)]	(2.28)	(4.91)	(12.27)
Equity Share Capital	1909.41	1909.41	1909.41
Reserves (excluding Revaluation Reserve as shown in the Audited Balance Sheet of the previous year)	-	-	-
Earning Per Share (of Rs.10/- each) (for continuing and discontinued operations)	-	-	-
1. Basic:	(0.01)	(0.03)	(0.06)
2. Diluted:	(0.01)	(0.03)	(0.06)

Note: The above is an extract of the detailed format of Quarterly Financial Results filed with Stock Exchanges under Regulation 33 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of Standalone Financial Results is available on the website of the Company at www.tricomfruitproducts.com and on the website of Stock Exchange i.e. www.bseindia.com For Tricom Fruit Products Ltd

Place:- Mumbai Managing Director (Dr): 08398213

DATIWARE MARITIME INFRA LIMITED

(FORMERLY KNOWN AS RIJUA AQUACULTURE FARMS LIMITED)
1st Floor Adams Court, Baner Road, Pune 411 045
CIN: L05000PN1992PLC177590
Email id info@datiware.com / website: www.datiware.com

PART I - Statement of Standalone Unaudited Results for the quarter and six months ended on 30-09-2022

Sr.	PARTICULARS	Rupees in Lacs					
		Quarter Ended on 30/09/22 (Unaudited)	Quarter Ended on 30/09/21 (Unaudited)	Quarter Ended on 30/09/22 (Unaudited)	Quarter Ended on 30/09/21 (Unaudited)	Year Ended on 31/03/2022 (Audited)	Year Ended on 31/03/2021 (Audited)
1.	Total Income from operations	10.13	31.40	151.02	41.52	173.31	212.08
2.	Net Profit / (Loss) from ordinary activities before tax	-15.89	-38.56	-15.40	-54.45	-39.41	-100.62
3.	Net Profit / (Loss) for the period before tax (after Extraordinary items)	-15.89	-38.56	-15.40	-54.45	-39.41	-100.62
4.	Net Profit / (Loss) from ordinary activities after tax	-15.89	-38.56	-15.40	-54.45	-39.41	-100.61
5.	Net Profit / (Loss) for the period after tax (after Extraordinary items)	-15.89	-38.56	-15.40	-54.45	-39.41	-100.61
6.	Paid up Equity Share Capital (Face Value Rs. 10 each fully Paid)	500.00	500.00	500.00	500.00	500.00	500.00
7.	Reserves (excluding Revaluation Reserve)	-585.58	-569.69	-499.95	-585.58	-499.95	-531.13
8.	Earnings Per Share before extraordinary items (of Rs10/- each) Basic & Diluted	-0.32	-0.77	-0.31	-1.09	-0.79	-2.01
9.	Earnings Per Share after extraordinary items (of Rs10/- each) Basic & Diluted	-0.32	-0.77	-0.31	-1.09	-0.79	-2.01

Notes - 1. The above results are reviewed by the audit committee and approved by the Board of Directors at its meeting held on 14/11/2022. 2. Figures has been regrouped/ rearranged/reclassified/reworked wherever necessary. 3. The company organised business into two segments- Acqua-culture & Ship building. Segment wise results are attached. 4. The financial results for the above periods have been prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (Ind AS) as prescribed under section 133 of the Companies Act 2013 read with the relevant rules and circulars issued. For and on behalf of the Board
Place :- Pune, Date :- 16/11/2022 Jayashree A. Patil, Managing Director

SRIVATSA ENCVIL PRIVATE LIMITED

Regd. Office: "Suyog Navkar" CTS No. 36/1, 37/1, 38, F.P. No. 394,395A, Gultekadi, Pune 411 037. CIN :U45209PN2021PTC204476, Email ID : accounts@suyoggroup.com, Contact No. : 9327150025

Extract of Unaudited Financial Result for the Quarter ended 30th Sept. 2022 [Regulation 52(8), read with regulation 52(4) of the Listing Regulations]

Sl. No	Particulars	Qtr. ending/ Current year ended 30.09.2022	Corresponding Qtr. for the previous year ended 31.03.2022	Previous year ended 31.03.2022
1.	Total Income from Operations	4,44,58,912	N.A.	Nil
2.	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items#)	(1,36,25,381)	N.A.	(15,13,149)
3.	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items#)	(1,36,25,381)	N.A.	(15,13,149)
4.	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items#)	(1,36,25,381)	N.A.	(15,09,056)
5.	Total Comprehensive Income for the period Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)	(1,36,25,381)	N.A.	(15,09,056)
6.	Paid up Equity Share Capital	1,00,000	N.A.	1,00,000
7.	Reserves (excluding Revaluation Reserve)	(1,99,05,435)	N.A.	(15,09,056)
8.	Securities Premium Account	Nil	N.A.	Nil
9.	Net worth	(1,98,05,435)	N.A.	(14,09,056)
10.	Paid up Debt Capital/ Outstanding Debt	1,00,77,91,161	N.A.	7,26,000
11.	Outstanding Redeemable Preference Shares	Nil	N.A.	Ni
12.	Debt Equity Ratio	10076.71	N.A.	7.26
13.	Earnings Per Share (of Rs.10/- each) (for continuing and discontinued operations) - 1. Basic; 2. Diluted:	(1,839.64)	N.A.	(150.91)
14.	Capital Redemption Reserve	Nil	N.A.	Nil
15.	Debenture Redemption Reserve	Nil	N.A.	0
16.	Debt Service Coverage Ratio	0.64	N.A.	0
17.	Interest Service Coverage Ratio	0.64	N.A.	0

- Exceptional and/ or extraordinary items adjusted in the Statement of Profit and Loss in accordance with Ind AS Rules/ AS Rules, whichever is applicable.

for Srivatsa Encivil Private Limited
S/d Kalpesh Shah Director DIN: 00004924
S/d Nilesh Shah Director DIN: 00004946
Place : Pune Date : 14/11/2022

GERA DEVELOPMENTS PRIVATE LIMITED

CIN : U75102PN1989FTC049303
Registered Office: 200, Gera Plaza, Boat Club Road, Pune - 411001, Maharashtra
Website: www.gera.in

EXTRACT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED AND HALF YEAR ENDED SEPTEMBER 30, 2022

Sr. No.	Particulars	Quarter Ended		Half Year Ended		Year Ended	
		September 30, 2022 (Unaudited)	June 30, 2022 (Unaudited)	September 30, 2021 (Unaudited)	September 30, 2021 (Unaudited)	September 30, 2021 (Unaudited)	March 31, 2022 (Audited)
1.	Total Income from Operations	7,792	12,564	9,715	20,238	13,822	48,261
2.	Net Profit for the period (before tax, Exceptional and/or Extraordinary items)	1,131	1,723	2,501	2,883	3,006	10,670
3.	Net Profit for the period before tax (after Exceptional and/or Extraordinary items)	1,131	1,723	2,501	2,883	3,006	10,670
4.	Net Profit for the period after tax (after Exceptional and/or Extraordinary items)	852	1,276	1,982	2,131	2,351	7,335
5.	Total Comprehensive Income for the period Comprising Profit for the period (after tax) and Other Comprehensive Income (after tax)	851	1,276	1,981	2,132	2,350	7,327
6.	Paid up equity share capital (Face Value Rs. 100 each)	184	184	184	184	184	184
7.	Reserves (excluding Revaluation Reserve)	52,927	52,076	45,825	52,927	45,825	50,800
8.	Securities Premium Account	54	54	54	54	54	54
9.	Net Worth	53,508	52,314	46,883	53,165	46,883	51,238
10.	Paid up Debt Capital/ Outstanding Debt	0.34	0.34	0.34	0.34	0.34	0.30
11.	Outstanding Redeemable Preference Shares	-	-	-	-	-	-
12.	Gross Debt Equity Ratio	6.55	6.70	6.97	6.55	6.97	6.81
13.	Debt Service Coverage Ratio	1.892	1.997	1.774	1.786	1.777	3.982
14.	Capital Redemption Reserve	-	-	-	-	-	-
15.	Debenture Redemption Reserve	-	-	-	-	-	-
16.	Debt Service Coverage Ratio	0.65	0.68	0.25	0.13	0.30	0.45
17.	Interest Service Coverage Ratio	27.77	28.84	44.47	26.46	30.76	34.46

Notes:
1. Gera Developments Private Limited (the "Company") has prepared unaudited financial results for the quarter and half year ended September 30, 2022 in accordance with the recognition and measurement principles laid down in Indian accounting standards specified under Section 133 of the Act, read with the Companies (Accounting Standards) Rules, 2021, as amended from time to time and other accounting principles generally accepted in India.
2. The above is an extract of the detailed format of quarterly and half yearly financial results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the quarterly and half yearly financial results are available on the website of BSE Limited at www.bseindia.com and on the Company's website www.gera.in.
3. For the items referred in sub-clauses (a), (b), (d) and (e) of Regulation 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the BSE Limited and can be accessed on its website www.bseindia.com.
4. The financial results of the Company for the quarter ended and half year ended September 30, 2022 have been approved and taken on record by the Board of Directors at its meeting held on November 14, 2022.
5. The Regional Director of the Ministry of Corporate Affairs, Western Region, through its order dated 27 May 2022 had approved the "Scheme of Amalgamation by way of merger by absorption" (the "Scheme") of its wholly owned subsidiary, Gera Properties Private Limited with the Company, with effect date of 1 April 2021. However, the certified copy of the order was delivered to the company on 30 May 2022 and thereafter filed with the Registrar of Companies on 30 May 2022.

Accordingly, the Company has given accounting effect to the merger as a business combination under common control transaction with effect from 1 April 2021 in accordance with Appendix C of Ind AS 103 as per accounting treatment prescribed by the "Scheme approved by the Regional Director, Western Region and submitted to Registrar of Companies on 30 May 2022. Pursuant to the above, the financial results for the comparative periods for the quarter ended 30 September 2021, half year ended 30 September 2021 and year ended 31 March 2022 and Statement of Assets and Liabilities as at 31 March 2022 have been restated as follows in order to give effect to the Scheme:

Particulars	Quarter Ended 30-Sep-22		Half Year Ended 30-Sep-21		Year Ended 31-Mar-22	
	Restated	Reported	Restated	Reported	Restated	Reported
Revenue from Operations	9,435	5,645	13,511	7,283	48,272	32,025
Profit before tax	2,521	1,996	2,096	2,246	10,670	8,241
Profit after tax	1,982	1,507	2,331	1,774	7,335	5,929

Statement of Assets and Liabilities as at 31 March 2022

Particulars	Restated		Reported	
	Restated	Reported	Restated	Reported
Non-current assets	29,884	25,140	46,264	24,148
Current assets	31,028	43,448	18,713	33,645
Current liabilities	45,299	42,314	-	-

For and on behalf of Board of Directors
Gera Developments Private Limited
Sd/- Rohit Gera Managing Director DIN: 00172679
Date: 14 November 2022
Place: Pune

AAVAS FINANCIERS LIMITED

(Formerly known as AU HOUSING FINANCE LIMITED) [CIN:L65922RJ01PLC034297]
Regd. & Corp. Office: 201-202, 2nd Floor, South End Square, Mansarovar Industrial Area, Jaipur. 302020

POSSESSION NOTICE

Whereas, the undersigned being the Authorised Officer of AAVAS FINANCIERS LIMITED (Formerly known as "AU HOUSING FINANCE LIMITED") under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred upon me under section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules, 2002, issued a Demand Notice calling upon the borrowers mentioned herein below to repay the amount mentioned in the respective notice within 60 days from the date of receipt of the said notices. The borrowers having failed to repay the amount, undersigned has taken possession of the properties described herein below in exercise of powers conferred on me under Section 13(4) of the said Act read with Rule 9 of the said rules on the dates mentioned as below.

The borrower and guarantor in particular and the public in general is hereby cautioned not to deal with the properties and any dealings with the property will be subject to the charge of the AAVAS FINANCIERS LIMITED (Formerly known as "AU HOUSING FINANCE LIMITED") for an amount mentioned as below and further interest thereon.

Name of the Borrower	Date & Amount of Demand Notice	Description of Property	Date & Type of Possession
DIPARAM DEVARAM DEWASI, Mrs. LEELA DEWASI (A/C No.) LNCHA02219-200137362	6 Sep 22 ₹ 9171446.00/- Dues as 5 Sep 22	FLAT NO.12, 2ND FLOOR, JANAK APARTMENT, LAND BEARING GAT NO. 468/2/D NEW, OLD GAT NO. 1864, AT VILLAGE MEDANKARWADI, TAL KHED, DIST PUNE, MAHARASHTRA Adm 58.55 Sq. Mtrs	Symbolic Possession Taken on 14 Nov 22
SURESH BALASAHEB JAGTAP, Mrs. KALPANA JAGTAP, Mr. PRATIK JAGTAP (A/C No.) LNHDP00318-190105512	6 Sep 22 ₹ 1265327.00/- Dues as 5 Sep 22	FLAT NO. 404, 4TH FLOOR, SHRINATH HEIGHTS, S.No. 97/7B, VILLAGE- MANIARI BK, TAL- HAVELI, DIST-PUNE, MAHARASHTRA Adm 450 Sq. Ft.	Symbolic Possession Taken on 14 Nov 22
ASHA ARJUN RANSINGH, Mr. ARJUN RANSINGH (A/C No.) LNSHR00617-180051843	7 Sep 22 ₹ 627614.00/- Dues as 7 Sep 22	NEW SY. NO.12/41, NEAR SWAMI SAMARTH MANDIR, GAJANAN COLONY, SUTGIRINI ROAD, SAGMER HIGHWAY, DATTANPURA, SHRAMPUR, AHMEDNAGAR, MAHARASHTRA Adm 833.47 Sq. Ft.	Symbolic Possession Taken on 14 Nov 22
SUBHASH LAXMAN SHINDE, Mrs. KASHA SHINDE (A/C No.) LNHSRO0619-200125660	6 Sep 22 ₹ 911798.00/- Dues as 5 Sep 22	CHARI NO. 12, PART OF SR. NO. 18/5, SITUATED AT SHIRDI, TAL. RAHATA, DIST. AHMEDNAGAR, MAHARASHTRA Adm 1089 Sq. Ft.	Symbolic Possession Taken on 14 Nov 22

Place : Jaipur Date: 16-11-2022 Authorised Officer Aavas Financiers Limited

SBI STATE BANK OF INDIA, Stressed Assets Recovery Branch, (SARB) Pune

Vardhaman Building, 2nd Floor, Seven Loves Chowk, Mahatma Phule Peth, Shankarsheth Road, Pune-42. Ph. : 020-26446043/ 26446044. E-mail : sbi.10151@sbi.co.in. Authorised Officer- Mr. A. D. Somkuwar, e-mail : a.somkuwar@sbi.co.in, Mob: 8275130684

E-AUCTION SALE NOTICE

Sale of Movable assets charged to the bank under The Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

The undersigned as Authorized Officer of State Bank of India has taken over possession of the following property/ies us 13(4) of the SARFAESI Act 2002. Public at large is informed that e-auction (under SARFAESI Act, 2002) of the charged property/ies in the below mentioned cases for realisation of Bank's dues will be held on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis.

Name of Borrower(s)	Name of Guarantor(s)	Outstanding Dues for Recovery of which Property is Being Sold
M/s. Saranah Fitness Solutions, Proprietor Gopal Krishna Tyagi	Mrs. Reena Gopal Tyagi	Rs. 1,41,35,337/- (Rupees. One Crore Forty One Lakhs Thirty Five Thousand Three Hundred Thirty Seven Only) as on 28/01/2022 Plus further interest, cost and incidental charges thereon.

Names of Title Deed Holders : Proprietor Gopal Krishna Tyagi

Machinery and Equipments pertaining to M/s. Saranah Fitness Solutions Model & Qty

(1) Treadmill INTSX- Qty-1, (2) Treadmill INTSX- Qty-1, (3) Treadmill INTSX- Qty-1, (4) Treadmill INTSX- Qty-1, (5) Treadmill INTSX- Qty-1, (6) Treadmill INTSX- Qty-1, (7) Cross-Trainer INXSX- Qty-1, (8) Cross-Trainer INXSX- Qty-1, (9) Recumbent Bike INRSX- Qty-1, (10) Upright Bike INCSX- Qty-1, (11) Row GX Rower- Qty-1, (12) Row GX Rower- Qty-1, (13) GROUP EXERCISE BIKE IC5- Qty-1, (14) GROUP EXERCISE BIKE IC5- Qty-1, (15) Back Extension SBE- Qty-1, (16) Barbell Rack SBBR- Qty-1, (17) Multi-Adjustable Bench SMAB- Qty-1, (18) Select Seated Leg Curl HS-SLC- Qty-1, (19) Fixed Pulldown Rack HS-FPD- Qty-1, (20) HD Elite Platform / Inserts- Qty-1, (21) Arm Curl Bench SAC- Qty-1, (22) Leg Extension HS-LE- Qty-1, (23) Fly Rear Delt HS-FLY- Qty-1, (24) Shoulder Press HS-SP- Qty-1, (25) Chest Press HS-CP- Qty-1, (26) 2 Tier Dumbbell Rack SDR2- Qty-1, (27) 2 Tier Dumbbell Rack SDR2- Qty-1, (28) Utility Bench SUB- Qty-1, (29) Seated Row HS-RW- Qty-1, (30) Chin / Dip / Leg Raise SCDLR- Qty-1, (31) Adjustable Abdominal Bench SADB- Qty-1, (32) Multi-Adjustable Bench SMAB- Qty-1, (33) Multi-Adjustable Bench SMAB- Qty-1, (34) Half Rack HDHLR- Qty-1, (35) Half Rack HDHLR- Qty-1, (36) Smith Machine SSM- Qty-1, (37) Dual Adjustable Pulley C MDPAP- Qty-1, (38) Hip Adductor & Hip Abductor OSHAA- Qty-1, (39) Seated Leg Press HS-SLP- Qty-1, (40) In Boady Machine- Qty-1, (41) Dumbbell 5- 40kg (AF Logo)- 5 Kg- Qty-4, 7.5 Kg- Qty-4, 10 Kg- Qty-6, 12.5 Kg- Qty-4, 15 Kg- Qty-4, 17.5 Kg- Qty-2, 20 Kg- Qty-2, 22.5 Kg- Qty-4, 25 Kg- Qty-4, 30 Kg- Qty-4, 35 Kg- Qty-8, 40 Kg- Qty-4, (42) Plates 2.5- 25Kg (AF Logo)- 2.5 Kg- Qty-4, 5 Kg- Qty-6, 10 Kg- Qty-8, 15 Kg- Qty-6, 20 Kg- Qty-01 no, (46) Kettlebell 4- 12kg, 4 Kg- Qty-1, 8 Kg- Qty-1, (47) Easy Grip Medicine Ball - 5 kg- Qty-1, (48) Aerobic Steps - (49) Commercial Power Flag 5- 20 kg, 5 Kg- Qty-1, 10 Kg- Qty-1, 15 Kg- Qty-1, 20 Kg- Qty-1, (50) Commercial Power Bag Rack- Qty-1, (51) Eiffel Tower Dumbbell 2- 4kg, 2 Kg- Qty-4, 3 Kg- Qty-4, 4 Kg- Qty-4, (52) Eiffel Tower Dumbbell Rack- Qty-1, (53) Cone Yellow- Qty-6, (54) Cone Orange- Qty-6, (55) Anytime Fitness Mat (Fold Type) Qty- 14, (56) Gym Ball 75 mm- Qty-1, (57) Gym Ball 65 mm- Qty-1, (58) Gym Ball Rack- Qty-1, (59) Soft plyobox (50*60*75)- Qty-1, (60) Agility Ladder 8mm- Qty-1, (61) Bettleope- Qty-3, (62) Hammer 6" (W - 10 kg)- Qty-1, (63) Hammer 4" (W - 5 kg)- Qty-1, (64) Tyer- Qty-1, (65) Double Wheel Exerciser- Qty-1, (66) wall Mounting FTS dcq- Qty-3, (67) Rack Local- Qty-1, (68) Olympic Bar 7- Qty-3, (69) Olympic Bar 4'- Qty-1, (70) Squat Belt- Qty-2, (71) Double Handle Bar- Qty-1, (72) Olympic Rack (Holder) Tyer- Qty-1.

Misc System

(73) JBL Speaker Wall mounting- Qty-16, (74) JBLRX 218s- Qty-4, (75) Crown Amplifier 1002- Qty-1, (76) Crown Amp piler 1500- Qty-1, (77) Crown Amplifier 2502- Qty-1, (78) Audio Mixer- Qty-1, (79) Crown Amplifier- Qty-1, (80) Yamaha SW 315 Sub Woofer- Qty-1, (81) Dell Desktop with UPS- Qty-2, (82) Lenovo Desktop with UPS- Qty-1, (83) Split AC- Qty-1, (84) CCTV- Qty-8, (85) Access Control- Qty-1, (86) Panasonic AC- Qty-2. (Property ID No. SBIN101511711)

Reserve Price : Rs. 45.98 lakhs, Earnest Money Deposit (EMD) : 4.60 lakhs, Bid Incremental Amount : Rs. 0.50 Lakh

Date & Time of e-Auction :
Date:- 19.12.2022 Time:- From 11.00 a.m. to 04.00 p.m. with unlimited extensions of 10 minutes each

EMD Amount to be deposited with Global EMD Wallet Date of inspection for property : available in the portal On or before 17.12.2022 before 5.00 p.m. 03.12.2022, between 11.30 am to 1.30 pm

Kindly contact on 9970060648

Brief terms and conditions of e-auction. The sale shall be subject to the terms and conditions prescribed in the Security Interest Enforcement Rules 2002. E-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis and will be conducted "On Line".

1) The auction will be conducted through IBAPI Portal viz. https://ibapi.in E-auction Tender Document containing online e-auction bid form, Declaration, General Terms and Conditions of online auction sale are available on https://ibapi.in. 2) Bidders are advised to visit the website - www.mstcecommerce.com for our e-auction service provider MSTC Ltd. to participate in online bid. The intending purchasers/bidders are required to register themselves on the auction portal- https://www.mstcecommerce.com/auction/home/ibapi/index.jsp. 3) The Bidders have to register themselves well before the auction date as registration of bidders take minimum of three working days. 4) Time and manner of payment: The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e. on the same day or not later than next working day, as the case may be, after the acceptance of the offer by the Authorised Officer, failing which the earnest money deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15th day of confirmation of sale of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditor and the auction purchaser not exceeding three months from the date of auction. 5) For EMD amount to be deposited in Global EMD wallet available in the portal https://ibapi.in. The bidder has to ensure and confirm for himself that the EMD amount is transferred from his bank account to his own wallet with MSTC by means of NEFT/RTGS transfer from his bank account. The bidder will be accepted by the system for auction only if the requisite amount of EMD is present in his wallet or else he will not be accepted as bidder by system and he will be not able to participate in auction. 6) For property details and photograph of the property please visit https://ibapi.in and for clarifications related to this portal please contact help numbers '1800 10 25026' or '011-41106131'. 7) In the event of failure of auction the bidder has to place refund request from wallet to bank account through his account maintained by MSTC which will refund the same back to bidder bank account. For further information kindly contact Banks Authorized officer. 8) The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e. on the same day or not later than next working day, as the case may be, after the acceptance of the offer by the Authorised Officer, failing which the earnest money deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15th day of confirmation of sale of the secured asset. 9) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. The sale shall be subject to rules/ conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The other terms and conditions of the e-auction are published in the following websites www.sbi.co.in & https://ibapi.in. 10) The successful bidder shall be required to submit the final price, quoted during the e-auction as per the annexure after the completion of the e-auction, duly signed and stamped as token of acceptance without any new condition other than those already agreed to before start of e-auction. 11) During e-auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening price / scrap the e-auction process / proceed with conventional mode of tendering. 12) The Bank / service provider for e-auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes. 13) The bidders are required to submit acceptance of the terms & conditions and modalities of e-auction adopted by the service provider, before participating in the e-auction. 14) The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e-auction, mentioned herein will result in forfeiture of the amount paid by the defaulting bidder. 15) Decision of the Authorised Officer regarding declaration of successful bidder shall be final and binding on all the bidders. 16) The Authorised Officer shall be at liberty to cancel the e-auction process / tender at any time, before declaring the successful bidder, without assigning any reason. 17) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price. 18) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained. 19) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any). 20) The Authorised Officer is not bound to accept the highest offer and the Authorised officer has absolute right to accept or reject any or all offer(s) or adjourn / postpone / cancel the e-auction without assigning any reason therefor. The sale is subject to confirmation by the secured creditor. 21) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which may be it subsequently sold. 22) The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name. 23) In case of any dispute arises as to the validity of the bid (s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole