<u> </u>		Sara	swat	
:		Saraswat Co-operativ	e Bank Ltd.	
Re	covery Dept. : 74-C; Samadhan Buil Pi	ding, 2nd Floor, Sénapati B none No. : +91 8657043713/14	apat Marg (Tulsi Pipe Road); /15 and 8828805609	Dadar (W), Mumbal-400028
	(Auction Sale/bidding wou	EAUGIONSAL		
SA	LE OF IMMOVABLE ASSETS CHAP	GED TO THE BANK UNDE	B THE SECURITISATION A	ND RECONSTRUCTION OF
Pu	ANCIAL ASSETS AND ENFORCEM suant to Demand Notice issued u	/s-13(2), the undersided	as Authorized Officer of S	araswat Co-op. Bank Ltd.
L U I C	taken over physical possession o t common e-auction (under SAF	(FAESI Act. 2002) of the	h charach accate in that h	alow montioned agent for
RE	lisation of Bank's dues will be he COURSE" as specified hereunde	IG ON "AS IS WHERE IS	BASIS ANAS IS WHAT IS	BASIS" and "WITHOUT .
	Name of the Borrower/ Mortgagor/Guarantor	A Date of Demand	Description of Assets	I. (Beserve Price
		B. Amount of Demand Notice		III. Bid increment
		C. Possession		Amount
1	Borrower/Mortgagor :	Type/Date A) 23.10.2023	Basement Unit No. A,	Rs: 33.94 Lakh
	M/s. Shraddha Distributors (Prop.: Mrs. Jagtap Shraddha Nitin)	B) Rs. 31,02,685/-	adm. about 37.62 Sq.mtr., built up plus	
-	Guarantors : Mr. Nitinkumar Vishwanath Jagtap	Lakhs Two	31,40 sq.mtrs., open	TIS. U.SU LAKI
	Inn. 9 numkumar visitiwanatri Jagtap	Hundred Eighty-Five	in the Building known as	4.00 p.m. to 5.00 p.m.
1.		Only) as on 30.09.2023 with	the Society known as "Jai	
- 3+ 		further interest thereon	Ltd.," situated at Survey	
		C) Physical/16.04.2024	No. 20, Hissa No. 3 Pat; Plot No. 3, Village-Katrap,	
	Borrower/Mortgagor: M/s. Shraddha Distributors	A) 15.04.2024 B) Rs. 9.36;648/-	Taluka: Ambernath, District Thane-421503.	24.07.2025 Up to 5.00 p.m.
	Prop. Mrs. Jagtap Shraddha Nitir	(Rupees Nine Lakhs Thirty Six Thousand		25.07.2025
	A STREET	Six Hundred and		11.30 a.m. to 12.30 p.m.
		Forty Eight only) as on 15.04.2024 with		
		further interest thereon.		
2	Borrower/Mortgagor :	C) Physical/16.04.2024		
	Mr. Yadav Rajendrakumar Brijal	A) 27.06.2022 B) Bs. 35,27,631/-	Flat No. 904, On the 9th Floor, C Wing, adm. 595	Rs: 70.61 Lakh Rs: 7.06 Lakh
	Co-Borrower/Mortgagor : Mr. Yaday Pushpa Rajendra	(Rupees Thirty Five Lakh Twenty, Seven	sq.,ftsCarpet Area+ EBVT area 67 sq.Ft⊨ Net	Rs: 0.50 Lakh
		Thousand Six Hundred Thirty One	area 662 sq Ftm., Casa Green villa," Pioject	11:07.2025 4.00 p.m. to 5.00 p.m
		Only) as on 26/06/2022 with	known as Upper Thane Greenville A-E, E1, Anjur,	24.07:2025
		further interest	Taluka- Bhiwandi Dist. Thane-421302.	Up to 5.00 p.m. 25.07.2025
		thereon. C) Physical/22.04:2025		3.00 p.m. to 4:00 p.m.
3.	Borrower/Mortgagor : Mrs. Allsinghani Seema Manohar	A) 25/05/2022	Flat No. 202, built-up area	Rs. 17.04 Lakh
	Guarantor :	B) Rs. 16,56,246/- (Rupees Sixteen	adm 532 sq:Fts., Second Floor, "Monarak Palace"	Rs. 1.70 Lakh
	Mr. Ailsinghani Harjeetsingh Manoharsingh	Lakh fifty Six Thousand Two	Block No. C-696, Room No. 1391, CTS No 23912	Rs.0.50 Lakh 10.07.2025
		Hundred forty Six) as on 24.05.2022	and 23913, Ulhasnagar Thane-421005.	2.30 p.m. to 3.30 p.m.
		plus interest		24.07.2025 Up to 5.00 p.m.
		C) Physical/24.12,2024	and a second s	25.07.2025 4.00 p.m. to 5.00 p.m.
			ervice provider M/s e-Pro	

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	•		ॉपरेटिन्ह बॅंक लि. ल्ड बंग)		
	वसुली विभाग : ७४-सी,	समाधान बिल्डिंग, २रा मजल	· · · · · · · · · · · · · · · · · · ·	नसी पाईप रोड), दादर (प),	
- 4	मुंबई-४०००	२८, फोन क्र. : +११८६५७	०४३७१३/१४/१५ आणि ८	696604809.	
		<u>্রিলিয়ার্লাল</u> ির ব	हिल्हीएस्ट्रम्		
Ś	(लिलाव विक्री / बो	ली फक्त वेवसाईट https://s	arfaesi.auctiontiger.net	मार्फत करण्यात येईल)	
दि ति	सेक्युरिटायझेशन ॲन्ड रिक	स्ट्रेक्शन ऑफ फॉयनान्शिअल भारित स्थावर मिळकतीची	न ॲसेटस् ॲन्ड एन्फोर्ससेट अ	ऑफ सिक्युरिटी इंटरेस्ट (सरफैसी)	
अव नेम्न	८, २००२ अतगत बुलकड स्वाक्षरीकारांनी सारस्वत के	मारित स्थावर मिळकताचा। -ऑप. बॅंक लि. चे प्राधिक	वक्रा. त अधिकारी म्हणून कलम १	३(२) अन्वये जारी केलेल्या भागणी	
सूचने	निसार सरफैसी ॲक्टच्या कल	म १३(४) अन्वये खालील माल	मत्तेच्या प्रत्यक्ष कब्जा घेतला.	तमाम जनतेला कळविण्यात येते की, फैसी ॲक्ट, २००२ अंतर्गत) खालील	· ·
वक विनि	व्या यक्षणकाच्या वसुलाकार देशानुसार 'जि आहे जेथे अ	हि तत्त्वाने'', ''जे आहे जसे	भारतम्बा इनाललाव (सर आहे तत्त्वाने'' आणि ''कोप	प्रसा अक्ट, २००२ अतगत) खालाल गत्याही दायित्त्वा शिवाय तत्त्वाने''	
करण	यात येणार आहे.	· · · · · · · · · · · · · · · · · · ·			
	कर्जदार/गहाणवटदार /हमीदार यांचे नाव	.ए-माराणी सूचनेची तारीख वी. भाराणी सूचनेची रकम	मालमत्तेचे वर्णनः 👘 👘	ा-राखीव किंमत् । ॥ इअर्थ	
		सीः कुन्जाचा प्रकार/ तारीख.		॥।: बोली वादविण्याची रक्तम	
	कर्जदार/गहाणवट्रदार:	() そき/その/そのそき	बेसमेंट युनिंट क्र. ए,		
	मे. अध्दा डिस्ट्रिब्युटर्स (मालक: श्रीम. जगताप	बी) इ. ३१,०२,६८५/− (रूपये एकतीस लाख दोन	मोजमापित सुमारे ३७.६२ चौ. मी., बिल्ट अप अधिक		
	श्रध्दा नितिन)	हजार सहाशे पंच्योंऐंशी मात्र) ३०.०९.२०२३ रोजीस अधिक	३१.४० चौ. मीटर्स, ''मल्हार अपार्टमेंट'' अशा		
1.1	हमीदार: भी चित्रिकाण जिल्लाफ	त्यावरील पुढील व्याज	ज्ञात इमारतीमध्ये बेसमेंट	3	
	श्री, नितिनकुमार विश्वनाथ जगताप	सी) प्रत्यक्ष : १६/०४/२०२५	मजल्यावरील खुली जमिन, ''जय मल्हार को-ऑप. हौ		
	कर्जदार/गहाणवट्दारः	T) 84/08/2028	सो लि.'' अशा जात	20. 09. 2024	
	मे. श्रध्दा डिस्ट्रिब्युटर्स पालक: श्रीम. जगताप श्रध्दा	बी) रु. ९,३६,६४८/- (रूपये नऊ लाख छत्तीस हजार	सोसायटीमध्ये, सर्वहे क्रू २०, हिस्सा क्र. ३ भाग,	दु. २४.०० वा. ते साय. ०५.०० वा. २४.०७.२०२५	
- 1	नितिन	सहाशे अठ्ठेचाळीस मात्र)	प्लॉट क्र. ३, गाव- कत्राप,	साय. ५.०० वा. पर्यंत	
	u filotetta el la construcción Regionales construccións	१५.०४.२०२४ रोजीस अधिक त्यावरील व्याज	तालुका;∺ जिल्हा- ठाणे ४२१५०३ येथे	-२५.०७.२०२५ स. १९.३० वॉ. ते दु. १२.३० वॉ.	
		सी).प्रत्यक्ष : १६/०४/२०२५	स्थित		
२.	कर्जदार/गहाणवट्दारः श्री. यादव राजेंद्रकुमार	ए) २७/०६/२०२२ ची) रु. ३५,२७,६३१/-	फ्लॅट क्र: ९०४, ९व्या मजल्यावर, सी विंग,	रु: ७०.६१ लाख इ. ७. ०६ लाख	
54 E.	ब्रिजल	(रूपये पस्तीस लाख सत्तावीस	मोजमापित ५९५ चौ. फू.	रु. ०.५० लाख	
	<u>सह-कर्जवार/</u> गहाणवट्दार:	हजार सहाशे एकतींस मात्र) २६.०६.२०२२ रोजींस अधिक	चिटई क्षेत्र+ईबीव्हीटी क्षेत्र ६७ चौ. फू.= निब्वळ क्षेत्र ६६२	११.०७.२०२५ दु.०४.००.वा. ते साये. ५.०० वा.	2 1
	<u>गहाणपट्दार.</u> श्री. यादव पुष्पा राजेंद्र	त्यावरील व्याज	चौ. फू., 'कांसा ग्रीन	યુ, ૦૦ છે. ગા પાસાયુ, સુરુષ્ટ વા. ૨૪.૭૯ ૨૦૨૯	
		सी) प्रत्यक्ष : २२/०४/२०२५	व्हिला'', अप्पर ठाणे ग्रीनव्हिले ए-ई, ई१ असा	साय. ५.०० वा. पर्यंत	
			ज्ञात प्रकल्प, अंजूर, तालुका~्भिवंडी, जि.	२५.०७.२०२५ दु. ३.०० वा. ते दु. ४.०० वा.	L L L L L L L L L L L L L L L L L L L
•			ठाणे- ४२१ ३०२.		
₹.	<u>कर्जदार/गहाणवट्दारः</u>	ए) २५/०५/२०२२ बी) च १६,५६,२४६/-	फ्लॅट क्र. २०२, बिल्ट अप क्षेत्र मोजमापित ५३२ चौ	ন্থ, १७,०४ লোজ, কিন্দু	
	'श्रीम, ऐलसिंघानी सीमा मनोहर	(रूपये सोळा लाख छप्पन	फू., दुसरा मजला, ''मोनार्क	হ. ০.৭০লাত্র 🏢 🔄	
÷.	हमीदार:	हजार दोनशे सेहेचाळीस मात्र) २४.०५.२०२२ रोजीस अधिक		१०.०७:२०२५ दु. २३० वा तिदु २३० वा.	· .
	श्री, ऐलसिंघानी हरजितसिंह मनोहरसिंह	त्यावरील व्याज	सीटीएस क्र. २३९१२ आणि	दु, २.३० वा. त.दु, २.३० वा. २४.०७.२०२५	· · .
4,33) 1		सी) प्रत्यक्ष : २४/१२/२०२४	२३९१३, उल्हासनगर, ठाणे ४२१००५	सायं. ५.०० वा. पर्यंत	
		-	1 A 16 V	२५.०७.२०२५ दु. ४.०० वा. ते साय. ५.०० वा.	
्। लिल	गव हा बँकेचे मंजुरीत सेवा प	विठादार मे. ई-प्रॉक्यरमेंट टेब	। नॉलॉजीज लिमिटेड (ऑक	। उ शन टायगर) द्वारे होईल. बोली अर्ज,	-
सदर	विक्री/लिलावाच्या अटी व	शर्ती व बोली / प्रस्ताव जमा व	करण्याची पद्धत <u>https://sarf</u>	<u>aesi.auctiontiger.net</u> या त्यांच्या	
पर्ष् 	साईटवर उपलब्ध असेल. <u>सरफैसी</u>	अँक्ट आणि रुल्स २००२ च्य	<u>ग नियम ८(६) अन्वये</u> वैधा	निक सूचना	
	रूचना म्हणजे विक्रीच्या तारखे		ाकरिता सदर कर्जाच्या कर्जदार	, हमीदार आणि गहाणदार यांना देखील	0
		ন ৬৫৫৫৬ কলল্প। ।ললাগান্ধ	୮.พ.୯ଖକ୍ ୩୩୦୦୩୩ ଏସର୍ଫ୍ୟା ଏହା	सही / -	and
	ांक : ०५.०७.२०२५ जण : मुंबई			्राधिकृत अधिकारी ।रस्वत को–ऑपबॅंक लिःकरित	
৾৾৽ঀ		(टीप : स्वैर भाषांतर तफावत		· · · · · · · · · · · · · · · · · · ·	BANK
06-28			S DATES STREET,	en se	
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Saraswat Co-operative Bank Ltd.

(Scheduled Bank)

Name of Borrower	Mr. Yadav Rajendrakumar Brijal
Name of Co-Borrower	Mrs. Yadav Pushpa Rajendra
Date & Time of Auction	25.07.2025
	4.00 p.m. to 5.00 p.m.
Date & Time of Inspection	11.07.2025
	4.00 p.m. to 5.00 p.m.
Last date & time for submission of EMD & KYC	24.07.2025
	upto 5:00 p.m.
Reserve Price	Rs. 70.61 lakhs
EMD	Rs. 7.06 lakhs
Bid Increment Amount	Rs. 0.50 lakhs

Terms and Conditions of the E-auction are as under:

- (1) The auction will be conducted through the Bank's approved service provider M/s e-Procurement Technologies limited (Auction Tiger). Intending bidders may avail training for online bidding from M/s. e-Procurement Technologies. Ltd., B-704/705, Wall Street - II, Opp. Orient Club, Near Gujarat
- College, Ellisbridge, Ahmedabad-380006, Gujarat. Monday Friday 10:00 AM 07:00 PM (Saturday 10:00 AM 06:00 PM. Closed on 2nd & 4th Saturday / All Sunday's); Contact: Landline No. 079-61200513/594/577/55 email: maharashtra@auctiontiger.net, <u>support@auctiontiger.net</u>. Mr. Praveen Thevar (M) +91 9722778828 (O) 079- 6813 6851, email: Praveen.thevar@auctiontiger.net and Ms. Soni Hemani (M) 079 35022145/149/182 email: soni@auctiontiger.net. Prospective bidder can also view sale details and bidding through Auction Tiger Mobile Application (Android).
- (2) Prior to submitting the Bids, bidders may obtain Bid form, information about the said Sale/Auction, it's Terms & Conditions and procedure of submission of Bid/Offer, from Bank's Authorised Officer, Saraswat co-op. Bank Ltd., Recovery Dept., 74-C, Samadhan Building, 2nd floor, Senapati Bapat Marg (Tulsi Pipe Road), Dadar (W), Mumbai 400 028. Phone No: +91 8657043713 / 14 / 15 - Monday to Friday 11:00 AM to 05:00 PM & Saturday 11:00 AM to 4:00 PM (Closed on 2nd & 4th Saturday / All Sundays) OR website of our technology partner e-Procurement Technologies. Ltd. at https://sarfaesi.auctiontiger.net.
- (3) Inspection of the subject properties/assets will be available on date and time specified above. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property/assets, the rights, title, interest & claims, rights, dues affecting the property/assets in respect of the property/assets put on auction. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues. Objections of any kind in this regard shall not be entertained.
- (4) All statutory/non-statutory dues, taxes, GST, surcharge, rates, assessments, charges, fees, TDS, claims Applicable stamp duty, Transfer and Registration Charges etc. pertaining to auctioned property/assets & its sale, will be the responsibility of the auction purchaser only.
- (5) Earnest Money Deposit (EMD) shall be deposited either through NEFT/ RTGS/DD/PAY ORDER. Name of the A/C.: SARASWAT BANK - RECOVERY, IFSC Code: SRCB0000097, Bank Name & Address: SARASWAT CO-OP. BANK LTD., RECOVERY DEPT., 74-C, SAMADHAN BUILDING, 2ND FLOOR, SENAPATI BAPAT MARG (TULSI PIPE ROAD), DADAR (W), MUMBAI 400 028. Beneficiary Account No.: 0097421420000001, Sender to Receiver Information / Remarks: mention the Name of the Borrower. The EMD amount shall not carry any interest.
- (6) Physical / scanned copies of Bank Receipt with UTR for EMD remitted and KYC documents should reach the Authorised Officer at above Bank address or on email id: <u>suresh.dabre@saraswatbank.com</u> at least two working days prior to the Auction date.
- (7) The property/assets will not be sold below the Reserve Price mentioned in the Auction Notice. The bidder shall improve their further offers in multiple of amounts indicated under "Bid increment" in the Auction Notice. If a bid is placed in the last 5 minutes of the closing time, the process will get extended for further 5 minutes for unlimited time. On closure of e-Auction process, the bidder who.

submits the highest bid amount shall be declared as Successful Bidder. The Authorised Office may conduct an Open Bidding process / further negotiation thereafter to decide the successful bidder and auction amount.

- (8) The successful bidder shall, immediately but not later than next working day after sale, deposit 25% of the final bid amount [Including EMD before bid]. If the successful bidder fails to pay 25% amount within the prescribed time herein above, the EMD shall be forfeited without any notice. After deposit of 25% and confirming the sale by the Authorised Officer, the bidder shall have to pay remaining amount i.e. 75% of the bid amount on or before 15 working days from the receipt of the confirmation letter or within such extended period as may be agreed upon in writing solely at the discretion of the Authorised Officer.
- (9) If the remaining amount is not paid within the time prescribed in the confirmation letter, the amount deposited so far would be forfeited without any notice and property/assets shall be put to re-auction. The defaulting bidder shall have no claim/ right in respect of property/assets amount. The EMD amount of unsuccessful bidder will be refunded on closure of the e-auction/sale proceeding as per instructions provided in the Auction Bid Form.
- (10) The sale is subject to confirmation of the Authorised Officer. Sale Certificate will be issued in the name of the purchaser(s)/applicant (s) only and will not be issued in any other name(s).
- (11) The Authorized Officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the auction at any stage without assigning any reason thereof.
- (12) The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
- (13) Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Saraswat Co-op. Bank Ltd. nor the service provider will be responsible for any lapses/failure (internet failure, power failure etc.) on the part of the vendor in such cases. In order to ward off such contingent situation, the bidders are requested to make all the necessary arrangements/alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

uction/SARFAESI/Multi-Borrower/Multi-Asset

Authorised Officer MORISET Saraswat Co-operative Bank Ltd.



Saraswat Bank

 $\{ - \lambda_{i} \}_{i \in \mathbb{N}}$

ANNEXURE-II

AUCTION BID FORM AUCTION SALE OF IMMOVABLE PROPERY UNDER SARFAESI ACT, 2002 (Please fill in Capital Letters)

* Name of the Bidder(s) : Name of representative of Bidder : Father's/Husband's Name : * PAN No : * Postal Address of Bidder(s) : * Phone/Cell No. : * E-Mail ID : * Property Details (Sr. No. & Lot No) :

		A YA	-7480.	- S	
9.	Public Notice ref, if applicable (Newspaper : /date / Edition):			<u>۶</u>	
10.	Earnest Money Deposit (EMD) Details	DD/PO/UTR No:	:		· ·
		Date of DD/PO/UTR	:		•
		DD/PO Payable at	;		
		Amount		Rs.	· .
		Name of Bank	;		-
÷		Branch Name	:		
		IFSC Code	:		
-		Bank Account No	:		
11.	Bank details for refund of EMD :	Bank Name	•		-
		Branch Name	:		
		Bank A/c No	•		
		IFSC Code	: .		
12.	* Self-attested KYC Documents : :	Photo ID / Address Proc	<u>of</u>	<u>No.</u>	<u>Valid upto</u>
,	(Voter ID/PAN Card/Aadhar Card/Driving	1.		Manata a dan sa si sa garan di sa si s	
	Licence / Govt. ID Card/Valid Passport)	2.			
* N	landatory fields	5			• • •

I/We have downloaded copies of the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from web site (https://www.auctiontiger.net) of your service provider and shall abide by them and have also carried out my own due diligence in the matter of purchase of the secured assets / Properties. In case any information is found to be incorrect/ incomplete, I shall not hold the Authorised Officer, the secured lender and / or any of its officials, responsible for the same and shall not have any claim whatsoever against anyone of them.

Date:

1.

2.

3.

4.

5.

6.

7.

8.

Signature on behalf of the Bidder

Τo,

Authorized Officer

Date :

Dear Sir/Madam,

 I/We, the bidder/s do hereby state that I/We have downloaded the copies of the Sale Notice, Terms and Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from web site (<u>https://www.auctiontiger.net</u>) of your service provider. I/We studies and understood them fully.

I/We, hereby unconditionally agree to abide with and to be bound by the said terms and conditions and agree to take part in the Online Auction.

- 2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our offer and that the particulars of remittance given by me/us in the bid form are true and correct.
- 3. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief.
- 4. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the offer/bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the Authorized Officer and that the Authorized Officer will be at liberty to annul the offer made to me/us at any point of time.
- 5. I/We understand that in the event of me/us being declared as successful bidder by the Authorized Officer in his sole discretion, I/We are unconditionally bound to comply with the Terms and Conditions of Sale. I/We also agree that if my/our bid for purchase of the asset/s is accepted by the Authorized Officer and thereafter if I/We fail to comply or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfill any/all of the terms and conditions, the EMD and any other monies paid by me/us along with the bid and thereafter, is/are liable to be forfeited by the Authorized Officer.
- 6. I/We also agree that in the eventuality of forfeiture of the amount by Authorized Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.
- 7. I/We also understand that the EMD of all offerer/bidders shall be retained by the Bank and returned only after the successful conclusion of the sale of the Assets. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.
- 8. The decision taken by Authorized Officer in all respects shall be binding on me/us.
- 9. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.
- 10. I/We confirm that Authorized Officers of the Bank, e-Auction Service Provider shall not be liable & responsible in any manner whatsoever for my/our failure to access & bid on the e-Auction platform due to loss of internet connectivity, electricity failure, virus attack, problems with the PC, and/or any other unforeseen circumstances, etc. before or during the auction event.

Signature:	<u></u>
Name:	
Address:	
E-Mail ID:	

Note: This document is required to be duly filled in and signed by the Bidder/Buyer and thereafter uploaded it on Auctiontiger's website mentioned in the Sale Notice during the time of submission of the Bid.