

Whereas, The undersigned being the Authorized Officer of the AU Small Finance Bank Limited (Formerly known as AU Financier's (India) Limited) under the "Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest [Act, 2002 (54 of 2002)] and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notice on the date as mentioned below calling upon the borrowers to repay the amount mentioned in the said notice within 60 days from the date of receipt of the said notice as per the details given in below table:-

Name of Borrower/Co-Borrower/ Mortgagor/Guarantor/Loan A/c No.	13(2) Notice Date & Amount	Description of Mortgaged Property	Date of Possession Taken
Rameshbhai Somabhai Chaudhary, Smt. Raiben Rameshbhai Choudhary, (A/c No.) LSMEH02716-170431678, L9001060100268697	25-Oct-19 ₹ 13,96,792/- Rs. Thirteen Lac Ninety Six Thousand Seven Hundred Ninety Two only as on 25-Oct-19	All That Part And Parcel Of Residential/commercial Property Land / Building / Structure And Fixtures Situated at Property No. 2/22 & 2/23, Assement Serial No. 175 & 176 (Gamthan), Tehsil Mansa, Dist. Gandhinagar, Gujarat. Admeasuring 90 Sq Mtr East: Road, West: Road, North: Property Of Dayabhai, South: Property Of Jaysang Bhai	23-Sep-20
Megharajbhai Laxmanbhai Chaudhari, Smt. Anuben Megharajbhai Chaudhari, (A/c No.) LSMEH02716-170453135, L9001060100270571	19-Dec-19 ₹ 4,28,134/- Rs. Four Lac Twenty Eight Thousand One Hundred Thirty Four only as on 18-Dec-19	All That Part And Parcel Of Residential/commercial Property Land / Building / Structure And Fixtures Situated at Plot No-167, Survey No 167, Mamvada, Teh- Siddhpur, Dist- Patan, Gujarat. Admeasuring 55.77 Sq. Mtr. East: Property Of Kesharabhai Bhikhabhai Chaudhary, West: Property Of Mukeshbhai Sindhbhai Chaudhari, North: Road, South: Open Land	23-Sep-20
Girish Nathalal Patel, Pareshkumar Nathabhai, Smt. Chandrikaben Girishbhai, Smt. Sumitraben Pareshkumar, (A/c No.) LSMEH02716-170472961, L9001060100272294	17-Jan-20 ₹ 11,22,527/- Rs. Eleven Lac Twenty Two Thousand Five Hundred Twenty Seven Only as on 16-Jan-20	All That Part And Parcel Of Residential/commercial Property Land / Building / Structure And Fixtures Situated at Commercial Plot No-68 & 69, Survey No-203, Village- Kukarwada, Tehsil-vijapur, Dist- Mehsana, 382830 Gujarat. Admeasuring 22.28 Sq. Mtr. East: Common Wall With Shop No 67, West: Common Wall With Shop No 69, North: Open Land, South: Naliya	23-Sep-20

The borrower having failed to repay the amount, therefore notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein above mentioned table in exercise of powers conferred on him/her under section 13(4) of the said [Act] read with Rule 8 of the said rule on the date mentioned in the above table.

"The borrower's attention is invited to provisions of sub section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets." The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the AU Small Finance Bank Limited (Formerly known as AU Financier's (India) Limited) for the amount and interest thereon mentioned in the above table.

Date : 28/09/2020 Place : Ahmedabad Authorised Officer AU Small Finance Bank Limited

accelya

ACCELYA SOLUTIONS INDIA LIMITED

Registered Office : Accelya Enclave, 685/2B & 2C, 1st Floor, Sharada Arcade, Satara Road, Pune - 411 037 Tel : +91-20-6608 3777 Fax: +91-20-24231639

Email: accelyaindia.investors@accelya.com Website: w3.accelya.com

CIN: L74140PN1986PLC041033

Recommendations of the Committee of Independent Directors ("IDC") of Accelya Solutions India Limited ("Target Company" or "TC" or the "Company") pursuant to Regulation 26(7) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 ("SEBI Takeover Regulations") on the open offer made to the public shareholders of the Target Company under Regulation 3(1), 4, 5(1) of the SEBI Takeover Regulations by Aurora UK Bidco Limited ("Acquirer") together with Vista Equity Partners Perennial, L.P. ("PAC 1"), Vista Equity Partners Perennial A, L.P. ("PAC 2") and Accelya Topco Limited ("PAC 3", along with PAC 1 and PAC 2, the "PACs"), in their capacity as persons acting in concert with the Acquirer.

Sl. No.	Date	September 28, 2020
1	Date	September 28, 2020
2	Name of the Target Company (TC)	Accelya Solutions India Limited
3	Details of the Offer pertaining to TC	Open offer is being made to the public shareholders of the Target Company by the Acquirer and PACs for acquisition of up to 37,82,966 fully paid up equity shares of the Target Company of face value of INR 10 (Indian rupees ten) each ("Equity Shares") representing 25.34% of the voting share capital of the Target Company at a price of INR 1,042.99 (Indian rupees one thousand forty two and ninety nine paise) per Equity Share ("Offer Price"). This Offer Price includes a price of INR 1,030 (Indian rupees one thousand and thirty) and an enhancement of INR 12.99 (Indian rupees twelve and ninety nine paise) per Equity Share i.e. 10% per annum for the period between November 15, 2019 and December 31, 2019 i.e. the date of the publication of the DPS. Mode of payment is cash.
4	Name(s) of the acquirer and PAC with the acquirer	1) Acquirer: Aurora UK Bidco Limited 2) PAC 1: Vista Equity Partners Perennial, L.P. 3) PAC 2: Vista Equity Partners Perennial A, L.P. 4) PAC 3: Accelya Topco Limited
5	Name of the Manager to the offer	JM Financial Limited 7th Floor Nergay, Appasaheb Marathe Marg, Prabhadevi Mumbai - 400025 Contact Person: Ms. Prachee Dhuri Tel.: +91-22- 6630 3030 Fax: +91-22- 6630 3330 Email: prachee.dhuri@jmf.com SEBI Registration Number: INM000010361
6	Members of the Committee of Independent Directors (Please indicate the chairperson of the Committee separately)	Mr. Sekhar Natarajan, Chairman Mr. Nani Javeri, Member Ms. Sangeeta Singh, Member
7	IDC Member's relationship with the TC (Director, Equity shares owned, any other contract / relationship), if any	All the members of the IDC are the Independent Directors on the Board of the Target Company and none of the IDC members hold any equity shares in the Target Company. Except for being directors of the Target Company and being Chairperson(s)/members of various committees of the Target Company, the IDC members have no other relationship with the Target Company.
8	Trading in the Equity shares/other securities of the TC by IDC Members	None of the IDC members have traded in the equity shares of the Target Company in the twelve months preceding the date of the Public Announcement dated November 19, 2019 ("Public Announcement") and from the period of Public Announcement till the date of this recommendation.
9	IDC Member's relationship with the acquirer (Director, Equity shares owned, any other contract / relationship), if any.	None of the IDC members are Directors of the Acquirer or PACs. They neither have contractual or any other relationship with the Acquirer or PACs nor hold any equity shares or securities of the Acquirer or PACs.
10	Trading in the Equity shares/other securities of the acquirer by IDC Members	None of the members of IDC have traded in the equity shares or any of the securities of the Acquirer or PACs in the preceding twelve months from the date of the recommendation.
11	Recommendation on the Open offer, as to offer, as to whether the offer is fair and reasonable	Based on a review of relevant information and the report dated September 28, 2020 of PricewaterhouseCoopers Private Limited ("PWC"), providing their opinion on the revised offer price (such report, "PWC Report"), the IDC is of the opinion that the Offer Price of INR 1,042.99 (Indian Rupees one thousand forty two and ninety nine paise) per Equity Share (consisting of base offer price of INR 1,030 (Indian Rupees one thousand and thirty) per Equity Share plus an enhancement of INR 12.99 (Indian Rupees twelve and ninety nine paise) per Equity Share i.e. 10% per annum for the period between November 15, 2019 and December 31, 2019 i.e. the date of the publication of the DPS) offered by the Acquirer and the PACs, is in accordance with the applicable regulations of the SEBI Takeover Regulations and accordingly the same is fair and reasonable. The IDC would, however, suggest that shareholders of the Target Company should independently evaluate the open offer in consultation with their tax and financial advisors and take an informed decision about tendering the Equity Shares held by them in the open offer. The shareholders have the option of tendering their Equity Shares or remaining invested in the Target Company.
12	Summary of reasons for recommendation (IDC may also invite attention to any other place, e.g. company's website, where its detailed recommendations along with written advice of the independent adviser, if any can be seen by the shareholder)	1. The IDC has reviewed the (a) Public Announcement dated 19 November, 2019; (b) Detailed Public Statement dated 30 December, 2019, (c) Draft Letter of Offer dated January 7, 2020, (d) Corrigendum to the Detailed Public Statement dated September 22, 2020; (e) Letter of Offer dated September 23, 2020 in relation to the open offer as released by the Manager to the Offer on behalf of the Acquirer and PACs; and (f) the PWC Report. 2. The original offer price was determined to be INR 956.09 (Indian rupees nine hundred and fifty six and paise nine) per Equity Share which included a base price of INR 944.19 (Indian rupees nine hundred and forty four and paise nineteen) and an interest amount of INR 11.90 (Indian rupees eleven and paise ninety) per Equity Share, in accordance with Regulation 8(5) and 8(12) of the SEBI Takeover Regulations. 3. Subsequently, SEBI appointed M/s Varma & Varma, independent Chartered Accountants, under Regulation 8(16) of the SEBI Takeover Regulations for determining the fair price of the Equity Shares of the Target Company. As directed by SEBI, M/s Varma & Varma, Chartered Accountants, have vide their valuation report dated September 9, 2020 determined the fair price of per Equity Share of the Target Company at INR 1,030 (Indian rupees one thousand and thirty). We understand from the Manager to the Offer that SEBI vide its letter dated September 16, 2020, has asked the Acquirer and PACs to revise the base offer price to INR 1,030/- (Indian rupees one thousand and thirty) per Equity Share plus interest at the rate of 10% per annum in accordance with Regulation 8(12) which finally results in the offer price of INR 1,042.99 (Indian rupees one thousand forty two and paise ninety nine) per Equity Share for the public shareholders of the Target Company. 4. Pursuant to directions from SEBI, the Acquirer and PACs have revised the original open offer price from INR 956.09 (Indian rupees nine hundred and fifty six and paise nine) per Equity Share to INR 1,042.99 (Indian rupees one thousand forty two and paise ninety nine) per Equity Share, including the applicable interest, as per the SEBI Takeover Regulations and have issued the letter of offer dated September 23, 2020 to the public shareholders. 5. The IDC also appointed PWC as advisor to provide their opinion on the Offer Price set out in the letter of offer. PWC have provided their opinion dated September 28, 2020, whereby they have opined that the revised offer price of INR 1,030 (Indian rupees one thousand and thirty) per Equity Share having face value of INR 10 (Indian rupees ten) each, is in accordance with the SEBI Takeover Regulations and can be considered reasonable from a financial point of view. 6. Based on the abovementioned considerations, the IDC is of the opinion that the Offer Price of INR 1,042.99 (Indian rupees one thousand forty two and paise ninety nine) per Equity Share of the Target Company (including an enhancement of INR 12.99 (Indian rupees twelve and paise ninety nine) per Equity Share as set out above), offered by the Acquirer and PACs is in accordance with the applicable regulations of the SEBI Takeover Regulations and accordingly the IDC is of the view that the Offer Price is fair and reasonable.
13	Details of Independent Advisors, if any.	PricewaterhouseCoopers Private Limited 252, Veer Savarkar Marg, Shivaji Park, Dadar (W), Mumbai 400 020 AZB Partners (Legal Advisors) Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400 013
14	Any other matter(s) to be highlighted	None

To the best of our knowledge and belief, after making proper enquiry, the information contained in or accompanying this statement is, in all material respect, true and correct and not misleading, whether by omission of any information or otherwise, and includes all the information required to be disclosed by the Target Company under SEBI Takeover Regulations.

For and on behalf of
The Committee of Independent Directors of Accelya Solutions India Limited

Place: Mumbai
Date : September 28, 2020

Sd/-
Sekhar Natarajan
Chairman - Committee of Independent Directors

homefirst Home First Finance Company India Limited,
 CIN:U65990MH2010PTC240703, Website: homefirstindia.com
 Phone No.: 180030008425, Email ID: loanfirst@homefirstindia.com

DATE OF E-AUCTION/TIME 29/10/2020 FROM 11 A.M. to 2 P.M. with unlimited extension of 5 minutes each.
LAST DATE & TIME OF SUBMISSION OF EMD & DOCUMENTS - (ONLINE & HARD COPY IS 27/10/2020 UPTO 5.00 PM)

Sale of Movable & Immovable Asset Charged to HOME FIRST under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 54 of 2002). Whereas, the Authorized Officer of Home First Finance Company India Limited (herein after referred as "HOME FIRST"), has taken possession of the following properties pursuant to the notice issued under Section 13(2) on 24/09/2020, read along with the Security Interest (Enforcement) Rules 2002 in the following loan account with right to sell the same on "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" for realization of HOME FIRST's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(12) of the said Act proposes to realize HOME FIRST's dues by sale of the said properties. The sale will be done by the undersigned through e-auction platform provided at the Web Portal (<https://sarfaesi.auctiontiger.net>). **Bid Increment Amount - Rs. 10,000/-**

Name of the Account/ Guarantors	Details of property/ owner of the property	Outstanding Amount as on Demand Notice Date	Reserve Price (Rs.) Earnest Money Deposit (EMD) (Rs.)	Date & time of onsite Inspection of the property	Last date for submission of EMD (Rs.) and other documents	Date of E-auction/ Time
Borrower(s): Lakshmi Bhavanidin and Asha Bhavanidin Kusvah	Flat No. 411, having a Builtup Area of 42.92 Sq. yards i.e. 35.89 Sq. Mtr. with adjacent Road and COP of 13.12 Sq. Mtr., Building A, Somnath Residency, Plot No. 111 to 117, Garden City & Plot No. 5 to 12 of Garden Valley, Wing A&B, Besides Prayagvilia, Jolva, Surat - 394305.	Rs. 7,88,700/- as on 04/07/2020 plus interest & other incidental charges thereon	Rs. 8,12,000/- Rs. 81,200 (10% of Reserve Price)	30/09/2020 to 14/10/2020 11.00AM to 5.00PM (AO - Mr. Kunal Chauhan; Mob: 9106879750)	27/10/2020 Up to 5 P.M.	29/10/2020 11 A.M. to 2 P.M. with unlimited extension of 5 minutes each.

E-Auction Service Provider	E-Auction Website/For Details	A/c No: for depositing EMD/ other amount	Branch IFSC Code	Name of Beneficiary
M/s E-Procurement Technologies Ltd -Auction Tiger, Chintan Bhatt (Head Office): 079 68136854 / 9978591888 Helpline number: 9265562821 - 079 6813 6837/80/90 - 9265562818 Mail ID: chintan.bhatt@auctiontiger.net Website: https://sarfaesi.auctiontiger.net	http://www.homefirstindia.com https://sarfaesi.auctiontiger.net	91200306268117- Home First Finance Company India Limited - Axis Bank Ltd., MIDC, Andheri East.	UTIB0000395	Authorized Officer, Home First Finance Company India Limited

TERMS & CONDITIONS:
 The E-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS" and will be conducted "On Line". The action will be conducted through HOME FIRST's approved service provider M/s E-Procurement Technologies Ltd -Auction Tiger, at the web Portal: <https://sarfaesi.auctiontiger.net>. E-Auction Tender Document containing online e-auction bid form, declaration, General Terms & Conditions of online auction sale are available at Portal Site.
 To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties/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 HOME FIRST. The property is being sold with all the existing and future encumbrances whether known or unknown to HOME FIRST. The Authorized 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 securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
 Other terms & conditions of the e-auction are published in the following websites:
 01. <http://www.homefirstindia.com>, 02. <https://sarfaesi.auctiontiger.net>.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

The borrower/ guarantors are hereby notified to pay the sum as mentioned in the demand notice along with upto date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

Date : 29/09/2020
 Place : Surat.
 Sd/- Authorized Officer,
 Home First Finance Company India Limited

Bandhan Bank Regional Office : Netaji Marg,
 Nr. Mithakhali Six Roads,
 Ellisbridge, Ahmedabad-6.
 Phone : +91-79-26421671-75

SYMBOLIC POSSESSION NOTICE

NOTICE is hereby given under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and exercise of powers conferred under section 13(12) read with Rule 8 of the Security Interest (Enforcement) Rules, 2002, the Authorized Officer issued demand notice on the date mentioned against the account stated hereinafter calling upon them to repay the amount within 60 days from the date of receipt of said notice.
 The borrower having failed to repay the amount, notice is hereby given to the borrower, guarantor and the public in general that the undersigned has taken symbolic possession of the property described herein below in exercise of powers conferred upon him under sub-section (4) of Section 13 of the said Act read with Rule 8 of the said Rules on the date mentioned against each account.
 The borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of the Bank for the amounts, interest, costs and charges thereon.
 The borrowers, Guarantor attention is invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured asset.

Name of borrowers, Guarantor & Loan Account No.	Description of the property mortgaged (Secured Asset)	Date of Demand Notice	Date of Symbolic Possession Notice	Outstanding Amt. as on Date of Demand Notice
Mr. Mahendrakumar Maganlal Limbachiya Mrs. Minaben Mahendrakumar Nayi Mr. Mayurkumar Mahendrakumar Limbachiya Mr. Nisheetkumar Mahendrabhai Limbachiya Guarantor : Mr. Sureshkumar Parsottamas Nayee Loan A/c No. 110/3185	All that part & parcel of property situated at 1515/1/3 Paiki Conso, C. S. No. 120/96/A/1, Block-A, Flat No-A-303, Khodal Residency, Third Floor, Mansa, Gandhinagar, Gujarat- 382845 admeasuring about 700 sq. ft. and bounded by: North: Passage East: Flat No-A/304 West: Flat No-A/302 South: Road	23.12.2019	22.09.2020	Rs. 14,48,743.96

Place : Mansa
 Date : 29/09/2020
 Authorized Officer
 Bandhan Bank Limited

MANAPPURAM HOME FINANCE LTD
 FORMERLY MANAPPURAM HOME FINANCE PVT LTD
 CIN : U65923K12010PIC039179
 Unit 301-315, 3rd Floor, A wing, Kanakia Wall Street, Andheri-Kurla Road, Andheri East, Mumbai - 400093, contact No.022-68194000/022-66211000, contact No.022-68194000/022-66211000. Branch: SURAT

PUBLIC SALE NOTICE - TENDER CUM AUCTION FOR SALE OF SECURED ASSET

We are issuing this Sale Notice to the Borrower/s, Co-borrower/s and Guarantor/s mentioned in Sr. No. 1 under the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, advising them to clear the liability as mentioned below within 30 days from the date falling which the secured property mentioned in below description will be sold by Public Auction as detailed under the provisions of Section 13(4) of sub rule 6 of Rule 8 of the Securitization & Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, on the date mentioned below for recovery of dues. Also giving Auction Notice to the Borrower/s, Co-borrower/s and Guarantor/s mentioned in Sr. No. 1 under the said act.

Sr. No.	Name of Borrower(s) / Co-Borrowers/ Loan Account No./ Branch	Details of the Secured Asset	Amount Outstanding (In Rs.) (D)	Reserve Price & Earnest Money Deposit (In Rs.) (E)	Date of Possession	Auction Date & Time (G)
1.	Mr. Chiragkumar Dhirubhai Bhatiya, Mr. SAGARBHAI DHIRUBHAI BHATIYA & ASHISHBHAI VALJIBHAI GODHANI / PU90PULONS00005003176/ Surat	PLOT NO 81 SHILALEKH RESIDENCY, NR PEARL CITY KOSAMBA HANSOT ROAD, MOJE UTIYADARA, TAL ANKLESHWAR, DIST BHARUCH, Surat-394120, Gujarat, INDIA	Rs. 2327528/-	Rs. 12,26,700/- & Rs. 3,06,675/-	07-09-20	31/10/2020 & 3:00 PM
2.	Mr. Dashrath Kababhai Nakrani, Ms. BHAVANABEN DASHRATHBHAI NAKARANI & ASHISHBHAI HIMMATBHAI KHICHADIYA/ PU90PULONS000005003403/ Surat	PLOT NO 110, DIVINE RESIDENCY 2, NEAR DIVINE VILLA, YTIYADARA KOSAMBA ROAD NEAR GOKULDHAM RESIDENCY, MOJE HATHURAN, SUB DIST MANGROL, DIST SURAT-394120, GUJARAT, INDIA	Rs. 1153718/-	Rs. 6,94,800/- & Rs. 1,73,700/-	07-09-20	31/10/2020 & 3:00 PM
3.	Mr. GHANASHYAMBHAI BABUBHAI KAKADIYA, Ms. GITABEN GHANASHYAMBHAI KAKADIYA G & VIPULBHAI PRAVINBHAI KAKADIYA/ PU90PULONS00005003413/ Surat	Plot no.160, Divine Residency-2, Near Divine Villa, Ytydara Kosamba Road, Near Gokuldham Residency, Moje Hathurun, Sub dist Mangrol, Dist Surat 394120, Gujarat, INDIA	Rs. 1175060/-	Rs. 6,94,800/- & Rs. 1,73,700/-	07-09-20	31/10/2020 & 3:00 PM
4.	Mr.RAMESHBHAI CHIMANBHAI SOLANKI, Ms. UJVAL RAMESHBHAI SOLANKI G & RAKESHBHAI J SUPADIYA, KIRITBHAI MAGANBHAI VAGHELAI/ PU90PULONS000005002897/ Surat	ROW HOUSE PLOT NO 48 NILKANTH VILLA R SR NO 348/P 350/2 351 BLOCK NO 327/A, NR TAKSHSHILA SCHOOL OPP RANCHOD NAGAR, KIM KOSAMBA ROAD KOSAMBA SURAT, Surat-394120, Gujarat, INDIA	Rs. 1177626/-	Rs. 8,14,500/- & Rs. 2,03,625/-	07-09-20	31/10/2020 & 3:00 PM

Place of Auction: Surat, Manappuram Home Finance Ltd, Building No. C-9, Diwalibag Society, Opp. Jolly Plaza, Near Athwagate Circle, Athwagate, Surat - 395001

Terms & Conditions: [1] To participate in the Auction, the intending bidders have to deposit earnest money by way of DD favouring "MANAPPURAM HOME FINANCE LIMITED". [2] The Successful Bidder have to pay 25% of the Bid Amount immediately on the Sale being decided in his / her favour excluding the earnest money deposited and the balance sale price is to be remitted within 15 days from the date of communication of sale. [3] If the Successful Bidder defaults in effecting payments or fails to adhere to the terms of Sale in any manner, the amount already deposited will be forfeited and he / she shall not have any claim on such forfeited amount. [4] If for any reason, on the day of Public Auction, the reserve price is not materialized then the Authorized Officer reserves the right to call for tender / private treaty without giving any further notice to the Borrower/s, Co-borrower/s, Guarantor/s and general public at large, to deal with the property concerned, at a convenient date thereafter. [5] The Sale will be on "as is where is basis" and "as is what is basis", persons interested should make their own independent inquiries as to the title of the property and claims/dues from Govt. / Semi Govt. Department if any, affecting the property. Any statutory or other dues payable and due on these properties shall have to be borne by the purchasers/bidders only. All the expenses of whatever nature including stamp duty, registration charges, transfer fee, etc. of getting property transferred shall be borne by the purchaser only and the Company shall not in any way be liable for the same. [6] The Authorized Officer reserves the right to accept or reject all or any of the bids or postpone / cancel the auction without assigning any reason there of including addition or deletion of terms and conditions of this advertisement / sale without any Notice, at his discretion. [7] The intending bidder on remitting the EMD amount may verify the copies of the property documents held by the Company during the office hours before the Auction date. [8] Please note that this is not an Offer to sell the property described above but only an invitation to the general public to make an Offer to purchase by participating in the Auction/bidding.

Date : 29/09/2020
 Sd/-
 Authorized Officer
 Manappuram Home Finance Ltd