

October 06, 2023

**The Manager,  
Department of Corporate Services  
BSE Limited**  
Floor 25, P.J. Towers,  
Dalal Street, Mumbai – 400 001  
BSE Scrip code – [532541]  
Equity ISIN INE591G01017  
Non-Convertible Bond ISIN INE591G08012

**The General Manager,  
Department of Corporate Services  
The National Stock Exchange of India Limited**  
Exchange Plaza,  
Plot No. C/1, G Block, Bandra Kurla Complex,  
Bandra, Mumbai – 400 051  
NSE Symbol – [COFORGE]

**Subject: Newspaper publication – Intimation of loss of Share certificate**

Dear Sir/Ma'am,

We wish to inform you that pursuant to Regulation 47 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the Company has published the “Notice of loss of share certificate” in the following newspapers:

- a) Business Standard (Hindi)
- b) Business Standard (English)

Copy of newspaper clippings are attached.

Kindly take the same into record.

Thanking you,

Yours truly,

For **Coforge Limited**

**Barkha Sharma  
Company Secretary  
ACS 24060**

Encl: as above







# Sugar stocks continue to sweeten investor portfolio

HARSHITA SINGH  
New Delhi, 5 October

Sugar prices are hovering near six-year highs, leaving a bad taste in the palates of Indian consumers, but they are sweetening the portfolios of investors in related stocks at Dalal Street.

Shares of sugar manufacturers such as Piccadilly Agro, DCM Shriram, Magadh Sugar, and Bajaj Hindusthan have rallied up to a whopping 200 per cent in the financial year as deficient rains in major sugarcane producer states like Maharashtra and Karnataka are expected to lead to a shortfall in sugar output.

In comparison, the BSE Sensex has modestly gained 11 per cent during this period.

Analysts expect lower output to keep sugar prices elevated at least for the next year, driving gains for the sector. The industry's growing diversion towards high-margin ethanol production remains another key positive, hence, investors should selectively add stocks in this space, they suggest.

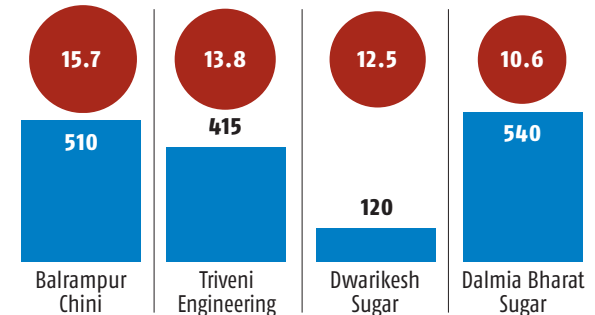
"The government's ethanol blending push will benefit current players. The formation of the global biofuel alliance recently at the G20 is also towards this end. Further, the festive season has already begun, leading to increased sugar consumption and demand. We like Balrampur Chini, Dwarikesh Sugars, EID Parry and Praj Industries and see 10-15 per cent upside in these stocks," said T Manish, Research analyst, Samco Securities.

The government aims to achieve a 20 per cent ethanol blending target (with petrol) by 2025 (11.5 per cent at present), which is expected to lead



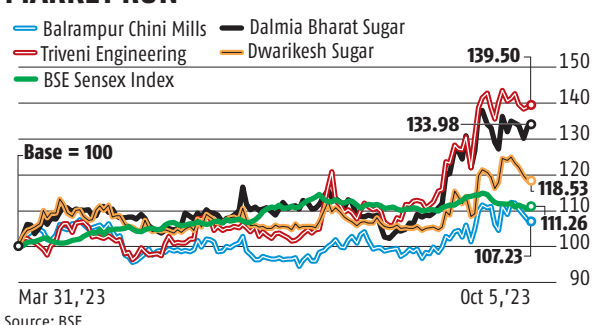
## THE SWEET SPOT

Stocks with 'Buy' rating ■ Target Price (₹) ● FY24 (P/E ratio)



Prices as on Sept 13, 2023; Source: DAM Capital

## MARKET RUN



to more capacity addition in the next few years.

The 20 per cent target would require 11 billion litres of ethanol. DAM Capital believes diversion from sugarcane juice and B-heavy ethanol would suffice for 7-8 billion litres and the remaining 3-4 billion litres of ethanol would be produced

through grains.

"The grain-based ethanol would add one more revenue stream for the industry and contribute to the revenue and profitability. Many sugar companies have set up grain-based distilleries to tap the opportunity arising out of the increase in ethanol blending levels," it said in a

recent report.

The brokerage has initiated coverage on the sector with 'buy' ratings on UP-based companies—Balrampur Chini, Triveni Engineering, Dalmia Bharat, Dwarikesh Sugar — amid attractive valuations.

"With sustainable sugar production in UP, higher sugar prices and increasing utilisation of new distillery capacity, UP-based sugar companies are expected to witness strong earnings growth for the next two years," it said.

Moreover, with the expected drop in sugar production caused by El Nino, domestic sugar prices would continue to remain firm above ₹37 a kg for the next year, it notes.

## Need for caution

India has been exporting surplus sugar for the last five years. However, after curbs in the previous season, reports say that the government could ban sugar exports this season as well to curb the surge in domestic prices.

In rupee terms, global raw and refined sugar prices are currently higher at ₹47 a kg and ₹59 a kg compared to the current domestic prices of ₹38 a kg, as per DAM Capital.

Further, the cyclical commodity-led nature of the sector warrants selective stock picking.

"As the demand and supply situation changes quickly in commodities, investors can get trapped in the peak buying of such stocks. Only invest after closely tracking the changing environment. Pick companies that evolve their strategy as per the market dynamics," said Akhil Bhardwaj, senior partner, Alpha Capital.

# Don't speculate in long-term funds, opt for 5-yr-plus horizon

If you are unsure about where rates are headed, go for dynamic bond funds

SARBAJEET K SEN

From a low of 6.98 per cent on May 16, 2023, the 10-year Government of India Security (G-Sec) has risen to 7.22 per cent. However, news of the inclusion of G-Secs in the JP Morgan Emerging Market Bond Index has sparked optimism in bond markets. Their inclusion in other bond indices could boost prices further. Investors who wish to gain from this development, and the possibility of a decline in interest rates, should choose between long-duration bond funds and dynamic bond funds.

## Bond funds: Why now?

The inclusion of Indian G-Secs in foreign indices could lead to more money flowing into the Indian bond markets.

A report by Kotak Securities titled 'Bond index inclusion: Positive move with added responsibility' estimates that inflows might reach \$30 billion over the next 18 months. "There are solid reasons to be positive on fixed income currently. Bond index inclusion could attract large inflows from foreign funds once crude and US yields take a breather," says Pankaj Pathak, fund manager-fixed income, Quantum Mutual Fund.

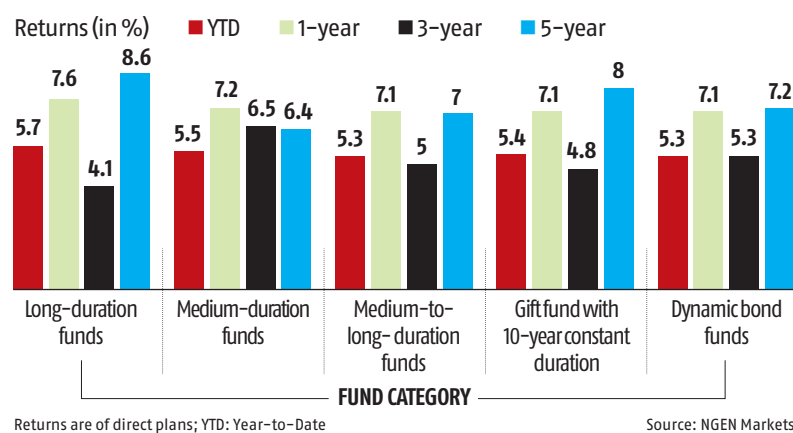
Fund managers are positive about bond yields coming down. "The rate hike cycle has ended in most parts of the world. The rate cut cycle may begin in 2024. We expect bond yields to fall significantly from the current levels over the next 12 months. The 10-year G-sec yield could dip to the 6.5-6.7 per cent range next year," says Pathak.

Declining bond yields lead to capital gains.

## Long-duration option

Long-duration debt funds invest in very long-term bonds. Since these funds have high interest-rate sensitivity, they

## MEDIUM-TO-LONG-DURATION FUNDS: SOUND PERFORMANCE OVER PAST YEAR



Returns are of direct plans; YTD: Year-to-Date

Source: NGEN Markets

gain the most from falling rates. However, they could also suffer market losses if rates rise.

The safe way to bet on long-duration funds is to have a long horizon of five years plus. Says Joydeep Sen, corporate trainer and author: "Invest for the long term in these funds instead of going for trading gains. Have an investment horizon that approximately matches the fund's portfolio maturity."

He concedes that since Reserve Bank of India rate hikes are perhaps over, and there is a possibility of rate cuts next year, it is a good time to invest in these funds. Nonetheless, downside risks exist.

"The possibility of interest rates increasing is minimal and may at best be of 25-50 basis points. If this happens, returns could turn negative in the near term. Furthermore, rate cuts may not happen within a short span but may be spread over a long period," says S Sridharan, founder & chief executive officer, Wallt Wealth.

## Who should invest

Long-term debt funds can be included in longer-term portfolios. "All investors can consider long-term debt as a part of their allocation to their debt portfolios. Retired people looking for better yields over the long term can lock

in yields and receive consistent, periodic dividends. The allocation within the debt component can be 30 per cent to long term, 30 per cent to medium term, and 40 per cent to money market," says Sridharan.

"Long-term money may be distributed between long-maturity bond funds and target maturity funds," says Sen.

## Consider dynamic bond funds

Investors who do not have a view on interest rates and are not sure about the maturity of the bond funds they should invest in may opt for dynamic bond funds.

There are no restrictions on fund managers within this category vis-a-vis the credit quality or the duration of the bonds they can invest in.

They are free to design a portfolio based on their interest-rate outlook. Investors who don't have a fixed time horizon but can remain invested for at least three years may go for them.

"Investors don't need to worry about interest-rate cycles in these funds as the fund manager takes care of them. In the current macroeconomic environment which is filled with uncertainty, dynamic bond funds make even more sense," says Pathak.

Sen says that dynamic bond funds can be a good option provided the fund manager gets his calls right. Check the fund's track record and the portfolio's credit quality before investing.

**G22 NORTHERN RAILWAY**  
TENDER NOTICE  
Invitation of Tenders through E-Procurement system.  
Principal Chief Materials Manager, Northern Railway, New Delhi-110001, for and on behalf of the President of India, invites e-tenders through e-procurement system for supply of the following items:-

S. No.	Tender No.	Brief Description	Qty.	Closing Date
01	19230912	BLOWER FOR TRACTION MOTOR	18 NOS	27.10.23
02	02235049	SUPPLY AND INSTALLATION OF AEROSOL BASED FIRE DETECTION	1786 SET	30.10.23
03	07232021	NOSE CONE COUPLER FOR TRAIN-18	41 SET	02.11.23
04	07231554	PACKING RING-22MM	16287 NOS	15.11.23
05	07231501A	AIR BRAKE HOSE COUPLING.	20942 NOS	20.11.23

Note: 1. Vendors may visit the IREPS website i.e. www.ireps.gov.in for details. 2. No Manual offer will be entertained.  
Tender Notice No. 57/2023-2024 Dated: 04/10/2023

SERVING CUSTOMERS WITH A SMILE 3073/23

**Encore Asset Reconstruction Company Private Limited**  
5th Floor, Plot No. 137, Sector- 44 I Gurgaon- 122002 Ph: 0124 - 4527200  
Rule 8(1) POSSESSION NOTICE

Whereas,  
The Authorised Officer of Encore Asset Reconstruction Company Private Limited (Encore ARC) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act, 2002) and in the exercise of powers conferred upon him under Section 13(12) of SARFAESI Act, 2002 read with Rule 3 of the Security Interest (Enforcement) Rules 2002, had issued a demand Notice dated 05.07.2023 calling upon borrower Mrs. New Tech Imports Private Limited through its directors Mr. Rajesh Arora & Mrs. Suman Arora (Borrower), Mr. Rajesh Arora (Co Borrower/ Mortgagee), Mrs. Suman Arora (Co Borrower/Mortgagee), to repay the amount mentioned in the notice for the amount of Rs. 30,22,86,784/- (Rupees Thirty Crore Twenty-Two Lakhs Eighty-Six Thousand Seven Hundred Eighty Four Only) as on 19.03.2023 along with interest at contractual rates till actual repayment/realization, within 60 days from the date of receipt of the said notice.

The Borrower, Co-borrowers, Guarantors & Mortgagees having failed to repay the amount, notice is hereby given by the undersigned being the Authorised Officer of Encore ARC, to the borrowers and the public in general that the Authorised Officer has taken symbolic possession of the property described herein below in exercise of powers conferred on me under sub-section (4) of section 13 of SARFAESI Act, 2002 read with Rule 8 of Security Interest (Enforcement) Rules, 2002 on this 04th October 2023.

The Borrower, Co-borrowers, Guarantors & Mortgagees 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 Encore ARC for an amount of Rs. 30,22,86,784/- (Rupees Thirty Crore Twenty-Two Lakhs Eighty Six Thousand Seven Hundred Eighty Four Only) as on 19.03.2023 along with interest at contractual rates from 20.03.2023 till actual repayment/realization after adjustment of repayment/realization, if any.

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.

**DESCRIPTION OF THE IMMOVABLE PROPERTY**

- Entire Fourth Floor, with roof rights and ¼ undivided share of silt parking (being at Ground Floor) on property bearing no. 11, land area admeasuring 300 sq meters, Model Town Residential Scheme (presently known as North- Ex Model Town), Delhi-110009, standing in the name of (I), Mr. Rajesh Arora (for half undivided share in the fourth floor of the said property) & (II), Mrs. Suman Arora (for half undivided share in the fourth floor of the said property). Bounded by : North: Main 80 ft Wide Road, South: Plot no. 10, Model Town, East: Plot no. 32, Model Town, West: Plot no. 12, Model Town
- Freehold built up property bearing no. 1/778, situated at Nicholson Road, Kashmir Gate, Delhi admeasuring 55.45 sq yds or 46.67 sq mtrs owned by Mr. Rajesh Arora and bounded as under: North- Road. South- Remaining portion of Said property, East- Others Property, West- Remaining portion
- Eastern and Western portion built up property bearing no. 1/778, area admeasuring 142.86 sq yds (from bottom to top with its roof/Terrace rights upto sky) owned by New Tech Imports Pvt Ltd. situated at Nicholson Road, Kashmir Gate, Delhi - 110006 and Bounded as under: North- Road, South- Property no. 1/775, East- Property no. 1/777, West- Remaining Portion of the said property no. 1/778
- Portion of Built up property bearing no. 1/778, area admeasuring 106.67 sq yds (from bottom to top with its roof /terrace rights upto sky) owned by Mr. Rajesh Arora situated at Nicholson Road, Kashmir Gate, Delhi -11006, and Bounded as under: North- Remaining portion of the said property, South- Property no. 1/775, East- Property no. 1/777, West- Remaining Portion of the said property

Date: 04.10.2023 Sd/- (Soumitra Acharya) Authorised Officer,  
Place: New Delhi Encore Asset Reconstruction Company Private Limited

**Coforge Coforge Limited**  
CIN: L72100DL1992PLC048753  
Regd Office: 8, Balaji Estate, Third Floor, Guru Ravi Das Marg, Kalkaji, New Delhi-110019. Ph: 91 (11) 41029297  
Email: investors@coforge.com Website: https://www.coforge.com

**NOTICE OF LOSS OF SHARE CERTIFICATE**

Notice is hereby given that the following share certificates issued by the Company is reported lost/misplaced by the shareholder/s. The shareholder/s has thereof applied to the Company for the issuance of duplicate share certificate

Folio No.	Name of the Registered holder	Jointholder 1	Certificate No.	Distinctive Nos.	No. of Shares
388	Anupam Pandey	Jyotish Pande	391	10666722 - 10667058	337
			6261	39162982 - 39163149	168
2985	Vipul Kumar Mittal	N/A	3014	10970459 - 10970460	2
951	Sutinder Mahajan	N/A	6602	39186313 - 39186340	28
			171	10624812 - 10624923	112
178	Anima Dixit	N/A	6098	39146567 - 39146622	56
1987	Waishalee Dnyaneshwar Hadadare	Dnyaneshwar Ramrao Hadadare	2010	10868176 - 10868343	168
6040	Samyak Sanjoy Chakrabarty	N/A	8316	45063638 - 45063640	3

Any person who has claim in respect of the above shares should communicate the same to the Company at its Registered Office (at above address) within 15 (fifteen) days from the date of this advertisement. The Company shall thereafter proceed to issue duplicate share certificate/s in respect of these shares. Thereafter any person dealing with such share certificate/s will be doing so solely at his/her own risk as to costs and consequences and the Company shall not be responsible for it in any manner.

For and on behalf of  
**Coforge Limited**  
Sd/-  
Barkha Sharma  
Company Secretary

Dated : October 05, 2023  
Place : Noida

**Government of Jammu & Kashmir**  
**OFFICE OF THE EXECUTIVE ENGINEER SEWERAGE & DRAINAGE**  
**DIVISION NO: 1<sup>st</sup> SULIMAN COMPLEX DALGATE SRINAGAR**  
**Notice Inviting e-Tendering**  
E-mail: xen\_sewerageued@yahoo.com

**Notice Inviting Expression of Interest (EOI)**

GIST of E-NIT No: 17 of 2023-24

For and on behalf of Lt. Governor of Union Territory of Jammu & Kashmir, Executive Engineer S&D Division Ist UUED Srinagar invites online e-bids in two cover system from Registered and Reputed Consulting Agencies /Companies incorporated in accordance with the applicable law for the following work:

Sr No	Particular of the work	Cost of work (Rs. in lacs)	Earnest Money (In rupees)	Cost of Tender Document	Time of completion	Class of contract
A	Expression of Interest to empanel Consultancy and Services for Gap Analysis Conducting training to the core team and Laboratory personnel Internal Audit, Documentation Development Test Calibration and Certification of Instruments and Equipments, Proficiency Testing/ Inter Laboratory comparison, NABL Application Preparation and getting NABL Accreditation of 03 Testing Laboratories (02 in Kashmir & 01 in Jammu) of J & K Urban Environmental Engineering Department.	Rs. 15.00	Rs. 30000/=	Rs. 1000/=	06 Months	Registered and Reputed Consulting Agencies/ Companies

**Important Dates:-**

1	Date of publishing	04/10/2023
2	Period of downloading of bidding documents	04/10/2023
3	Bid submission Start Date	04/10/2023 from 4:00 PM
4	Bid submission End Date	25/10/2023 up-to 4:00 PM
5	Date of Opening of Bids Cover A	26/10/2023 at 11:00 AM or any other convenient date
6	Date of Opening of Bids Cover B	Shall be communicated to qualified bidders of Cover A.

Tender Receiving Authority : Executive Engineer S&D Division 1<sup>st</sup> Suliman Complex Dalgate Srinagar

Sd/-  
Executive Engineer  
S&D Division 1<sup>st</sup> Srinagar

No: SDD/CC/2482-92  
Dated: 05/10/2023

DIPK-963/123

**BAJAJ HOUSING FINANCE LIMITED**  
CORPORATE OFFICE: CEREBRUM IT PARK B2 BUILDING, 5TH FLOOR, KALYANI NAGAR, PUNE, MAHARASHTRA - 411014  
Authorized Officer's Details: Name: JAGDEEP CHAUHAN, Email ID: jagdeep.chauhan@bajajfinance.in, Mob No. 9855733149 /9109888899 /8669189048

**PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF THE SECURITY INTEREST ACT 2002 ('Act')**

Notice is hereby given to the public in general that the below mentioned Borrower/co-borrower mortgaged the immovable property which is described hereunder to Bajaj Housing Finance Limited ('BHFL') and the possession of the said immovable property ('Secured asset/property') has been taken over by the Authorized Officer in accordance of the SARFAESI Act 2002 and rules there to. The secured asset will be sold through public auction by bidding for realization of the loan dues, applicable interest, charges and costs etc., payable to BHFL as detailed below. The secured asset is being sold on 09/11/2023 and the bidding will be held on "AS IS WHERE IS", "AS IS WHAT IS", "WHATEVER THERE IS" AND "WITHOUT RECOURSE BASIS" under the rule number 8 & 9 of the Security Interest (Enforcement) Rules (hereinafter referred to as the Rules) and on the terms and conditions specified here under:-

BORROWER/S & GUARANTOR/S NAME & ADDRESS	1.DATE & TIME OF E-AUCTION 2.LAST DATE OF SUBMISSION OF EMD 3.DATE & TIME OF THE PROPERTY INSPECTION	1. RESERVE PRICE 2. EMD OF THE PROPERTY 3. BID INCREMENT
<b>1. Adesh Kumar Bisaria (Borrower)</b> At 493-a Gali No-14, Adarsh Mohalla Maujpur, Delhi-110053	<b>1) E-AUCTION DATE :- 09/11/2023 BETWEEN 11:00 AM TO 12:00 PM WITH UNLIMITED EXTENSION OF 5 MINUTES</b> <b>2.) LAST DATE OF SUBMISSION OF EMD WITH KYC IS :- 08/11/2023 UP TO 5:00P.M. (IST.)</b> <b>3.) DATE OF INSPECTION :- 06/10/2023 TO 07/11/2023 BETWEEN 11:00 AM TO 4:00 PM (IST)</b>	The reserve price is fixed for property at Reserve Price: Rs. 9,00,000/- (Rupees Nine Lacs Only) EMD: Rs. 90,000/- (Rupees Ninety Thousand Only) 10% of Reserve Price. BID INCREMENT -RS.25,000/- (Rupees Twenty Five Thousand Only) & In Such Multiples.
<b>2. Manjari Bisaria (Co- Borrower)</b> At A-493 Gali No-14, Adarsh Mohalla, Maujpur, Delhi-110053		

**TOTAL OUTSTANDING: Rs 14,67,273 /- (Rupees Fourteen Lakhs Sixty Seven Thousand Two Hundred Seventy Three Only) Along with future interest and charges accrued w.e.f 28/09/2023**

**Description of The Immovable Property:** Flat No S-1 Lip Second Floor Covered Area 41.805 Sq. Mtr. Built On Plot No 265 Situated At Shalimar Garden Main Hadabst Village Pasoda Pargana Loni Tehsil And Dist Gaziabad Without Roof Rights East : Plot No 264 B,west : Plot No 266 B, north : 40 Ft Road, South : Service Lane

**Terms and Conditions of the Public Auction are as under:**

- The Public Auction is being held on "AS IS WHERE IS, AS IS WHAT IS AND WITHOUT RECOURSE BASIS" and is being sold with all the existing and future encumbrances whether known or unknown to Bajaj Housing Finance Limited.
- The Secured asset will not be sold below the Reserve price.
- The Auction Sale will be online through e-auction portal.
- The e-Auction will take place through portal <https://bankauctions.in> on 09th November, 2023 from 11:00 AM to 12:00 PM to onwards with unlimited auto extension of 5 minutes each.
- To the best of the knowledge and information of the Authorized Officer, there is no encumbrance on the properties. However, it is necessary that the intending bidders should make their own independent inquiries regarding any claims, charges, dues, encumbrances and should satisfy about the title, extent/measurement of the property prior to submitting their bid. For any discrepancy in the property the participating bidder is solely responsible for all future recourse from the date of submission of bid.
- No claim of whatsoever nature regarding the property put up for sale, charges/encumbrances over the property or on any other matter etc. will be entertained after submission of the bid.
- The Authorized Officer/BHFL will not be responsible for any charge, lien, encumbrance, property tax dues, electricity dues etc. or any other dues to the Government, local authority or anybody, in respect of the property under sale.
- The Public Auction notice/advertisement does not constitute and will not be deemed to constitute any offer, commitment or any representation of Bajaj Housing Finance Limited. The Authorized Officer/BHFL shall not be responsible in any way for any third-party claims/rights/dues.
- The Sale shall be subject to the rules/conditions prescribed under the SARFAESI Act 2002 and rules there to.
- It shall be the responsibility of the bidders to inspect (a) the title and link documents and (b) the property and satisfy themselves about the secured asset and specification before submitting the bid. Before entering the premises for inspection, it is necessary that the interested purchaser shall provide their identity, address and contact details in the register confirming their entry and exit from property under their signature.
- The interested bidders shall submit their bid along with proof of having deposited the EMD through Web Portal: <https://bankauctions.in> (the User ID & Password can be obtained free of cost by registering name with <https://bankauctions.in> through Login ID & Password. The EMD shall be deposited in the following Account: -BAJAJ HOUSING FINANCE LIMITED ACCOUNT NO. 573000119623 AND IFSC CODE-HDFC000007, before 5:00 PM on 08-Nov-2023 (Date & Time). Please note that the Cheques shall not be accepted as EMD amount. After Registration (One Time) by the bidder in the Web Portal, the intending bidder/purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT/RTGS Challan (ii) Copy of PAN Card; iii) Proof of Identification/Address Proof (KYC), without which the Bid is liable to be rejected. UPLOADED SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: <https://bankauctions.in> AFTER FULLY FILLED UP & SIGNING IS ALSO REQUIRED) The interested bidders who require assistance in creating Login ID & Password, uploading documents, submitting bid, training on e-bidding process etc., may contact [MS.4CLOSURE#605A\\_6THFloor\\_Multivraan\\_Ameerpet\\_Hyderabad\\_Telangana-500036\\_prakash@bankauctions.in](mailto:MS.4CLOSURE#605A_6THFloor_Multivraan_Ameerpet_Hyderabad_Telangana-500036_prakash@bankauctions.in) or [Mr. Jaya Prakash Contact No. 814200066/62](mailto:Mr. Jaya Prakash Contact No. 814200066/62) and for any property related query you may contact the respective Branches/Authorized Officer on the telephone No mentioned against their name. The Bids along with other documents must be submitted to the Authorized Officer in a sealed envelope mentioning 'Offer for Purchase-1. Adesh Kumar Bisaria (BORROWER), 2. Manjari Bisaria (Co-Borrower) LAN- H401HL0178693 and H401HL0190457' to reach the Authorized Officer on or before the last date of submission of the Bids.
- During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the Auction Process shall be declared as a Successful Bidder by the Authorized Officer/ Secured Creditor, after required verification.
- Only buyers holding valid User ID/ Password and confirmed payment of EMD through Demand Draft /NEFT/ RTGS shall be eligible for participating in the e-Auction process.
- The interested bidder has to submit their Bid Documents specified against each property (EMD (not below the 10% of Reserve Price) and required documents (mentioned in Point No 3)) on or before 08-Nov-2023 UPTO 5:00 PM, after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating in the e-Auction Process, subject to due verification (of the documents) and/or approval of the Authorized Officer.
- In case of sale of property subject to any encumbrances, the successful bidder/purchaser shall deposit money required to discharge the encumbrance including interest, cost, expenses etc. if any to the Authorized officer.
- In case the date of deposit of EMD & e-Auction date is declared holiday then the date will be automatically extended to the very next working day. In case of the public auction is stopped, stayed, postponed or rescheduled or cancelled, a public notice will be put on the notice board of BHFL branch and no personalized/individual communication in this regard will be sent to any of the bidders or otherwise.
- The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of [MS. 4CLOSURE, https://bankauctions.in](https://bankauctions.in) and <https://www.bajajhousingfinance.in/auction-notices-before-submitting-their-bids-and-taking-part-in-the-e-auction>.
- EMD of unsuccessful bidders shall be returned on the closure of auction proceedings.
- Bidding in the last moment should be avoided in the bidder's own interest as neither the Bajaj Housing Finance Limited nor Service provider will be responsible for any lapses/failure (Internet failure/power failure etc.) in order to ward-off such contingent situations, bidders are requested to make all necessary arrangements /alternatives such as power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the auction successfully.
- The Authorized officer is not bound to accept the highest offered bid and the Authorized officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the public auction without assigning any reason there of.

**Date: 06/10/2023 Place: DELHI/NCR Authorized Officer (JAGDEEP CHAUHAN) Bajaj Housing Finance Limited**