APACFIN

THE TERMS AND CONDITIONS OF SALE OF IMMOVABLE PROPERTIES OF
Ram Swarup
Property will be sold on 'AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS basis

1	Name and address of the Borrower	**1. Ram Swarup** **2. Lila Devi** All have addresses at Shastri Colony, Borawar Nagaur, Makrana, Rajasthan- 341502.
2	Name and address of the Mortgagor	**Ram Swarup** having address at Shastri Colony, Borawar Nagaur, Makrana, Rajasthan, 341502.
3	Name and address of the secured creditor	**APAC Financial Services Private Limited ("APAC")** Office No.501, 5th Floor, South Annex, Tower 2, One World Centre, Senapati Bapat Marg, Lower Parel, Mumbai – 400013
4	Complete Description of the immovable secured assets to be sold	All Those Piece And Parcels Of property situated at Property situated at Patta no.1134 area- Shastri Colony, Village Borawar n.p. Makrana Resident, Ramdev Mandir, Tehsil Makrana, Makrana-341502
5	Details of the encumbrances known to the secured creditor.	Mortgage of APAC Financial Services Private Limited.
6	The secured debt for recovery of which the property is to be sold	**Rs. 21,44,795.79/- (Rupees Twenty-One Lakh Fourty-Four Thousand Seven Hundred Ninety-Five And Seventy-Nine Paise Only)** as on 23.04.2026
7	Deposit of earnest money Last Date and Time within which EMD to be remitted:	Earnest Money Deposit (EMD) 15% of Reserve Price which shall be payable through NEFT/RTGS in the following Account: Name of the account: APAC FINANCIAL SERVICES PRIVATE LIMITED Bank Name: Kotak Bank Account Number: 1612040002 Account branch: Lower Parel, Mumbai IFSC Code: KKBK0000648 Please Note that Demand Draft from a Nationalised/Scheduled Commercial bank in favour of "APAC Financial Services Private Limited" payable in Mumbai shall also be acceptable as EMD. EMD amount: 3,30,113/- Last Date & Time for EMD: 10.09.2026
8	Reserve Price:	**22,00,750/- (Rupees Twenty-Two Lakh Seven Hundred Fifty Only)**
9	E-Auction date and timing	11th September 2026, 04 p.m. to 6 p.m.
10	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 Authorized 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 e-Auction purchaser not exceeding three months from the date of e-Auction.
11	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	The e-Auction will be conducted through the E-auction service provider. E-Auction tender documents containing e-Auction bid form, declaration etc., are available on the website of the service provider as mentioned above.
12	The e-Auction will be conducted through the E-auction service provider.	M/s. C1 INDIA PVT. LTD at the web portal https://www.bankeauctions.com Help Line No. 7291981124/1125/1126 Email ID: maharashtra@c1india.com/support@bankeauctions.com Address: Udyog Vihar, Phase 2, Gulf Petrochem Building, building no.301 Gurgaon Haryana, Pin: 122015 For any portal related help, please contact BHAVIK R PANDYA Contact No.: 8866682937.
13	(i) Bid increment amount: (ii) Auto extension: (limited / unlimited) (iii) Bid currency & unit of measurement	i) Rs.1,00,000/- ii) Unlimited iii) Indian National Rupees (INR)
14	Inspection date and time	10th September 2026 between 11:00 AM to 5:00 PM
15	**Other conditions:** a) Bidders shall hold a valid digital Signature Certificate issued by competent authority and valid email ID (e -mail ID is absolutely necessary for the intending bidder as all the relevant information and allotment of ID and Password by M/s. C1 INDIA PVT. LTD may be conveyed through e-mail. b) The intending bidder should submit the evidence of EMD deposit like UTR number along with Request letter for participation in the e-Auction, self-attested copies of (i) Proof of Identification(KYC) Viz ID card/Driving License/Passport etc., (ii) Current Address -proof of communication, (iii) PAN card of the bidder(iv) valid e-mail ID, (v) contact number(mobile/Land Line) of the bidder etc., to the Authorized Officer of APAC Financial Services Private Limited, Office No.501, 5th Floor, South Annex Tower 2, One World Centre, Senapati Bapat Marg, Lower Parel, Mumbai – 400013, Maharashtra by hand or by post on or before 18th September 2026 5:00 PM. Scanned copies of the original of these documents can also be submitted to e-mail Id of Authorized Officer Mr. Vivek Ugale at vivek.ugale@apacfin.com / contactus@apacfin.com. c) Names of Eligible Bidders will be identified by APAC to participate in online e-Auction on the portal https://www.bankeauctions.com of M/s. C1 INDIA PVT. LTD who will provide User ID and Password after due verification of PAN of the Eligible Bidders. d) The successful bidder shall be required to submit the final prices, 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. e) During e-Auction, if no bid is received within the specified time, APAC at its discretion may decide to revise opening price / scrap the e-Auction process / proceed with conventional mode of tendering. f) APAC / 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. g) 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. h) 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.
	i)	Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
	j)	The Authorized Officer shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason.
	k)	The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
	l)	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.
	m)	The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with APAC. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
	n)	The Authorized Officer is not bound to accept the highest offer and the Authorized officer has absolute right to accept or reject any or all offer(s) or adjourn/ postpone/cancel the e-Auction without assigning any reason thereof. The sale is subject to confirmation by the secured creditor.
	o)	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 it be subsequently sold.
	p)	The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, taxes, fees etc. for transfer of the property in his/her name.
	q)	It is being clarified that TDS has to be borne by the successful purchaser over and above the sale consideration and successful purchaser has to pay TDS as per applicable law to Income Tax Department as per section 194 IA of Income Tax Act in the name of the owner of the property and 100% of the sale price has to be remitted to the Lender.
	r)	The payment of all statutory / non- statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.
	s)	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 Authorized Officer shall be final. In such an eventuality, APAC shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by APAC. For any kind of dispute, bidders are required to contact the concerned authorized officer of APAC only.
	t)	The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by Secured Creditor. The sale certificate shall be issued in the name of the successful bidder. No request for change of name in the sale certificate other than the person who submitted the bid/participated in the e-Auction will be entertained.
	u)	This document and other details are available on https://www.bankeauctions.com and https://apacfin.com

Place: Nagaur, Rajasthan

Sd /-
(Vivek Ugale)
AUTHORISED OFFICER
APAC Financial Services Private Limited