

'SHIVNERI SUNDARI' Facing criticism, MSRTC to seek feedback from people in survey

SHUBHAM TIGGA PUNE, OCTOBER 25

AMID PUBLIC backlash and opposition criticism over the Maharashtra State Road Transport Corporation's (MSRTC) decision to introduce female bus attendants, or 'Shivneri Sundari' on e-Shivneri buses, the organisation has decided to reconsider the initiative and plans to conduct a state-wide public opinion survey.

ters in Mumbai. "Once we receive the order, we will begin implementing the process," he said. Abhijit Bhosle, an official at MSRTC headquarters, confirmed that the public opinion survey will take place before the initiative's official launch. The survey is expected to start after October 25, with details to be decided in an upcoming transport authority meeting. Bhosle added that the initiative has received positive feedback from passengers, which he sees as a good sign. "The recruitment process for female staff will focus on candidates from the hospitality management sector," he added. Bhosle also noted that there are currently 100 Shivneri buses, with 75 in the Pune division. While the hospitality service is expected to commence soon, no specific timeline has been set. MSRTC had recently announced this initiative, alongside others, such as establishing 'Anand Health Centres' at 343 bus stations in memory of the late Anand Dighe. The decision followed the 304th Board meeting, led by newly appointed chairperson Bharat Gogavale.

Van with gold worth Rs 138 crore intercepted in Pune, verification on

EXPRESS NEWS SERVICE PUNE, OCTOBER 25

WHILE CHECKING vehicles in view of the forthcoming Assembly elections, a city police team found gold ornaments worth Rs 138 crore in a private van. Police sources said that an

inquiry has revealed that the van belonged to a private logistic company which has been legally transporting gold, diamond ornaments to different jewellers. Deputy Commissioner of Police (zone 2) Smartana Patil said in the backdrop of upcoming elections the police have set

up 26 state surveillance teams (SST) points for checking vehicles at different locations in Pune city. Patil said vehicles are checked at the SST point to see if they are transporting cash or anything else suspiciously. A private vehicle was intercepted at the SST point at Padmavati on the Pune-Satara

Road on Friday morning. Cops found some boxes kept suspiciously in the van. When they checked it, the boxes were carrying gold ornaments worth Rs 138 crore. So the police informed the Election Commission and Income Tax (I-T) officers. The van was taken into custody by

the I-T department for verification of gold ornaments and their documents given by the driver. Amit Modak, CEO of P N Gadgil and Sons, a renowned jewellery company in Pune released a statement that the gold was being transported by a secured logistic service. Modak

said the van intercepted by the police carried parcels of various jewellers including P N Gadgil and Sons. Modak clarified that the van belonged to logistic service, which is used on a daily basis for transportation of gold ornaments to different jewellers and it is done with proper legal procedures.

DIFFUSION ENGINEERS LTD. CIN No.: U99999MH2000PLC124154 Regd. Office: T-5 & 6, MIDC, Hingna Industrial Area, Nagpur - 440016 Maharashtra. Tel.: +91 7104 232890, 234727, 236772 | Email: info@diffusionengineers.com

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EXTRACT OF UNAUDITED FINANCIAL RESULTS (STANDALONE AND CONSOLIDATED) FOR THE QUARTER ENDED JUNE 30, 2024 (All amount in ₹ Million except EPS and unless otherwise stated)

Sr. No.	Particulars	Standalone				Consolidated			
		Quarter Ended		Year Ended		Quarter Ended		Year Ended	
		June 30, 2024	June 30, 2023	March 31, 2024	March 31, 2024	June 30, 2024	June 30, 2023	March 31, 2024	March 31, 2024
1	Total Income	699.84	626.93	719.56	2643.19	738.84	673.69	768.90	2855.62
2	Net Profit for the period (before tax, Exceptional and / or Extraordinary items)	87.66	65.56	102.25	319.14	100.70	91.65	95.38	399.80
3	Net Profit for the period before tax (after Exceptional and / or Extraordinary items)	87.48	65.56	99.68	316.58	98.65	87.86	115.19	410.84
4	Net Profit for the period after tax (after Exceptional and / or Extraordinary items)	64.62	46.88	74.54	233.95	72.72	62.55	91.80	308.04
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after Tax)]	63.06	46.29	74.20	232.42	71.16	61.59	89.56	304.37
6	Paid-up Equity Share Capital	280.21	37.37	280.21	280.21	280.21	37.37	280.21	280.21
7	Reserves (excluding revaluation reserve) as shown in the Audited Balance Sheet of the previous year	-	-	-	1502.97	-	-	-	1626.84
8	Earning per share (face value : ₹10/- each)								
	Basic (₹) (Not annualized except for year end)	2.31	1.67	2.66	8.35	2.58	2.22	3.27	10.94
	Diluted (₹) (Not annualized except for year end)	2.31	1.67	2.66	8.35	2.58	2.22	3.27	10.94

Notes: a) The above is an extract of the detailed format of the Quarterly financial results filed with the stock exchanges under regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results (Standalone & Consolidated) and notes thereto are available on the website of the stock exchange(s) i.e. www.bseindia.com, www.nseindia.com and the website of the Company i.e. www.diffusionengineers.com b) The above unaudited financial results (Standalone & Consolidated) for the quarter ended June 30, 2024 have been reviewed and recommended by the Audit Committee at its meeting held on October 24, 2024 and were approved by the Board of Directors of the company at its meeting held on even date.

By order of the Board of Directors For Diffusion Engineers Limited Sd/- Prashant Garg Chairman & Managing Director DIN-00049106

Taste of nostalgia: How faral choices are bound by memories and tradition for most

EXPRESS NEWS SERVICE PUNE, OCTOBER 25

WHILE DIYAS, fireworks and rangolis are integral to Diwali, there cannot be celebrations without the quintessential Diwali faral. Unlike more trends, choices for the faral are still dictated by nostalgia - the childhood flavours and aromas that filled one's own kitchen. Preparing the faral, thus, becomes a way to revive connections to one's past despite changes to social structures and ways of living.

Geeta Joshi, 49, says that she has always enjoyed Besan Ladoo and Patah Pohe Chivda since her childhood. "Growing up in a joint family, I would see my mother, grandma and older siblings all come together to make Diwali faral. I learned to make my favourite items by watching them. We would also visit extended family to help with their preparations. Nowadays, as joint families are rare and most family members are either working full-time or not interested in making faral at home, this tradition is fading. Since households now have fewer members, making faral for just two or three people feel tedious," she says. She adds that many of her friends and even extended family members buy faral now "because of work commitments, which is understandable given the time involved."

A walk through the major markets reveals that faral options are increasingly including cookies and chocolates as well as low-calorie items for the fitness era, but the old favourites of chakli, laddoo, chivda and shankarpali are clear winners in their colourful packed boxes. "While sweets can be unhealthy in large quantities, they remain integral to our culture and celebrations. Unlike chocolates, which some young

people now prefer, traditional faral carries a special cultural value," adds Joshi, adding that even in traditional platters, Shankarpali seems to have lost some popularity, while 'chirore' has gained. Annaya Putta, 20, a working student, says that Diwali reminds her of the time her grandmother used to make karanji and besan laddoo "but since I'd eat too much in one go, she would hide them from me." "The importance of Diwali faral remains the same, but nowadays people don't have the time to make it at home, so many buy it from shops. There's no harm in buying faral from outside, as women, who traditionally made the farals, are working or students are living far from home," she says. She reiterates that though young people might try fusion experiments with faral, they always come back to the traditional flavours. "Traditional sweets like karanji, besan laddoo, shankarpali, and chirore hold a deep cultural significance, and making them is a different experience altogether - something children today miss out on as their families buy ready-made farals. For today's generation, it may just be a snack or a festival, but for elders, it's a cherished nostalgia. As I'm working and currently in my final year of graduation, I don't get time to prepare sweets and faral at home. I get mine from shops and they are really good as in taste and fresh. I prefer Chitale Bandhu, Haldiram's and Kaka Halwai," she says.

Pune to host two-day literary festival from today

Pune: The two-day Sahityotsav Jashn-e-Adab Cultural Kaarva'n Virasat 2024, is all set to begin in Pune on Saturday. This festival, often hailed as the Mahakumbh of literature and music, will be held on October 26 and 27 at the National Film Archive of India Auditorium, NFDC, Law College Road. Dedicated to showcasing the richness of Indian culture, art and literature, the festival promises an array of captivating activities including classical and ghazal singing, panel discussions, dramas, Mushairas, Kavi Sammelans, musical performances, classical dance and folk singing. Entry to

this cultural extravaganza is free, stated a release. Expressing his excitement over the grand celebration, Kunwar Ranjit Chauhan, founder of Sahityotsav Jashn-e-Adab shared, "The Sahityotsav Jashn-e-Adab Cultural Kaarva'n Virasat 2024 is a vibrant celebration of India's art, culture, and literary heritage. This platform pays tribute to the diversity and richness of Indian culture, with a mission to bring the priceless legacy of our art, literature, music, and dance to every corner of the country. Pune, a city known for its deep cultural roots, has always excelled in keeping the spirit of Indian heritage alive..." ENS



DIWALI DELIGHTS

people now prefer, traditional faral carries a special cultural value," adds Joshi, adding that even in traditional platters, Shankarpali seems to have lost some popularity, while 'chirore' has gained.

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KOTAK MAHINDRA BANK LIMITED Registered Office: - 27 BKC, C-27, G Block, Bandra Kurla Complex, Bandra (E), Mumbai - 400 051. Corporate Identity No. L65110MH1985PLC038137. Branch Office at 8, West High Court Road, Shankar Nagar, Dharampeth, Nagpur, Maharashtra 440010.

PUBLIC NOTICE FOR AUCTION CUM SALE Notice is hereby given to the public in general and in particular to the Borrower/Co-Borrower/Guarantor/Mortgagor that the below described immovable property mortgaged to Kotak Mahindra Bank Ltd. and the Physical Possession of which has been taken over by the Authorised Officer of Kotak Mahindra Bank Ltd. and therefore further offers are invited by the undersigned in sealed covers for purchase of immovable property described herein under, which will be sold on "AS IS WHERE IS" AND "AS IS WHAT IS" basis. Offers are invited to take part in e-auction through the Web Portal of our e-Auction Service Partner, M/s. C1 India Pvt Ltd (www.c1india.com) i.e. https://www.banksauctions.com by the undersigned for sale of the immovable property of which particulars are given below:-

Name of the Borrower (s) / Guarantor(s) / Mortgagor(s)	Demand Notice Date and Amount	Description of the Immovable properties	Reserve Price	Earnest Money Deposit (EMD)	Date/ time of Auction
1. Mr. Atul Ganeshrao Watkar, 2. Mrs. Divya Atul Watkar. Loan Account No.- HF38070227	28.07.2021 Rs.95,63,221.15/- (Rupees Ninety Five Lakh Sixty Three Thousand Two Hundred Twenty One and Paise Fifteen Only) as on 26.07.2021	All that Piece and parcel of land bearing NIT Plot No. 370, admeasuring 139.4 sq. mtrs. in C.R.S. Section Scheme NIT at Khavara No. 25 & 26 of Muzra - Hiwari bearing City Survey No. NMC - House No. 3148, Ward No. 21 in Tehsil and District Nagpur - 440008.	Rs. 1,09,27,900/- (Rupees One Crore Nine Lakh Twenty Seven Thousand Nine Hundred Only)	10% of Bid Amount - Rs. 10,92,790/- (Rupees Ten Lakh Ninety Two Thousand Seven Hundred Ninety Only)	Date of inspection of immovable property 6.11.2024 - 11:30 am - 12:30 pm Last Date for Submission of Offers / EMD 02.12.2024 till 5.00 pm. Date/ time of Auction. 03.12.2024 11:00 am -12:00 pm

Important Terms & Conditions of Sale: (1) The Auction is conducted as per the further Terms and Conditions of the Bid document and as per the procedure set out therein. Bidders may go through the website of our e-Auction Service Partner, M/s. C1 India Pvt. Ltd. i.e. https://www.banksauctions.com for bid documents, the details of the secured asset put up for e-auction and the Bid Form which will be submitted to the authorized officer at the branch office/regional office as provided herein above; (2) All the intending purchasers/bidders are required to register their name in the Web Portal mentioned above as https://www.banksauctions.com and generate their User ID and Password in free of cost of their own to participate in the e-Auction on the date and time aforesaid; (3) For any enquiry, information, support, procedure and online training on e-Auction, the prospective bidders may contact the M/s C1 India Pvt Ltd Department of our e-Auction Service Partner M/s. Vinod Chauhan, through Tel. No.: +91 7291971124, 25, 26, Mobile No.: 9813887931 & E-mail id: delhi@C1india.com & support@banksauctions.com; (4) To the best of knowledge and information of the Authorised officer, there is no encumbrance in the properties/ies. However, the intending bidders may inspect the property and its documents as mentioned above or any other date & time with prior appointment and they should make their own independent inquiries regarding the encumbrance, title of property/ies put on e-Auction and claims/rights/dues/affecting the property prior to submitting their bid. The e-Auction advertisement does not constitute any commitment or any representation of KMBL. The property is being sold with all the existing and future encumbrances whether known or unknown to KMBL. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues; (5) For participating in the e-Auction, intending purchasers/bidders will have to submit/upload in the Web Portal (https://www.banksauctions.com) the details of payment of interest-free refundable Earnest Money Deposit (EMD) of the secured asset as mentioned above by way of Demand Draft in favour of 'Kotak Mahindra Bank Limited' payable at Nagpur along with self-attested copies of the PAN Card, Aadhaar Card, Residence Address Proof, Board Resolutions in case of company and Address Proof as specified above along with the requisite bid/tender form in this regard; (6) The EMD of all other bidders who did not succeed in the e-Auction will be refunded by KMBL within 72 working hours of the closure of the e-Auction. The EMD will not carry any interest; (7) The balance amount of purchase consideration shall be payable by the Successful Purchaser/ Bidder on or before the fifteenth (15th) day from the date of 'Confirmation of Sale' of the said secured asset by the Authorised Officer/ Secured Creditor or such extended period as may be agreed upon in writing by the Authorised Officer at his/ her discretion. In case of default, all amounts deposited till then shall be liable to be forfeited; (8) For inspection of property or more information, the prospective bidders may contact the Authorised Officer Mr. Ravindra Dwivedi @ 9764443818, Email id: Ravindra.dwivedi@kotak.com or Tushar Joshi @ 9503371360 or Mr. Ashok Motwani @ 9873737351 Email id: ashok.motwani@kotak.com; (9) At any stage of the e-Auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the e-Auction without assigning any reason thereof and without any prior notice. In case any bid is rejected, Authorised Officer can negotiate with any of the tendered or intending bidders or other parties for sale of property by Private Treaty; (10) Sale is subject to the confirmation by the Authorised Officer. The Successful Purchaser/ Bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her favour as per the applicable law; (11) The sale shall be subject to rules/conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, as amended from time to time; it shall solely be the responsibility of the Successful Bidder/ Purchaser to get the sale registered. All expenses relating to stamp duty, registration charges, transfer charges and any other expenses and charges in respect of the registration of the sale for the above referred property shall be borne by the Successful Bidder/ Purchaser. The sale has to be registered at the earliest else the purchaser has to give the request letter to KMBL, mentioning the reason of delaying the registration; (12) No person other than the intending bidder/ offerer themselves, or their duly authorised representative shall be allowed to participate in the e-Auction/sale proceedings. Such Authorisation Letter is required to submit along with the Bid Documents; (13) The bid price shall be above the Reserve Price during e-auction and improve their offer in multiple of Rs.50,000/-. The property will not be sold below the Reserve Price set by the Authorised Officer; (14) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately not later than next working day by Demand Draft drawn in favour of Kotak Mahindra Bank Ltd., payable at Nagpur and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms of sale or commits any default; (15) On Compliance of terms of sale, Authorised Officer shall issue "Sale Certificate" in favour of highest bidder. All the expenses related to stamp duty, registration Charges, Conveyance, VAT, TDS etc. to be borne by the bidder/purchaser; (16) Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e. outstanding water/electric dues, property tax or other charges if any; (17) The successful bidder shall bear all expenses including pending dues of any Development Authority fee etc./taxes/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee if any; registration of the "Sale Certificate"; (18) The Successful Bidder is required to deposit equally the TDS 1% of the total auction amount in the name of the mortgagee/s, if the sale amount is Rs.50,00,000.00 ( Rupees Fifty Lakh) or more; (19) The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice; (20) To the best of its knowledge and information, the Bank is not aware of any encumbrances on the property to be sold except of Bank. Interested parties should make their own assessment of the property to their satisfaction. Bank does not in any way guarantee or makes any representation with regard to the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrance, property tax or any other dues to the Government or anybody in respect of the aforesaid property; (21) Further interest will be charged as applicable, as per the Loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization; (22) The notice is hereby given to the Borrower (s) / Mortgagee(s) / Guarantor(s), to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale; (23) The immovable property will be sold to the highest bidder basis inter se bidding process; (24) Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank. The Borrower (s) / Mortgagee(s) / Guarantor(s) are hereby given STATUTORY 30 DAYS NOTICE UNDER RULE 6(2), 8(6) & 9(1) OF THE SARFAESI Act to discharge the liability in full and pay the dues as mentioned above along with up to date interest and expenses with in Thirty days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagors pay the amount due to Bank, in full before the date of sale, auction is liable to be stopped. For detailed terms and conditions of the sale, contact the Officer Mr. Ashok Motwani @ 9873737351, Email ID: ashok.motwani@kotak.com or Mr. Ravindra Dwivedi @ 9764443818, Email ID: Ravindra.dwivedi@kotak.com at above mentioned Branch office of the Bank. Special Instruction: e-Auction shall be conducted by our Service Provider, M/s. C1 India Pvt Ltd on behalf of Kotak Mahindra Bank Limited (KMBL), on pre-specified date, while the bidders shall be quoting from their own home/offices/ place of their Bid as per their choice above the Reserve Price. Internet connectivity and other paraphernalia requirements shall have to be ensured by responsibility of bidders and neither KMBL nor C1 India Pvt Ltd shall be responsible for these unforeseen circumstances. In order to ward-off such contingent situation, bidders are requested to make all the necessary arrangements/ alternatives whatever required so that they are able to circumvent such situation and still be able to participate in the e-Auction successfully. However, it is requested to the Bidder(s) not to wait till the last moment to quote/improve his/ her bid to avoid any such complex situations.

Important Terms & Conditions of Sale: (1) The Auction is conducted as per the further Terms and Conditions of the Bid document and as per the procedure set out therein. Bidders may go through the website of our e-Auction Service Partner, M/s. C1 India Pvt. Ltd. i.e. https://www.banksauctions.com for bid documents, the details of the secured asset put up for e-auction and the Bid Form which will be submitted to the authorized officer at the branch office/regional office as provided herein above; (2) All the intending purchasers/bidders are required to register their name in the Web Portal mentioned above as https://www.banksauctions.com and generate their User ID and Password in free of cost of their own to participate in the e-Auction on the date and time aforesaid; (3) For any enquiry, information, support, procedure and online training on e-Auction, the prospective bidders may contact the M/s C1 India Pvt Ltd Department of our e-Auction Service Partner M/s. Vinod Chauhan, through Tel. No.: +91 7291971124, 25, 26, Mobile No.: 9813887931 & E-mail id: delhi@C1india.com & support@banksauctions.com; (4) To the best of knowledge and information of the Authorised officer, there is no encumbrance in the properties/ies. However, the intending bidders may inspect the property and its documents as mentioned above or any other date & time with prior appointment and they should make their own independent inquiries regarding the encumbrance, title of property/ies put on e-Auction and claims/rights/dues/affecting the property prior to submitting their bid. The e-Auction advertisement does not constitute any commitment or any representation of KMBL. The property is being sold with all the existing and future encumbrances whether known or unknown to KMBL. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues; (5) For participating in the e-Auction, intending purchasers/bidders will have to submit/upload in the Web Portal (https://www.banksauctions.com) the details of payment of interest-free refundable Earnest Money Deposit (EMD) of the secured asset as mentioned above by way of Demand Draft in favour of 'Kotak Mahindra Bank Limited' payable at Nagpur along with self-attested copies of the PAN Card, Aadhaar Card, Residence Address Proof, Board Resolutions in case of company and Address Proof as specified above along with the requisite bid/tender form in this regard; (6) The EMD of all other bidders who did not succeed in the e-Auction will be refunded by KMBL within 72 working hours of the closure of the e-Auction. The EMD will not carry any interest; (7) The balance amount of purchase consideration shall be payable by the Successful Purchaser/ Bidder on or before the fifteenth (15th) day from the date of 'Confirmation of Sale' of the said secured asset by the Authorised Officer/ Secured Creditor or such extended period as may be agreed upon in writing by the Authorised Officer at his/ her discretion. In case of default, all amounts deposited till then shall be liable to be forfeited; (8) For inspection of property or more information, the prospective bidders may contact the Authorised Officer Mr. Ravindra Dwivedi @ 9764443818, Email id: Ravindra.dwivedi@kotak.com or Tushar Joshi @ 9503371360 or Mr. Ashok Motwani @ 9873737351 Email id: ashok.motwani@kotak.com; (9) At any stage of the e-Auction, the Authorised Officer may accept/reject/modify/cancel the bid/offer or postpone the e-Auction without assigning any reason thereof and without any prior notice. In case any bid is rejected, Authorised Officer can negotiate with any of the tendered or intending bidders or other parties for sale of property by Private Treaty; (10) Sale is subject to the confirmation by the Authorised Officer. The Successful Purchaser/ Bidder shall bear any statutory dues, taxes, fees payable, stamp duty, registration fees, etc. that is required to be paid in order to get the property conveyed/delivered in his/her favour as per the applicable law; (11) The sale shall be subject to rules/conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, as amended from time to time; it shall solely be the responsibility of the Successful Bidder/ Purchaser to get the sale registered. All expenses relating to stamp duty, registration charges, transfer charges and any other expenses and charges in respect of the registration of the sale for the above referred property shall be borne by the Successful Bidder/ Purchaser. The sale has to be registered at the earliest else the purchaser has to give the request letter to KMBL, mentioning the reason of delaying the registration; (12) No person other than the intending bidder/ offerer themselves, or their duly authorised representative shall be allowed to participate in the e-Auction/sale proceedings. Such Authorisation Letter is required to submit along with the Bid Documents; (13) The bid price shall be above the Reserve Price during e-auction and improve their offer in multiple of Rs.50,000/-. The property will not be sold below the Reserve Price set by the Authorised Officer; (14) The successful bidder is required to deposit 25% of the sale price (inclusive of EMD) immediately not later than next working day by Demand Draft drawn in favour of Kotak Mahindra Bank Ltd., payable at Nagpur and the balance amount of sale price shall be paid by the successful bidder within 15 days from the date of confirmation of sale by Bank. The EMD as well as Sale Price paid by the interested bidders shall carry no interest. The deposit of EMD or 25%, whatever the case may be shall be forfeited by the Bank, if the successful bidder fails to adhere to the terms of sale or commits any default; (15) On Compliance of terms of sale, Authorised Officer shall issue "Sale Certificate" in favour of highest bidder. All the expenses related to stamp duty, registration Charges, Conveyance, VAT, TDS etc. to be borne by the bidder/purchaser; (16) Bank does not take any responsibility to procure any permission/NOC from any Authority or under any other law in force in respect of property offered or any other dues i.e. outstanding water/electric dues, property tax or other charges if any; (17) The successful bidder shall bear all expenses including pending dues of any Development Authority fee etc./taxes/utility bills etc. to Municipal Corporation or any other authority/agency and fees payable for stamp duty/registration fee if any; registration of the "Sale Certificate"; (18) The Successful Bidder is required to deposit equally the TDS 1% of the total auction amount in the name of the mortgagee/s, if the sale amount is Rs.50,00,000.00 ( Rupees Fifty Lakh) or more; (19) The Authorised Officer reserves the absolute right and discretion to accept or reject any or all the offers/bids or adjourn/cancel the sale without assigning any reason or modify any terms of sale without any prior notice; (20) To the best of its knowledge and information, the Bank is not aware of any encumbrances on the property to be sold except of Bank. Interested parties should make their own assessment of the property to their satisfaction. Bank does not in any way guarantee or makes any representation with regard to the fitness/title of the aforesaid property. For any other information, the Authorised Officer shall not be held responsible for any charge, lien, encumbrance, property tax or any other dues to the Government or anybody in respect of the aforesaid property; (21) Further interest will be charged as applicable, as per the Loan documents on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization; (22) The notice is hereby given to the Borrower (s) / Mortgagee(s) / Guarantor(s), to remain present personally at the time of sale and they can bring the intending buyers/purchasers for purchasing the immovable property as described herein above, as per the particulars of Terms and Conditions of Sale; (23) The immovable property will be sold to the highest bidder basis inter se bidding process; (24) Bank is not responsible for any liabilities upon the property which is not in the knowledge of the Bank. The Borrower (s) / Mortgagee(s) / Guarantor(s) are hereby given STATUTORY 15 DAYS NOTICE UNDER RULE 6(2), 8(6) & 9(1) OF THE SARFAESI Act to discharge the liability in full and pay the dues as mentioned above along with up to date interest and expenses with in fifteen days from the date of this notice failing which the Secured Asset will be sold as per the terms and conditions mentioned above. In case there is any discrepancy between the publications of sale notice in English and Vernacular newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity. If the borrower/guarantors/mortgagors pay the amount due