APPENDIX- IV-A

[See proviso to rule 8 (6) and 9 (1)]

Sale notice for sale of immovable properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) and 9 (1) of the Security Interest (Enforcement) Rules, 2002 Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Constructive/physical possession of which has been taken by the Authorised Officer of Capri Global Housing Finance Limited Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on dates below mentioned, for recovery of amount mentioned below due to the Capri Global Housing Finance Limited Secured Creditor from Borrower mentioned below. The reserve price, EMD amount and property details mentioned below.

SR. NO.	**1. BORROWER(S) NAME** **2. OUTSTANDING AMOUNT**	**DESCRIPTION OF THE MORTGAGED PROPERTY**	**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. INCREMENTAL VALUE**
1.	**1. Mr. Avneet Kumar Raghav ("Borrower")** 2. **Mrs. Sunita Raghav** **("Co-borrower")** **LOAN ACCOUNT No. 51200001018038** **Rs. 30,10,304/- (Rupees Thirty Lacs Ten Thousand Three Hundred and Four Only) as on 12.10.2026 along with applicable future**	**All That Piece And Parcel Of Property bearing Entire First Floor Without Roof/ Terrace Rights Out Of Built Up Freehold Property Bearing No. 42 & New No. F-265 Area Admeasuring- 50 Sq. YdsPart Of Khasra No. 638 & 648 Min. Situated In Area Of Village**	1.E-AUCTION DATE: 19**.11.2026 (Between 3:00 P.M. to 4:00 P.M.)** 2. LAST DATE OF SUBMISSION OF EMD WITH KYC: 18**.11.2026**	RESERVE PRICE: **Rs. 20,10,000/- (Rupees Twenty Lacs Ten Thousand Only)**. EARNEST MONEY DEPOSIT: **Rs. 2,01,000/-**

	interest.	**Bassai Danapur Colony known as Sudarshan Park New Delhi Delhi-110062** **Bounded As Follows of Plot:** **North: Others Property** **South: Road 15 ft wide** **East: Ahata No.42** **West: Property no.43**	3. DATE OF INSPECTION: 17**.11.2026**	**(Rupees Two Lacs and One Thousand Only)** INCREMENTAL VALUE: **Rs. 10,000/- (Rupees Ten Thousand Only).**

For detailed terms and conditions of the sale, please refer to the link provided in Capri Global Housing Finance Limited Secured Creditor's website i.e.www.caprihomeloans.com/auction

Date: 14-October-2026

Authorised Officer

Place: Delhi

TERMS & CONDITIONS OF ONLINE E- AUCTION SALE:-

1. The Property is being sold on "AS IS WHERE IS, WHATEVER THERE & WITHOUT RECOURSE BASIS". As such sale is without any kind of warranties & indemnities.
2. Particulars of the property / assts (viz. extent & measurements specified in the E-Auction Sale Notice has been stated to the best of information of the Secured Creditor and Secured Creditor shall not be answerable for any error, misstatement or omission. Actual extant & dimensions may differ.
3. E-Auction Sale Notice issued by the Secured Creditor is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed to constitute any commitment or nay representation on the part of the Secured Creditor. Interested bidders are advised to peruse the copies of title deeds with the Secured Creditor and to conduct own independent enquiries /due diligence about the title &

present condition of the property / assets and claims / dues affecting the property before submission of bid/s.

4. Auction/bidding shall only be through "online electronic mode" through the website https://sarfaesi.auctiontiger.net Or Auction Tiger Mobile APP provided by the service provider M/S eProcurement Technologies Limited, Ahmedabad who shall arrange & coordinate the entire process of auction through the e-auction platform.
5. The bidders may participate in e-auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Secured Creditor /service provider shall not be held responsible for the internet connectivity, network problems, system crash own, power failure etc.
6. For details, help, procedure and online bidding on e-auction prospective bidders may contact the Service Provider **M/S E-Procurement Technologies Ltd. Auction Tiger, Ahmedabad (Contact no.** 079-61200531/576/596/559/598/587/594/.**), Mr. Ramprasad Sharma Mob. 800-002-3297/ 79-6120 0559. Email: ramprasad@auctiontiger.net,**.
7. For participating in the e-auction sale the intending bidders should register their name at **https://sarfaesi.auctiontiger.net** well in advance and shall get the user id and password. Intending bidders are advised to change only the password immediately upon receiving it from the service provider.
8. For participating in e-auction, intending bidders have to deposit a refundable EMD of 10% OF RESERVE PRICE (as mentioned above) shall be payable by interested bidders through Demand Draft/NEFT/RTGS in favor of **"Capri Global Housing Finance Limited"** on or before **18.11.2026.**
9. The intending bidders should submit the duly filled in Bid Form (format available on **https://sarfaesi.auctiontiger.net**) along with the Demand Draft remittance towards EMD in a sealed cover addressed to the Authorized Officer, Capri Global Housing Finance Limited Regional Office **9-B, Second floor, Pusa Road, Delhi-110060** latest by 03:00 PM on **18.11.2026.** The sealed cover should be super scribed with "Bid for participating in E-Auction Sale- - in the Loan Account No. _____ (as mentioned above) for property of "**Borrower Name**.".
10. After expiry of the last date of submission of bids with EMD, Authorised Officer shall examine the bids received by him and confirm the details of the qualified bidders (who have quoted their bids over and above the reserve price and paid the specified EMD with the Secured Creditor) to the service provider M/S eProcurement Technologies Limited to enable them to allow only those bidders to participate in the online inter-se bidding /auction proceedings at the date and time mentioned in E-Auction Sale Notice.
11. Inter-se bidding among the qualified bidders shall start from the highest bid quoted by the qualified bidders. During the process of inter-se bidding, there will be unlimited extension of "10" minutes each, i.e. the end time of e- auction shall be automatically extended by 10 Minutes each time if bid is made within 10 minutes from the last extension.

12. Bids once made shall not be cancelled or withdrawn. All bids made from the user id given to bidder will be deemed to have been made by him alone.
13. Immediately upon closure of E-Auction proceedings, the highest bidder shall confirm the final amount of bid quoted by him BY E-Mail both to the Authorised Officer, Capri Global Housing Finance Limited, Regional Office **9-B, Second floor, Pusa Road, Delhi-110060** and the Service Provider for getting declared as successful bidder in the E-Auction Sale proceedings.
14. The successful bidder shall deposit 25% of the bid amount (including EMD) on the same day of the sale, being knocked down in his favour and balance 75% of bid amount within 15 days from the date of sale by DD/Pay order/NEFT/RTGS/Chq favouring Capri Global Housing Finance Limited.
15. In case of default in payment of above stipulated amounts by the successful bidder / auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid (including EMD) will be forfeited and the property will be again put to sale.
16. At the request of the successful bidder, the Authorised Officer in his absolute discretion may grant further time in writing, for depositing the balance of the bid amount.
17. The Successful Bidder shall pay 1% of Sale price towards TDS (out of Sale proceeds) and submit TDS certificate to the Authorised officer and the deposit the entire amount of sale price (after deduction of 1% towards TDS), adjusting the EMD within 15 working days of the acceptance of the offer by the authorized officer, or within such other extended time as deemed fit by the Authorised Officer, falling which the earnest deposit will be forfeited.

18. Municipal / Panchayat Taxes, Electricity dues (if any) and any other authorities dues (if any) has to be paid by the successful bidder before issuance of the sale certificate. Bids shall be made taking into consideration of all the statutory dues pertaining to the property.
19. Sale Certificate will be issued by the Authorised Officer in favour of the successful bidder only upon deposit of entire purchase price / bid amount and furnishing the necessary proof in respect of payment of all taxes / charges.
20. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser.
21. The Authorized officer may postpone / cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 30 days from the scheduled date of sale, it will be displayed on the website of the service provider.
22. The decision of the Authorised Officer is final, binding and unquestionable.
23. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them.
24. The movable articles lying in the property is not part of this sale.

25. Please Note that Forfeiture for Non-Participation by Sole Bidder Where only one bidder is found eligible after deposit of EMD, such bidder shall mandatorily log in and participate in the live e-auction at the scheduled date and time. Mere submission of bid form and deposit of EMD shall not constitute participation. If the sole eligible bidder fails to log in and participate in the live e-auction for any reason whatsoever (except certified technical failure of the e-auction service provider), the EMD shall stand automatically forfeited without further notice, and the Authorized Officer shall be free to cancel the auction and/or conduct a fresh auction without any liability to the bidder.
26. **For further details and queries, contact Authorised Officer, Capri Global Housing Finance Limited:Mr. Aabhas Singh Mo. No. 8126274235, Mr. Ajeet Kumar Mo. No. 9910198552.**
27. This publication is also 30 (Thirty) days notice to the Borrower / Mortgagor / Guarantors of the above said loan account pursuant to rule 8(6) and 9 (1) of Security Interest (Enforcement) Rules 2002, about holding of auction sale on the above mentioned date / place.

Place: Delhi

Authorized Officer Date: 14-October-2026

Special Instructions / Caution: Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Capri Global Housing Finance Limited nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.