

E-AUCTION SALE NOTICE**Date: 09.03.2026**

Notice is hereby given to the public in general and in particular to the below Borrower/Co-Borrower/s/Guarantor that the below described **Schedule** immovable property inter alia secured to Anand Rathi Global Finance Limited ["ARGFL"] (**Secured Creditor**) having Loan Account No. **APPL00006917** the Physical Possession of which, will be sold by an Online e-Auction through website <https://sarfaesi.auctiontiger.net> on the date specifically mentioned in **Schedule**, on an "As is where is" & "As is what is" and "Whatever there is" basis towards recovery of total sum specifically mentioned in **Schedule** and the contractual interest thereon and other cost and charges till the date of realization from Borrower/Co-Borrower/s/Guarantor as mentioned below:

(1) Mr. Joshil Andrews (Borrower)	(2) Ms. SHASHI ANDREWS (Co - Borrower)
No.18, His Grace, 10th Main, Next To Ganesha Temple, Prashanti Nagar, Isro Layout, Bangalore-560078	No.18, His Grace, 10th Main, Next To Ganesha Temple, Prashanti Nagar, Isro Layout, Bangalore-560078

SCHEDULE

Property Address: Flat No. F-402, 4th Floor, Atrium Heights, Property No.17 and 18, Bikasipura Village, Uttarahalli Hobli, Bangalore South Taluk, Bangalore – 560078, Karnataka, India. Bounded as follows: East: Road West: Property No. 16 North: ISRO Layout South: Road

Outstanding Amount (as per demand notice along with future interest and cost)	Rs. 53,22,292/- (Rupees Fifty Three Lakhs Twenty Two Thousand Two Hundred And Ninety Two Only)
Date of Auction	27 th March 2026
Reserve Price	Rs.67,12,500/- (Rupees Sixty Seven Lakhs Twelve Thousand And Five Hundred Only)
Earnest Money Deposit	10% of the Reserve Price



Anand Rathi Global Finance Limited
CIN No.: U67190MH1982PLC140380

Express Zone, A Wing, 10th Floor, Western Express Highway, Goregaon (East), Mumbai - 400063, Maharashtra.
Tel. : +91 226281 7002 (Registered Office)

Express Zone, A Wing, 8th Floor, Western Express Highway, Goregaon (East), Mumbai - 400063, Maharashtra.
Tel. : +91 226281 7003 (Corporate Office) www.anandrathiglobal.com

Minimum Bid increment Amount	Rs.10,000/- (Rupees Ten Thousand Only)
Date and time of inspection of property for intending purchasers	20 th March 2026 From 10 am to 4 pm
Date and Time for submission of Tender form along with KYC documents / Proof of EMD etc.	25 th March 2026 Up to 4.00 PM with KYC documents
Date & time of opening of online offers	27 th March 2026 Between 10:00 am and 1.00 PM

Note: The intending bidder/purchaser may visit Anand Rathi Group website www.rathi.com for detail terms and conditions regarding auction proceedings.

This Publication is also 15 days' notice stipulated under rule 8(6) & 9(1) or Security Interest (Enforcement) Rules, 2002 to the above Borrower/Co-Borrower/s/Guarantor.

Date: 9th March 2026

Anand Rathi Global Finance Limited

Place: Bangalore



Terms and Conditions of the E-auction are as under:

1. Auction/bidding shall only be through "online electronic mode" through the website of the Service <https://sarfaesi.auctiontiger.net> M/s e-Procurement Technologies Limited -Auction Tiger is the Service Provider which will arrange to provide the e-auction platform.
2. The bidders may participate in e-auction for bidding with respect to a single unit or multiple units with respect to Schedule Property as they may so desire from their place of choice internet connectivity shall have to be ensured by bidder himself with respect to each unit. ARGFL /Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc.
3. For details, help, procedure and online training on e-auction prospective bidders may contact the Service Provider viz M/s e-Procurement Technologies Limited -Auction Tiger B-704, Wall Street - II, Opp. Orient Club, Nr. Gujarat College, Ellis Bridge, Ahmedabad - 380006 Gujarat (India) <https://sarfaesi.auctiontiger.net>, Contact Person: Mr. Ram Sharma -6351896834, Help Line No .:079-61200559 | 531, Support Mail id: ramprasad@auctiontiger.net , support@auctiontiger.net .
4. Bidders are advised to go through the website www.rathi.com for detailed terms and conditions of auction sale & auction application form before submitting their Bids for taking part in the e-auction sale proceedings.
5. For participating in e-auction sale the intending bidders should register their details with the Service Provider viz M/s. e-Procurement Technologies Limited -Auction Tiger B-704, Wall Street - II, Opp. Orient Club, Nr. Gujarat College, Ellis Bridge, Ahmedabad - 380006 Gujarat (India) well in advance and get the User ID and password. The password may be changed only on receiving it and

login in. Bidders are required to hold digital signature certificate for participating in the E-Auction at their own cost.

6. The immovable properties "SHALL NOT" be sold below the reserve price and the same shall be sold on an "As is where is", "As is what is" and "Whatever there is".
7. The successful bidder should deposit 25% of the bid amount (including EMD) on the next day of the sale, being knocked down in his/her/it favor and balance 75% of bid amount within 15 days after the sale date by RTGS/NEFT/Funds Transfer to the credit of A/C No. 00600340008138 as mentioned above, Anand Rathi Global Finance Limited, through IFSC Code "HDFC0000060" or by Demand Draft /Pay Order in favor of Anand Rathi Global Finance Limited, payable at Mumbai.
8. In case of default in payment at any stage by the successful bidder/auction purchaser within the stipulated time, the sale will be cancelled and the amount already paid will be forfeited and the property will be again put to sale, without any reference or recourse to such a bidder.
9. The successful bidder shall bear the charges payable for conveyance, Registration fee, stamp duty etc., as applicable under related laws.
10. 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/her/it only.
11. Prospective bidders are advised to peruse the copies of Title deeds with ARGFL and verify the latest Encumbrance Certificate and other Revenue/Municipal records to exercise due diligence and satisfy themselves on the Title and Encumbrances, if any over the property.
12. All bidders shall be deemed to have read and understood the terms and conditions of sale and be bound by them.
13. The Authorised Officer may postpone/cancel the e- auction without assigning any reason therefor.
14. The Borrower's attention is invited to the provisions of sub-section (8) of Section 13 of the Act in respect of the time available to redeem the secured assets
15. In case the e-Auction scheduled is postponed to a date before 15 days from the scheduled date of sale, it will be displayed on the website of the Service Provider.

Note: The intending bidders may contact Anand Rathi Global Finance Limited for ascertaining the details of property and also for inspection of property on the date fixed by. ARGFL (Mr. Abhishek Desai , Phone: +91 9820648283), Email ID: abhishekdesai@rathi.com / teamlegal@rathi.com.

Date: 9th March 2026

Place: Bangalore

Anand Rathi Global Finance Limited

Authorized Signatory

