



INVENT ASSETS SECURITISATION & RECONSTRUCTION PRIVATE LIMITED

Registered and Corporate Office at:

Bakhtawar, Suite 'B', Ground Floor, Backbay Reclamation Scheme,
Block III, 229, Nariman Point, Mumbai - 400021

Maharashtra India

BID DOCUMENT

for

SALE under SARFAESI Act, 2002

(Bid Application with Terms and Condition of Sale)

Strictly Private & Confidential

INVENT ASSETS SECURITISATION & RECONSTRUCTION PRIVATE LIMITED

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[Appendix – IV-A]

[See proviso to rule 8 r/w rule 9]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

DATE & TIME OF AUCTION 25.09.2026 AT 2:00 PM

PUBLIC AUCTION CUM SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES ("SECURED ASSETS") OF MR. MEET DOSHI ("BORROWER") UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("SARFAESI ACT") READ WITH PROVISIO TO RULE 8 AND RULE 9 OF THE SECURITY INTEREST ENFORCEMENT RULES, 2002.

Notice is hereby given to the public in general and to the Borrower(s), Co-Borrower(s) and/or Mortgagor(s) in particular that the under mentioned property(s) was mortgaged to Piramal Finance Limited (Formerly known as Piramal Capital & Housing Finance Limited and Dewan Housing Finance Corporation Limited) (hereinafter referred to as "PIRAMAL") and subsequently, the dues of the below mentioned Borrower(s), Co-Borrower(s) and/or Mortgagor(s) along with underlying security interest were assigned in favour of Invent Assets Securitisation & Reconstruction Private Limited (hereinafter referred to as "INVENT") by PIRAMAL vide registered Assignment Agreement dated 29.12.2023. Physical possession of under mentioned property(s) had been taken by the Authorised Officer of INVENT under section 13(4) of the SARFAESI Act, 2002 and now will be sold on "As is where is", "As is what is", and "Whatever there is" and "No recourse Basis" by way of public auction on 25.09.2026 for the recovery of dues detailed as under.

The public auction is through Swiss Challenge Method and based on an existing offer in hand (Existing Offeror/Anchor Bidder). Parties interested to buy the property may increase their bid by the Bid Increase Amount mentioned below than the existing offer in hand/Reserve Price. The first right to refusal to match the higher offer will be with the Anchor Bidder and in case the Anchor Bidder fails to match the higher price; the property may be sold to such bidder who has submitted a higher offer.

Details of Borrower(s), Co-Borrower(s) and/or Mortgagor(s) with description of the immovable property(s), known encumbrances and known liabilities (if any) are as under:

Sr. / Lot No.	Loan Code / Borrower(s) / Co-Borrower(s)/ Guarantor(s)	Description of Immovable Property(s)	Demand Notice Date and Amount	Total Outstanding Amount (31.07.2026)	Reserve Price (RP)	Property in Symbolic or Physical Possession	Date and Time of Property Inspection
					EMD (10% of RP)		
					Bid Increase Amt.		
1	Loan Code No. 03100012117 Mr. Meet Navinbhai Doshi	Flat No. 1, First Floor, Chandramauli Apartment, Shripath Society, Near	Dt: 19.11.2019, Rs.1,06,89,956/-	Rs.2,02,38,242/-	Rs.65,00,000/- Rs.6,50,000/-	Physical	04.09.2026 Between 12.00

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	(Borrower), Mrs. Kanchanben Navinchandra Shah (Co Borrower 1).	Swati Residency Circle, Navrangpura, Ahmedabad, Gujarat - 380009.			Rs.1,00,000/-		Noon to 4.00 PM
Pending Litigations known to INVENT:		Not Known					
Encumbrances/Dues known to INVENT:		Not Known					
Last Date & Time for submission of 29A Declaration alongwith Self Attested KYC:		25.09.2026 , upto 12.00 PM					
Last Date & Time for submission of bid:		25.09.2026 , upto 12.00 PM					
Date & Time of bid opening:		25.09.2026 , at 2.00 PM					
EMD Remittance Account Details:		Earnest Money Deposit (EMD) shall be paid either through Demand Draft/ Pay Order in favour of "Invent Assets Securitisation & Reconstruction Pvt. Ltd. Payable at Mumbai" or deposited through RTGS/NEFT fund transfer to credit Account No. 0062002900000430, Name of the Beneficiary: Invent Assets Securitisation & Reconstruction Pvt. Ltd, Name of the Bank: Punjab National Bank, IFSC Code PUNB0006200.					
Address at which the tender to be Submitted and Place of Auction:		Bakhtawar, Suite 'B', Ground Floor, Backbay Reclamation Scheme Block III, 229, Nariman Point, Mumbai – 400 021.					
Name of Contact person & number:		Ms. Pooja Ashara/ Mr. Ankit Shetty, Authorised Officer, Invent Assets Securitisation and Reconstruction Pvt. Ltd. (+91 8369417225/+91 9920587626), Email id: pooja.ashara@inventarc.com / ankit.shetty@inventarc.com .					

TERMS & CONDITIONS:

- Offers are now invited by undersigned from intending purchasers/bidders in sealed envelopes/covers for purchase of the secured asset described herein above on "**as is where is basis**", "**as is what is basis**", "**Whatever there is**" and "**no recourse basis**" under the provisions of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("Act") and Security Interest (Enforcement) Rules 2002("Rules"). The General Public is invited to bid either personally or through their duly authorised agent.
- No person other than the bidder himself or his duly authorised representative shall be permitted to participate in the auction proceedings.
- The property shall be sold at the price higher than or equal to the Reserve Price only and sale is subject to the confirmation by INVENT.
- The bidders are requested in their own interest to take inspection of the asset put up for auction. Interested parties can inspect the property on the above mentioned dates between 12:00 pm to 04:00 pm with prior approval of Authorised Officer/INVENT. The person deputed for inspection by the intending purchaser/bidder should carry with him/them appropriate authorisations on the letterhead of the organization/person he/she/they represent(s), failing which inspection may be refused.
- The intending bidders should make their own independent enquiries and verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the

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- encumbrances, title of property/ies put on auction and claims/rights/dues affecting the property and shall satisfy themselves regarding the title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property prior to submitting their bid. The property is being sold with all the existing and future encumbrances whether or not known to INVENT. The Authorized Officer and INVENT shall not be responsible in any way for any third-party claims/rights/dues.
6. The intending bidders are advised to independently verify the area of land, building and other details. INVENT/Secured Creditor do not take any responsibility for any errors / omissions / discrepancy / shortfall etc. in the Secured Asset or for procuring any permission, etc. or for the dues of any authority established by law.
 7. All Offers shall be through Tender Document containing the detailed terms & conditions which can be collected from the Authorised Officer.
 8. The intending bidders shall physically submit 29A Declaration in the prescribed format in sealed cover along with Self Attested KYC to the Authorized officer on or before the last date i.e. 25.09.2026, upto 12.00 PM. This submission should be made separately or alongwith all other documents.
 9. The intending bidders shall physically submit bids in the prescribed format in sealed cover along with EMD to the Authorized officer on or before the last date i.e. 25.09.2026, upto 12.00 PM.
 10. The intending bidders shall deposit the EMD amount through NEFT/RTGS/Transfer in the account as per details of a/c for depositing EMD/Bid amount mentioned above. Alternatively, Bidders may send a crossed Demand Draft/Pay order in favour of "Invent Assets Securitisation and Reconstruction Pvt. Ltd" payable at Mumbai. Bidders shall have to attach / enclose a proof of RTGS/NEFT fund transfer or crossed Demand Draft/Pay order along with the bid.
 11. The bid once submitted cannot be withdrawn and the bidder has to purchase the property for the quoted price in case the same is the highest bid, failing which EMD shall be forfeited.
 12. The bids without EMD amount and or/less than the reserve price shall be disqualified.
 13. The EMD of unsuccessful bidder will be returned within 07 working days on the closure of the auction sale proceedings. No interest shall be paid on the EMD refunded.
 14. The Authorised Officer reserves the right to conduct Inter-se bidding amongst the bidders. The highest bidder amongst them after Inter-se bidding shall be declared as successful bidder. The Bidders may improve their further offers in multiple of Rs. 1,00,000/- (Rupees One Lakh Only).
 15. Highest bidder will be declared successful bidder and sale will be confirmed in his/her favour by INVENT/Secured Creditor as per the provisions of SARFAESI Act. The above is subject to exercise of "Right of First Refusal" by the bidder of Anchor Bid. The Anchor Bidder will be required to provide an acceptance of the amount offered by highest bidder.
 16. Sale shall be confirmed in favour of the successful bidder; however, confirmation of the sale shall be at the sole discretion of INVENT.
 17. The Successful bidder will have to deposit 25% of the total bid amount / purchase consideration (after adjusting amount of EMD) immediately upon acceptance of bid i.e. on the same day but not later than the next working day and balance 75% of the bid amount / purchase price on or before the fifteenth day of the confirmation of the sale of immovable property or such extended period as may be agreed upon by the purchaser and INVENT the secured creditor, in any case not exceeding three months.
 18. In case of default in payment by the successful bidder, the amount already deposited by the bidder including EMD shall be forfeited without further notice and the property shall be put to re - auction and the defaulting bidder shall have no claim/right in respect of property/amount.
 19. The Purchaser shall bear the applicable Stamp Duty/ additional stamp duty, charges, fees, etc. including those of Sale Certificate Registration charges, all statutory dues payable to Government, taxes and rates, outgoing both existing and future relating to the property.
 20. The Purchaser shall bear all dues of the Borrower including Income Tax dues, Society dues & any other dues, if any.
 21. The Authorised officer and INVENT shall not be responsible for any error, inaccuracy or omission in the said proclamation of sale.

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22. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the Auction Sale and be bound by them.
23. On compliance of the terms and condition of sale and on confirmation of the sale, the Authorised Officer shall issue Certificate of Sale in favour of the successful bidder. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
24. The undersigned Authorised Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/auction and also modify any terms and conditions of the sale without any prior notice and /or assigning any reasons.
25. The Authorised Officer reserves the right to reject any or all the bids without furnishing any further reasons.

For & on behalf of **Invent Assets Securitisation & Reconstruction Pvt. Ltd.**

Authorised Officer

I / We accept the terms and conditions mentioned hereinabove.

Signature of the Bidder:

Date:

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APPLICATION FOR BID

To be submitted on or before 25.09.2026 up to 12:00 Noon

TENDER FOR PURCHASE OF IMMOVABLE PROPERTIES PUT UP FOR AUCTION BY INVENT ASSETS SECURITISATION & RECONSTRUCTION PRIVATE LIMITED.

1. Name of Bidder :	
2. Status of Bidder : (Individual/Company/Partnership) *please furnish appropriate Authority letter if bidder is any entity other than individual	
3. Address and Contact Number of bidder : Registered Office in case bidder is any entity other than individual (attach address proof)	
4. Permanent Account No. : (attach copy of PAN Card)	
5. Bid Submitted For :	
6. Bid Amount :	
7. Bidder willing to negotiate or increase the bid amount :	☐ Yes ☐ No

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8. Details of Earnest Money Deposited (EMD) (Bids below or equal to the Reserve Price will not be accepted) :	Pay Order/Draft No. _____ (Favoring "Invent Assets Securitisation & Reconstruction Pvt. Ltd. Payable at Mumbai") dated ____/____/2026 for Amount Rs. _____ -or- Electronic fund transfer to the credit of Account No. 0062009300142324, Name of the Beneficiary: Invent Assets Securitisation & Reconstruction Pvt. Ltd, Name of the Bank: Punjab National Bank, IFSC Code PUNB0006200 and submit a proof of the transfer of funds along with the bid document.
9. Bank Account details to which EMD amount to be returned for Unsuccessful bidders : Name of A/c Holder : Type of A/c/Saving/current/CC: Bank A/c. No.: IFSC Code No. : Branch Name : Bank Name :	
10. Photo ID enclosed : (Tick whichever is applicable)	(Voter ID/PAN Card/Driving License/ Aadhaar Card/Photo page of Passport)

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I HEREBY CONFIRM THAT I HAVE GONE THROUGH THE BID DOCUMENT OF INVENT ASSETS SECURITISATION & RECONSTRUCTION PRIVATE LIMITED AND UNDERTAKE TO ABIDE BY THE TERMS AND CONDITIONS OF THE OFFER (*DULY SIGNED TERMS AND CONDITIONS OF SALE IS ENCLOSED*)

DATE: _____

PLACE: _____

(Signature of the bidder)

INVENT ASSETS SECURITISATION & RECONSTRUCTION PRIVATE LIMITED

Regd Office: Bakhtawar, Suite 'B', Ground Floor, Backbay Reclamation Scheme Block III, 229, Nariman Point, Mumbai – 400021.

DECLARATION

Date:

To,
The Authorised Officer,
Invent Assets Securitisation & Reconstruction Pvt. Ltd. (Invent)
Bakhtawar, Suite 'B', Ground Floor,
Backbay Reclamation Scheme Block III,
229, Nariman Point, Mumbai – 400 021.

1. I/We, the Bidder/s aforesaid do hereby state that, I/We have read the entire terms and conditions of the sale and understood them fully. I/We, hereby unconditionally agree to confirm with and to be bound by the said terms and conditions and agree to take part in the Auction.
2. I/We am/are aware of the fact that, the property offered for sale is on “AS IS WHERE IS BASIS”, “AS IS WHAT IS BASIS”, “WHATEVER THERE IS” AND “NO RECOURSE BASIS”. Invent therefore, does not undertake any responsibility to procure any permission/ license, NOC, etc. in respect of the property offered for sale or for any encumbrance, statutory dues and dues like outstanding water/ service charges, transfer fees, electricity dues, dues of Municipal Corporation/ Local Authority/ Society dues or other dues, taxes, if any in respect of and/ or in relation to the said property.
3. I/We am/are aware of the fact that, the tenderers are advised, in their own interest, to verify the area of the property as also the above for any other dues like sales tax, excise duty etc. from the respective authorities to their satisfaction before submitting the tenders.
4. I/We am/are aware of the fact that, the purchaser will be required to bear all the necessary expenses like Stamp Duty, GST if any, Registration expenses etc. for transfer of the property in his/ her name.
5. I/We am/are aware of the fact that, the sale certificate shall be issued in the same name in which the tender is submitted.
6. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our bid and that the particulars remittance given by me/us in the bid form is true and correct.

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7. I/We am/are aware of the fact that, the EMD shall be refunded to the unsuccessful bidders within 07 working days on the closure of the auction sale proceedings. Unsuccessful bidders will not be entitled to claim any interest thereon.
8. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief. I/We understand and agree that if any of the statement/ information revealed by me/us is found to be incorrect and/or untrue, the bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by Invent and Invent will be at liberty to annul the offer made to me/us at any point of time.
9. I/We also agree that after my/our offer given in my/our bid for purchase of the assets is accepted by Invent and I/We fail to accept or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfill any/all the terms and conditions of the bid and offer letter, the EMD and any other monies paid by me/us along with the bid and thereafter, are liable to be forfeited.
10. The decision taken by the Authorised Officer of Invent in all respects shall be binding on me/us.
11. I/We also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of terms being offered for sale.
12. Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002 and rules framed there under.

Signature of bidder,

Name:

Address:

Mobile:

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CHECK LIST

1. Signed Application Form along with details of EMD.	
2. Signed and Notarized 29A Declaration alongwith Self Attested KYC and Photo ID.	
3. Signed Terms and Conditions	
4. DD for Earnest Money Deposit for property being bid located at Ahmedabad, Gujarat	
5. Signed Declaration Form	
6. 29A Declaration alongwith KYC should reach our office before 12:00 noon on or before 25.09.2026	
6. All other documents should reach our office before 12:00 noon on or before 25.09.2026	
7. All documents above to be sent or delivered to the Authorised Officer in Envelope labeled "BIDs for MR. MEET DOSHI".	

(Print on Rs.500 Stamp Paper and get is notarized)

**DECLARATION WITH RESPECT TO NON-DISQUALIFICATION UNDER 29A OF
IBC,2016 READ WITH SARFAESI ACT,2002 & RBI GUIDELINES**

Date:

To,
**Invent Assets Securitisation &
Reconstruction Pvt. Ltd. (INVENT)**
Bakhtawar, Suite 'B', Ground Floor,
Backbay Reclamation Scheme Block III,
229, Nariman Point, Mumbai- 400 021.

Dear Sir,

**Subject: Declaration by the Bidder i.e. (Name
of the Bidder) regarding confirmation of non- disqualification under Section 29A of
IBC Code with respect to the purchase of property situated at Flat No. 1, First Floor,
Chandramauli Apartment, Shripath Society, Near Swati Residency Circle,
Navrangpura, Ahmedabad, Gujarat - 380009 put on auction by INVENT vide its
sale notice dated 17th August 2026 issued under SARFAESI Act, 2002.**

I, _____ s/o d/o of _____, aged
about _____ years, _____ residing _____ at

is hereby submitting this declaration with respect to the bids to be submitted on or before
25.09.2026 with respect to captioned property to be sold by you on 25.09.2026. In this
regard I/We hereby declare as under :-

I/We do hereby confirm that I/We am/are not ineligible under Section 29A of the Code.

Without prejudice to the generality of the foregoing, we hereby unconditionally certify
and confirm as follows:

1. I/We am/are not disqualified from submitting a bid in respect of the property situated
at Residential Flat No. 1, First Floor, Chandramauli Apartment, Shripath Society,
Near Swati Residency Circle, Navrangpura, Ahmedabad, Gujarat - 380009 which is
put on sale by the authorized officer of INVENT vide sale notice dated 17.08.2026
issued under SARFAESI Act, 2002. We hereby unconditionally state, submit and
confirm that this declaration is true, valid and genuine;
2. I/We hereby state, submit and declare that neither the Bidder nor any other person
acting jointly or in concern with us:
 - (a) is an undischarged insolvent;
 - (b) is a wilful defaulter in accordance with the guidelines of the Reserve Bank of
India issued under the Banking Regulation Act, 1949 (10 of 1949);
 - (c) at the time of submission of the bid has an account, or an account of the Company
under the management or control of such person or of whom such person is a
promoter, classified as non-performing asset in accordance with the guidelines

of the Reserve Bank of India issued under the Banking Regulation Act, 1949 (10 of 1949) or the guidelines of a financial sector regulator issued under any other law for the time being in force, and at least a period of one year has lapsed from the date of such classification till the date of submission of the bid;

- (d) has been convicted for any offence punishable with imprisonment:
 - i. for two years or more under any Act specified under the Twelfth Schedule of the Code; or
 - ii. for seven years or more under any law for the time being in force;
- (e) is disqualified to act as a director under the Companies Act, 2013 (18 of 2013);
- (f) is prohibited by the Securities and Exchange Board of India from trading in securities or accessing the securities markets;
- (g) has been a promoter or in the management or control of the Company in which a preferential transaction, undervalued transaction, extortionate credit transaction or fraudulent transaction has taken place and in respect of which an order has been made by the Adjudicating Authority under the Code;
- (h) has executed a guarantee in favour of a creditor in respect of the Company against which an application for insolvency resolution made by such creditor has been admitted under the Code and such guarantee has been invoked by the creditor and remains unpaid in full or part;
- (i) is subject to any disability, corresponding to clauses (a) to (h) above, under any law in a jurisdiction outside India; or
- (j) has a connected person not eligible under clauses (a) to (i) above.

Unless a contrary intention appears, the terms used herein shall have the meaning assigned to such terms under IBC,2016/SARFAESI Act, 2002. Additionally, the following terms used herein shall have the following meaning:

"connected person" means:

- i. any person who is the promoter or in the management or control of the *bidder*; or
- ii. any person who shall be the promoter or in management or control of the business of the Company during the implementation of the resolution plan; or
- iii. the holding company, subsidiary company, associate company or related party of a person referred to in clauses (i) and (ii).

Provided that: (a) nothing in clause (iii) of this definition shall apply to a Bidder where such a Bidder is a financial entity and is not a related party of the Company; and (b) the expression "related party" shall not include a financial entity, regulated by a financial sector regulator, if it is a financial creditor of the Company and is a related party of the Company solely on account of conversion or substitution of debt into equity shares or instruments convertible into equity shares [*or completion of such transactions as may be prescribed*], prior to the date of submission of the bid.

"financial entity" means the following entities which meet such criteria or conditions as the Central Government may, in consultation with the financial sector regulator, notify in this behalf, namely:

- i. a scheduled bank;
- ii. any entity regulated by a foreign central bank or a securities market regulator or other financial sector regulator of a jurisdiction outside India which jurisdiction is compliant with the Financial Action Task Force Standards and is a signatory to the International Organisation of Securities Commissions Multilateral

- Memorandum of Understanding;
- iii. any investment vehicle, registered foreign institutional investor, registered foreign portfolio investor or a foreign venture capital investor, where the terms shall have the meaning assigned to them in regulation 2 of the Foreign Exchange Management
 - iv. an asset reconstruction company registered with the Reserve Bank of India under section 3 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002);
 - v. an Alternate Investment Fund registered with Securities and Exchange Board of India;
- such categories of persons as may be notified by the Central Government
3. I/We hereby state and submit that we shall provide all documents, representations and information as may be required by the INVENT to substantiate to the satisfaction of the INVENT that we are eligible under the Section 29A of the Code and the rules and regulations thereunder to submit the bid in respect of the property put up on sale by INVENT.
 4. I/We unconditionally and irrevocably undertake that we shall provide all data, documents and information as may be required to verify the statements made under this undertaking.
 5. I/We understand that the authorized officer of INVENT may evaluate the bid submitted by us or any other person acting jointly with us and such evaluation shall be on the basis of the confirmations, representations and warranties provided by us under this undertaking.
 6. I/We agree and confirm that in the event any of the above statements are found to be untrue or incorrect, then we unconditionally agree to indemnify and hold harmless INVENT against any Losses, claims or damages incurred by INVENT on account of such ineligibility.
 7. I/We agree and undertake to disclose/inform forthwith, to INVENT if we become aware of any change in factual information in relation to us or our connected person (as defined under the Code) which would make us ineligible under any of the provisions of Section 29A of the Code at any stage of the Transaction Process of the Company, after the submission of this undertaking.
 8. This Declaration shall be governed in accordance with the laws of India and the courts of Mumbai shall have the exclusive jurisdiction over any dispute arising under this undertaking.
 9. Connected Persons of the Bidder and Connected Persons of the persons acting jointly or in concert with the Bidder if any is set out in Annexure I hereto (the list set-out therein is exhaustive in all respects and the names of all the Connected Persons have been set out thereunder without any omission whatsoever).

Yours Faithfully,

Signature & Name of Bidder: