



SRG HOUSING FINANCE LIMITED

321. S M Lodha Complex, Near Shastri Circle, Udaipur-313001(Rajasthan)
Phone 0294-2561882 E-mail: info@srghousing.com Website: www.srghousing.com
CIN: L65922RJ1999PLC015440

AUCTION SALE NOTICE OF IMMOVABLE SECURED ASSETS

(Issued under Rule 8(6) and 9(1) of the security interest (Enforcement) Rules 2002)

SRGHFL/LEGAL/AUC/2023/3/56

DATE – SEPTEMBER 14, 2023

MR. NITIN PALIWAL S/O MR. KRISHNA KANT PALIWAL
11-B NAVLOK, NAVRATAN COMPLEX, NEW FATEHPURA
DISTRICT – UDAIPUR (RAJASTHAN)

(BORROWER)

MRS. KEERTI PALIWAL W/O MR. NITIN PALIWAL
11-B NAVLOK, NAVRATAN COMPLEX, NEW FATEHPURA
DISTRICT – UDAIPUR (RAJASTHAN)

(CO-BORROWER)

MR. MOHAN LAL GAMETI S/O MR. MODI LAL GAMETI
LAKHAWALI BHILWADA, TEHSIL – GIRWA,
DISTRICT – UDAIPUR

(GUARANTOR)

REFERENCE: RECOVERY ACTIONS INITIATED AGAINST YOU UNDER THE PROVISIONS OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 (HEREINAFTER REFERRED TO AS “ACT”) READ WITH SECURITY INTEREST (ENFORCEMENT) RULES, 2002 (HEREINAFTER REFERRED TO AS “RULES”) RELATED TO SRGHFL LOAN AGAINST ACCOUNT NUMBER – HLR00000000001342 FOR SECURED/ SANCTIONED AMOUNT OF RS. 5000000 /- (RUPEES FIFTY LAKH ONLY)

SUB: AUCTION SALE OF IMMOVABLE SECURED ASSETS NOTICE U/R 8(6) AND 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002

Sir/Madam,

At your request, the **SRG Housing Finance Limited (SRG HFL) (CIN: L65922RJ1999PLC015440)** is a housing finance company incorporated under The Companies Act 1956, registered with National Housing Bank (N.H.B.) and regulated by Reserve Bank Of India (R.B.I.) and/or National Housing Bank (N.H.B.), through its registered office, **321 S.M. Lodha Complex, Near Shastri Circle, Udaipur - 313001 (Rajasthan)** and is a notified company under the SARFAESI ACT, 2002 by Ministry Of Finance on December 18, 2015, and is engaged inter-alia in the business of rendering finance/loan facilities, to the intending borrowers, primarily against the security of ‘immovable property’ from time to time, have granted you credit facility by way of financial assistance against assets creating a security interest in favor of the **SRG Housing Finance Limited**.

You have been availed of the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s) / document(s).

You the above-named addressee borrower/co-borrower(s) and guarantor(s) (Hereinafter all the above-named addressee be collectively referred as **“Borrowers”**).

We hereby inform you the above-named addresses, that SRGHFL is the secured creditor, and the debt owing to SRGHFL is a secured debt inter-alia on the said secured asset, which is a secured asset of SRGHFL. The term borrower has been defined under section 2(f) of the SARFAESI Act, 2002 and



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means any person who has been granted financial assistance by Bank/Financial Institution or who has given any guarantee or created any mortgage/created charge as security for the said financial assistance granted by the Bank/Financial Institution. Hence, all and each of the borrowers/guarantors of SRGHFL, who are under a liability to SRGHFL, have made default in payment of secured debt including interests in respect thereof.

Please refer to the **Demand notice** issued u/s 13(2) of SARFAESI Act, 2002 **Dated 28-11-2017, (PAPER PUBLICATION- 05/10/2018)** to discharge in full your liabilities stated in the notice within 60 days from the date of receipt of the said notice along with future interest at the contractual rate on the amount stated in that notice together with incidental expenses, cost, charges, penal interest etc.

Also, please refer to the **Possession notice dated AUGUST 10, 2019** issued to you regarding taking possession of the secured assets at more fully described in the schedule below and the publication of the said possession notice in **RAJASTHAN PATRIKA** And **DAINIK NAVJYOTI** on **AUGUST 15, 2019** by the undersigned for the purpose of realization of the secured creditor under the provisions of the SARFAESI Act, and rules thereunder.

You the above-named borrowers/mortgagors/guarantors have failed to pay the dues in full save and except payments, if any, after issuance of **Demand notice dated 28-11-2017**. Hence it is proposed to sell the secured assets mentioned in the schedule below on "As Is Where Is Basis", "As Is What Is Basis", "Whatever There Is Basis", and "No Recourse Basis" condition under section 13(4) of the said ACT read with rules 8 & 9 of the said RULES.

After appropriating the aforesaid repayments, if any, the dues in the loan account are **RS. 51,44,890 /-(IN WORDS FIFTY-ONE LAKH FORTY-FOUR THOUSAND EIGHT HUNDRED AND NINETY ONLY) AS ON 28-10-2017** along with future interest at contractual rates and rests, besides costs/charges, incidental expenses, penal interest, etc., w.e.f. **29-10-2017** incurred till the date of repayment in full.

We hereby give you notice of 30 days that the below mentioned secured assets shall be sold by the undersigned on **OCTOBER 19, 2023** between **11:00 AM and 5:00 PM** hours through auction at the registered office of **SRG Housing Finance Limited, 321, S.M. Lodha Complex, Near Shastri Circle, Udaipur-313001 (Rajasthan)**.

A copy of the Sale/Auction notice inviting offers for auction setting out the terms & conditions of sale such as particulars of the secured asset, the dues of the Bank, reserve price, earnest money deposit, date and time fixed for inspection, last date for submission of offers and date, time of sale etc., **is uploaded on the official site of company for your ready information**. Please also be advised that the said sale notice will also be published in two leading newspapers shortly.



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SCHEDULE OF SECURED ASSETS

PROPERTY DETAILS: -

All piece and parcel of PLOT & BUILDING and made thereon: -

NAME OF OWNER(S) of IMMOVABLE PROPERTY	MR MOHAN LAL GAMETI S/O MODI LAL GAMETI
IMMOVABLE PROPERTY DETAILS	
PROPERTY LOCATION	KHASRA NO. 418,420,421, VILLAGE- BHILO KA BEDLA, GRAM PANCHAYAT- AMBERI, BADGAON
TEHSIL	BADGAON
DISTRICT	UDAIPUR
STATE	RAJASTHAN
AREA OF LAND	1100.00 SQ.MT.
SURROUNDED BY	
EAST	KHASRA NO. 422
WEST	ROAD
NORTH	ROAD AND OTHER KHASRA
SOUTH	OTHER KHASRA

DATE: - SEPTEMBER 14, 2023
PLACE: - UDAIPUR

Yours Faithfully
Authorized Officer
SRG Housing Finance Limited, Udaipur





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PUBLIC NOTICE FOR AUCTION-SALE OF IMMOVABLE PROPERTY

(UNDER SARFAESI ACT READ WITH PROVISIO TO RULE 816) OF SECURITY INTEREST (ENFORCEMENT) RULES]

Whereas the Authorized Officer of SRG Housing Finance Limited (hereinafter referred as the SRGHFL), under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred as the 'Act') and in exercise of powers conferred under Section 13(12) read with the Security Interest (Enforcement) Rules, 2002 (hereinafter referred as 'Rules') issued Demand Notice under Section 13(2) of the Act calling upon the below-mentioned amount due together with further interest thereon at the contractual rate plus all costs, charges and incidental expenses etc. till the date of payment within 60 days from the date of the said notice.

The Borrower/Co-Borrower(s)/Mortgagor(s)/Guarantor(s) having failed to repay the said amount within the specified period, the authorized officer has taken over physical possession in exercise of powers conferred under Section 13(4) of the Act read with the said Rules, which is to be sold by way of auction on "As Is Where Is Basis", "As Is What Is Basis", "Whatever There Is Basis", and "No Recourse Basis" for realization of Financial Institution's due under Rules 8 and 9 of Rules by inviting tenders/bids as per below Auction schedule:

AUCTION SCHEDULE

DESCRIPTION OF PROPERTIES	Equitable Mortgage of Land & Building, together With buildings and structures constructed, to be constructed thereon along with fixtures and fittings attached to the earth and anything attached to the earth and made thereon, bearing Property NO.- KHASRA NO.- 418, 420, 421, VILLAGE – BHILO KA BEDLA, GRAM PANCHAYAT – AMBERI, TEHSIL - BADGAON, DISTRICT- UDAIPUR (RAJASTHAN) Admeasuring 1100 SQ. MT. Surrounded By: - EAST- KHASRA NO. - 422 WEST - ROAD NORTH – ROAD AND OTHER KHASRA SOUTH – OTHER KHASRA
Known Encumbrances (if any)	Not Known to the secured creditor
RESERVE PRICE (IN ₹)	₹ 23,00,000/- IN WORDS (RUPEES TWENTY-THREE LAKH ONLY)
EARNEST MONEY DEPOSIT (₹) THROUGH D.D. in SRG Housing Finance Limited, STATE BANK OF INDIA Account No.-31647161123, IFSC Code SBIN0004082, SME Branch, Udaipur (Rajasthan)	₹ 2,30,000 /- IN WORDS (RUPEES TWO LAKH THIRTY THOUSAND ONLY) DATE – TILL 17TH OCTOBER 2023 BEFORE 4.00 PM
BID INCREMENTAL AMOUNT	1,00,000/-IN WORDS (RUPEES ONE LAKH ONLY)
DATE, TIME AND VENUE FOR BIDDING	OCTOBER 19, 2023 ON 11:00 AM TO 5:00 PM AT SRG HOUSING FINANCE LIMITED, (321, S.M. LODHA COMPLEX, NEAR SHASTRI CIRCLE, UDAIPUR-313001 (RAJASTHAN)



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INSPECTION OF PROPERTIES	AS PER PRIOR APPOINTMENT OF AUTHORIZED OFFICER (ANYTIME BETWEEN 10:30 AM-4:00 PM)
RETURN OF EMD OF UNSUCCESSFUL BIDDERS	WITHIN 15 WORKING DAYS FROM THE DATE OF AUCTION
LAST DATE FOR PAYMENT OF 25% OF ACCEPTED HIGHEST BID FOR CONFIRMED SUCCESSFUL BIDDERS (INCLUSIVE OF EMD)	THE PAYMENT SHOULD BE MADE LATEST BY NEXT WORKING DAY FROM THE DATE OF BID CONFIRMATION
LAST DATE FOR PAYMENT OF BALANCE 75% OF HIGHEST BID	WITHIN 15 DAYS FROM THE DATE OF BID CONFIRMATION

LOAN DETAILS

PARTY DETAILS	1. MR. NITIN PALIWAL S/O MR. KRISHNA KANT PALIWAL 2. MRS. KEERTI PALIWAL W/O MR. NITIN PALIWAL 3. MR. MOHAN LAL GAMETI S/O MR. MODI LALA GAMETI
DATE OF DEMAND NOTICE U/S 13(2) OF ACT	28-10-2017 NOTICE DATE
AMOUNT OF DEMAND NOTICE U/S 13(2) OF ACT (2)	₹ 51,44,890/- IN WORDS (RUPEES FIFTY-ONE LAC FORTY-FOUR THOUSAND EIGHT HUNDRED AND NINETY ONLY) AS ON OCTOBER 28, 2017 along with future interest at contractual rates and rests, besides costs/charges, incidental expenses, penal interest, etc., w.e.f. OCTOBER 29, 2017 incurred till the date of repayment in full.
DATE OF PHYSICAL POSSESSION	10-8-2019
PUBLICATION DATE OF POSSESSION NOTICE	15-8-2019
OUTSTANDING DUES (₹)	₹ 51,44,890/- IN WORDS (RUPEES FIFTY-ONE LAC FORTY-FOUR THOUSAND EIGHT HUNDRED AND NINETY ONLY) AS ON OCTOBER 28, 2017 along with future interest at contractual rates and rests, besides costs/charges, incidental expenses, penal interest, etc., w.e.f. OCTOBER 28, 2017 incurred till the date of repayment in full.

Detailed Terms & Condition of auction sale of secured asset under SARFAESI Act and Rules:

1. The property is being sold on "AS IS WHERE IS BASIS", "AS IS WHAT IS", "WHATEVER THERE IS" and "No recourse" BASIS.
2. Particulars of the property/ assets (viz extent & measurements specified in the Auction Sale Notice has been stated to the best of information of the financial institution shall not be answerable for any error, misstatement or omission. Actual extant & dimensions may differ.
3. Auction Sale Notice issued by the Financial Institution is an invitation to the general public to submit their bids and the same does not constitute and will not be deemed



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to constitute any commitment or representation on the part of the Financial Institution. Interested bidders are advised to peruse the copies of title deeds with the financial institution 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. To the best knowledge and information of the authorized officer, there is no encumbrance on the property. However, the intending Tenderer/Bidder should make their own independent enquiries regarding to the encumbrances, title of the property put on auction, approved/sanctioned plan from appropriate statutory authority and claims/rights/dues affecting the property, prior to submitting their bid. The property is being sold with all the existing and future encumbrance whether known or unknown to the secured creditor.
5. The property shall not be sold below the reserve price.
6. For participating in auction, intending Tenderer/Bidder to take part in auction shall deposit EMD (Earnest Money Deposit) of 10% of RESERVE PRICE shall be payable by interested bidders through D.D. (Demand Draft) on or before **OCTOBER 17, 2023** in SRG Housing Finance Limited, STATE BANK OF INDIA Account No.-31647161123, IFSC Code - SBIN0004082, SME Branch, Udaipur (Rajasthan)"
7. The tenderer/bidder will have to abide by rules and regulations of the Local Authority with respect to transfer or use of the said property.
8. As per section 194 of Income Tax Act (as amended time to time), if property is sold above 50 Lakhs, then buyers will have to pay appropriate TDS to the Government treasury and the TDS certificate has to be deposited in the Financial Institution.
9. The intending bidders should submit the duly filled in Bidder Registration Form (format available at www.srghousing.com) along with the enclosure (KYC Documents, UTR NO. of NEFT/RTGS remittance) towards EMD in a sealed cover addressed to the Authorized Officer, SRG Housing Finance Limited, Head Office- Udaipur, 321, S.M. Lodha Complex, Near Shastri Circle, Udaipur-313001 (Rajasthan) latest by **4:00 PM on OCTOBER 17, 2023**. The sealed cover should be super scribed with "Bidder Registration for participating in Auction-Sale" and scan copies to be forwarded to the Authorized Officer to surendra.sharma@srghousing.com so as to reach on or before **OCTOBER 17, 2023 by 4:00 PM**.
10. The KYC documents are: (i) Proof of identification (KYC) viz. Voter ID Card/Driving Licenses/ Passport / Aadhar Card etc. (ii) Current address proof of communication (ii) PAN Card of the bidder (iv) Valid E-Mail ID (v) contact number (Mobile/Landline) etc., of bidders.
11. In case of joint Bidders/Tenderers, an authorization letter signed by all the Bidders/Tenderers authorizing actual Bidders/Tenderers to submit and participate in the Bid on their behalf should be attached to the Bid form.
12. The bid price to be submitted shall be above reserve price and bidder shall improve their further offer in multiples of 1,00,000/- (Rupees one lakh Only)
13. Tender/Bid once made shall not be cancelled or withdrawn. All Tender/Bid given by the Bidder will be deemed to have been made by him alone.
14. After expiry of the last date of submission of bids with EMD, Authorized 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



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with the Financial Institution) to the service provider 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 Auction Sale Notice.

15. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and same shall be adjusted towards the sale price and the EMD of unsuccessful bidder shall be refunded. Bidders, not depositing the required EMD, will not be allowed to participate in E-Auction. The Earnest Money Deposit (EMD) shall not bear any interest.
16. Tenderers/bidders are advised to inspect the property and verify the title bids and documents of the property and be satisfied before submitting their tender/bids for taking part in the auction sale proceeding.
17. The authorized officer is not bound to accept the highest tender/bid or any or all tender/bid and reserve the right to accept or reject any or all the tender/bids or cancel, postponed the auction without assigning any reason thereof.
18. The highest Tenderer/Bidder will be declared as successful bidder subject to fulfillment other terms and conditions. In case of receipt of more than one tender/bid, auction amongst the eligible Tenderer/Bidders will be conducted.
19. The successful bidder shall deposit 25% of the bid amount/sale price (Including EMD) on the same day and in any case not more than next day. The balance 75% of the bid amount shall be paid within 15 days from the date of confirmation of the sale by the secured creditor. All deposit and payment shall be through D.D/NEFT/RTGS/Fund Transfer in SRGHFL'S STATE BANK OF INDIA Account No. 31647161123, IFSC Code- 58/N0004082, State Bank of India, SME Branch, Udaipur (Rajasthan).
20. In case of default in payment at any stage by the successful bidder/auction purchaser within the stipulated period of time, the sale in the favor of him will be cancelled and the amount already paid him will be fortified to the secured creditor. If the first bidder does not deposit the money with the BID within the specified period, the second highest bid will be considered at the discretion of the officer or the property will be re-listed for sale.
21. No interest is applicable to any deposit/payment/EMD/etc. made by the Tenderers/Bidders/successful bidders in respect of this sale of secured asset.
22. The purchaser has to bear the cess, sales tax (if applicable) and any other statutory dues or other dues like municipal tax, electricity charges, land use conversion charges, society charges, maintenance charges and all other incidental costs, charges including all taxes and rates outgoings relating to the properties.
23. Sale certificate shall be issued in the prescribed format in favor of successful bidder only.
24. The successful bidder shall have to arrange for registration etc., at his cost of the sale certificate as per the provision of the stamp Act and the registration Act. The successful bidder shall bear the charges payable for conveyance, registration fees, stamp duty etc., as Applicable.
25. In case of sale of property found subject to any encumbrances, the successful bidder/purchaser shall deposit money required to discharge the encumbrance including interest, cost etc.
26. In case of auction schedule is stopped or stayed or postponed, it will be communicated to all Tenderer/Bidder. In case of cancelation of auction, the intending



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- bidder shall be intimated by call or message or e-mail as provided by the intending bidder.
27. Decision of the Authorized officer regarding declaration of successful bidder shall be final and binding on all the bidders.
 28. The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
 29. In case of forfeiture of the amount deposited by any defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which may it be subsequently sold.
 30. The borrower/mortgagor/guarantor attention is invited to the provision of Sub Section (8) of section 13 of the Act, in respect of time available to redeem the secured asset.
 31. The sale of the property is under the provisions of securitization and reconstruction of financial asset and enforcement of security interest Act 2002. All the Tenderers/Bidders shall be deemed to have read and understood the terms and conditions of sale as per the Act and the Rules and be bound by them.
 32. Any disputes/differences arising out of sale of Immovable property (ies)/ secured asset(s) offered for sale shall be subject to the exclusive jurisdiction of Courts/tribunals at Udaipur (Rajasthan) Only.
 33. Municipal/Panchayat Taxes, Electricity 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.
 34. Sale Certificate will be issued by the Authorized Officer in favor 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.
 35. The auction purchaser shall be required to bear all necessary expenses like stamp duty, registration expenses, transfer fee and other charges etc. for transfer of secured asset(s)/ immovable property(ies) in his/her/their name(s).
 36. The Financial Institution reserves its right to accept or reject highest, any or all offers(s) without assigning any reason and in case all the offers are rejected, either to hold negotiations with any of the tenderers/bidders or to sell the secured asset(s)/immovable property(ies) through private negotiations with any of the tenderers/bidders or any other party/parties. The Financial Institution's decision in this behalf shall be final.
 37. The Financial Institution will be at liberty to amend/modify/delete any of the above conditions at its sole discretions as may be deemed necessary or warranted in the light of facts and circumstances of the case without giving any further notice to the bidders/tenderers and tenderers/bidders shall be deemed to have accepted such revised terms and would accordingly be bound by them.
 38. The decision of the Authorized Officer is final, binding and unquestionable. The authorized officer is not bound to accept the highest bid or any or all bid and reserve the right to accept or reject any or all the bids or cancel, postponed the auction without assigning any reason thereof.
 39. The sale is subject to confirmation by the Financial Institution.
 40. For Inspection of the properties, the intending bidders may contact Official **MR. Surendra Sharma (Mobile-9251983853) at 321, SM Lodha Complex, Near Shastri**



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Circle, Udaipur 313001 (Rajasthan) during office hours from **10:30 AM to 4:00 PM.**

This bid is not transferable.

41. The sale shall be subject to rules/conditions prescribed under the Securitizations & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002
42. The Notice is also applicable to Borrower(s), Guarantor (s) and the public in general.

NOTE: THIS NOTICE CAN BE VIEWED ON www.srghousing.com

DATE: - SEPTEMBER 14, 2023
PLACE: - UDAIPUR

AUTHORIZED OFFICER
SRG HOUSING FINANCE LIMITED
UDAIPUR (RAJASTHAN)

STATUTORY 30 DAYS AUCTION-SALE NOTICE UNDER SARFAESI ACT, 2002

The borrower(s)/Guarantor(s)/ Mortgagors are hereby noticed to pay the sum mentioned as above within 30 days from the date of publication of this notice failing which the financial institution shall sell the property as per the provision laid down in the SARFAESI ACT, 2002.

STATUTORY 30 DAYS AUCTION-SALE NOTICE

(UNDER RULE 8(6)/RULE 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002)
This may also be treated as notice U/R 8(6) and 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about the holding of Auction Sale on the above-mentioned date.

DATE: - SEPTEMBER 14, 2023
PLACE: - UDAIPUR

AUTHORIZED OFFICER
SRG HOUSING FINANCE LIMITED
UDAIPUR (RAJASTHAN)



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THE AUCTION-SALE NOTICE TO THE BORROWER/GUARANTORS

The Undersigned being the Authorized Officer of the SRGHFL is having full power to issue this notice of sale & exercise all powers of sale under Securitizations & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002 & Rules framed there under. You have committed default in payment of outstanding dues & interest with the monthly rests, costs & charges etc. In respect of the advances granted by the Financial Institution mentioned above. Hence, the Financial Institution has issued Demand notice under section 13(2) to you pay the above-mentioned amount within 60 days. You have failed to pay the amount even after the expiry of the 60 days. Therefore, the Authorized Officer in exercise of the power conferred under section 13(4) took possession of the secured assets more particularly described in the description of the property mentioned above. Notice is hereby given to you to pay the same as mentioned above therefore the date fixed for sale falling which property will be sold & balance if any will be recovered with interest & cost from you. Please note that all expenses pertaining to demand notice, taking possession, valuation & sale of assets etc. shall be first deducted from the sale proceeds which may be realized by the undersigned & the balance of sale proceeds will be appropriated towards your liability as aforesaid. You are at liberty to participate in the auction to be held on the terms & conditions there of including deposit of earnest money.

DATE: - SEPTEMBER 14, 2023

PLACE: - UDAIPUR

Special Instructions/Caution:

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither SRGHFL nor their representative will be responsible for any lapses/failure on the part of the bidders in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.