HDFC BANK
We understand your world

HDFC Bank Ltd.

Branch : 4th Floor, C Wing, Sheetal Westpark Imperia, Besides Alpha One Mall, Near Vastrapur Lake, Vastrapur, Ahmedabad, Gujarat- 380052

E-AUCTION SALE NOTICE

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 9 (1) of the Security Interest (Enforcement) Rules, 2002.

The Authorised Officer of HDFC Bank Limited (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) (HDFC) issues 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) 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) indicated in Column (A) that the below described immovable property(ties) described in Column (C) mortgaged/charged to the Secured Creditor, the constructive / physical possession of which has been taken as described in column (D) by the Authorised Officer of HDFC Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" as per the details mentioned below :

Notice is hereby given to Borrower / Mortgagor(s) / legal heirs, legal representatives (whether known or unknown), executor(s), administrator(s), successor(s) and assign(s) of the respective Borrower(s) / Mortgagor(s)(since deceased), as the case may be, indicated in Column (A) under Rule 8(6) of the Security Interest (Enforcement) Rules 2002.

For detailed terms and conditions of the sale, please refer to the link provided in **HDFC** Secured Creditor's website i.e. **www.HDFCBANK.Com**

SR NO	Name/s of Borrower(s)/ Mortgager(s)/ Guarantor(s)/ Legal Heirs and Legal Representatives (whether known or unknown) Executor(s), Administrator(s), Successor(s) and Assign(s) of the respective Borrower(s) / Mortgagor(s) / Guarantor(s) (since deceased), as the case may be.	Outstanding dues to be recovered (Secured Debt) (Rs.)*	Description of the Immovable Property / Secured Asset (1 Sq. mtr. is equivalent to 10.76 Sq.ft)	Type of Possession	Reserve Price (Rs.)	Earnest money deposit (Rs.)	Date of Auction and time
	A	B	C	D	E	F	G
1	**MR KORI KHEMCHAND BABULAL (Borrower)**	**Rs. 10,30,553/- as on 31-JAN-2019***	All that piece and parcel of immovable being FlatNo. 203 on 2nd Floor in Block "A" having it's Super Built Up Area 76.09 Sq. Mrts together with undivided proportionate share in land to the extent in the scheme called "OUM ORBEET", situate, lying and being developed on Non Agricultural Land bearing Revenue Survey No. 282 in Draft Town Planning Scheme No. 127 (Vatva-7) having it's Final Plot No. 86 admeasuring 9510 on which afore-mentioned scheme has been developed within the limits of Mouje Village Vinzol Taluka Darskoi Registration District Ahmedabad Sub Registration District Ahmedabad-11 (Aslali).	**Physical Possession**	**10,83,000**	**1,08,300**	**11th September 2026 11:00 AM to 12:30 PM**
2	**MR. NAYI RAMESHBHAI BABUBHAI (Borrower) MRS. NAYI VINABEN RAMESHBHAI (Co-Borrower)**	**Rs. 35,39,888/- dues 28-Feb-25***	All that piece and parcel of immovable property being Residential Flat No. B/104 on 1st Floor in Block "B" admeasuring Built Up Area 72.91 Sq. Mts Carpet Area (Net Carpet Area 69.81 Sq. Mts and Wash Area 3.10 Sq. Mts) together with undivided share in land to the extent admeasuring 35.4747 Sq .Mts in the scheme known as "VAIDHE-3 Residency" situated lying and being developed on Non Agricultural land having Revenue Survey No. 242/1 admeasuring 6070 Sq. Mts and Revenue Survey No. 242/2 admeasuring 6171 Sq. Mts totally admeasuring 12241 Sq. Mts on TP Scheme No. 13 (Vavol) included in Final Plot No. 103+ 107/1 admeasuring 3859 Sq. Mts and Final Plot No. 103+107/2 admeasuring 5934 Sq. Mts totally admeasuring 9793 Sq,.Mts within the limits of Mouje Village Vavol Registration District Gandhinagar and Sub Registration District Gandhinagar.	**Physical Possession**	**39,67,000**	**3,96,700**	**11th September 2026 11:00 AM to 12:30 PM**
3	**MR SHAIKH MOHAMMED KADIR (Borrower)**	**Rs. 35076/- and Rs. 1030176/- respectively dues as on 31-DEC-2021***	All that piece and parcel of immovable property being Residential Flat No. B/711 (As per brochure Flat No. 701) on 7th (As per approved plan) Floorhaving it's Super Built Up Area 52.67Sq. Mrts together with undivided proportionate share in land to the extent of 13.94 Sq. Mrts in the scheme called "SHAH E ALAM ", situate, lying and being developed on Non Agricultural out of which 2242 Sq. Mrts utilized Residential and 125 Sq. Mrts utilized for Commercial total admeasuring 2367 Sq. Mrts bearing Final Plot No. 3/1 + 3/5 admeasuring 8558 Sq. Mrtsof Draft Town Planning Scheme No. 115,of Revenue Survey No. 4/1 and 4/5within the limits of Mouje Village Ramol Taluka Vatva Registration District Ahmedabad Sub Registration District Ahmedabad-11 (Aslali)	**Physical Possession**	**9,50,000**	**95,000**	**11th September 2026 11:00 AM to 12:30 PM**

* together with further interest as applicable, incidental expenses, costs, charges etc. incurred up to the date of payment and/or realisation thereof.

The Authorized Officer shall not be responsible for any error, misstatement or omission on the said particulars. The bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details/material facts and information pertaining to the above mentioned immovable properties/secured assets before submitting bids. Statutory dues like property taxes/cess and transfer charges, arrears of electricity dues, arrears of water charges, sundry creditors, vendors, suppliers and other charges known and unknown, shall be ascertained by the bidder beforehand and the payment of the same be the responsibility of the buyer of Property/Secured Asset. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 I/A of Income Tax Act.

Disclosure of Encumbrances

The best of the knowledge and information of the Authorised Officer of HDFC Bank Limited, there are no encumbrances in respect of the above immovable properties/secured assets.

Most Important Terms and Conditions

- Minimum bid increment amount is Rs. 10,000/- for serial No.1 and 3 , Rs. 20,000/- for serial No.2.
- Secured Asset is available for inspection on 25th August, 2026 between 10:00 AM to 5:00 PM.
- E-Auction Bid Document can be obtained on-line from the Web Portal https://BidDeal.in or can be obtained at HDFC BANK LIMITED, BLOCK-C, 4th FLOOR SHEETAL WEST PARK IMPERIA, NEAR ALPHA ONE MALL, VASTRAPUR AHMEDABAD: 380054.
- For any assistance related to inspection of the property, or for obtaining the E-Auction Bid Document and for any other queries, please get in touch our Authorized Partner i.e. M/s. ValueTrust Capital Services Private Limited, through its Centralised Help Desk: +91 6200226200; Auction.Manager@BidDeal.in.
- The last date of submission of bids in prescribed e-auction Bid Documents with all necessary documents and EMD in stipulated manner is **10th September, 2026**.

Detailed Terms And Conditions.

For detailed terms and conditions of the sale, please refer to the link provided in **HDFC Bank Limited (HDFC)** Secured Creditor's website i.e. **www.hdfc.com**

Date : 06.08.2026
Place : Ahmedabad

For HDFC Bank Ltd.
Sd/-
Authorised Officer,

Regd Office: HDFC Bank Ltd. HDF Bank House, Senapati Bapat Marg. Lower Parel (West). Mumbai-400013.
CIN: L65920MH1994PLC080618 Website: www.hdfcbank.com

ICICI Bank

Branch Office : ICICI Bank Limited, Heritage Chambers, 2nd Floor, Near Azad Society Cross Road, Nehrunagar, Ahmedabad- 380015.

PUBLIC NOTICE - TENDER CUM E AUCTION FOR SALE OF SECURED ASSET

[See proviso to rule 8(6)]
Notice for sale of immovable asset(s)

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) 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 physical possession of which has been taken by the Authorised Officer of ICICI Bank Limited will be sold on "As is where is", "As is what is", and "Whatever there is" basis as per the brief particulars given hereunder;

Sr. No.	Name of the Borrower/ Co-Borrower/ Guarantor/Guarantors / Loan Account No.	Details of the Secured Asset/ Assets with known encumbrances, if any	Amount Outstanding	Reserve Price / Earnest Money Deposit	Date and Time of Property Inspection	Date & Time of E-Auction
(A)	(B)	(C)	(D)	(E)	(F)	(G)
1.	Solanki Nehalben Nilesh kumar (Borrower)/ Solanki Pinkiben Chiragkumar, Nileshkumar Parsottam bhai Solanki, Solanki Chirag (Co-Borrowers) Loan A/c No. LBABD00005164697	Flat No. J-202 , 2nd Floor, Block No. J, Vibrant Homes, B/H GEB, Dehgam Road, Block No. 99, T. P. Scheme No. 75, Final Plot No. 38, Sub Plot No. 2, Daskroi, Muthia, Naroda, Ahmedabad, Gujarat-382330. Admeasuring Super Builtup area 117 Sq. Yards.-Free Hold Property	Rs. 15,89,577/- (as on August 03, 2026)	Rs. 25,50,000/- / Rs. 2,55,000/-	August 22, 2026 11:00 AM To 12:00 Noon	September 03, 2026 From 11:00 AM Onwards
2.	Haresh Ashokkumar Budhnani (Borrower) / Rajani Budhnani (Co-Borrowers) Loan A/c No. TBABD00006525864/ LBABD00006532387	Office No. 615 Situated on the Sixth Floor of Building known as "Aviraj Pinnacle" of Sub Plot No. 1 of Revenue Survey No. 588, Final Plot No. 39/1 of Draft T. P. Scheme No. 80 (Vatva-6), Located at Vatva, Taluka-Vatva, Ahmedabad-11 (Aslali Part) & District Ahmedabad in the State of Gujarat. Admeasuring Builtup area 43.89 Sq. Mtrs.-Free Hold Property	Rs. 27,37,911/- (as on August 03, 2026)	Rs. 18,50,000/- / Rs. 1,85,000/-	August 22, 2026 12:00 Noon To 01:00 PM	September 03, 2026 From 11:00 AM Onwards

The online auction will take place on the website of e-auction agency **Value Trust Capital Services Private Limited. (https://BidDeal.in).** The Mortgagors/ Noticee are given last chance to pay the total dues with further interest till **September 02, 2026 before 04:00 PM** failing which, this/these secured asset/s will be sold as per schedule.

The Prospective Bidder(s) must submit the Earnest Money Deposit (EMD) Demand Draft (DD) (Refer Column E) at **ICICI Bank Limited, Heritage Chambers, 2nd Floor, Near Azad Society Cross Road, Nehrunagar, Ahmedabad- 380015** or before **September 02, 2026 before 03:00 PM** and thereafter they need to submit their offer through the above mentioned website only on or before **September 02, 2026 before 04:00 PM** along with scan image of Bank acknowledged DD towards proof of payment of EMD. Kindly note, in case prospective bidder(s) are unable to submit their offer through the website then signed copy of tender documents may be submitted at **ICICI Bank Limited, Heritage Chambers, 2nd Floor, Near Azad Society Cross Road, Nehrunagar, Ahmedabad- 380015** on or before **September 02, 2026 before 05:00 PM** Earnest Money Deposit DD/PO should be from a Nationalised/Scheduled Bank in favour of **"ICICI Bank Limited"** payable at **Ahmedabad.**

For any further clarifications with regards to inspection, terms and conditions of the E-auction or submission of tenders, kindly contact ICICI Bank Limited on **7573024297.**

Please note that Marketing agencies **1. Value Trust Capital Services Private Limited., 2. Augeo Asset Management Private Limited., 3. Girnarsoft Pvt Ltd., 4. Hecta Prop Tech Pvt Ltd., have also been engaged for facilitating the sale of this property.**

The Authorised Officer reserves the right to reject any or all the bids without furnishing any further reasons. For detailed terms and conditions of the sale, please **visit www.icicibank.com/n4p4s**

Date : August 07, 2026
Place : Ahmedabad

Authorised Officer
ICICI Bank Limited

बैंक ऑफ़ इंडिया Bank of India BOI
Relationships beyond banking

Zonal Office: Gandhinagar Zone, BOI Building, Sector-16, Gandhinagar.
Ph. 079-29644819, Email: Gandhinagar.ARD@bankofindia.bank.in

Date of E-Auction: Date 09.09.2026, Time: 11.00 AM to 5.00 PM
Last Date of Submission of EMD and Bid Documents: Date: 09.09.2026 upto 5.00 PM

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) 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 physical possession of which has been taken by the Authorized Officer of Bank of India (Secured Creditor), will be sold on **"As is where is", "As is what is", and "Whatever there is"** for recovery of dues as mentioned hereunder to Bank Of India from the below mentioned Borrower(s) & Guarantor(s). The Reserve Price and Earnest Money Deposit (EMD) are also mentioned hereunder.

E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

Sr. No.	Borrower's Name and Total Dues	Description of Movable & Immovable Property	Reserve Price (Rs.)	EMD (Rs.)	Beneficiary Branch A/c. No. & IFS Code & Contact No.
01	**Arvind Jethalal Gohil (Borrower),** Rs 20,71,083/- as mentioned in Demand Notice issued u/s 13 (2) of SARFAESI Act, 2002 on 30.10.2021 with further interest / charge / cost / expenses thereafter. (Possession Physical)	Registered/Leggal Mortgage of Commercial Shop No. 1 Mezzanine Floor, Shiv Paras Complex, F.P No. 422 C.S. No. 1495, Sheet No 160, Dr. Mahipat Ray Marg Near Chattthi Bari Ring Road, Old Dhatia Falia, Bhuj, Kutch, adm. 37.17 Sq. Mtrs.	11,40,000/-	1,14,000/-	Ac no. 380090200000033 Intermediary Bank a/c, Bank of India, Bhuj Branch, IFSC Code – BKID0003800
02	**Mr. Rameshbhai Tulsibhai Parmar, (Borrower), Kanjibhai Palabhai Solanki (Guarantor)** Rs. 24,50,292.00 as mentioned in Demand Notice issued u/s 13 (2) of SARFAESI Act, 2002 on 21.08.2019 with further interest / Charge / Cost / expenses thereafter. (Possession Physical)	Residential Flat No E/19 4th Floor scheme known as "Binali" Survey No 665, Paiki 4, Taluka Kathlal District Kheda Gujarat 387630, Admeasuring 112.04 Sq. Mtrs	10,15,000/-	1,01,500/-	Ac no. 202090200000033 Intermediary Bank a/c, Bank of India, Gandhinagar Branch, IFSC Code – BKID0002020
03	**Mrs. Jyoti Sanjay Malhotra (Borrower & Mortgagor),** Rs 9,77,899.42 as mentioned in Demand Notice issued u/s 13 (2) of SARFAESI Act, 2002 on 18.12.2025 with further interest / charge / cost / expenses thereafter. (Possession - Symbolic)	Equitable Mortgage of all the pieces and parcel of Residential Flat No. 1736 at Ground Floor, Block No. 146, Dhiraj Housing Board of Gujarat Housing Board, situated at Survey No. 361 of Town Planning Scheme No. 25 allotted Final Plot No. 711 lying and being at Village Mouje Khokhra-Mahemadabad Taluka Maninagar, Registration District Ahmedabad-5 (Narol) Gujarat. Total admeasuring Total 26.81 Sq. Mtrs. in the Name of **Mrs. Jyoti Sanjay Malhotra.**	14,45,000/-	1,44,500/-	A/c. No. 220590200000033 Intermediary Bank a/c, Bank of India, Kadi Branch, IFSC Code – BKID0002205

Terms and conditions of the E-Auction are as under: (1) E-Auction is being held on "as is where basis", "is as is what is basis"and"whatever there is basis" and will be conducted "On Line". **(2)** For downloading further details ,Process Compliance and Terms & Conditions, Please visit: **a. https://www.bankofindia.bank.in**, **b.** Website address of our e-Auctions Service Provider **https://www.baanknet.com** Bidder may visit, **https://www.baanknet.com** where "Guidelines "for bidders are available with educational videos. Bidders have to complete following formalities well in Advance: **Step 1:** Bidder/Purchaser Registration: Bidder to register on e-Auction Platform (link given above) using his mobile number and email-id **Step 2:** KYC Verification: Bidder to upload requisite KYC documents. KYC documents shall be verified by e-auction service provider (may take 2 working days). **Step 3:** Transfer of EMD amount to Bidder Global EMD Wallet: Online/off-line transfer of fund using NEFT/Transfer, using challan generated on e-Auction Platform. **Step 4:** Bidding Process and Auction Results: Interested Registered bidders can bid online on e-Auction Platform after completing Step 1, 2 and 3. Please note that Step 1 to Step 3 should be completed by bidder well in advance, before e-Auction date**. (3)** To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale. **Date of Inspection will be on or before 07.09.2026, 11.00 a.m. to 4.00 pm** with prior appointment with contact nos.: **Bhuj Branch (93041 91735), Gandhinagar Branch (70498 46906)**, **Kadi Branch (91730 76689). (4)** Bids shall be submitted through online procedure only. **(5)** Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them. **(6)** The Bid price to be submitted shall be above the Reserve price & bidders shall improve their further offers in multiples of **Rs. 10,000/- (7)** It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid**. (8)** The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. (**9)** The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price including EMD already paid, immediately on acceptance of bid price by the Authorised Officer and the balance of the sale price on or before 15th day of sale. The auction sale is subject to confirmation by the Bank. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of property/ amount**. (10)** Neither the Authorised Officer / Bank nor e-Auction service provider will be held responsible for any Internet Network problem/Power failure/ any other technical lapses/failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event. **(11)** The purchaser shall bear the applicable stamp duties/ Registration fee/ other charges, etc. and also all the statutory/non-statutory dues, taxes, assessment charges, etc. owing to anybody. **(12)** The Authorised Officer/Bank is not bound to accept the highest offer and has the absolute right & discretion to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for. **(13)** The Sale Certificate will be issued in the name of the purchaser(s) / applicant (s) only and will not be issued in any other name(s). **(14)** The sale shall be subject to rules/ conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Further details/enquiries if any on the terms and conditions of sale can be obtained from the respective branches on the contact numbers given.

15 DAYS SALE NOTICE TO BORROWERS / GUARANTORS

The undersigned being the Authorized Officer of the Bank of India is having full powers to issue this notice of sale and exercise all powers of sale under securitization and reconstruction of financial assets and Enforcement of Security Interest Act, 2002 and the rules framed there under. You have committed default in payment of outstanding dues and interest with the monthly rest, cost and charges etc. in respect of the advances granted by the bank mentioned above. Hence, the Bank has issued demand notice to you under section 13(2) to 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 powers conferred under section 13(4), took possession of the secured assets more particularly described in the schedule mentioned above. Notice is hereby given to you to pay the same as mentioned above. You are at liberty to participate in the auction to be held on the terms and conditions thereof including deposit of earnest money.

Date: 07.08.2026, Place: Gandhinagar — **Authorised Officer, Bank of India**

बैंक ऑफ इंडिया Bank of India BOI

ZONAL OFFICE, SURAT ZONE :
Bank of India Building, 1st Floor, Ghoddod Road, Opp. Panjarapole, Surat-395001

STAR MEGA E-AUCTION SALE NOTICE FOR SALE OF PROPERTIES UNDER SARFAESI ACT, 2002

DATE OF E AUCTION : 25.08.2026 Between : 11 am to 5 pm (With Auto extension clause in case of Bid in last 10 minutes before closing)

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 provision to **Rule 8(6)/9(1) and rule 6 (2)** of the Security Interest (Enforcement) Rules, 2002 Notice is here by given to the public in gereral and in particular to the following Borrower(S) & Guarantor(S) that the below described immovable properties mortgaged/charged to Bank of India (secured creditor), the **Symbolic/Physical Possession** of which has taken by the Authorised Officer of Bank of India will be sold on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" for recovery of respective dues as detailed hereunder against the secured assets mortgaged/charged to Bank Of India from the respective Borrower(S) and Guarantor(S). The reserve price and the earnest money deposit is shown there against secured asset. **The sale will be done by the undersigned through e-Auction platform provided hereunder.**

Sr. No.	Name of the Branch / Name of the Borrower / Guarantor /Owner / Partner / Mortgagor of the Property	Details of Security Posessed	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 / B) Outstanding Amount as on Date of Demand Notice / C) Nature of Possession Symbolic/Physical/Constructive	Minimum Reserve Price Amount / EMD Amount	Contect No of Branch Head
1.	**Bombay Market Branch** / **Mehul Kumar Keshubhai Virani Sujnikumar Gandubhai Sanghani**	**Immovable Property:** Flat No. 502, Building Number C/02, 5th Floor, "Om Residency" Opp: Rajwadi Pary Plot, New Kosad Road, Tal. Surat, Kosad-394107 **AREA-42.19 Sq Mtr**	A) 04.09.2019 B) Rs.10,08,744.07 plus further interest and cost incidental expense etc C) Physical Possession	RS.7,88,000 / RS.78,800	9034846704
2.	**Navsari Branch** / **Sushil Kumar Pandey Brij Bihari Pandey Rishu Kumari**	**Immovable Property:** Residential Row House, Situated at Plot No. 27+28+29, Bunglow No. 7, Near Gayatri Temple, Bundar Road, Dist. Navsari, Pin-396445 **AREA-104.08 Sq Mtr**	A) 01.08.2023 B) Rs.18,08,342.17 plus further interest and cost incidental expense etc C) Physical Possession	RS.26,00,000 / RS.2,60,000	9695759695
3.	**Palod KCR Branch** / **Bablu Sonu Sharma and Amola Devi Bablu Sharma**	**Immovable Property:** At. Moje Haldharu, RS No. 352, Old Block No. 446, New Block No. 497/A, "Shubham Residency", Plot No. 202, Opp. Vastu Residency, B/s V.k. Residency, Haldharu-394310 **AREA-40.13 Sq Mtr**	A) 27.09.2024 B) Rs.6,66,101.59 plus further interest and cost incidental expense etc C) Physical Possession	RS.7,50,000 / RS.75,000	9953241081
4.	**Udhna Branch** / **Harendr Malaiya Vemula**	**Immovable property:** Residential gala type proprerty at Moje Dastan bearing R. S. No. 25, Block No. 31, "Uma Vihar Bungalows", plot No. 259, Nr. DGVCL Powergrid & Dastan Fatak, Dastan-394310,Tal. Palsana, Dist. Surat In the name of Mr. Harender Malaiya Vemula. **Area-44.65 Sq mtr**	A) 21.04.2023 B) Rs.10,90,833.68 plus further interest and cost incidental expense etc C) Physical Possession	RS.8,08,000 / RS.80,800	9913337034
5.	**Vyara Branch** / **M/s. Vrisav Creation**	**Residential Plot:** Plot no. D-105 (As per copy of revised approved plan new plot no. 1-105), River palace Society, nr. Rajhans cinema, Khadka – Chikhli road, Kanpura, Dist. Tapi-394650. **Area- 108.72 Sq Mt**	A) 11.06.2025 B) Rs.16,82,183.66 plus further interest and cost incidental expense etc C) Symbolic Possession	RS.14,80,000 / RS.1,48,000	9913593599

The measurement of above property/ies however be verified by bidders at site and also from the revenue records prior to participating in auction

Terms & Conditions of E-Auction are as under: 1. E-Auction is being held on "as is where is basis", "as is what is basis" and will be conducted "On Line", before submitting bid EMD shall be deposited through **NEFT/Fund Transfer in working hours 2.** For downloading further details, Process Compliance and Terms & Conditions, Please visit:- **a.** https://www.bankofindia.bank.in, **b.** Website address of our e-Auctions Service Provider - https://baanknet.com Bidder may visit https://baanknet.com where "Guidelines" for bidders are available with educational videos. Bidders have to complete following formalities well in Advance: **Step 1:** Bidder/Purchaser Registration: Bidder to register on e-Auction Platform (link given above) using his mobile number and email-id, **Step 2:** KYC Verification: Bidder to upload requisite KYC documents. KYC documents shall be verified by e-Auction service provider (may take 2 working days). **Step 3:** Transfer of EMD amount to Bidder Global EMD Wallet: Online/off-line transfer of fund using NEFT/Transfer, using challan generated on e-Auction Platform.**On or Before 4.00 Pm Dt. 25.08.2026., Step 4:** Bidding Process and Auction Results: Interested Registered bidders can bid online on e-Auction Platform after completing Step 1, 2 and 3. Please note Step 1 to Step 2 should be completed by bidder well in advance, before e-Auction date., **3.** To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/rights/dues/affecting the property, prior to submitting their bid. The e- Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale. **4.** Date of Inspection **17.08.2026 from 11.00 am to 4.00 pm** with prior appointment with mentioned respective branches on the contact numbers given against respective branches., **5.** Bids shall be submitted through online procedure only., **6.** Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them., **7.** The Bid price to be submitted shall be above the Reserve price & bidders shall improve their further offers in multiples of **Rs. 10,000/- (Rupees Ten Thousand only)., 8.** It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid., **9.** The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded., **10.**The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price including EMD already paid, immediately on acceptance of bid price by the Authorised Officer and the balance of the sale price (75%) on or **before 15th day of sale.** The auction sale is subject to confirmation by the Bank. Default in deposit of amount by the successful bidder would entail for feiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of property/amount, **11.** Neither the Authorised Officer/Bank nor e-Auction service provider will be held responsible for any Internet Network problem/Power failure/any other technical lapses/failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event., **12.** The purchaser shall bear the applicable stamp duties/Registration fee/other charges, etc and also all the statutory/ non-statutory dues, taxes, assessment charges, etc. owing to any body., **13.** The Authorised Officer/Bank is not bound to accept the highest offer and has the absolute right & discretion to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-Auction or withdraw any property or portion thereof from the auction proceeding at any stage without assigning any reason there for., **14.** The Sale Certificate will be issued in the name of the purchaser(s)/applicant (s) only and will not be issued in any other name(s).**15.** Th sale shall be subject to rules/conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Further details/enquiries if any on the terms and conditions of sale can be obtained from the respective branches on the contact numbers given., **16.** This is also a mandatory notice of **15 days** as per provision of the SARFAESI Act to the Borrowers/Guarantors/Mortgagers of the above accounts informing them about holding of sale/Auction aforesaid date.**17.** "The buyer shall bear the TDS wherever applicable including other statutory dues, registration charges, stamp duty etc."

SCAN HERE For More Detaile Terms & Conditions

Date : 07.08. 2026
Place : Surat

Authorised Officer,
Bank of India