



STATE BANK OF INDIA
HOME LOAN CENTRE, SOUTH VADOORA
2nd floor SJH WCL, HCL South, Vasma Bhayli Road,
Opp Rajpath Vadoora-391416

PUBLIC NOTICE FOR SALE OF MOVABLE ASSETS

Sale of movable asset under the Loan Agreement.

Offers are invited in sealed cover to reach on or before 20.08.2026 for the sale of secured asset mentioned below on "As is Where is as is What is" basis for recovery of outstanding dues.

Sr.	Name of the Borrower	Description of the secured asset	Reserved Price (Rs.)	EMD (Rs.)
1.	K. Kuldipsinh Jeyendrasinh Rauturi	Hyundai Venue 1.5 CRDI MT SX G-17 CA 6135 Model - 2021 Engine No: CA4FM6917337 Chassis No: MALFD18DLN1382905	7,50,000/- Including GST	75,000/-
2.	M. Shrutti Sankar	Maruti Suzuki Baleno Delta CNG G6 06 PN 6788 Model - 2023 Engine No: K12NP4337395 Chassis No: MBH1W43135PKP591950	5,25,000/- Including GST	52,500/-

Details of Offer Including Terms & Conditions

Date & Place of Inspection: On 14/08/2026 from 11:00 am to 5:00 pm at D-156 Tolls Township Near Vadar Bridge Opp. Royal villa, Vadar village road Vadoora 390010.

Offer Opening Date, Time & Place: On 20.08.2026 at 4:00pm at the above mentioned Bank's address.

No Offers/Bids below Reserve price shall be entertained.

The sale is subject to confirmation by the State Bank of India.

Mode of payment (DD/SDBF/Bank CH) in the name of SB (RACPC SOUTH).

RTG Name transfer Registration Fees and other Legal charges will be borne by the Buyer.

Bid increase amount starting from Rs. 5000/-

For more details & inspection, please contact:

1) Manager - Rajesh Kumar - 9878742535

2) Chief Manager - Mr. Yagnesh M. Bhatia - 7600037064

Date: 08.08.2026, Place: Badora Authorised Officer: State Bank of India

[illegible]

Corporate Office: No. 167-169, 2nd Floor, Anna Salai, Satalpadi, Chennai-600015 Branch Office: 3rd Floor, IFFCO Bhavan, B.B. Maruti Complex B.B. Pinto Garage Regd. Office: N. Shivranjan Cross Road, Satellite, Ahmedabad-380015 Saurashbhar Kumar Pvt. No. 8790029384, E-mail: auction@hinduhoousingfinance.com		
NOTICE UNDER SECTION 13 (2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002		
Notwithstanding that even though the following have been classified as Non-performing assets to the extent of the unpaid dues (including interest) by Reserve Bank of India / National Housing Bank, Pursuant to the Debt of Assignment dated 22 May 2023, RBL Bank Limited, the secured creditor irrevocably transferred all its rights in the said assets along with all rights, title and interest together with underlying security to Hinduja Housing Finance Limited. Consequently, Hinduja Housing Finance Limited has become secured creditor of the financial assets and underlying security, hence, Hinduja Housing Finance Limited hereby gives notice to the said borrowers and the sub-section (2) of the said Act, indicating power to take possession of the property has provided security of the immovable properties to HnFH as per the facts also indicated here below. The borrower(s) as well as the public in general are hereby informed that the undersigned being the Authorized Officer of HnFH, the secured creditor has initiated action against the following borrower(s) under the said Act, together with the underlying security of the said properties, in order to recover the dues of the said borrower(s) (including the following borrower(s)) to repay the outstanding dues indicated against the said number (s) (Sixty days) of this notice, the undersigned will exercise any powers conferred on him or her by the said Act and sub-section (2) of the said Act, including power to take possession of the property and sell the same. The public in general is advised to read with properties described below as follows:		
Name of the Borrower(s) (Borrower(s) / Guarantor(s))		Schedule of the Property
Demand Notice Date & Amount & Loan Account No. & Branch		
1-borrower: Daxaba Rajendrasinh Saraya Patil, Rajendrasinh Saraya Sulasthene Saraya		Flat No 101 addressing 30/0 sq. mts. on the First Floor of "Sainath Complex" Resident-cum-commercial Building of plot No. 42, 43, 44, 45, 46, 47, 48, 49, 50, 51, 52, 53, 54, 55, 56, 57, 58, 59, 60, 61, 62, 63, 64, 65, 66, 67, 68, 69, 70, 71, 72, 73, 74, 75, 76, 77, 78, 79, 80, 81, 82, 83, 84, 85, 86, 87, 88, 89, 90, 91, 92, 93, 94, 95, 96, 97, 98, 99, 100, 101, 102, 103, 104, 105, 106, 107, 108, 109, 110, 111, 112, 113, 114, 115, 116, 117, 118, 119, 120, 121, 122, 123, 124, 125, 126, 127, 128, 129, 130, 131, 132, 133, 134, 135, 136, 137, 138, 139, 140, 141, 142, 143, 144, 145, 146, 147, 148, 149, 150, 151, 152, 153, 154, 155, 156, 157, 158, 159, 160, 161, 162, 163, 164, 165, 166, 167, 168, 169, 170, 171, 172, 173, 174, 175, 176, 177, 178, 179, 180, 181, 182, 183, 184, 185, 186, 187, 188, 189, 190, 191, 192, 193, 194, 195, 196, 197, 198, 199, 200, 201, 202, 203, 204, 205, 206, 207, 208, 209, 210, 211, 212, 213, 214, 215, 216, 217, 218, 219, 220, 221, 222, 223, 224, 225, 226, 227, 228, 229, 230, 231, 232, 233, 234, 235, 236, 237, 238, 239, 240, 241, 242, 243, 244, 245, 246, 247, 248, 249, 250, 251, 252, 253, 254, 255, 256, 257, 258, 259, 260, 261, 262, 263, 264, 265, 266, 267, 268, 269, 270, 271, 272, 273, 274, 275, 276, 277, 278, 279, 280, 281, 282, 283, 284, 285, 286, 287, 288, 289, 290, 291, 292, 293, 294, 295, 296, 297, 298, 299, 300, 301, 302, 303, 304, 305, 306, 307, 308, 309, 310, 311, 312, 313, 314, 315, 316, 317, 318, 319, 320, 321, 322, 323, 324, 325, 326, 327, 328, 329, 330, 331, 332, 333, 334, 335, 336, 337, 338, 339, 340, 341, 342, 343, 344, 345, 346, 347, 348, 349, 350, 351, 352, 353, 354, 355, 356, 357, 358, 359, 360, 361, 362, 363, 364, 365, 366, 367, 368, 369, 370, 371, 372, 373, 374, 375, 376, 377, 378, 379, 380, 381, 382, 383, 384, 385, 386, 387, 388, 389, 390, 391, 392, 393, 394, 395, 396, 397, 398, 399, 400, 401, 402, 403, 404, 405, 406, 407, 408, 409, 410, 411, 412, 413, 414, 415, 416, 417, 418, 419, 420, 421, 422, 423, 424, 425, 426, 427, 428, 429, 430, 431, 432, 433, 434, 435, 436, 437, 438, 439, 440, 441, 442, 443, 444, 445, 446, 447, 448, 449, 450, 451, 452, 453, 454, 455, 456, 457, 458, 459, 460, 461, 462, 463, 464, 465, 466, 467, 468, 469, 470, 471, 472, 473, 474, 475, 476, 477, 478, 479, 480, 481, 482, 483, 484, 485, 486, 487, 488, 489, 490, 491, 492, 493, 494, 495, 496, 497, 498, 499, 500, 501, 502, 503, 504, 505, 506, 507, 508, 509, 510, 511, 512, 513, 514, 515, 516, 517, 518, 519, 520, 521, 522, 523, 524, 525, 526, 527, 528, 529, 530, 531, 532, 533, 534, 535, 536, 537, 538, 539, 540, 541, 542, 543, 544, 545, 546, 547, 548, 549, 550, 551, 552, 553, 554, 555, 556, 557, 558, 559, 560, 561, 562, 563, 564, 565, 566, 567, 568, 569, 570, 571, 572, 573, 574, 575, 576, 577, 578, 579, 580, 581, 582, 583, 584, 585, 586, 587, 588, 589, 590, 591, 592, 593, 594, 595, 596, 597, 598, 599, 600, 601, 602, 603, 604, 605, 606, 607, 608, 609, 610, 611, 612, 613, 614, 615, 616, 617, 618, 619, 620, 621, 622, 623, 624, 625, 626, 627, 628, 629, 630, 631, 632, 633, 634, 635, 636, 637, 638, 639, 640, 641, 642, 643, 644, 645, 646, 647, 648, 649, 650, 651, 652, 653, 654, 655, 656, 657, 658, 659, 660, 661, 662, 663, 664, 665, 666, 667, 668, 669, 670, 671, 672, 673, 674, 675, 676, 677, 678, 679, 680, 681, 682, 683, 684, 685, 686, 687, 688, 689, 690, 691, 692, 693,



BANK OF INDIA

AHMEDABAD ZONAL OFFICE: RECOVERY DEPARTMENT

6TH FLOOR, BANK OF INDIA BUILDING, BHADRA, AHMEDABAD. PHONE: 079-66122528, 66122530

STAR MEGA E-AUCTION

FOR SALE OF PROPERTIES

SALE NOTICE FOR SALE OF MOVABLE/IMMOVABLE PROPERTIES

DATE AND TIME OF E-AUCTION : 09.09.2026, 11:00 AM TO 06.00 PM WITH AUTO EXTENSION CLAUSE INCASE OF BID IN LAST 10 MINUTES BEFORE CLOSING

E-AUCTION SALE NOTICE FOR SALE OF MOVABLE/IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002

READ WITH PROVISO TO RULE 8(6) & 6(2), 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 (Movable & Immovable Property/ies) mortgaged/hypothecated/pledged/charged to the bank of India.

The constructive / 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" basis on 09.09.2026

DESCRIPTION OF THE MOVABLE / IMMOVABLE PROPERTIES WITH NOT KNOWN ENCUMBRANCES IF ANY		Rs.	Rs.
1 Mr. Dharendra Gautamkumar Chopra & Mrs. Kavita Dhirendra Chopra To repay the amount mentioned in the notices bearing Rs. 5,20,85,96/- and further interest & expenses thereon. Authorized Officer : Mr. Raghunath Krovdi Ahmedabad Main Branch, Ahmedabad. Mob.: 8799093025	EOM of all that piece and parcel of immovable property owned by Mr. Dharendra Gautamkumar Chopra and Mrs. Kavita Dhirendra Chopra being sub plot No. 3, measuring 441.34 Sq. Meters plot area together with construction standing thereon admeasuring 1550.41 Sq. Meters, in the scheme "Hill Drive Co. (Property or Housing Society Limited)", situated on the land bearing survey No. 9774 of Adeshwari Taluka, S.D. District, Ahmedabad and Sub District Sonanod. (Partly in Ahmedabad and Sub District Sonanod). Property East: Flat No. A/24, West: Block No. A1, North: Flat No. A/2, South: Internal Road. (Property is under Physical Possession). Property is bounded as under: East: Bangalore, West: Road, North: Plot No. 2, South: The same. (Property is under Physical Possession).	Rs. 6,48,99,000/-	Rs. 64,89,900/-
3 Mrs. Pinalben Pragneshbhai Patel & Mr. Pragnesh Chimanbhai Patel. To repay the amount mentioned in the notices bearing Rs. 9,65,85,28/- + legal expenses and further interest & expenses thereon. Authorized Officer : Mr. Prayven Sharma Vatva Branch, Ahmedabad. Mob.: 9880251052	All that part and parcel of the property consisting of Flt No A/241, Fourth Floor, Shaan-3, Beside Ayodhya Society, Opp. Khodiyar Ma Temple, at Moje-Vatva, Revenue Survey No. 1410/1 and 1410/2, T.P.S. No. 128.67 P.No. 327 admeasuring 625 sq. ft. In Vatva village within the registration Sub District Ahmedabad-11 (Astali) and District Ahmedabad in the name of Mrs. Pinalben Pragneshbhai Patel. Boundaries of Property East: Flat No. A/24, West: Block No. A1, North: Flat No. A/2, South: Internal Road. (Property is under Physical Possession).	Rs. 16,80,00,00/-	Rs. 1,68,00,00/-
3 Mr. Mahesh Kansaiyalal Thakar (Borrower), Mrs. Nikita Mahesh Thakar (Co-Borrower) To repay the amount mentioned in the notices bearing, Rs. 15,24,312.13/- and further interest & expenses thereon. Authorized Officer : Mr. Rajnikumar Vassna Branch, Ahmedabad. Mob.: 8565047820	All that piece and parcel of Immovable property being Flt No/204 on 2nd floor, built up area admeasuring 44.62 Sq. Meters in the scheme known as "Shreenand City" and undivided proportionate share along with common amenities admeasuring 21.23 Sq. Meters contained in the land bearing Survey No. 5571/1+2+3 paki 1, Survey No. 61/1/1, Draft T.P. Scheme No. 107(Ramoli) allotted Final Plot No. 4201/1 (23/1/1 + 11/1/1 + 2 land area admeasuring 10742 Sq. Meters situated and lying at Village/Moje: Ramoli, Taluka: Vatva, District: Ahmedabad and Registration Sub District: Ahmedabad-11 (Astali). Within the State of Gujarat and the same is bounded as under: On the North by: 25 Meter Road, On the South by: Flat No. N/201, On the East by: Margin and Flat No. N/205, On the West by: Passage & Flat No. N/205 (Property is under Symbolic Possession)	Rs. 14,46,00,00/-	Rs. 1,44,60,00/-
4 Smt. Urmilaben Shrawanal Patel, Shri Shrawanal Mohanlal Patel To repay the amount mentioned in the notices bearing, Rs. 21,36,867.06/- and further interest & expenses thereon. Authorized Officer : Mr. Rajnikumar Padli Branch, Ahmedabad. Mob.: 7001896411	All the part and parcel of the property being Residential Property situated at Block No H-Fat No 503 Shreyas Residence, Near Harmon Society, S.P. Ring Road, Gokul Nagar, Odhav, Ahmedabad-382415 owned by Smt. Urmilaben Shrawanal Patel and Shri Shrawanal Mohanlal Patel. Boundaries of the property - East : Margin, West : Fat No. HS/02, North : Fat No. A, South: Margin. (Property is under Physical Possession)	Rs. 14,18,00,00/-	Rs. 1,41,80,00/-
5 Jitendra Dalpathibhai Vaghele & Chhayabaven Jitendrakumar Vaghele To repay the amount mentioned in the notices bearing, Rs. 9,79,359.87/- and further interest & expenses thereon. Authorized Officer : Mrs. Prajakta S. Biranje Chandkheda Branch, Ahmedabad. Mob.: 901250708	All That Piece And Parcel Of The Immovable Property Being With Lot No. 107, Of First Floor, In Block No "C" Admeasuring 57.84 Sq.ft. Meter E.L. 69.18 Sq. Yards And Net Area Rights Admeasuring 37.02 Sq. Meters E.L. 44.27 Sq. Yards (Super Built Up Area), Together With Right To Use Common Areas, Passages, Amenities And Facilities Along With Proportionate Undivided Ownership Rights, Tide, And Interest In Land Admeasuring 16.51 Sq. Meters E.L. 19.37 Sq. Yards, In Scheme "Sidhdha Homens" Developed By Sidhdhi Development, A Partnership Firm, Constructed On Non Agricultural Land Of Moje Aansodhya, Talukda, Account No. 585 Sin Revenue Survey Block No. 113, After Re-Survey Near Revenue Survey Block No. 438, Admeasuring 13893 Sq. Meters, Town Planning Scheme No. 3 (Vaidi Sasr - Aerodrol) Final Plot No. 4201/1 And 4202/2 Total Admeasuring 8542 Sq. Meter For Residential And Commercial Purpose Pakli Final Plot No. 4201/1 Admeasuring 4134 Sq.Mtrs, Situate, Being And Lying At Moje Aansodhya, Talukda, In The Registration District : Gandhinagar And Sub District : Kalol. Boundaries of Property: East - Flat C-106, West : Society Internal Road, North - Flat C-108, South : Society Internal Road. (Property is under Physical Possession)	Rs. 12,54,00,00/-	Rs. 1,25,40,00/-
6 Mrs. Nitiben Prakashkumar Thakor To repay the amount mentioned in the notices bearing, Rs. 11,88,760.66/- and further interest & expenses thereon. Authorized Officer : Mr. Raghunath Krovdi Ahmedabad Main Branch, Ahmedabad. Mob.: 8799093025	All that piece and parcel of immovable residential property of Mrs. Nitiben Prakashkumar Thakor situated at Flt No. C-3/903, admeasuring 47 Sq.Yards i.e. 39.30 Sq.Yards on 3rd Floor together with proportionate applicable undivided share in the land of scheme known as "SATYAM APARTMENT" a scheme of Vidhata (Rakhlay) Co Op Housing Society Ltd. situate and lying on freehold Non Agriculture land bearing Final Plot No. 47 of T.P Scheme No. 1, allotted in lieu of Revenue Survey No. 228 and 227 Paki Moje: Rahatly, Taluka: Maninagar in the District of Ahmedabad and Registration Sub-District of Ahmedabad - 7 (Odhav) within state of Gujarat and bounded as under: East: Common Passage Flat No. 308, West: Adav, Wall & Block, North: Common Plot, South: Margin & Other Property. (Property is under Physical Possession).	Rs. 7,50,00,00/-	Rs. 75,00,00/-
7 Mr. Kamlesh Babubhai Patel & Mr. Bony Kamlesh Patel To repay the amount mentioned in the notices bearing, Rs. 7,53,309.10/- and further interest & expenses thereon. Authorized Officer : Mr. Nitin Makwana Changodar Branch, Ahmedabad. Mob.: 9464764137	All that piece and parcel of Immovable Residential Property being Flat No. 403 on Third Floor, admeasuring 58.52 sq.mt. i.e. 70.50 Yards (Super Built up) in scheme "Ratnam Residency" constructed on Non Agriculture land bearing Block / Survey No. 476 admeasuring 1056 Sq Meters situate, being and lying at Moje Changodar, Taluka Sanand in the Registration District Ahmedabad and Sub District Sanand. Owned by: Kamlesh Babubhai Patel. Boundaries of the property: East: Tarshi Industries, West: Marja, Block No. Flat No. 408, South: Flat No. 410. (Property is under Physical Possession).	Rs. 7,05,00,00/-	Rs. 70,50,00/-
8 Mr. Sanjay Amratbhai Rabari To repay the amount mentioned in the notices bearing Rs. 7,89,132.50/- and further interest & expenses thereon. Authorized Officer : Mr. Nitin Makwana Changodar, Ahmedabad. Mob.: 9464764137	All that piece and parcel of immovable residential property of . Mr. Sanjay Amratbhai Rabari situated at Flat No 102, on Ground Floor, admeasuring 58.52 Sq. Mtrs. i.e. 70.50 Yards ("Super Built up") together with right to use common area, passage, amenities and facility along with proportionate undivided ownership right, tide and interest in land admeasuring 16.5 Sq. Mtrs in Scheme " RATNAM RESIDENCY" constructed on Non Agricultural land bearing Block/Survey No 476 (in Flat No 366) AC No 224 admeasuring 1056 Sq. Mtrs situate being and lying at Moje Changodar, Taluka: Sanand in the Registration District Ahmed		

Inspection Date & Time for Above Mention Properties For Sr. No. 1 TO 8: Dt. 25.08.2026 during 12.00 Noon to 03.00 PM.

9 M/s. Satyam Salt Traders (Partners: Mr. Yogeshkumar V. Bhatt & Mrs. Dhruvi Yogeshkumar V. Bhatt), Mr. Yogeshkumar V. Bhatt (Partner of M/s. Satyam Salt Traders), Mrs. Dhruvi Yogeshkumar Bhatt (Partner of M/s. Satyam Salt Traders) To repay the amount mentioned in the notices being Rs. 1,11,88,86,70/- and further interest & expenses thereon. Authorised Officer: Mr. Prahalad Pandit Asset Recovery Branch, Ahmedabad, Mob.: 9835307772	Salt Stock (Lying At Industrial Plot No. 99, Halvad Industrial Estate, Dhrangadhra Road, Halvad, District Morbi, Gujarat - 363330). (Property is under Physical Possession).	Rs. 13,59,000/-	Rs. 1,35,000/-
10 M/s. Lyletribick Build LLP, Shri Hitesh B. Panchal, Shri Chimanbhai C. Pokal, Shri Raisinh B. Padheriya, Shri Himansiraj R. Padheriya, M/s. Lyletribick Build LLP To repay the amount mentioned in the notices being Rs. 27,18,94,424.11/- and further interest & expenses thereon. Authorised Officer: Mr. Prahalad Pandit Asset Recovery Branch, Ahmedabad, Mob.: 9835307772	Remaining Amount of Sale to be deposited: RTGS / NEFT / Fund Transfer to Credit of A/c No. 25498020000033, Bank of India, Ahmedabad Recovery Branch, Ahmedabad. IFSC Code: BKID0002954 All that piece and parcel of immovable property bearing Non Agricultural Industrial Purpose land bearing Sub Plot No. 8, having plot area admeasuring 10377.11 square meters together with admeasuring 2534.89 square meters of undivided proportionate share in the common road, common plot area, in total plot area admeasuring 12952 square meters i.e. admeasuring 15490.59 square yards bearing New Revenue Survey / Block No. 605 (Old Revenue Survey / Block No. 140) (Khatia No. 604) admeasuring 43045 square paki situate, being and lying at Mouja Adroda, Taluka Bavla, in the Registration District Ahmedabad and Sub District Bavla and which is bounded as under: On or towards East by: Canal Road, On or towards West by: 18 meters Internal Road thereafter Sub Plot No. A of Survey / Block No. 605, On or towards North by: 12 Meters wide and 100 Meters Long Road of Sub Plot No. A and thereafter Survey / Block No. 616, On or towards South by: Canal Road/ Internal Road. (Property is under Physical Possession). Hypothecation of all plant and machineries located / lying at Revenue Survey 605 (B) Near Kapli Agar, Opposite Radhe Farm, Adroda Village Road, Bavla, Ahmedabad - 382220 admeasuring 12952 sq.mt. owned by the firm M/s. Lyletribick Build LLP (Property is under Physical Possession). Note: Both Properties will be sold together as one consolidated unit.	Rs. 9,00,000,000/-	Rs. 90,00,000/-
11 Mr. Macwan Ajay Mukeshbhai (Borrower), Mrs. Macwan Heenaben Ajaykumar (Co-Obligated), Mr. Macwan Ajay Mukeshbhai (Borrower), Mrs. Macwan Heenaben Ajaykumar (Co-Obligated) To repay the amount mentioned in the notices being Rs. 48,19,873.83/- and further interest & expenses thereon. Authorised Officer: Mr. Prahalad Pandit Asset Recovery Branch, Ahmedabad, Mob.: 9835307772	Remaining Amount of Sale to be deposited: RTGS / NEFT / Fund Transfer to Credit of A/c No. 25498020000033, Bank of India, Ahmedabad Recovery Branch, Ahmedabad. IFSC Code: BKID0002954 All that piece and parcel of immovable property bearing N.A. Residential property situated at Manjapura, Ta. Nadiad, Dist. Kheda, bearing Re. Survey No. 187 dm. Acre: 15479 sq.mtrs. its known as "Sant Vihar" paki Unit No. 29/3 admeasuring 132.40 sq.mtrs. and Proposed Build up area admeasuring 119.21 sq.mtrs. bounded as under: East: Society Common Plot, West: Bungalow No. 29/2, North: Society Common Road, South: Society Common wall. (Property is under Physical Possession).	Rs. 18,50,00,000/-	Rs. 1,85,00,000/-
	Remaining Amount of Sale to be deposited: RTGS / NEFT / Fund Transfer to Credit of A/c No. 25498020000033, Bank of India, Ahmedabad Recovery Branch, Ahmedabad. IFSC Code: BKID0002954	Rs. 28,10,000/-	Rs. 2,81,000/-

Inspection Date & Time for Above Mention Properties For Sr. No. 9 TO 11: Dt. 27.08.2026 during 12.00 Noon to 03.00 PM.

TERMS & CONDITIONS - (1) The e-auction is conducted by PSB alliance through the **website: <https://baaneknet.com/>** (2) To participate in the auction, bidders must register themselves on the website by provide accurate and complete information including their name, address, contact details and other required documents. (3) Bidders must have a valid pan and aadhar card. (4) After successful registration bidder must deposit the earnest money deposit (EMD) as specified for each property. The EMD will be refunded to unsuccessful bidders after the auction. (5) Bidders can place bids on the property during the specified auction period. (6) The highest bidder at the end of the auction period will be the successful bidder and a communication to this effect will be issued through electronic mode which shall be subject to the approval by the authorised officer of the bank. The successful bidder shall deposit 25% of the sale price on the same day or not later than next working day (including the EMD already paid), balance amount of the sale price has to be deposited within 15 days from the date of confirmation of sale. Failing which the bank shall forfeit the amount already paid/deposited by the purchaser (including EMD) in default of payment property may be offered to the second highest offer/bidder or resold and defaulting purchaser shall not have any claim whatsoever. any statutory and other dues payable and due on the property/ies shall be borne by the buyer. (7) In case sale is not confirmed or set aside on any ground whatsoever, the bidder shall bear all the incidental expenses, if any to the sale and purchaser/bidder shall not be entitled to claim any compensation or damages whatsoever. (8) The interested parties/intending bidder may contact for further details to the authorised officer, bank of india. (9) The decision of the bank/authorized officer regarding sale of property shall be final, binding and unquestionable, the bank reserves its right to cancel/postpone the sale without assigning any reasons. (10) On payment of entire sale price and completion of sale formalities a sale certificate (as per format prescribed in the SARFAESI rule) will be issued to the successful purchaser/bidder. The successful purchaser/bidder shall be liable for **all existing/Previous/ future taxes and Charges, stamp duty, registration fee, incidental expenses** etc. for getting the sale certificate registration. (11) This notice is also a notice to the above borrowers/mortgagees/guarantors under rule 8(6)/ 6(2)/ 9(1) of the security interest (enforcement) rules-2002. (12) The bidders may participate in e-auction for bidding from their place of choice. internet connectivity shall have to be ensured by bidder himself, bank/service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc. (13) The intending bidders should make discreet inquires as regards any claim, charge and encumbrances on the property any authority besides the banks charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. (14) If the borrower pays the amount dues to the banks in full before the date of sale, auction liable to be stopped/canceled/withdrawn. (15) The sale shall be subject to the conditions prescribed in the security interest (enforcement) rules-2002 and the guidelines of the banks in pursuance of the instructions of govt. of india in this regard. (16) Priority will be given to offer of composite lot and bid for plant and machinery will be considered for sale only if no bid is received for land and building. (17) **The bid price shall be above the reserve price and bidder shall improve their future offer in multiple of Rs. 10,000/-**. (18) If the final bid amount of any lot exceeds Rs. 50 lakh, the auction buyer, while making final payment to bank, has to deduct 1% of the sale price of the immovable properties as TDS as per section 194 IA of income tax act & remit it to income tax department in the name of bank of india pan no. **AAACB0472C** & should mandatorily submit challan / taxpayers credit final form 26qb to bank. the buyer shall also bear all other applicable statutory taxes, dues, registration charges, stamp duty, property tax, society charges and all other similar charges etc. (19) In case of any discrepancy between the english version & vernacular language version, the english version will be preferred. (20) **Bidders are advised to exercise caution while submitting the online bids on the day of e-auction. In any case, once the bid has been submitted the bidder(s) is/are bound to amount submitted and no request/communication will be entertained.** (21) As per the registration (Gujarat Amendment) act, 2018, the sale certificate shall be registered in lieu of sale deed. (22) Property Inspection will be available for only those properties which are in Physical Possession with the bank. (23) **GST Tax is to be Borne by Purchaser over and above Bid Amount.**

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT - 2002

The borrower / guarantors are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned / sold and balance dues, if any, will be recovered with interest and cost.

Date : 07.08.2026, Place : Ahmedabad **Sd/- Authorised Officer, Bank of India**