Terms and Conditions of E-Auction for sale of Immoveable property more particularly described in the Schedule herein below under SARFAESI Act 2002, the E-Auction Notice of which was Published in "Business Standard" (English) on 18/11/2025 & "Sandesh" (Gujarati) on 18/11/2025.

The sale shall be subject to the conditions prescribed in the Security Interest Enforcement Rules 2002 and to the following further conditions.

- 1. The Bank under SARFAESI Act has taken possession of the property described in the schedule herein below.
- 2. The e-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS BASIS" and "WHATEVER IS THERE IS AND WITHOUT RECOURSE".
- 3. To the best of knowledge and information of the concerned Authorised Officer, there is no encumbrance on any property However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ ies put on auction and claims/ rights/ dues/ effecting 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 concerned Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.
- 4. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites as mentioned against each property description.
- 5. The interested bidders shall submit their documents through Web Portal: https://www.bankeauctions.com (the user ID & Password can be obtained free of cost by registering name with https://www.bankeauctions.com) through Login ID & Password. The EMD shall be payable through NEFT / RTGS in the following Account: 57500000904261, Name of the Account: DFSO TRANSITORY ACCOUNT, Name of the Beneficiary: HDFC BANK LTD., IFSC Code: HDFC0000240 latest by 5.00 P.M. on or before the respective dates mentioned in the auction notice. The NEFT/RTGS shall only be done from the account of the intending bidders and the details of which shall be mentioned in the web portal.
- 6. After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT / RTGS Challan along with letter of participation; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport/ Ration Card etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: https://www.bankeauctions.com) AFTER DULY FILLING UP & SIGNING & SEAL IS ALSO REQUIRED.
- 7. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact M/s. C1 India Pvt. Ltd., 3rd Floor, Plot No 68, Sector-44, Gurgaon, Haryana-122003, Support Mobile Number:-7291981124/1125/1126,Mr. Bhavik Pandya-08866682937. Help Line e-mail ID: support@bankeauctions.com/ gujarat@clindia.com and for any property related query may contact Bank's Authorised officer Mr. Nitingiri Goswami (Mobile-09624805555), E Mailnitingiri.goswami@hdfcbank.com In office hours during the working days. (10 AM to 5 PM). Only buyers holding valid User ID/ Password and confirmed payment of NEFT/RTGS shall be eligible for participating in the e-Auction process.
- 8. The interested bidder has to submit their Bid Documents [EMD (not below the 10% of Reserve Price) and required documents (mentioned in Point No.6)] on/ before the respective dates mentioned in the auction notice till 4 P.M., after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating the e-Auction Process, subject to due verification (of the documents) and/ or approval of the concerned Authorised Officer.

- 9. The bidders are not permitted to withdraw their bids once the EMD is deposited by them. In case of non-participation of bidders in the auction, the EMD shall be forfeited
- 10. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the concerned Authorised Officer/ Secured Creditor, after required verification.
- 11. 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. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, immediately after the acceptance of bid price by the concerned Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the concerned Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.
- 12. The prospective qualified bidders may avail online training on e-Auction from M/s. C1 India Pvt. Ltd. prior to the date of e-Auction. Neither the concerned Authorised Officer/ Bank nor M/s. C1 India Pvt. Ltd. shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.
- 13. The concerned Authorised Officer is not bound to accept the highest offer and the concerned Authorised Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.
- 14. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of M/s. C1 India Pvt. Ltd., https://www.bankeauctions.com and www.hdfcbank.com before submitting their bids and taking part in the e-Auction.
- 15. Any issue with regard to connectivity during the course of bidding online shall be the sole responsibility of the bidder and no claim in this regard shall be entertained. The intending bidders should register their name at https://www.bankeauctions.com and get user-id and password free of cost. Bidders who are holding valid ID & Password provided by M/s C1 India Pvt. Ltd. for this auction after due verification of PAN are allowed to participate in online e-auction on the above portal
- 16. Bidding in the last moment should be avoided in the bidder's own interest as neither the HDFC BANK LTD. nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.) in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.
- 17. On confirmation of sale by the Bank and if the terms of payment have been complied with, the concerned Authorised Officer exercising the power of sale shall issue Sale Certificates for the immovable property in favour of the purchaser(s) in the form given in Appendix V of the Security Interest (Enforcement) Rules, 2002. 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).
- 18. If the Sale Price is more than Rs.50,00,000/- (Rupees Fifty Lakh Only) then the auction purchaser/successful bidder has to deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income

Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to the Bank. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS.

- 19. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and, any past, present or future encumbrances, all the statutory/ non-statutory dues whatsoever in nature by any authority or agency including Sales Tax, Municipality Tax, Property Tax, Society Chareges, Electricity dues, Water dues, Transfer fees with respect to the leasehold land etc; taxes, rates, assessment charges, fees etc. owing to anybody.
- 20. The Bank shall not be responsible for any loss or damage pursuant to any litigation whatsoever in nature either at the instance of the Mortgagor(s) or the Borrower(s) in respect of the said property.
- 21. Bank has discretion to revoke this sale at any point of time before Execution of Sale Certificate and in that event Bank shall reimburse amount paid to the Bank without interest.
- 22. The stamp duty with respect to this sale certificate shall be borne by the purchaser only
- 23. On issuance of Sale Certificate by the Bank, sale shall be complete and no claims shall be entertained by the Bank.
- 24. Nothing in this notice constitutes or will be deemed to constitute any commitment or representation on the part of Bank to sell the property. Bank reserves the right to cancel the sale for any reason it may deem fit or even without assigning any reason and such cancellation shall not be called in question by the bidders.

SR No	Schedule of the Properties:						
1.	Industrial Property being a land adm. 7689 Sq Mts bearing RS No. 196/1/Paikee 8/Paikee 1 along with construction thereon of village Thangadh Ta. Chotila Dist. Surendranagar of Gujarat belongs to M/S Sanket Ceramics.						
	Area: 7689.00 Sq. Mtr (Boundaries)						
	North: RS No 196/1 Paiki South: RS No 196/1 Paiki/8/Paiki 1						
	East: RS No 196/1 Paiki/8/Paiki West: RS No 196/1 Paiki						

Date: 18/11/2025 Place: Rajkot Sd/-Nitingiri Goswami Authorised Officer HDFC BANK LIMITED



HDFC BANK LTD.: DEPT. FOR SPECIAL OPERATIONS, 4TH FLOOR, AAKANSHA BUILDING, OPP. J.K. HERO, 10-VIJAY PLOT CORNER, GONDAL ROAD, RAJKOT - 360002.

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE AND MOVABLE PROPERTIES

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES MORTGAGED TO BANK UNDER 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) RULE, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s)/Mortgagor(s)/Guarantor(s) that, the Authorized Officer(s) of HDFC BANK LTD. had taken physical possession of the following property/ies mentioned, pursuant to demand raised vide notice(s) issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the following loan accounts with right to sell the same on "AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS" for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act read with Rule 8 of the said Rules proposes to realize the Bank's dues by sale of the said property/ies. The sale of the below-mentioned Properties shall be conducted by way of E-Auction through Web Portal: https://www.bankeauctions.com

DESCRIPTION OF IMMOVABLE AND MOVABLE PROPERTIES / DETAILS OF ACCOUNT / AMOUNT / EMD / ETC.

Name of the Branch & Account	Demand Notice Date Amount as per Demand Notice	Details of Property	Reserve Price	Date / Time of e-Auction	Last Date for Receipt of Bids	Name of Authorised Officer / Phone No. / Email ID
HDFC Bank Ltd. Branch: Thangadh A/c Name: M/S Sanket Ceramics. A/C No: 50200027907534 & 8939907	Rs. 68,45,380.30/- dues as on 29,02.2024 inclusive of interest with further interest @18% p.a. with monthly from 1st March 2024 till the date of full and final payment under the Credit facilities availed.	Surendranagar of Gujarat belongs to	Rs. 2,52,00,000/-	18.12.2025 12.00 PM to 01.00 PM (with unlimited extension of 5	Up to 05.00 PM	Nitingiri Goswami Nitingiri.goswami@hdfcbank.com
Name of the Mortgagor & Guarantors of the Property			EMD Rs.			9624805555
1. M/S Sanket Ceramics (Partnership Firm & Mortgagor) Guarantors: 1.Mr. Savjibhai Prabhubhai Makwana, 2. Mr Sureshbhai Prabhubhai Makwana, 3. Mrs. Hiraben Sureshbhai Makwana, 4. Mr. Bharatbhai Savjibhai Makwana, 5. Mr. Jitubhai Savjibhai Makwana, 6. Mr. Dhirubhai Savjibhai Makwana.			25,20,000/- Bid Increase Amount Rs. 1,00,000/-	minutes each)		

TERMS & CONDITIONS:-(1) The e-Auction is being held on "AS IS WHEREIS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS". (2) The interested bidders shall submit their EMD details and documents through Web Portal: https://www.bankeauctions.com (the user ID & Password can be obtained free of cost by registering name with https://www.bankeauctions.com through Login ID & Password. The EMD shall be payable EITHER through NEFT/RTGS in the following Account: 57500000904261, Name of the Account: DFSO TRANSITORY ACCOUNT, Name of the Beneficary: HDFC BANK LTD., IFSC Code: HDFC0000240, Please note that the Cheques / Demand Drafts shall not be accepted as EMD amount. (3) To the best of knowledge and information of the Authorized Officer, there is no encumbrance i.e. statutory dues like property taxes, society dues etc as per Banks's record on the property, however there is no stay/injunction obtained by the borrower/mortgagor for sale of the same. The Bank however shall not be responsible for any present/ past/future outstanding non-statutory dues/ encumbrances/ tax arrears, if any. The intending bidders should make their own independent inquirines regarding the encumbrances, title of property/ies & to inspect & satisfy themselves. Properties can be inspected strictly on the above-mentioned date and time. (4) The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submiting bid, training on e-bidding process etc., may contact our service provider M/s. C1 India Pvt Ltd., 3rd Hoor, Plot No 68, Sector-44, Gurgaon, Haryana-122003, Support Mobile Number: -7291811125/1126, Mr. Bhavik Pandya-0886682937, E-mail ID: support@bankeauctions.com/gujarat@c1india.com. Help Line e-mail ID: support@bankeauctions.com and for any property related query may contact the concerned Authorized Officer of the Bank Mr. Nitingin Goswami (Mobile-9624805555), E Mail-nitingin.goswami@ndfcbank.com in office hours during the working days. (09.30 AM to 5:30 PM), (5) The highest

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

This may also be treated as notice u/r 8(6) Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to borrowers and Guarantors of the above said loan about the holding of E-Auction Sale on the above-mentioned date. The borrower/ guarantors/mortgagors are hereby notified to pay the sum as mentioned above along with up to dated interest and ancillary expenses before 15 days of this notice/the date of Auction, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

Date: 18.12.2025, Place: Rajkot

Sd/- Authorized Officer, HDFC Bank Ltd.

HDFC BANK

એચડીએફસી બેંક લી. : ડિપાર્ટમેન્ટ ફોર સ્પેરીયલ ઓપરેશન, ચોથો માળ, આકાંસા બિલ્ડીંગ, જે.કે. હીરો સામે, ૧૦-વિજય પ્લોટ કોર્નર, ગોંડલ રોડ, રાજકોટ - ૩૬૦૦૦૨.

ઈ-હરાજી હારા વેચાણ નોટીસ

સ્થાવર / જંગમ મિલક્તોની ઈ-હરાજીથી વેચાણ માટે જાહેર નોટીસ

સિક્યુરીઓઈરાન એન્ડ રીકન્સ્ટ્રક્શન ઓફ ફાઈનાન્સિયલ એસેટ્સ એન્ડ એન્ફોરમિન્ટ ઓફ સિક્યુરીટી ઇન્ટરેસ્ટ એક્ટ, ૨૦૦૨ તથા - રૂલ ૮(૬) ની જોગવાઈ સિક્યોરીટી ઇન્ટરેસ્ટ (એન્ફોરમિન્ટ) નિયમો ૨૦૦૨ સાથે વેચાણે લેતા સ્થાવર મિલકતો માટે ઇ-ફરાજી થી વેચાણની નોટીસ

આથી નોટીસ આપવામાં આવે છે જાહેર જનતાને અને ખાસ કરીને ઉધારકર્તાઓ/ગિરવેદારો/જામીનદારો ને કે એચડીએક્સી બેંક લી. ના અધિકૃત અધિકારી(ઓ)એ પ્રત્યક્ષ કબ્જો નીચે જણવેલ મિલકત/એ નો માંગણ નોટીસ અંતર્ગત સિક્યુરીટાઇઝેશન એન્ડ રીકન્સ્ટ્રક્શન એક કાઈનાન્સિયલ એસેટ્સ એન્ડ એન્કોર્સમેન્ટ ઓફ સિક્યુરીટી ઇન્ટરેસ્ટ એક્ટ, ૨૦૦૨ ની કલમ ૧૩(૨) હેઠળ આપેલ નીચેના ત્રણ ખાતાઓમાં વેચાણ ના હક સાચે "જયાં છે ત્યાં છે", "જે છે તે છે", "ત્યાં જે છે તે અને કોઇપણ જાતની જવાબદારી સિલાર્ચ", બેંકના બાકી લેણા વત્તા વ્યાજ નીચે આપેલ વિગતો પ્રમાણે વસુલ કરવા અને લેણાની ચૂકવણીમાં કસૂર કરતા નીચે સહી કરનાર સદસ્દુ કાયદાની કલમ ૧૩(૪) સાચે વેચાણ લેતા સદસ્દુ નિયમોના નિયમ ૮ એતર્ગત મળેલ સતાનો - ઉપયોગ કરતા સદસ્દુ મિલકત/ઓ ના વેચાણ દ્વારા બેંકના લેણા વસુલ કરવા દરખાસ્ત કરે છે. નીચે દર્શાવેલ મિલકતનું વેચાણ ઇ-૯રાજી મારકતે વેબ પોર્ટલ https://https://www.bankoauctions.com મારકતે કરવામાં આવશે.

સ્થાવર / જંગમ મિલકતોનું વર્ણન / ખાતાની વિગતો / રકમ / ઈએમડી / વગેરે

	માંગણા નોદીસ વારીખ	ભિલકલની વિગત	अनमत हिंभत	ઇ-હરાજીની લારીખ/સમય	जीडस भावडास्वानी छेस्सी तारीज	अधिवृत अधिकारीनुं नाम / क्रोन जे. / रामेर्वय कार्यडी
ગાખા અને ખાતાનું નામ	માંગણ जोटीस પ્રમાણે રકમ					
એચડીએફસી બેંક લી., શાખા: યાનગઢ, ખાતાનું નામઃ મેસર્સ	વજ માર્ચ, ૨૦૨૪	रे.स.नं. १६६/१/पैडी ८/पैडी १ तेना परना जॉध्डाम सदित गाम घानगढ ताः चोटिता, डिस्ट्री. सुरेन्द्रनगर, गुक्रात जातेनी समग्र मिल्डत केनी चतुःसीमाः इतरे: रे.स.नं. १६६/१ पैडी,		의 아이란 09.00 (E란6 14 (Pr에Z에 GUIZH 관리)	1 40.40.004	AND 10 10 10 10 10 10 10 10 10 10 10 10 10
સાંકેત સિરામીક્સ. ખાતા નં.	રા. ૬૮,૪૫,૩૮૦.૩૦/- સ્ટ.૦૨.૨૦૨૪ના રોજ બાકી વધુ વ્યાજ સાથે વ્યાજ સહિત ૧૮/. પાયિક સાથે ૧ માર્ચ ૨૦૨૪ કી મેળવેલ કેડીટ સવલતો હેઠળ સંપૂર્ણ અને આજ યુક્લણીની તારીખ સુધી માસિક સાથે		100			
50200027907534 & 8939907					00-1	ગોબ.: ૯૬૨૪૮૦૫૫૫૫
मिलकतमा जिल्लेहार अले			=1000,000/-		जिरीशकर्जी तारीज रुखे समय	
ਅਮੀਜ਼ਵਾਲੇਗਾ ਕਾਮ ੧. ਮੇਲਕੀ ਲਾਂਭੇਰ ਲਿਲਮੀਤਲ			oils daisary.		૦૬.૧૨.૨૦૨૫ લ્લારે ૧૨.૦૦ સાંજે ૦૪.૦૦ સુધી	
(ભાગીદારી પેટી અને ગિરવેદાર) જામીનદારો: ૧. શ્રી રાવજીભાઇ પ્રભૂભાઇ મક્વાણ, ૨. શ્રી સુરેશભાઇ			₹I. ₹,00,000/-			
પ્રભુભાઇ મકવાણા, ૩. શ્રીમતી હિરાબેન સુરેશભાઇ મકવાણા, ૪. શ્રી ભરતભાઇ સવ્યુભાઇ મકવાણા, ૫. શ્રી જીતુભાઇ સવ્યુભાઇ મકવાણા, ૬. શ્રી ધીરૂભાઇ સવ્યુભાઇ મકવાણા.						

સરફેસી કાયદા ૨૦૦૨ ના નિયમ ૮(૬) હેઠળ ૩૦ દિવસની કાયદાકીય વેચાણ નોટીસ

આને સિક્યુરીટી ઇન્ટરેસ્ટ (અન્ફોર્સનેન્ટ) નિયમે ૨૦૦૨ના નિયમ ૯(૧) અંતર્ગત ઉધારકર્તાઓ/અને જમીનદારોને ઉપરોક્ત સદરહુ ઝણ માટે ઈ હરણ વેચાણ ઉપરોક્ત તારીએ આયોજીત કરેલ છે બી નોટીસ પણ ગણવી. ઉધારકર્તા / જમીનદારો/ગિરવેદારોને આથી જણવવામાં આવે છે કે આ બોટીસ / હરાજીની તારીખના ૧૫ દિવસ પહેલા ઉપર જણાવેલ ૨૬૫ આજ સુધીના બાજ અને અનુસંગીક ખર્ચાઓ સાથે ભરપાઇ કરી દેવા, તેમાં કસુર થતા મિલક્તની હરાજીનેશાણ કરવા આવશે અને બાકી ૨૬મ જો કંઇ હશે તો બાજ અને કોસ્ટ સાથે વસુલ કરવામાં આવશે .

तारीज : १८.५२.२०२५, रखत : राषकोर

સલી/- અધિવૃત અધિવારી, એથડીએફસી બેંક લી.