

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 Times Of India (English) and Sandesh (Gujarati) on 19.01.2024.

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 except one Securitisation Application no.243 of 2017 filed by the borrower before Debt Recovery Tribunal II, Ahmedabad however there is no stay/injunction obtained by the borrower/mortgagor for sale of the same. 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 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 or through Demand Draft drawn in favour of HDFC Bank Ltd Account No. **57500000904261**, **Name: DFSO TRANSITORY ACCOUNT**, latest by 4.00 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. DD/Pay order drawn in favour of HDFC Bank Ltd to be payable at Ahmedabad drawn on any scheduled commercial Bank along with letter of participation in the bid, shall reach to the concerned Authorised Officer on /or before 4.00 P.M. on the respective dates mentioned in the auction notice at HDFC Bank Ltd Dept For Special Operations, Ahmedabad.
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 or Copy of Demand Draft 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@c1india.com and for any property related query may contact Anil Sankhla (**Mobile-09512999191**), **E Mail- anil.sankhla@hdfcbank.com**) In office hours during the working days. (10 AM to 5 PM).

8. Only buyers holding valid User ID/ Password and confirmed payment of NEFT/RTGS shall be eligible for participating in the e-Auction process.

9. 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.

10. 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

11. 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.

12. 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.

13. 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.

14. 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.

15. 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.

16. 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

17. Bidding in the last moment should be avoided in the bidders 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.

18. 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).

19. 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.

20. 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, Electricity dues, Water dues, Transfer fees with respect to the property etc; taxes, rates, assessment charges, fees etc. owing to anybody.

21. 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.

22. 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.

23. The stamp duty with respect to this sale certificate shall be borne by the purchaser only

24. On issuance of Sale Certificate by the Bank, sale shall be complete and no claims shall be entertained by the Bank.

25. 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.	Description of Property
1	Industries unit situated on non- agriculture land bearing Revenue Survey No. 240 paiki1/apiki1 admeasuring 12141 square meters at Atkot, Taluka Jasdan, District Rajkot. Owned by Mr. Bhaveshbhai Bhanjibhai Chovatiya & Mr. Aarjanbhai Limbabhai Ramani Guarantors East- Others property West-Road North- Govt waste land & road South- Shelu
2	Movable plant and machinery situated at Industrial property of Mr. Bhaveshbhai Bhanjibhai Chovatiya & Mr. Aarjanbhai Limbabhai Ramani situated at non- agriculture land bearing Revenue Survey No. 240 paiki1/apiki1 admeasuring 12141 square meters at Atkot, Taluka Jasdan, District Rajkot.

Date: 23.01.2024

Sd/-

Place: Ahmedabad

**Authorised Officer
HDFC BANK LIMITED**

ફરી રણકતો થયો: રાજ્યાભિષેક પ્રસંગે સમયની આલબેલ વગાડશે

ભુકંપ વેળા ટાવર શતિગસ્ત બનતા ડંકા વગાડતો ઘંટ નીચે પડી જતા બંધ હતો. રાજ્યાભિષેક ને લઈ ને આ ઘંટ ચાલુ કરાયો છે. પિતૃગણ સહિત સાત ધાતુઓનો બનેલો ઘંટ પોશ્તા બે ટન નું વજન ધરાવેલું. મુંબઈ થી આવેલા કારીગરો દ્વારા જહેમત લઈ રીપેરીંગ કરાયું છે. ૧૮૦ ફુટ ઉંચી કેઈન દ્વારા ઘંટ ને ફરી ટાવર માં સીટ કરાયો છે. ટાવર માં દર ત્રીસ મીનીટે એક ડંકો અને દર સાઈઠ મીનીટે સમય મુજબ ડંકા વાગશે.

BYRAIL & AIR - BOOKING START - 2024
નૈપાલ-કાઠમંડુ-પૂણેશ્વર-બનારસ-અયોધ્યા
ચંપારણ-૪-પૂરી-કલકત્તા-ગંગાસાગર
ચારધામ: યમુનોત્રી-દેવગંગોત્રી-યમનોત્રી
એ.અયોધ્યા-નવરામઘાટ-છપેયા-બનારસ
AC હોટલ-AC વાહન-ગુજરાતી કંટરર્સ સાથે
ભારતદરિયા 98244 56688

રોકાણ સાથે
બિઝનેસની સોનેરી તક
 ફેન્સાઈઝ સાથે 130 વાર જગ્યા, 3 ફ્લોર,
 કોમર્શિયલ બિલ્ડીંગ, ઓફિસ તથા
 ડિસ્પે સાથે. ૧૫ લાખ + વાર્ષિક
 આવક રોકાણ 1.5 Cr.
૭8141 88188

■ HDFC BANK ટેક ઓફિસ: એચડીએફસી બેંક લિ., એચડીએફસી બેંક ટ્રસ્ટિસ, સેન્ટ્રલ બાઇપ માર્ગ, લોચર પટેલ (પશ્ચિમ), મુંબઈ - ૪૦૦૦૧૩

રિજનલ ઓફિસ: એચડીએફસી બેંક લિ. : ડિપાર્ટમેન્ટ ફોર સ્પેશિયલ ઓપરેશન્સ, શ્રીને માળ, મિવાલી-૩, ફાઈવ ઈન સિનેમા પાસે, ફાઈવ-ઈન રોડ, બોડકદેવ, અમદાવાદ - ૩૮૦૦૫૪.

સ્થાવર મિલકતોના વેચાણ માટે ઈ-દરજી બજાર સૂચના		ઈ-દરજીની વેચાણ નોટીસ	
ક્ર. નં.	જમીનના નામ અને ખાતા નંબર	મિલકતના ગિરવેદાર અને જમીનદારનું નામ	કોલેટરલ મિલકતો ની વિગતો
લોટ નં. ૧	એચડીએફસી બેંક લિ., શાખા - જસદણ ખાતા નં. ૫૦૨૦૦૦૦૬૮૨૨૨૪ અને ૮૧૧૧૨૭૩૬	ગિરવેદાર: શ્રી ભાવેશભાઈ ભાણભાઈ ચોવટિયા અને શ્રી અરજણભાઈ લિંગાભાઈ રામાણી જમીનદાર: શ્રી ચોવટિયા ભાવેશકુમાર ધનજીભાઈ, શ્રી વિનુભાઈ વશરામભાઈ હરખાણી, શ્રી રામાણી અશોકભાઈ અરજણભાઈ, શ્રી રામાણી અરજણભાઈ	શ્રી ભાવેશભાઈ ભાણભાઈ ચોવટિયા અને શ્રી અરજણભાઈ લિંગાભાઈ રામાણીની માલિકીની ઈન્ડસ્ટ્રીયલ યુનિટ બિલ્ડિંગમાં જમીન પર સ્થાવર અને સ્થિત રેવન્યુ સર્વે નં. ૨૪૦ પેકી ૧/૨૦૫૬ ૧ લોટ ૧૨૧૪૧ સ્કવેર મીટર આટકોટ ખાતે, તાલુકા જસદણ, ડિસ્ટ્રિક્ટ રાજકોટ ખાતેની મિલકત. પૂર્વે: અચીની મિલકત, પશ્ચિમે: રોડ, ઉત્તરે: સરકારી ખરાબા જમીન રોડ, દક્ષિણે: રોડ.
લોટ નં. ૨	એચડીએફસી બેંક લિ., શાખા - જસદણ ખાતા નં. ૫૦૨૦૦૦૦૬૮૨૨૨૪ અને ૮૧૧૧૨૭૩૬	લિંગાભાઈ	શ્રી ભાવેશભાઈ ભાણભાઈ ચોવટિયા અને શ્રી અરજણભાઈ લિંગાભાઈ રામાણીની જંગમ પ્લોટ અને મશીનરી ઈન્ડસ્ટ્રીયલ મિલકત બિલ્ડિંગમાં જમીન પર સ્થિત રેવન્યુ સર્વે નં. ૨૪૦ પેકી ૧/૨૦૫૬ ૧ લોટ ૧૨૧૪૧ સ્કવેર મીટર આટકોટ, તાલુકા જસદણ, ડિસ્ટ્રિક્ટ રાજકોટ.

નિયમો અને શરતો :-
 ૧. ઈ-દરજી "જેમ છે ત્યાં, જે છે તે, જે છે તે છે, અને આશ્રય વિનાના ધોરણે" ચોખ્ખો.
 ૨. દરજીમાં ભાગ લેવા ઇચ્છુકોએ તેમની ઈમેલમાંથી લિંગત તથા દસ્તાવેજ વેબ પોર્ટલ <https://www.bankforeclosures.com> (સુપર આઈડી અને પાસવર્ડ વિના મુલ્યે <https://www.bankforeclosures.com> પર રજીસ્ટર કરવાની મંજૂરી થશે) થકી લોગીન આઈડી અને પાસવર્ડ દ્વારા મોકલવાના રહેશે. ઈમેલમાંથી મોકલવાની NEFT/RTGS દ્વારા નોંધેલા એકાઉન્ટમાંથી કરવાની રહેશે. ખાતા નં. ૫૦૫૦૦૦૦૦૦૦૧૬૬, ખાતાનું નામ: DFSD Transitory account, ખાતા ધારકનું નામ: HDFC BANK LTD. IFSC Code: HDFC0000240
 ૩. ડિમાન્ડ ફાઇનલ ઈમેલમાંથી રકમ સ્વીકારવામાં આવશે નહીં તેની નોંધ લેવી.
 ૪. અધિકૃત અધિકારીની જાણ મુજબ તથા માલિકી અનુસાર કોઈપણ જાતના બોજા જેમ કે કાયદાકીય બોજા જેમ કે મિલકત વેરો સોસાયટીની બોજા વિ. બેંકના રેકર્ડ મુજબ મિલકત ઉપર નાશી સિવાય કે શરતો અને નિયમોમાં જણાવ્યા હોય તે છતાં પણ બેંક કોઈપણ સમય પાછાની રીતે સંતોષ થાય તેમ કરવાનું રહેશે. મિલકતનું અને ખાતેની મશીનરીનું નિરીક્ષણ ઉપર દર્શાવેલ તારીખ અને સમય અનુસાર જ કરવાનું રહેશે.
 ૫. સ્થાવર મિલકત વેચાણને કારણે જમીન અને મકાન (લોટ નં. ૧) ના ઈ-દરજી વેચાણની પૂર્વે વાટે જણાવેલ જંગમ મિલકત વેચાણ કે લાન્ડ અને મશીનરી (લોટ નં. ૨) વેચાણમાં આવે અને ઈ-દરજીમાં તેની ખાતરી કરવામાં આવે.
 ૬. ઈન્કુબેશન પેરિયોડ ૧૨૦૦૩ની સીલ કરવાની રહેશે. સીલ મોકલવાનું નં.: ૮૨૨૮૮૮૮૮૮૮ / ૧૨૨૪ / ૧૨૨૪, શ્રી ભાણેશ પંચમ મોહાપાલ: ૦૮૮૮૮૮૮૮૮૮, ઈ-મેલ આઈડી: support@bankforeclosures.com/rajkot@india.com મિલકત અને પ્લોટ અને મશીનરી સંબંધી ખાતરી માટે ઉપર જણાવેલ અધિકૃત અધિકારીનો સંપર્ક સમય દરમિયાન (સવારે ૧૦.૦૦ થી સાંજે ૦૫.૦૦) ઉપરવર્તી સરનામે સંપર્ક કરી શકે છે.
 ૭. વેચાણ કિંમત રૂ. ૫૦,૦૦,૦૦૦/- (પચાસ લાખ રૂપિયા) થી વધારે હોય તો દરજીમાં ખરીદનાર / સફળ બોલીદારે વેચાણ કિંમતમાંથી ૫% વેચાણ કિંમતના રોકાણ સહી કરી મોકલવાની રહેશે. ૫% મુજબ મોકલવાની રહેશે અને રકમ વેચાણ કિંમતના ૮૫% રકમ બેંકમાં ભરવાની રહેશે. રૂ. ૨૬૦૦ અને ચલન - રોકાણ તથા અંગેનો પુરાવો મળે બેંક વેચાણ સંદર્ભિત ઈમેલ કરશે તેની નોંધ લેવી.
 ૮. સીલથી કોઈ બોલીદાર એચડીએફસી બેંક કિમિટ્ડ પ્રમાણિત કરે તેને આધીન રહેશે. અધિકૃત અધિકારીને કોઈપણ બીડ / બીડી જ બીડ જે કંઈ ખરીદ કરશે તે સ્વીકારવી / નામંજૂર કરવાનો અધિકાર હશે / વેચાણ કોઈપણ જાતના કારણ વગર રદ કરવાનો હક છે. તેમજ નિર્ણય આપવી અને બંધનકર્તા રહેશે.
 ૯. વેચાણના નિયમો અને શરતો માટે મેરેટમાંથી લેવાઈ રહેલા અમારી વેબસાઇટ www.hdfcbank.com અને www.bankforeclosures.com ની મુલાકાત લો.

સરકારી એક્ટ ૨૦૦૨ની કલમ ૮(૧) હેઠળ ૩૦ દિવસની નોટીસ
 આ નોટીસ અધિકારી દ્વારા ૧૯/૦૧/૨૦૨૪ (એનફોર્સમેન્ટ) રૂલ ૨૦૦૨ વાંચી અને તે દેવાદારો / જમીનદારોને ઉપર જણાવેલ તારીખ રાખેલ છે તેની નોંધ લેવી. દેવાદારો / જમીનદારો / બોલીદારોએ આ સામે સુધિત કરવામાં આવે છે કે ઉપર જણાવેલ રકમ વાળા આજ દિન સુધીમાં વ્યાજ અને ખર્ચા આ નોટીસના ૧૫ દિવસ પહેલાં / દરજીની તારીખના ૩૦ દિવસ પહેલાં ભરી જવા, જો તેમ કરવામાં નિષ્ફળ જશે તો મિલકતની રજા કરવામાં આવશે. જો તેમ કરવામાં નિષ્ફળ જશે તો મિલકતની રજા કરવામાં આવશે.
 તારીખ : ૧૯.૦૧.૨૦૨૪, સવાર : અમદાવાદ

બેંક ઓફ બરોડા
Bank of Baroda

ગ્રોનલ એન્ટ્રી એસેટ રીકવરી શાખા, અમદાવાદ ઝોન, ૪થો માળ,
 બેંક ઓફ બરોડા ટાવર, સો ગાર્ડન પાસે, એલિસબ્રીજ, અમદાવાદ-૩૮૦૦૦૬
 ફોન: ૦૭૯-૨૬૪૭૭૧૫૪ ઈમેલ: armahm@bankofbaroda.co.in

સ્થાવર અને જંગમ મિલકતોના વેચાણ માટે નોટીસ
 પરિશિષ્ટ- ૪-એ- (જુઓ નિયમ ૬(૨) અને ૮(૬)ની જોગવાઈઓ)

સિક્યોરીટી ઈન્સ્ટ્રુમેન્ટ (એનફોર્સમેન્ટ) નિયમો, ૨૦૦૨ના નિયમ ૬(૨) અને ૮(૬)ની જોગવાઈઓ સાથે વંચતા
 સિક્યોરીટી ઈન્સ્ટ્રુમેન્ટ (એનફોર્સમેન્ટ) નોંધ ફાયનાન્સિયલ એસેટ્સ અને એનફોર્સમેન્ટ ઓફ સિક્યોરીટી ઈન્સ્ટ્રુમેન્ટ
 એક્ટ, ૨૦૦૨ હેઠળ સ્થાવર અને જંગમ મિલકતોના વેચાણ માટે ઈ-દરજી વેચાણ નોટીસ.

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Gujarat Refinery hands over four ambulances to Narmada District

Demonstrating the core value of 'care', IndianOil Gujarat Refinery handed over four ambulances to District Health Authority at Narmada District under its CSR initiatives for the FY 2023-24. The assets were inaugurated and flagged off by Shweta Teotia, IAS, collector, Narmada District; and Rahul Prashant, executive director and refinery head, Gujarat Refinery, in the presence of Ankit Pannu, district development officer, Narmada District; Anil Kumar, chief general manager (HR); Vibha Kumar, deputy general manager (HR); Dr Janak

people. Speaking on the occasion, Prashant said that healthcare has been Gujarat Refinery's focus area for CSR.

SMC & Surat Smart City Development Limited launches 'Cycle2School' project

Smart Cities Mission by Ministry of Housing and Urban Affairs (MoHUA) has launched the 'India Cycle4Change' challenge to promote non-motorised vehicles in the country's cities and make them cycling friendly. Various campaigns like 'Cycle2Work', 'Cycle2School' et

'Cycle2School' project and various activities have been undertaken by Surat Municipal Corporation (SMC) and Surat Smart City Development Limited (SSCDL) under this. Under Cycle2School project, SMC and SSCDL has identified a total of six schools located in different parts of the city for anchoring the initiatives around safe school zones for cycling and walking. The 'Cycle2School'



project was launched by the mayor, Daksesh Mavani on January 8, 2024, in the presence of other dignitaries, guests, and various stakeholders.

HDFC BANK

Head Office: HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai-400013
Regional Office: HDFC Bank Ltd., Department For Special Operations, at 3rd Floor, Shivajik-3, Nr. Drive In Cinema, Drive In Road, Bodekdev, Ahmedabad-380054.

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES
E-Auction Sale Notice for Sale of immovable property mortgaged to HDFC Bank Ltd. under Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(5) 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. (the Bank) 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.banksauctions.com>.

Sr. No.	Name of the Branch & Account	Name of the Mortgagor & Guarantors of the property	Details of Collateral Property	Amount as per Demand Notice / Demand Notice Date	Inspection Date and Time	Reserve Price	Date / Time of E-Auction
						EMD Bid Increase Amount	
Lot No. 1.	HDFC Bank Ltd. Branch - Jasdan A/c No. 50200006828224 & 81112736	Mortgagor - Mr. Bhaveshbhai Bhanjibhai Chovatiya & Mr. Aarjanbhai Limbabbhai Ramani, Guarantors - Mr. Chovatiya Bhaveshkumar Dhanjibhai, Mr. Vinubhai Vasharimbhai Harkhani, Mr. Ramani Ashokbhai Arjanbhai, Mr. Ramani Arjanbhai Limbabbhai	Industries unit situated on non-agriculture land bearing Revenue Survey No. 240 paiki 1/apaki 1 admeasuring 12141 square meters at Atkot, Taluka Jasdan, District Rajkot. Owned by Mr. Bhaveshbhai Bhanjibhai Chovatiya & Mr. Aarjanbhai Limbabbhai Ramani Guarantors, East-Others property, West - Road, North-Govt waste land road, South- Sheli.	Rs. 7,00,25,220.07/- Demand Notice dated 07.05.2016	13th February 2024 from 11.00 AM To 03.00 PM	Reserve Price Rs. 2,31,00,000/- EMD Rs. 23,10,000/- Bid Increase Rs. 50,000/-	27th February 2024 from 2.00 PM To 3.00 PM Last Date of Receipt of Bids alongwith EMD 20th February 2024 upto 4.00 PM
Lot No. 2.	HDFC Bank Ltd. Branch - Jasdan A/c No. 50200006828224 & 81112736	Mortgagor - Mr. Bhaveshbhai Bhanjibhai Chovatiya & Mr. Aarjanbhai Limbabbhai Ramani	Movable plant and machinery situated at Industrial property of Mr. Bhaveshbhai Bhanjibhai Chovatiya & Mr. Aarjanbhai Limbabbhai Ramani situated at non - agriculture land bearing Revenue Survey No. 240 paiki 1/apaki 1 admeasuring 12141 square meters at Atkot, Taluka Jasdan, District Rajkot.	Rs. 7,00,25,220.07/- Demand Notice dated 07.05.2016	13th February 2024 from 11.00 AM To 03.00 PM	Reserve Price Rs. 34,10,000/- EMD Rs. 3,41,000/- Bid Increase Rs. 50,000/-	27th February 2024 from 2.00 PM To 3.00 PM Last Date of Receipt of Bids alongwith EMD 20th February 2024 upto 4.00 PM

TERMS & CONDITIONS:

- The e-Auction is being held on "AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS"
- The interested bidders shall submit their EMD details and documents through Web Portal: <https://www.banksauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.banksauctions.com>) through Login ID & Password. The EMD shall be payable EITHER through NEFT / RTGS in the following Account: 57500000904261, Name of the Account: DFSD Transitory account, Name of the Beneficiary: HDFC BANK LTD., IFSC Code: HDFC0000240. Please note that the Cheques / Demand Drafts shall not be accepted as EMD amount.
- 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 Bank's record on the property other than the one mentioned in detailed terms and conditions. The Bank however shall not be responsible for any present/past/future outstanding non-statutory dues /statutory dues/encumbrances/tax arrears/litigations, if any. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property & to inspect & satisfy themselves. Property or Plant & machinery can be inspected strictly on the above mentioned date and time.
- The e-Auction sale of immovable property i.e. land and building (Lot No. 1) will be confirmed only if the movable property i.e. plant and machinery (Lot No. 2) is sold and confirmed in the e-Auction
- The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact our service provider M/s. C1 India Pvt. Ltd., 3rd Floor, Plot No. 68, Sector 44, Gurgaon, Haryana-122003. Support Mobile Nos : 7291981124/1125/1126, Mr. Bhavik Pandya Mobile : 08866682937, E-mail ID: support@banksauctions.com/gujarat@e1india.com. for any property or Plant & machinery related query may contact the Authorized officer as mentioned above in office hours during the working days. (10:00 AM to 5:00 PM).
- 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.
- The highest bid shall be subject to approval of HDFC Bank Limited. Authorized Officer reserves the right to accept/reject all or any of the offers/bids so received, or cancel the auction/sale without assigning any reasons whatsoever. His decision shall be final & binding.
- (FOR DETAILED TERM AND CONDITIONS PLEASE REFER TO OUR WEBSITE www.hdfcbank.com and www.banksauctions.com).

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 9(1) OF THE SARFAESI ACT 2002
This may also be treated as notice under 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 upto dated interest and ancillary expenses before 30 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 : 18.01.2024, Place : Ahmedabad
Sd/- Authorized Officer, HDFC Bank Ltd.

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