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 Divya Bhaskar (Gujarati) on 09.09.2024.

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. 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 concerned Authorised Officer may cancel the auction process/bidding at any time without assigning any reason thereof.

16.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.

17. 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

18. 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.

19. 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).

20. 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.

21. 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.

22. 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.

23. 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.

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

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

26. 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	All that piece and parcel of Non agriculture Plot of land bearing No. 2101 admeasuring about 2040 Sq. Mt. Situated on the plot of land bearing Block No. 18 and 19 laying and being at Mouje Chhatral in the Registration District of Mehsana and Sub District of Kalol together with factory shed/building standing thereon belonging to Pramukh Agro Foods Pvt. Ltd. and the same is bounded as follows: On or towards the East : Plot No. 2102 On or towards the West : Garden Plot On or towards the North : 16 wide Road On or towards the South : 10 Mt. Vide Space All that piece and parcel of Non agriculture Plot of land bearing No. 2102 admeasuring about 2040 Sq. Mt. Situated on the plot of land bearing Block No. 18 and 19 laying and being at Mouje Chhatral in the Registration District of Mehsana and Sub District of Kalol together with factory shed/building standing thereon belonging to Pramukh Agro Foods Pvt. Ltd. and the same is bounded as follows: On or towards the East : Plot No. 2101 On or towards the West : Garden Plot On or towards the North : 16 wide Road On or towards the South : 10 Mt. Vide Space
2	Hypothicated All the Plant and Machinery

Date: 12.09.2024

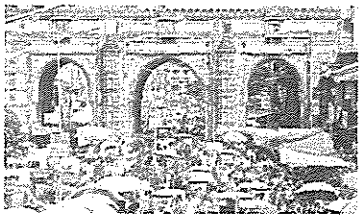
Sd/-

Authorised Officer
HDFC BANK LIMITED

Place: Ahmedabad

MARKET MUDDLE: BAZAARS BATTLE DIGITAL DISRUPTION

Old Markets Are Losing Appeal As Business Shift To New Areas Due To Traffic, Parking Woes And Free Off-Campus. What Is Happening To The Bazaars That Once Turned Out Cities Bustling? Team TOI Deciphers



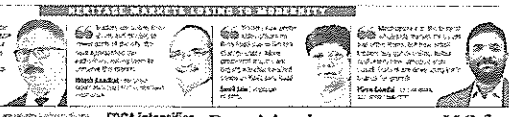
Rajkot's historic markets fade as traders move on

Surat diamond market steady, but textiles in flux

Post-Covid, New Cloth Market fights to stay in fashion

Manek Chowk's old-world charm faces new challenges

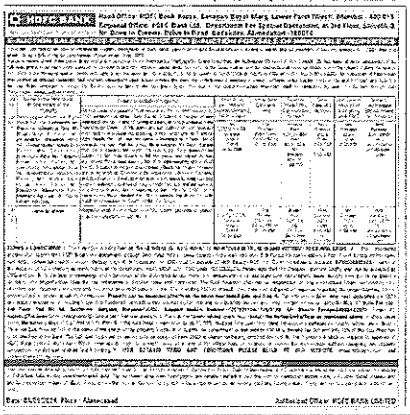
TIMES DHANDHO



Meet on inclusive net zero transport held at AU

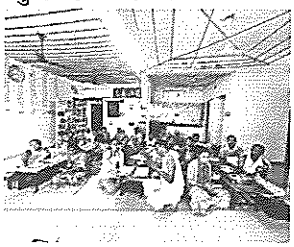
FDCA intensifies checks on misbranded edible oils

Practising lawyers move HC for retirement benefits from BCG



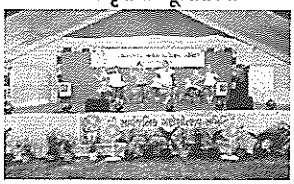
Education dept's plan to let orphans change college, branch falls flat

પેથાપુર પાર્શ્વનાથ દિગંબર ચૈત્યાલય ખાતે પર્યુષણ મહાપર્વનો પ્રારંભ



ગાંધીનગર । શ્રી પાર્શ્વનાથ દિગંબર ચૈત્યાલય સ્વપ્નવિલા-૩, પેથાપુરમાં ક્યારે 17 સપ્ટેમ્બર સુધી પર્યુષણ મહાપર્વ ઉજવાઈ રહ્યો છે. આ દરમ્યાન ઉત્તમ ક્ષમા, માર્દવ આર્જવ, સત્ય, શૌચ, સંયમ તપ, ત્યાગ, આકિંચન્ય અને બ્રહ્મચર્ય આદિ દશલક્ષણ ધર્મોની આરાધના કરવામાં આવે છે. બહતો બારા જિનાભિષેક, પૂજા તથા સાંજે આરતી, ભજન અને સ્વાધ્યાય જેવા કાર્યક્રમો કરવામાં આવી રહ્યા છે. પેથાપુર સ્વપ્નવિલા ખાતે પાર્શ્વનાથ ભગવાનના દર્શન નો લાભ લેવા શ્રાવક-શ્રાવિકાઓ દુર દુરથી આવી રહ્યા છે.

સાર્વજનિક ગણેશોત્સવના લોક નૃત્યોત્સવમાં 17 સંસ્થાએ 20 કૃતિની રજૂઆત કરી

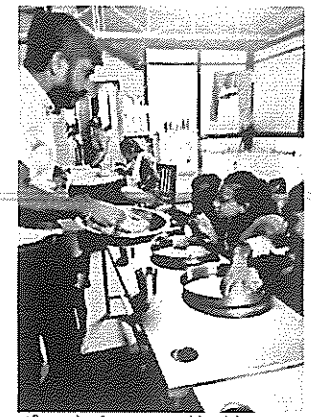


ગાંધીનગર । શહેરના સેક્ટર-22 રંગમંચ ખાતે સાર્વજનિક ગણેશોત્સવ સમિતિ દ્વારા શનિવારે ગણેશ ચતુર્થીના દિવસે સવારે ગણેશ સ્થાપન કર્યા બાદ રાત્રે ગાંધીનગરની વિવિધ કલા સંસ્થાઓ દ્વારા 'લોકનૃત્યોત્સવ' યોજવામાં આવેલો હતો. સમિતિના અધ્યક્ષ નિરીત વ્યાસના જણાવ્યા પ્રમાણે આ લોક નૃત્યોત્સવમાં ગાંધીનગરની સુપ્રસિદ્ધ સંસ્થાઓએ વિવિધ લોક નૃત્યો રજૂ કર્યા હતા. 17 સંસ્થાઓના 250થી વધુ કલાકારોએ તેમની ઉત્કૃષ્ટ સાંસ્કૃતિક કૃતિઓ રજૂ કરી હતી. ઉપસ્થિત મહેમાનોએ સાર્વજનિક ગણેશોત્સવના ગાંધીનગરની વિવિધ કલા સંસ્થાઓ તેમજ બાળકોને પ્લેટફોર્મ આપીને તેમનામાં રહેલી સુષુપ્ત શક્તિઓને બહાર નીકળવાના પ્રયાસને નિરાંતવો હતો. ગણેશજીની પૂજા અર્ચના કરવા તથા કાર્યક્રમ નિહાળવા કોંગ્રેસ, આપ તેમજ શહેરના અન્ય મોટીબો, સામાજિક અગ્રણીઓ, વસ્તીઓની મોટી સંખ્યામાં જોડાયા હતા.

રૂપાલ વરદાયિની હાઇસ્કૂલના શિક્ષકને શ્રેષ્ઠ શિક્ષકનો એવોર્ડ એનાયત કરાયો

ગાંધીનગર । રૂપાલની વરદાયિની હાઇસ્કૂલના મદદનીશ શિક્ષક શ્રી. પ્રહલાદ આર. ચૌધરીને શિક્ષક દિને ગાંધીનગર જિલ્લાના કેક શિક્ષક તરીકેનો એવોર્ડ એનાયત કરવામાં આવ્યો હતો.

સોમવતી અમાસના દિવસે પ્રજ્ઞાચક્ષુ બાળકોને ભોજન કરાવાયું



ગાંધીનગર : સોમવતી અમાસનું મહત્વ વધારે છે, ત્યારે કોલાવડા વાસણા ગામના વતની અને હાલમાં સેક્ટર 26 ખાતે રહેતા તથા પોલીસ ભવનમાં આઈબી વિભાગમાં ફરજ બજાવતા દિગ્વિજયસિંહ ફુલુભા સ્પર્શ પરિવાર દ્વારા સેક્ટર 16 સ્થિત અંધશાળાના બાળકોને ભોજન કરાવ્યુ હતુ. આ સમયે તેમનો પરિવાર હાજર રહ્યો હતો.

જિલ્લા તથા શહેરમાં વિવિધ સ્થળોએ ગણેશ મહોત્સવની ઉજવણી કરાઇ

ફ્રાગ્રન્સી રેસિડેન્સી, કલોલ

વસંત વિલા ફ્લેટ માણસા

સમર રેસીડેન્સી, માણસા

લોટસ વાડીપુર મહોત્સવ

સાંઈ ધ્રુવીનીરી, સરેલા

કાર્તિકભાઈ પુષ્કલ, સેક્ટર ૪/સી

સામવેદ સોનલ્ડી, સરગાસણ

સીક્રેટ હાઈટ્સ, કુડાસણમાં મહોત્સવની ઉજવણી કરાઈ

મહર્ષિ રાનિ તપોવન

ગુરૂમંત્ર રેસીડેન્સી, કુડાસણ

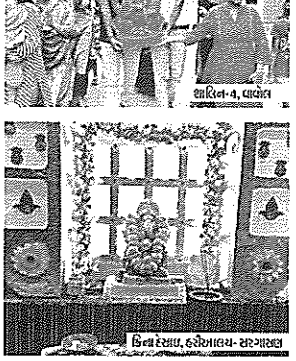
હોલ્સલર ૧૩૧૪/2, સેક્ટર ૭ડી

હવેલી સોસાયટી, રાંદેજા

સાધિન-૧, વાવોલ

સંતવિહાર-1, કોબા

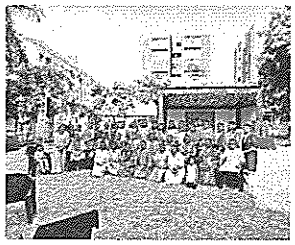
સ્વાગત કર્વીનસેન્ડ, સરગાસણ



ક્રિના સ્કાઇ, હર્ષાલય-સરગાસણ

ઉજાનગર વિભાગ-1, સંસ્કાર

સેક્ટર સોસાયટી, સેક્ટર-14માં મહોત્સવની ઉજવણી કરાઇ



સંતસ્થાન કોર્પ્યુલ, સરેલા

શ્રીરામધામ સોસાયટી, સરગાસણ