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 19/09/2024 & "Sandesh" (Gujarati) on 19/09/2024.

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 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 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.
- 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. | Property consisting of Commercial Bulding situated "Sampati Group" Imperial Heights, Office No. B-301, Wing – B, Third Floor, Rev. Sur No. 34/Paiki, TPS No. 3, F P No. 43, City Survey No. 2043/1/1, Opp.Big Bazar, 150 ft Ring Road, Rajkot – 360002 Carpet Area 630.97 Sq. Ft. (53.64 Sq. Mt.) owned by Mr. Jayesh Vallabhji Madiyar and Mrs. Payal Jayesh Madiyar |
| | North: Margin Space and wing-A South: Common passage East: Office No-B 302 West: Lift |
| | West. Elit |
| 2. | Property consisting of Commercial Bulding situated "Sampati Group" Imperial Heights, Office No. B-302, Wing – B, Third Floor, Rev. Sur No. 34/Paiki, TPS No. 3, F P No. 43, City Survey No. 2043/1/1, Opp.Big Bazar, 150 ft Ring Road, Rajkot – 360002 Carpet Area 704.99 Sq. Ft. (65.52 Sq. Mt.) owned by Mr. Jayesh Vallabhji Madiyar and Mrs. Payal Jayesh Madiyar |
| | North: Margin Space and wing-A |
| | South: Office No-B 303 |
| | East: Open Margin |
| | West: Passage and Office No-B 301 |

Date: 20/09/2024 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 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 PROPERTIES / DETAILS OF ACCOUNT / AMOUNT / EMD / ETC.

| | 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 |
|---|---|---|----------------------|--|--|--|
| Name of the Branch & Account | | | | | | |
| HDFC Bank Ltd., Rajkot (Gujarat) M/s. Excel Castronics Ltd. | 11th September 2017 | Survey No. 2043/1/1, Opp. Big Bazar, 150 Ft. Ring Road, Rajkot - 360002, wherein | Rs. 1,50,00,000/- | 01.00 PM (with unlimited extension of 5 minutes each) Inspection Date and Time | 05.10.2024 Up to 04.00 PM | Nitingiri Goswami |
| Name of the Mortgagor & Guarantors of the Property | dues as on 30.08.2017 inclusive of interest with further interest @18% p.a. with monthly from 1st September 2017 till the date of full and final payment under the Credit facilities availed. | | EMD | | | Nitingiri.goswami@hdfcbank.com |
| Mr. Jayesh Vallabhbhai Madiyar, 2. Mr. Viren Maganlal Vaghela, 3. M r s . | | | Rs. 15,00,000/- | | A STATE OF THE PARTY OF THE PAR | |
| Payal Jayeshbhai Madiyar, 4. Vallabh ji Surji Thacker, 5. Ms. Manali Doshi Kalendu, 6. Mr. Dhaval Pravinbhai Dangar, 7. Mrs. Taramati Pranlal Shah, 8. Sanjay Jayantilal Jobanputra, 9. Anax Reality Pvt. Ltd. (Corporate Guarantor) | | | Rs. 1.00.000/- | | 03.10.2024 11.00 AM to | DESCRIPTION OF THE PROPERTY PR |

* [Consolidated Reserve Price for Office No. B 301 and 302 is mentioned in Description of property column]

TERMS & CONDITIONS:-(1) The e-Auction is being held on "AS IS WHERE IS, AS IS WHAT IS, WHAT EVER 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 Beneficiary: 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. The Bank however shall not be responsible for any present past/ future outstanding non-statutory dues/ statutory dues/ encumbrances/ tax arrears, if any. The intending bidders should make their own independent inquiries 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, 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 Number: -7291981124/1125/1126, Mr. Bhavik Pandya-0886682937, E-mail ID: support@bankeauctions.com/gujarrat@c1india.com. Help Line e-mail ID: support@bankeauctions.com and for any property related query may contact the concerned 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 whats oever. His decision shall be final & binding. (6) FOR DETAILED TERM AND CONDITIONS PLEASE

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

This may also be treated as notice u/t 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 oost.

Date: 20.09.2024, Place: Rajkot

Sd/- Authorized Officer, HDFC Bank Ltd.



એથકીએફસી બેંક લી. : કિપાર્ટમેન્ટ ફોર સ્પેશીયલ ઓપરેશન, થોથો માળ, આકાંક્ષા બિલ્કીંગ, જે.કે. હીરો સામે, ૧૦-વિજય પ્લોટ કોર્નર, ચોંકલ રોક, રાજકોટ - ૩૧૦૦૦૨.

ઈ-હરાજી દ્રારા વેચાણ નોટીસ

સ્થાવર મિલકતોની ઇ-હરાજીથી વેચાણ માટે જાહેર નોટીસ

સિક્યુરીટાઇકેશન એન્ડ રીકન્સ્ટ્રક્શન એફ ફાઇનસ્ટિયલ એસ્ટ્રેસ એન્ડ એન્ટ્રેસિનેન્ટ એફ સિક્યુરીટી ઇસ્ટરેસ્ટ એક્ટ, ૨૦૦૨ તથા - રૂલ ૮(૪) ની જોગપાઇ શિક્યોરીટી ઇસ્ટરેસ્ટ (એન્ટ્રોર્સમેન્ટ) નિવમો ૧૦૦૧ લાયે વંચાણે લેતા સ્થાવર મિલકતો માટે ઇ-ફરાણ થી વેચાણની નોટીસ

આટી નોટીસ આપવામાં આવે છે જાહેર જનતાને અને ખાસ કરીને ઉઘારકર્તાઓ/ઊરવેદારો/અમીનદારો ને કે એટડીએક્સી બેંક લી. ના અધિકૃત અધિકારી(ઓ)એ પ્રત્યક્ષ કબર્જા નીચે જણાવેલ મિલકત/ઓ નો માંગણ નોટીસ અંતર્ગત રિક્યુરીટઢાં કેશન એન્ડ રીકન્શ્ટ્રકળન ઓફ ફાઇનાન્સિયલ એસેટ્સ એન્ડ એન્ડોએન્ટ ઓફ રિક્યુરીટી ઇન્ટરેસ્ટ એક્ટ, ૨૦૦૨ ની કલમ ૧૩(૨) હેઠળ આપેલ નીચેના ઝડા ખાતાઓમાં વેચાણ ના લક સાથે ' "જ્યાં છે ત્યાં છે", "તે છે તે છે", "ત્યાં જે છે તે અને કોઇપણ વાતની જવાબદારી સિવાર્ય, બેંકના ખાકી લેણા વતા વ્યાજ નીચે આપેલ વિગતો પ્રમાણે વસુલ કરવા અને લેણાની શુક્યણીમાં કસુર કરતા નીચે સહી કરવાર સદરહુ કાયદાની કલમ ૧૩(૩) સાથે વેચાલે લેતા સદરહુ નિયમોના નિયમ દ અંતર્ગત મળેલ સભાનો ઉપયોગ કરતા સદરહું મિલકત/ઓ ના વેચાલ હોરા બેંકના લેણા વસુલ કરવા દરખાસ કરે છે. નીચે દર્શાવેલ પ્રિલક્તનું તેમામાં ઇ-ઠરાજી મારફતે તેન ખોર્ટલ https://www.bankeauctions.com મારફતે કરતામાં અમળે.

શ્યાવર મિલકતોનું વર્શન / ખાતાની વિગતો / રકમ / ઈએમડી / વગેરે

| | मांभक्ष नोशिस तारीज | ਮਿਲਤਰਕੀ ਕਿੰਮਰ | অলামর জিমর | ઇ-હરાજીની તારીખ/સમય | બીક્રમ આવકારવાની છેલ્લી તારીખ | सारिकृत सारिकारीतुं वाप / दोज जे. धंभेधंत आवंडी |
|---|--|---|-----------------------|---|---|--|
| ગાખા અને ખાતાનું નામ | भागणा तोटीस प्रभाषी रङ्ग | | | | | |
| એથકીએફર્સી બેંક લી., | ૧૧ સાટેમલર, ૧૦૧૭ | માલકોની મિલકન કોમસિલલ બિલ્ડીંગ "સંપત્તિ ગૃપ " ઇમ્પીરીચલ હાઇટસ, ઓફીસ ને. બી-૩૦૧ અને બી-૩૦૧, વિંગ-બી, ત્રીવો માળ, રેવ. સર. ને. ૩૪/૫કી, દીપીએસ ને. ૩, એફપી નં. ૪૩, સીદી સર્વે નં. | ąı, | 03,40,2328 सवादे 44,60 हो हत्त्वीदे 94,00 (हटेड प मिनीढना वधारा साथे) | 04.30.2021 | Filianis of stanti |
| રાજકોટ (ગુજરાત) મે. ખેલ્લલ કેલ્દ્રોનીલ્સ લી. | 31. 8,69,74,463.00 31. 8,69,74,463.00 | | | | | |
| मिलक्त्वना विश्ववेद्दार सने | બાકી વધુ વ્યાજ સાથે વ્યાજ સહિત ૧૮% દાર્મિક સાથે ૧ સપ્ટેમ્બર ૨૦૧૭ થી મેળમેલ કેડીટ રાવલતો હેઠળ સંપૂર્ણ અને આજ ચૂક્યણીની લાટીન સુધી માસિક સાથે | | | | | |
| જામીનદારોના નામ ૧. શ્રી જશેશ વલ્લભભાઇ | | | 31. 94,00,000/- | | નિગેસનાની નારીય અને સમગ ૦૩.૧૦.૨૦૨૪ સંયારે ૧૧.૦૦ ભપોરે ૦૨.૦૦ સુધી | |
| મડીયાર, ૨. છી વિરેળ મગળવાલ વાયેલા, ૩. શ્રીમદી પાવલ | | | धीड वधारवाली स्थ्य | | | |
| સુરજી ઠાકર, પ. શ્રીમતી મનાવી દાશી કાલેન્દ્ર, દ. થી શવલ પ્રવાશમાદી દેગર, હ. શ્રીમતી તારામતી પ્રાણાલા શાહ. ૮. રાજ્ય જયંતીલાલ ગોબનપુત્ર, દ. એનેક્સ રીયલ્ટી પ્રા. લી. (કોર્પોરેસ્જમીનદાર) | | | ₹1. -\000,000/− | | | |

" (ઓફિસ તં. બી-૩૦૧ અને ૩૦૨ માટે સંકવિત અનામત દિખત મિવકત કોલમના વર્ણનમાં ઉલ્લેખિત છે.)

શરતી અને નિથમો :- (૧) ઇ-લરાઇ "જ્યાં છે ત્યાં છે", "જે છે તે છે" "ત્યાં જે છે તે અને કોઇપણ જન્મી જપાળદાદી સિપાઇ ના ધિરણે કરવામાં આપશે. (૨) ઇચ્છૂઠ કરતાવકારો એમની દિગતો અને કોક્યુમેન્ટ વેબસાઇટ https://www.bankeauctions.com ઉપર ભાન ટ્યુસ્ટર કરાવોને ક્ષે મો મેળવી સફાવ) (વેગ્લે અલે પાસવર્ડ https://www.bankeauctions.com ઉપર ભાન ટ્યુસ્ટર કરાવોને ક્ષે મો મેળવી સફાવ) (વેગલે અલે પાસવર્ડ મારકર્ત ઇચ્લેલ્ડ) અને પાસવર્ડ મારકર્ત ખાતા તો. 5750000904261 મો કરી શકારે, ખાતાનું ત્યાર કોઇ હોય. IFSC Code: HDFC0009240 મહેરબાની કરીને નોંધ લેલો કે શેક / કીમાન્ડ કોઇસ કરી હોય. IFSC Code: HDFC0009240 મહેરબાની કરીને નોંધ લેલો કે શેક / કીમાન્ડ કોઇસ કરીને કરી કરીને ખાતા તે તે સ્વાર્ગ કરીને નોંધ લેલો કે શેક / કીમાન્ડ કોઇસ કરીને તે સ્વાર્ગ મારકર્તા હોય કરીને સાથે કે સાથે કરીને લેલો કરીને કરીને બાતા કરીને કરી કરી કરી કરી કરીને કરી કરીને કરી કરીને કરી

सरईसी डायहा २००२ ना नियम ८(५) ढेढण १५ हिवसनी डायहाडीय वैचाए नोटीस

तारीम : २०,००,२०२४, स्वण : रायकोट

બધિવૃત્ત બધિવારી, એવડીએફસી બેંક લી.