



Regional Office, Kheda : The Emperor, 2nd Floor, Opp. Kokaran Hanuman mandir, Uttarsanda road, Nadiad - 387001, Phone : 0268 – 2520250, E-mail: recovery.kheda@bankofbaroda.com

Public Notice for Sale of Assets through E-auction under SARFAESI Act, 2002 with provision to Rule 6 (2) and Rule 8 (6)

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable and movable properties mortgaged / hypothecated / pledged / charged to the Secured Creditor, the **physical possession** of which have been taken by the Authorised Officers will be sold on “As is where is”, “As is what is”, and “Whatever there is” on 11.01.2023 by Public E-Auction towards recovery of Bank's secured debts plus costs, charges, expenses and future interest thereon under **SARFAESI Act, 2002** as per details given below. The Auction will be “online E-auctioning” through website <https://mstcecommerce.com> on 11.01.2023 between 02.00 P.M to 6.00 P.M

Sr. No	1.Name of the Branch 2.Name of the Borrower 3.Name of the Guarantors	Description and Nature of the property	Date of Demand Notice u/s 13(2) & Dues (Rs.)	Reserve Price, EMD and Bid Increase Amount. (Rs.)	Contact No. of Authorized Officer & Branch Manager
1	1.Santhipli Branch 2.Jyotindra Purabiya	EM of residential property at Marida, Ta Marida, Dist Kheda bearing survey no 196/1 HRA 0-38-45(Alexy II) piki plot no 1 to 20 paiki plot no 12 adm 850 sqft & undivided share of road, common plots bout 641 sqft total adm 1491 sqft, i.e: 139 sqmts in the name of Jyotindra M Purabiya,	Demand Notice Dated 10.05.2021 for Rs.7,31,613.23/- plus further interest and other expenses less recovery thereon	Reserve Price: Rs.216000/- EMD: Rs.21600/- Bid Increase Amt. : Rs.10000/-	BM: Ms. Nisha M-9687672899 AO : Mr. Amit Panda M-9687672895
2	1.Santhipli Branch 2.Kiranbhai Indubhai Solanki	Residential Property at Marida,Ta. Nadiad, Dist.-Kheda “Alexy II” Survey No. 196/1 HRA 0-38-45 paiki Plot No.1 to 20 paiki Plot No.17 admeasuring 759 sqft and undevide share of road common plot about 572 sqft total adm. 1331 sqft	Demand Notice Dated 07.02.2022 for Rs. 6,39,568.01 plus further interest and other expenses less recovery thereon	Reserve Price: Rs.207000/- EMD: Rs.20700/- Bid Increase Amt. : Rs.10000/-	BM: Ms. Nisha M-9687672899 AO : Mr. Amit Panda M-9687672895
3	1.Santhipli Branch 2.Arunbhai Haribhai Ghodker	Residential House property at Alexy Bungalows, Opp. Meldi Mata Temple, At.&Post-Marida, Ta. Nadiad, Dist-Kheda bearing survey no 1128 paiki adm 2023 sqmts paiki plot no 7 adm 99-00 sqmt & undevide share of road & common plot adm 36-00 sq mts. Total adm 135-00 sqmts, @ 1453 sqft.	Demand Notice Dated 17.05.2021 for Rs.21,54,407.89/- plus further interest and other expenses less recovery thereon	Reserve Price: Rs.855000/- EMD: Rs.85500/- Bid Increase Amt. : Rs.10000/-	BM: Ms. Nisha M-9687672899 AO : Mr. Amit Panda M-9687672895
4	1.Ashram Road Nadiad 2. Shri Dhavalkumar Jayantibhai Patel	Residential House property at Alexy Bungalows, Opp. Meldi Mata Temple, At.&Post-Marida, Ta. Nadiad, Dist-Kheda bearing Block/Survey No. 1128 Paiki admeasuring 2023 sq.meters Paiki Plot No.11 admeasuring 127.4 Sq. mtrs with undivided share of common Plot about 23.6 Sq.meters. total admeasuring 151 sq. meters.	Demand Notice Dated 04.09.2020 for Rs.23,16,245.34/- plus further interest and other expenses less recovery thereon	Reserve Price: Rs.1535000/- EMD: Rs.153500/- Bid Increase Amt. : Rs.25000/-	BM: Mr. Bir Singh M-9687672896 AO : Mr. Amit Panda M-9687672895
5	1.Ashram Road Nadiad 2.Shri Dinesh Savjibhai Solanki	Residential House property at Alexy Bungalows, Opp. Meldi Mata Temple, At.&Post-Marida, Ta. Nadiad, Dist-Kheda bearing Block/Survey No. 1128 Paiki admeasuring 2023 sq.meters Paiki Plot No.22 admeasuring 128.05 Sq. mtrs (with undivided share of common Plot about 59.95 Sq.meters) total admeasuring 187.00 sq. meters @ 2013 sq. feet.	Demand Notice Dated 06.05.2021 for Rs.21,98,601.52/- plus further interest and other expenses less recovery thereon	Reserve Price: Rs.1593000/- EMD: Rs.159300/- Bid Increase Amt. : Rs.25000/-	BM: Mr. Bir Singh M-9687672896 AO : Mr. Amit Panda M-9687672895
6	1.Ashram Road 2.Mr.Jigar Janakbhai Soni & Mrs.Hiralben Bhailalbhaisoni	Residential Property- Row House No. 155 of “Umang Homes”, situated on land of Revenue Survey/ Block No. 642+643/A, 642+643/C and 642+643/E of Mouje Vahelal, Ta- Daskroi, Dist. Ahmedabad, Gujarat. (Symbolic Possession)	Demand Notice Dated 26.07.2019 for Rs.2083308/- plus further interest and other expenses less recovery thereon	Reserve Price: Rs.1233000/- EMD: Rs.123300/- Bid Increase Amt. : Rs.25000/-	BM: Mr. Bir Singh M-9687672896 AO : Mr. Amit Panda M-9687672895
7	1.Ashram Road 2.Mr.Jignesh Jashvantil Gajjar & Mrs.Urvashiben Jigneshbhai Gajjar	Residential Property - Row House No. 133 of “Umang Homes”, situated on land of Revenue Survey/ Block No. 642+643/A, 642+643/C and 642+643/E of Mouje Vahelal, Ta- Daskroi, Dist. Ahmedabad, Gujarat. (Symbolic Possession)	Demand Notice Dated 16.04.2019 for Rs.1846211/- plus further interest and other expenses less recovery thereon	Reserve Price: Rs.1233000/- EMD: Rs.123300/- Bid Increase Amt. : Rs.25000/-	BM: Mr. Bir Singh M-9687672896 AO : Mr. Amit Panda M-9687672895

8	1.Ashram Road 2.Mr.Nanubhai Ranchodbhai Makwana 3.Mr.Pravinbhai Jadavbhai Patel	Residential Property constructed bearing raw house No 135, “Umang Homes”, situated on land of revenue survey/block No. 642+643/A, 642+643/C and 642+643/E of Mouje Vahelal, Ta- Daskroi, Dist. Ahmedabad, Gujarat. (Symbolic Possession)	Demand Notice Dated 03.01.2019 for Rs.1875266/- plus further interest and other expenses less recovery thereon	Reserve Price: Rs.1256000/- EMD: Rs.125600/- Bid Increase Amt. : Rs.25000/-	BM: Mr. Bir Singh M-9687672896 AO : Mr. Amit Panda M-9687672895
9	1.Ashram Road Nadiad Branch 2. Mrs. Urvashi Bhaveshkumar Patel 3. Mr. Bhaveshkumar Amrutlal Patel	Residential Property at Alina, Ta. Mahudha, Dist-Kheda bearing Block/ Survey Number 2022/P. Total H.R.A. 0-39-46 paiki Plot no. 6 admeasuring 2873 Sq. Feet @ 267 Sq. Mtrs open with undivided share of common plot & road.	Demand Notice Dated 17.06.2021 for Rs.1427034.31/- plus further interest and other expenses less recovery thereon	Reserve Price: Rs.340000/- EMD: Rs.34000/- Bid Increase Amt. : Rs.10000/-	BM: Mr. Bir Singh M-9687672896 AO : Mr. Amit Panda M-9687672895
10	1. Ashram Road 2.Kishansingh Sumersing Rajput 3.Swagati Agnikumar Shukla	Residential Property- House bearing Survey no. 2022/P located at Alina, Ta Mahuda, Dist. Kheda, bearing block/Survey no. 2022P, Total H.R.A. 0-39-46 paiki Plot no.8, admeasuring 3853 sq.feet @358 sq.mtrs open with undivided share of common Plot and Road, Kheda, Gujarat-387650. (Physical Possession)	Demand Notice Dated 07.10.2019 for Rs.1801608/- plus further interest and other expenses less recovery thereon	Reserve Price: Rs.252000/- EMD: Rs.25200/- Bid Increase Amt. : Rs.10000/-	BM: Mr. Bir Singh M-9687672896 AO : Mr. Amit Panda M-9687672895
11	1. College Road Branch 2. Mr. Hiteshkumar Bhanubhai Vankar and Mrs. Monaliben Hiteshkumar Vankar	Residential Property situated at Dabhan, Ta.Nadiad, Dist.Kheda bearing Re.survey / Block No.195 adm.Hec. 2-98-59 (Which is known as “shantivan Township”) paiki plot No.B/208, admeasuring 46-52 sq.mtrs and undivided share of road, common Plot about 31-63 sq.mtrs Total admeasuring 78-15 sq.mtrs.	Demand Notice Dated 15.04.2021 for Rs.13,93,216/- plus further interest and other expenses less recovery thereon	Reserve Price: Rs.16,55,000/- EMD: Rs.1,65,500/- Bid Increase Amt. : Rs.25,000/-	AO & BM: Mr. Yogendra Soni M-9687672897
12	1.Kapadwanj Branch 2. Mr. Hiralal Manilal Sharma 3. Nanjibhai Shanabhai Vankar	Residential Flat situated at R.S. no 175/3 N.A land and constructed Building known as Krishna Complex Paiki Flat no 402 (42-93-75 Sq mtrs) situated on the 4 th Floor in the seem of Kapadwanj, Dist. Kheda	Demand Notice Dated 01.09.2021 for Rs 9,95,719.27 plus further interest and other expenses less recovery thereon	Reserve Price: Rs.11,59,000/- EMD: Rs.1,15,900/- Bid Increase Amt. : Rs.25,000/-	AO & BM: Mr. Himanshu Mahar M-9687672880
13	1.Anara Branch 2. Mr. Sagarkumar Rameshbhai Patel, Mr. Rameshbhai Ambalal Patel and Mrs. Meenaben Rameshbhai Patel	Residential Property Village Panchayat No.38 situated at Navapura, Ta. Kapadwanj Dist Kheda Pin-387620	Demand Notice Dated 01.11.2021 for Rs 17,71,844.25 plus further interest and other expenses less recovery thereon	Reserve Price: Rs.19,71,000/- EMD: Rs.1,97,900/- Bid Increase Amt. : Rs.25,000/-	BM: Mr Prayag Rajyaguru M-9687672856 AO : Mr. Himanshu Mahar M-9687672880
14	1.Gutal 2.Shri Anilkumar Nandubhai Shah and Smt. Ullasben Anilkumar shah	Residential House no. 14, “Ambuja Park Society”, Nr. Ramtalavdi, Mission road, Nadiad Ta. Nadiad, Dist. Kheda R.S. No. 2663, C.S.A.A. No.1, City Survey No.911/A-2 adm. 89.51 sq mtrs .	Demand Notice Dated 03.07.2020 for Rs.36,65,189.57/- plus further interest and other expenses less recovery thereon	Reserve Price: Rs.30,35,000/- EMD: Rs.3,03,500/- Bid Increase Amt.: Rs.25000/-	BM: Ms Bhavana M-9687672875 AO : Mr. Amit Panda M-9687672895
15	1.Mission Road 2.Mr Jignesh Patel 3.Mrs Bhaveshkumar Amrutlal Patel	Residential Property at Marida,Ta. Nadiad, Dist.-Kheda “Alexy Bungalows”opp. Meldi Mata/Survey No. 1128 paiki admeasuring 2023 sq.mtrs Paiki Plot No.2 admeasuring 62 sq. Mtrs and plot No. 3 admeasuring 63 sq.mtrs	Demand Notice Dated 28.08.2019 for Rs.17,36,411/- plus further interest and other expenses less recovery thereon	Reserve Price: Rs.846000/- EMD: Rs.84600/- Bid Increase Amt. : Rs.10000/-	BM: Ms Pooja M-9687672898 AO : Mr. Amit Panda M-9687672895
16	1.Uttarsanda 2. Mr Madhavsinh Pratapsinh Vaghela & Mr Pravinsinh Pratapsinh Vaghela	Residential Property consisting of plot no. 8, City Survey no. 2394, 2398 to 2407 (Old Re. Survey no.2397+2398+2399/1+2) situated at Chaklasi, Tal. Nadiad, Dist. Kheda	Demand Notice Dated 16.05.2018 for Rs.12,54,065.13/- plus further interest and other expenses less recovery thereon	Reserve Price: Rs.688500/- EMD: Rs.68850/- Bid Increase Amt. : Rs.10000/-	AO & BM Mr. Neeraj Saxena M-9687672923



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Detailed terms and condition of sale can be accessed from our Bank's website <https://www.bankofbaroda.in/e-auction.htm> (which also can be accessed through scan of QR code) and website of e-auction agency <https://www.ibapi.in> All Taxes/GST applicable shall be payable by the purchaser on sale of the assets.



Terms & Conditions

1. The Sale will be conducted through e-auction platform provided by the e-Auction service provider MSTC Ltd at the Website <https://www.mstcecommerce.com> on the date and time mentioned above. The intending Bidders/Purchasers are requested to register on portal <https://www.mstcecommerce.com> (direct link <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp>) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/Purchasers have to transfer the EMD amount using online mode in his Global EMD Wallet well in advance before the auction time. Bidder registration, submission & verification of KYC documents and transfer of EMD in wallet must be completed well in advance at least two days before auction date. In case Auction purchaser submits the KYC documents within two days preceding the Auction date, Authorized officer / Bank / e- Auction service provider is having liberty to accept and complete the KYC verification & EMD amount. However in such event the Authorized officer / Bank / e- Auction service provider will not be held liable for any delay/failure for verification of KYC documents and failure to transfer EMD in wallet. The interested bidder will be able to bid on the date of e-auction only if the Bidder's Global Wallet have sufficient balance (\geq EMD amount) as on the date and time of Auction. Bidders may give offers either for one or more properties. In case of offers for more than one property bidders will have to deposit EMD for each property.

2. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online i.e. through NEFT after generation of Challan from (<https://www.mstcecommerce.com>) in bidders Global EMD Wallet. NEFT Challan will be valid for one transaction only. If multiple transactions are made, only first will be reconciled and other transaction(s) shall not be considered. NEFT transfer can be done from any Scheduled Commercial Bank. Only NEFT mode should be used for fund transfer. Use of any other payment mode would result in non-credit of EMD amount in the bidder's wallet. Payment of EMD by any other mode such as Cheques will not be accepted. The Earnest Money Deposited shall not bear any interest. For refund of EMD of the unsuccessful bidders, Bidder has to seek the refund online from e-Auction service provider by logging in <https://www.mstcecommerce.com> and by following procedure for refund given therein and only after seeking refund online, the refund will be made by the e-Auction service provider. EMD amount of the unsuccessful bidders will be returned without interest.

3. Platform (<https://www.mstcecommerce.com>) for e-Auction will be provided by Bank's e Auction service provider MSTC Limited having its Registered office at 225-C, A.J.C. Bose Road, Kolkata-700020. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://www.mstcecommerce.com>. This Service Provider will also provide online demonstration/ training for the intending bidders/ purchasers on e-Auction on the portal before the e-auction. The Sale Notice containing the Terms and



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Conditions of Sale is uploaded in the Banks websites/webpage portal. <https://www.bankofbaroda.in> (direct link <https://www.bankofbaroda.in/e-auction.htm>) and <https://ibapi.in> . The intending participants of e- auction may download free of cost, copies Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from e-बक्य –IBAPI portal (<https://www.ibapi.in>).

4. The bid price to be submitted shall be equivalent or above the reserve price and during the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and by minimum increase in the bid amount given in the table to the last higher bid of the bidders. The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 10 Minutes time will be given in case of receipt of bid in last ten minutes. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed. Incremental BID details shall be as under:

Reserve Price of Secured Asset	Incremental Bid Amount
Upto Rs.10.00 Lacs	Rs. 10,000/-
Above Rs.10.00 Lacs and upto Rs.100.00 Lacs	Rs. 25,000/-

5. Intending Bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.

6. In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider <https://www.mstcecommerce.com>, (direct link <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp>) contact details of which are available on the e-Auction portal.

7. After finalization of e-Auction by the Authorized Officer, successful bidder will be informed by our above referred service provider through SMS/ email. (on mobile no/ email address given by them/ registered with the service provider).

8. The successful Auction Purchaser / Bidder shall have to deposit 25% (Twenty Five Percent) of the bid amount (i.e. including EMD amount deposited earlier) immediately on finalization/concluding of Auction i.e. on the same day or not later than next working day. The balance amount of bid purchase price payable shall be paid by the successful Auction Purchaser/Bidder to the Authorised Officer on or before the fifteenth day of confirmation of sale of the property or such extended period as may be agreed upon in writing between the purchaser and the secured creditor, in any case not exceeding three months. In case of failure to deposit the amount as mentioned above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

9. Default of Payment: Default of payment of 25% of bid amount (less EMD) on the same day or the next working day as stated above and/or 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice. The EMD and any other monies paid by the successful bidder shall be forfeited to the Bank by the Authorised Officer.
10. Payment of sale consideration by the successful bidder to the Bank will be subject to TDS under Section 194-1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75% of the bid amount. The successful Auction Purchaser / Bidder shall have to pay applicable GST to Bank on the bid amount.
11. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing, both existing and future relating to properties.
12. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
13. The Sale Certificate will not be issued pending operation of any stay/ injunction/restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period. The deposit made by the successful-bidder, pending execution of Sale Certificate, will be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale will be entertained. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation against Authorised officer / Bank.
14. The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
15. The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact Bank of Baroda Branch during office hours prior at least two days before auction date.
16. The property is being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank’s charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party encumbrances/ claims/rights/dues. No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.



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17. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale. The Authorised Officer/ Secured Creditor shall not be responsible for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.

18. The Authorised Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case. The Bank/ Authorised Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will be entertained. Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.

19. The sale is subject to confirmation by the Secured Creditor Bank.

20. The sale is subject to conditions /Rules/Provisions prescribed in the SARFAESI Act 2002 and Security Interest (Enforcement) Rules, 2002 Rules framed there under and the conditions mentioned above. For more details if any prospective bidders may contact the authorized officer on Tel No. Mobile No.

AS PER SARFAESI Act, STATUTORY -15- DAYS SALE NOTICE TO THE BORROWER /GUARANTOR/ MORTGAGOR

The above mentioned borrower /s is/ are hereby noticed to pay the sum as mentioned in section 13(2) Notice in full before the date of auction, failing which property will be auctioned / sold and balance dues if any will be recovered with Interest and cost from borrowers/ guarantors /mortgagor.

Date: Place : Nadiad

Date: 05.01.2023

Authorised Officer
Bank of Baroda