

	ZONAL OFFICE : RAJKOT ZONE, Para Bazar, M G Road, Rajkot. Ph. : 0281-2232388 Mo. : 97718 37201 / 90990 58339 Rajkot.ARD@bankofindia.bank.in	FOR SALE OF MOVABLE & IMMOVABLE ASSETS UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISION TO RULE 6(2) AND 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.
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E-AUCTION DT. : 30.03.2026 SALE NOTICE
Under “AS IS WHERE IS”, “AS IS WHAT IS”, and “WHATEVER THERE IS” basis

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described (Movable & Immovable Property/ies) mortgaged/hypothecated/pledged/charged to the bank of India. The constructive / physical possession of which has been taken by the Authorized Officer of Bank of India. (Secured Creditor), will be sold on “As is where is”, “As is what is”, and “Whatever there is” basis on **30.03.2026**

IMPORTANT DATES : Date & Time of Inspection of the Property : 23.03.2026 & 24.03.2026 (From 11.00 AM to 2.00 PM)
Last Date for Submission of EMD : 30.03.2026 by 5.00 PM
Last Date for Submission of Bids : 30.03.2026 by 5.00 PM
Date & Time of E-Auction : 30.03.2026 from 11.00 AM to 5.00 PM (With auto extensions of 5 minutes duration)

Sr/ Lot No.	Name & address of Borrower/s / Guarantor/ s / Proprietor	Property ID	Description of the Movable & Immovable Property	Type of Possession	Date of notice under section 13(2) Demand Notice & amount mentioned in the notice	Reserve Price (Amt. in Lakhs)	EMD (Amount in Lakhs)	Name, Address Mobile No. of Beneficiary Branch, A/C No. & IFSC Code
01	Borrower : Khushal Vinodbhai Sondagar Guarantor : Chandrickaben Vinodbhai Sondagar Both Residing at : Vishwakarma Krupa, Udaynagar 2, Street No. 7/8 Corner, Mavdi Chowki, Rajkot - 360 005	BKID174	Residential House over Hadala R.S. No. 181 Paiki, Plot No. 9 to 17, Sub Plot No. A-25, “Vrajbhumi Residency”, Behind Darshan Engineering College, Behind Momai Krupa Restaurant, Morbi - Rajkot NH, At : Hadala, Dist. : Rajkot - 360 003 Registered Owner : Khushal Vinodbhai Sondagar (Borrower) Plot Area : 59.04 Sq. Mts.	Physical	Notice Dt : 27.07.2021 Notice Amount: Rs. 4.16 Lakhs and interest & other charges thereafter. Possession Dt : 08.12.2024	4.01	0.41	Bank of India, Kalawad Road Branch Mob no : 90990 58310 Pool A/c no (15 digit) : 3110090200000033 IFSC (letter in 4, 5 & 6 are zero) : BKID0003110
02	Borrower : Bhavesh Manharlal Tank Residing at : House No. 7, Shri Radheshyam Residency, Suhag Nagar, Hadala, Morbi Rajkot Road, Rajkot - 360 003	BKID171	Rseidential House No. 7 , Sub Plot No. 83 to 87, “Radheshyam Residency”, Opp. Darshan Engineering College, Opp. Pitrukripa Residency, Morbi - Rajkot NH, At : Hadala, Dist. : Rajkot - 360 003 Registered Owner : Bhavesh Manharlal Tank (Borrower) Plot Area : 61.18 Sq. Mts.	Physical	Notice Dt : 24.05.2021 Notice Amount: Rs. 9.40 Lakhs and interest & other charges thereafter. Possession Dt : 24.11.2024	6.02	0.61	A/c Name : Intermediary Inward Outward Remittance
03	Borrower : 1. Lilaben Batukbhai Rathod 2. Bhupatbhai Batukbhai Rathod Guarantor : Shardaben Bhupatbhai Rathod All Residing at : Bahuchar Krupa, Avadh Park, Street No. 4, Avadh Apartment Street, B/h Copper Height, Rainagar Area, Off. 80 Ft. Road, Rajkot - 360 001		Residential House at “Bahuchar Krupa” Avadh Park under R.S. No. 601 Paiki, Plot No. 117, Street No. 4, Avadh Apartment, Behind Copper Heights, Rail Nagar, Off. 80 Feet Road, Rajkot - 360 001 Registered Owner : Lilaben Batukbhai Rathod (Borrower) Plot Area : 77.17 Sq. Mts.	Physical	Notice Dt : 17.02.2025 Notice Amount: Rs. 7.86 Lakhs and interest & other charges thereafter. Possession Dt : 14.02.2026	25.74	2.58	

Important Points: ✓ Bid will be accepted only if the bidder bid over and above the Reserve Price. ✓ Property costing above Rs.50 lakhs attracts 1% TDS. It shall be the responsibility of successful bidder to remit TDS @ 1% as applicable u/s 194-IA of Income Tax Act. ✓ Successful bidder should be ready with 25% (Less EMD already paid) of their bid price as same is to be deposited with Bank on close of auction or by next working day ✓ 75% of bid amount is to be deposited with Bank before 15th (fifteenth) days of close of the auction ✓ Any default in payment within the prescribed period mentioned above, will be considered as default and the auction will be cancelled. The amount deposited and EMD by the bidder will be forfeited and would not be refunded in any case. The property will be resold. ✓ Any incidental charges regarding purchase and transfer of secured assets in the name of bidder will be borne by the successful bidder ✓ Sale Certificate will be issued only in the name of registered successful bidder ✓ Bank reserve the right to cancel the auction or bid at any point of time without assigning any reason ✓ Bid will be accepted online only. The interested parties can register with www.banknet.com or visit the concern branch ✓ For terms and condition, please visit www.bankofindia.com or www.baanknet.com THIS PUBLIC NOTICE SHOULD ALSO BE CONSIDERED AS STATUTORY 30 DAYS AUCTION INTIMATION NOTICE UNDER SARFAESI ACT TO THE BORROWER / GUARANTOR / MORTGAGOR Date : 26.02.2026, Place : Rajkot (In The Event Of Any Discrepancy Between The English Version And Any Other Language Version Of This Auction Notice, The English Version Shall Prevail) Authorized Officer, Bank of India																																																																																
[Appendix - IV-A] [See proviso to rule 8 (6) r/w 9(1)] PUBLIC NOTICE FOR E-AUCTION SALE OF IMMOVABLE PROPERTY EDELWEISS ASSET RECONSTRUCTION COMPANY LIMITED CIN: U67100MH2007PLC174759 Regd. Office : Edelweiss House, 1st Floor Off CST Road, Kalina, Mumbai 400098. E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE SECURED ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISIO TO RULE 8 (6) & 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("RULES") The financial facilities of Various Selling Institutions mentioned below (hereinafter referred to as "Assignor") have been assigned to Edelweiss Asset Reconstruction Company Limited acting in its capacity as trustees of various trustees mentioned clearly in column provided. Pursuant to the said assignment, EARC stepped into the shoes of the Assignor and exercises its rights as the secured creditor. That EARC, in its capacity as secured creditor, had taken possession of the below mentioned immovable secured assets under 13(4) of SARFAESI Act and Rules there under. Notice of 15/30 days is hereby given to the public in general and in particular to the Borrower(s) and Guarantor (s) that the below described immovable secured assets mortgaged in favor of the Secured Creditor, the Physical Possession of which has been taken by the Authorised Officer (AO) will be sold on "As is where is", "As is what is", and "Whatever there is" basis, for recovery of the amounts mentioned herein below due to EARC together with further interest and other expenses/costs thereon deducted from the property received by EARC from Borrower(s) and Guarantor(s). The Reserve Price and the Earnest Money Deposit are mentioned below for the property. DETAILS OF SECURED ASSET PUT FOR E-AUCTION: <table><thead><tr><th>Loan Account No/Selling Institution</th><th>Borrower /Co-borrower/ Guarantor/ Mortgagor name</th><th>Trust Name</th><th>Total Outstanding Dues INR</th><th>Reserve Price (INR)</th><th>Earnest Money Deposit (EMD) in INR</th><th>Date & Time of Auction</th><th>Type of Possession</th></tr></thead><tbody><tr><td>'632144289,'00011920001'160443,'63407'4296/ HDFC Bank Ltd</td><td>Mr Chaudhari Vikasbhain (Borrower) & Mrs Desouza Diana Nicholas (Co-Borrower)</td><td>EARC Trust SC 469</td><td>For LAN no 632144289 Rs. 52,30,196.19 /- & For CC no '00010119200 0160443 Rs. 1,72,759.57 & For LAN no 634074296 Rs. 1,86,249.67/- as on 25-02-2026</td><td>Rs. 10,50,000/-</td><td>Rs. 1,05,000/-</td><td>18-03-2026 at 11:00 AM</td><td>Physical</td></tr><tr><td>'LVDRLSE00'00021677 / ERFL</td><td>M/S Hitech Civil (Borrower) Mrs. Vijaya Veliley (Co-Borrower) Mr. Vinod Bhaskaran Veliyil (Co-Borrower)</td><td>EARC-TRUST-SC-385</td><td>Rs. 5,75,04,302.75/- as on 25-02-2026</td><td>Rs. 70,00,000/-</td><td>Rs. 7,00,000/-</td><td>17-03-2026 & 11:00 AM</td><td>Physical</td></tr><tr><td>'LSUR0HL0'000010732 / EHFL</td><td>KAILASHCHANDRA J RAWAL (BORROWER) ARUNA KAILASHCHANDRA RAWAL (CO-BORROWER)</td><td>EARC Trust SC 401</td><td>Rs. 59,74,609.42/- as on 25-02-2026</td><td>Rs. 5,50,000/-</td><td>Rs. 55,000/-</td><td>30-03-2026 at 11:00 AM</td><td>Physical</td></tr><tr><td>'LRJKSTT00'00018666 / 'LRJKSTH0'000018659/ EHFL</td><td>Mr. Sagar Ashvinbhai Kargathra (Borrower) Mr. Ashvinbhai Vallabhnbhai Kargathra (Co-Borrower)</td><td>EARC Trust SC 417</td><td>Rs. 24,54,174.04 /- For LAN no LRJKSTT0000018666 Rs.15,48,896.72 /- For Lan No 'LRJKSTH0000018659/- as on 25-02-2026</td><td>Rs. 12,00,000/-</td><td>Rs. 1,20,000/-</td><td>17-03-2026 & 11:30 AM</td><td>Physical</td></tr><tr><td>'42301'4 / HDB FSL</td><td>Hitesh Sureshbhai Prajapati (Borrower) Suresh Purushotam Suresh (Co-Borrower) & Ushaben Sureshbhai Prajapati ("Co-Borrower")</td><td>EARC Trust SC 410</td><td>Rs.58,59,641.99/- as on 25-02-2026</td><td>Rs. 9,00,000/-</td><td>Rs. 90,000/-</td><td>30-03-2026 at 11:30 AM</td><td>Physical</td></tr><tr><td>'617390452','617994303'/ HDFC Bank Ltd</td><td>Mrs Kava Dayaben Arvindna (Borrower) & Savasaiah Vilasben D Patel (Co-Borrower) & Kotadiya Dhruvirub N (Guarantor)</td><td>EARC Trust SC 469</td><td>For LAN no 617390452 Rs. 25,38,963.44 /- & For LAN no 617994303 Rs. 82,509.43 /- as on 25-02-2026</td><td>Rs. 8,00,000/-</td><td>Rs. 80,000/-</td><td>18-03-2026 at 11:30 AM</td><td>Physical</td></tr><tr><td>'604196225','630502715'/ HDFC Bank Ltd</td><td>Savasaiah Dineshbhai Patel (Borrower) & Savasaiah Vilasben D Patel (Co-Borrower) & Kotadiya Dhruvirub N (Guarantor)</td><td>EARC Trust SC 469</td><td>For LAN no '604196225 Rs. 17,06,155.41/- & For LAN no 630502715 Rs. 10,78,431.09/- as on 25-02-2026</td><td>Rs. 14,00,000/-</td><td>Rs. 1,40,000/-</td><td>18-03-2026 at 12:00 PM</td><td>Physical</td></tr><tr><td>'613205512'/ HDFC Bank Ltd</td><td>MR BHARDWAJ KALPESH (Borrower)</td><td>EARC Trust SC 469</td><td>Rs. 29,85,047.45/- as on 25-02-2026</td><td>Rs. 15,00,000/-</td><td>Rs. 1,50,000/-</td><td>30-03-2026 at 12:00 PM</td><td>Physical</td></tr><tr><td colspan="8">Property Description: FLAT-K-706,FLOOR-SEVENTH, BELA RESIDENCY-BLDG-3(L&K-WING) S NO 114/1/P1/P1, UMBERGAM, STATION ROAD-DEHLI ROAD, GHANDHIWADI, UMBERGAON-396170</td></tr></tbody></table> Property Description: ALL THAT PIECE & PARCEL OF A-401,4TH FLOOR, LORD'S APPARTYIENT, CS 1544/P ART VICTORY COMPOUND, NR E.M.E. TEMPLE, FATEHGUNJ, VADDODARA 390002 'LVDRSLE00'00021677 / ERFL M/S Hitech Civil (Borrower) Mrs. Vijaya Veliley (Co-Borrower) Mr. Vinod Bhaskaran Veliyil (Co-Borrower) EARC-TRUST-SC-385 Rs. 5,75,04,302.75/- as on 25-02-2026 Rs. 70,00,000/- Rs. 7,00,000/- 17-03-2026 & 11:00 AM Physical Property Description: Immoveable Property Bearing office No. 8 To 16 Admeasuring 278.80 Sq. Mtrs (3000.00 Sq. Feet) Super Built Up Area In "akshar Kunji Plaza" Situated On Shop No. 223 To 242 Admeasuring 725.00 Sq. Mtrs On 2nd Floor Of Kunj Res Plaza Of Land Bearing R. S. No. 34 Paiki Of The Sim Of Village Maktampur, District & Sub District Bharuch. Bounded As Follows: East: Office No. 17 And Common Passage West Open Space Of Adjacent Survey Number North Open Space Of Adjacent Survey Number South: Open Space Of Adjacent Survey Number 'LSUR0HL0'000010732 / EHFL KAILASHCHANDRA J RAWAL (BORROWER) ARUNA KAILASHCHANDRA RAWAL (CO-BORROWER) EARC Trust SC 401 Rs. 59,74,609.42/- as on 25-02-2026 Rs. 5,50,000/- Rs. 55,000/- 30-03-2026 at 11:00 AM Physical Property Description: All That Piece And Parcel Of The Immoveable Property Bearing Residential Plot No. 133, Admeasuring 44.65 Sq. Mtrs., Along With Undivided Share In The Common Plot And Internal Roads, Admeasuring 25.43 Sq. Mtrs., Totalling 70.08 Sq. Mtrs., In "uma Vihar Bungalows", Situated At Block No. 31, R.S.No. 25, Of Moje: Dastan, Ta. Palsana, Dist: Surat. Bounded As Under: East By: Plot No. 130, West By: Society Road, North By: Plot No. 134, South By: Plot No. 132. 'LRJKSTT00'00018666 / 'LRJKSTH0'000018659/ EHFL Mr. Sagar Ashvinbhai Kargathra (Borrower) Mr. Ashvinbhai Vallabhnbhai Kargathra (Co-Borrower) EARC Trust SC 417 Rs. 24,54,174.04 /- For LAN no LRJKSTT0000018666 Rs.15,48,896.72 /- For Lan No 'LRJKSTH0000018659/- as on 25-02-2026 Rs. 12,00,000/- Rs. 1,20,000/- 17-03-2026 & 11:30 AM Physical Property Description: All The Piece And Parcel Of Immoveable Property Being	Loan Account No/Selling Institution	Borrower /Co-borrower/ Guarantor/ Mortgagor name	Trust Name	Total Outstanding Dues INR	Reserve Price (INR)	Earnest Money Deposit (EMD) in INR	Date & Time of Auction	Type of Possession	'632144289,'00011920001'160443,'63407'4296/ HDFC Bank Ltd	Mr Chaudhari Vikasbhain (Borrower) & Mrs Desouza Diana Nicholas (Co-Borrower)	EARC Trust SC 469	For LAN no 632144289 Rs. 52,30,196.19 /- & For CC no '00010119200 0160443 Rs. 1,72,759.57 & For LAN no 634074296 Rs. 1,86,249.67/- as on 25-02-2026	Rs. 10,50,000/-	Rs. 1,05,000/-	18-03-2026 at 11:00 AM	Physical	'LVDRLSE00'00021677 / ERFL	M/S Hitech Civil (Borrower) Mrs. Vijaya Veliley (Co-Borrower) Mr. Vinod Bhaskaran Veliyil (Co-Borrower)	EARC-TRUST-SC-385	Rs. 5,75,04,302.75/- as on 25-02-2026	Rs. 70,00,000/-	Rs. 7,00,000/-	17-03-2026 & 11:00 AM	Physical	'LSUR0HL0'000010732 / EHFL	KAILASHCHANDRA J RAWAL (BORROWER) ARUNA KAILASHCHANDRA RAWAL (CO-BORROWER)	EARC Trust SC 401	Rs. 59,74,609.42/- as on 25-02-2026	Rs. 5,50,000/-	Rs. 55,000/-	30-03-2026 at 11:00 AM	Physical	'LRJKSTT00'00018666 / 'LRJKSTH0'000018659/ EHFL	Mr. Sagar Ashvinbhai Kargathra (Borrower) Mr. Ashvinbhai Vallabhnbhai Kargathra (Co-Borrower)	EARC Trust SC 417	Rs. 24,54,174.04 /- For LAN no LRJKSTT0000018666 Rs.15,48,896.72 /- For Lan No 'LRJKSTH0000018659/- as on 25-02-2026	Rs. 12,00,000/-	Rs. 1,20,000/-	17-03-2026 & 11:30 AM	Physical	'42301'4 / HDB FSL	Hitesh Sureshbhai Prajapati (Borrower) Suresh Purushotam Suresh (Co-Borrower) & Ushaben Sureshbhai Prajapati ("Co-Borrower")	EARC Trust SC 410	Rs.58,59,641.99/- as on 25-02-2026	Rs. 9,00,000/-	Rs. 90,000/-	30-03-2026 at 11:30 AM	Physical	'617390452','617994303'/ HDFC Bank Ltd	Mrs Kava Dayaben Arvindna (Borrower) & Savasaiah Vilasben D Patel (Co-Borrower) & Kotadiya Dhruvirub N (Guarantor)	EARC Trust SC 469	For LAN no 617390452 Rs. 25,38,963.44 /- & For LAN no 617994303 Rs. 82,509.43 /- as on 25-02-2026	Rs. 8,00,000/-	Rs. 80,000/-	18-03-2026 at 11:30 AM	Physical	'604196225','630502715'/ HDFC Bank Ltd	Savasaiah Dineshbhai Patel (Borrower) & Savasaiah Vilasben D Patel (Co-Borrower) & Kotadiya Dhruvirub N (Guarantor)	EARC Trust SC 469	For LAN no '604196225 Rs. 17,06,155.41/- & For LAN no 630502715 Rs. 10,78,431.09/- as on 25-02-2026	Rs. 14,00,000/-	Rs. 1,40,000/-	18-03-2026 at 12:00 PM	Physical	'613205512'/ HDFC Bank Ltd	MR BHARDWAJ KALPESH (Borrower)	EARC Trust SC 469	Rs. 29,85,047.45/- as on 25-02-2026	Rs. 15,00,000/-	Rs. 1,50,000/-	30-03-2026 at 12:00 PM	Physical	Property Description: FLAT-K-706,FLOOR-SEVENTH, BELA RESIDENCY-BLDG-3(L&K-WING) S NO 114/1/P1/P1, UMBERGAM, STATION ROAD-DEHLI ROAD, GHANDHIWADI, UMBERGAON-396170							
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