



STATE BANK OF INDIA
Home Loan Centre (H.L.C. - West) (04482)
First Floor, C N Vidyalay Campus, Ambawadi, Ahmedabad-380006

DEMAND NOTICE

A notice is hereby given that the following Borrower(s)/Co-Borrower(s)/Guarantor(s) have defaulted in the repayment of principal and interest of the loans facilities obtained by them from the Bank and the loans have been classified as Non-Performing Assets (NPA). The notices were issued to them under Section 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 on their last known addresses, but they have been returned unserved and as such they are hereby informed by way of this public notice.

Description of the Immovable Property				
Name of the Borrower(s)/ Guarantor(s)	Details of Properties / Address of Secured Assets to be Enforced	Date of Demand Notice	Date of NPA	Amount outstanding (as on the date of demand notice)
Mr. Vipulbhai Rameshbhai Parmar	All that piece and parcel of Immovable property bearing Flat No. H/203 on 2nd Floor, admeasuring 74.63 sq.mt. (Built up Area) with	25.06.2026	23.06.2026	Rs. 28,31,915.00 (Rupees Twenty-Eight Lakh Thirty-One Thousand Nine Hundred Fifteen only) as on 25.06.2026 with further interest and incidental expenses, costs, etc.,
undivided share of the land 27.53 sq.mt., of Block No. H in "Devkrupa Crystal", Vinzol, Ahmedabad, constructed on NA land being F.P. No. 26/2 of T.P. Scheme No. 73 in Survey No. 57/2 land admeasuring 11028 sq.mt., situated at Mouje: Vinzol, Taluka: Vatva, Sub-Registration District: Ahmedabad-11 (Aslali), Registration District-Ahmedabad. Boundaries of the property by : North : Block-I, South : Passage & Flat No. H-204, East : Open Plot, West : Flat No. H/202				

The steps are being taken for substituted service of notice. The above Borrower(s) and/or their Guarantors are hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of Section 13 of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

The borrower's attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available to redeem the secured assets.

Date: 10.07.2026
Place: Ahmedabad

Chief Manager & Authorized Officer
For, State Bank of India, H.L.C (W), Ahmedabad

DATE AND TIME OF E-AUCTION - 28.07.2026 (Tuesday) from 12:00 p.m. to 05:00 p.m.

Contact Details : Mr. Vinay Prasad, Mobile No : 97314 26553, Mr. Deepak Pal Mobile No : 9099931578

This may also be treated as statutory 15 days sale notice u/r 8(6) / 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower(s) and guarantor(s) of the above said loan, about the holding of E-Auction Sale on the above mentioned date.

Date and Time of inspection for properties : as per consultation with Branch Manager.

For detailed terms and condition of the sale, please refer to the link provided in <https://www.unionbankofindia.bank.in/auction-property/viewauction-property.aspx>. The same is also enclosed herewith.

Authorised Officer, Union Bank of India

STAR MEGA E-AUCTION FOR SALE OF PROPERTIES

SALE NOTICE FOR SALE OF MOVABLE/IMMOVABLE PROPERTIES

DATE AND TIME OF E-AUCTION : 11.08.2026, 11:00 AM TO 06.00 PM WITH AUTO EXTENSION CLAUSE INCASE OF BID IN LAST 10 MINUTES BEFORE CLOSING

**E-AUCTION SALE NOTICE FOR SALE OF MOVABLE/IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002
READ WITH PROVISO TO RULE 8(6) & 6(2), 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.**

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 11.08.2026**

DESCRIPTION OF THE MOVABLE / IMMOVABLE PROPERTIES WITH NOT KNOWN ENCUMBRANCES IF ANY

Inspection Date & Time for Above Mention Properties For Sr. No. 1 to 3: Dt. 03.08.2026 during 12.00 Noon to 03.00 PM.

TERMS & CONDITIONS :- (1) The e-auction is conducted by PSB alliance through the **website: <https://baanknet.com/>** (2) To participate in the auction, bidders must register themselves on the website by provide accurate and complete information including their name, address, contact details and other required documents. (3) Bidders must have a valid pan and aadhar card. (4) After successful registration bidder must deposit the earnest money deposit (EMD) as specified for each property. The EMD will be refunded to unsuccessful bidders after the auction. (5) Bidders can place bids on the property during the specified auction period. (6) The highest bidder at the end of the auction period will be the successful bidder and a communication to this effect will be issued through electronic mode which shall be subject to the approval by the authorised officer of the bank. the successful bidder shall deposit 25% of the sale price on the same day or not later than next working day (including the emd already paid), balance amount of the sale price has to be deposited within 15 days from the date of confirmation of sale, failing which the bank shall forfeit the amount already paid/deposited by the purchaser (including EMD) in default of payment property may be offered to the second highest offer/bidder or resold and defaulting purchaser Shall not have any claim whatsoever. any statutory and other dues payable and due on the property/ies shall be borne by the buyer. (7) In case sale is not confirmed or set aside on any ground whatsoever, the bidder shall bear all the incidental expenses, if any to the sale and purchaser/bidder shall not be entitled to claim any compensation or damages whatsoever. (8) The interested parties/intending bidder may contact for further details to the authorised officer, bank of india. (9) The decision of the bank/authorized officer regarding sale of property shall be final, binding and unquestionable. the bank reserves its right to cancel/postpone the sale without assigning any reasons. (10) On payment of entire sale price and completion of sale formalities a sale certificate (as per format prescribed in the SARFAESI rule) will be issued to the successful purchaser/bidder. the successful purchasers shall bear **all existing/Previous /future taxes and Charges, stamp duty, registration fee, incidental expenses** etc. for getting the sale certificate registration. (11) This notice is also a notice to the above borrowers/mortgagors/guarantors under rule 8(6) / 6(2) / 9(1) of the security interest (enforcement) rules-2002. (12) The bidders may participate in e-auction for bidding from their place of choice. internet connectivity shall have to be ensured by bidder himself, bank/service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc. (13) The intending bidders should make discreet inquiries as regards any claim, charge and encumbrances on the property any authority besides the banks charges and should satisfy themselves about the title, extent, quality and quantity of the property before submitting their bid. (14) If the borrower pays the amount dues to the banks in full before the date of sale, auction liable to be stopped/canceled/withdrawn. (15) The sale shall be subject to the conditions prescribed in the security interest (enforcement) rules-2002 and the guidelines of the banks in pursuance of the instructions of govt. of india in this Reg. (16) Priority will be given to offer of composite lot and bid for plant and machinery will be considered for sale only if no bid is received for land and building. (17) **The bid price shall be above the reserve price and bidder shall improve their future offer in multiple of Rs. 10,000/-**. (18) If the final bid amount of any lot exceeds rs. 50 lakh, the auction buyer, while making final payment to bank, has to deduct 1% of the sale price of the immovable properties as TDS as per section 194 IA of income tax act & remit it to income tax department in the name of bank of india pan no. **AAACB0472C** & should mandatorily submit challan / taxpayers counterfoil & form 26qb to bank. the buyer shall also bear all other applicable statutory taxes, dues, registration charges, stamp duty, property tax, society charges & all other similar charges etc. (19) In case of any discrepancy between the english version & vernacular language version, the english version will be preferred. (20) **Bidders are advised to exercise caution while submitting the online bids on the day of e-auction. In any case, once the bid has been submitted the bidder(s) is/are bound to amount submitted and no request/communication will be entertained.** (21) As per 'the registration (Gujarat Amendment) act, 2018, the sale certificate shall be registered in lieu of sale deed. (22) Property Inspection will be available for only those properties which are in Physical Possession with the bank.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT - 2002

The borrower / guarantors are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned / sold and balance dues, if any, will be recovered with interest and cost.

Sd/- Authorised Officer, Bank of India