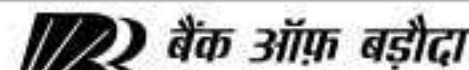


 Canara Bank 	Regional Office, Surat : 85, 82, Eastern Business Park, B16 to B25, 82nd Floor, Udhna Magdalla Road, Vesu, Surat - 395007.
POSSESSION NOTICE (SECTION 13(4) (For Immovable property))	
Whereas, The undersigned being the Authorized Officer of the Canara Bank, Kaddodra Branch under Securitization And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) (hereinafter referred to as "the Act") and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated 31/07/2026 calling upon the Borrower Mrs. Devkuben Dharmeshbhai Kataria, Mr. Dharmeshkumar Kalubhai Kataria and Mr. Veljibhai Bachubhai Kataria (Guarantor) to repay the amount mentioned in the notice, being Rs. 12,85,762.86 (Rupees Twelve Lakh Eighty Five Thousand Seven Hundred Sixty Two and Paise Eighty Six Only) as on 31.07.2026 + further Interest and charges less recovery thereon within 60 days from the date of receipt of the said notice. The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken Possession of the property described here in below in exercise of powers conferred on him/ her under section 13 (4) of the said Act, read with Rule 8 & 9 of the said Rule on this 14th day of October of the year 2026. The Borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Canara Bank for an amount of Rs. 12,85,762.86 (Rupees Twelve Lakh Eighty Five Thousand Seven Hundred Sixty Two and Paise Eighty Six Only) as on 31.07.2026 + further Interest and charges less recovery thereon in Housing Loan. The Borrower's attention is invited to the provisions of Section 13(8) of the Act, in respect of the time available, to redeem the secured assets.	
DESCRIPTION OF THE IMMOVABLE PROPERTY	
All that Piece and Parcel of the Immovable Property bearing Plot No. 95 as per Revenue Survey No. 128, 129 and 130 which is uncultivated land registered from Block No 136, which has a total area of 11,654 Square meters. Out of the Open plots provided for residential purposes in the society known as "SARJAN ROW HOUSE" planned in the uncultivated land, Booking Plot No. 95 (Which is Plot No. B/95 as per the passing plan), which has an approximate area of 80.00 Square Meter (which is approximately) 97.84 Square meters as per KJP 7/12) at Moje Village - Valthan, Taluka - Kamrej, Dist. Surat, Gujarat including all rights, interests and privileges from the sky to the abyss is under the control of the landowner in the name of Mrs. Devkuben Dharmeshbhai Kataria. Bounded by - North : Plot No. 84, South : Adjoining Internal Road, East : Plot No. 94, West : Adj Boundary of Internal Road of Society. CERSAI ID: 400006499455 Date : 14/10/2026 Place : Surat	
Sd/- Authorised Officer, Canara Bank	

HDB FINANCIAL SERVICES LIMITED	HDB FINANCIAL SERVICES LIMITED	Possession Notice
Registered Office: Radhika, 2nd Floor, Law Garden Road, Navrangpura, Ahmedabad, Gujarat, Pin Code-380009. Branch Office: 101, First Floor, Vrushakurti Corporate Building Opp. Westside Shop, Nr. Shyamal Cross Road, Ahmedabad - 380015		
Whereas, The Authorised Officer of HDB Financial Services Limited, Under The Securitisation And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002 (SA OF 2002) And In Exercise Of Powers Conferred Under Section 13(12) Read With Rules 3 Of The Security Interest (Enforcement) Rules, 2002 Issued Demand Notice To The Borrower/s As Detailed Herein After Calling Upon The Respective Borrowers To Repay The Amount Mentioned In The Said Notice With All Costs, Charges And Expenses Till Actual Date Of Payment Within 60 Days From The Date Of Receipt Of The Same. The Said Borrowers/ Co Borrowers Having Failed To Repay The Amount, Notice Is Hereby Given To The Borrowers/ Co Borrowers And The Public In General That The Undersigned In Exercise Of Powers Conferred On Him Under Section 13(4) Of The Said Act R/W Rule 8 Of The Said Rules Has Taken Symbolic Possession Of The Property Described Here under Of The Said Act On The Date Mentioned Along-With. The Borrowers In Particular And Public In General Are Hereby Cautioned Not To Deal With The Property And Any Dealings With The Property Will Be Subject To The Charge Of HDB Financial Services Limited, For The Amount Specified Therein With Future Interest, Costs And Charges From The Respective Date. Details Of The Borrower And Co-Borrower Under Scheduled Property, With Loan Account Numbers No. Outstanding Dues, Date Of Demand Notice And Possession Information Are Given Herein Below.		
1. Name And Address Of The Borrower, Co-Borrower's / Guarantor's, 2. Loan Account No. 3. Sanctioned Loan Amount 4.Details Of The Securities 5. Date Of Demand Notice 6. Claim Amount In INR. 7. Date Of Physical Possession		
(1) (1)Borrower And Co-Borrowers: 1. SIDDHARTHSHIN VAGHELA, 2. VAGHELA ARPANABA SIDDHARTHSHIN, 3. RAMJISHTIN MAHOBATSHIN VAGHELA, 4. NILABAR VAGHELA, 5. MOTOGAZE, 6. VAGHELA ARPANABA SIDDHARTHSHIN, 7. NILABAR VAGHELA, R/O- TENA. PLOT NO 781/A GANDHINAGAR TOWNSHIP SECTOR 21 MOUJIE GANDHINAGAR, TALUKA GANDHINAGAR GANDHINAGAR-382021, & PLOT NO-781 CH/6 CORNER SECTOR 21 GANDHINAGAR-382021 GUJARAT, & BLOCK SURVEY NO-29 OLD BLOCK NO 471 SHAHPUR GANDHINAGAR AHMEDABAD-382355 GUJARAT. (2) Loan Account Number:- 22275987 & 49502120 (3) Loan Amount In INR:- Rs.12771000/- (Rupees One Crore Twenty Seven Lakhs Seventy one Thousand only) (4) loan account number 22275987 and to the tune of Rs.4100000/- (Rupees Forty One Lakhs Only) by loan account number 49502120, (4) Detail Description Of The Security Movable Property:- All That Piece And Parcel Of Residential Property Bearing Tenement On Plot No 781/A, Admeasuring about 153 Sq Mtrs Plot Area And Construction Thereon Ground Floor 18.73 Sq Mtrs, 1st Floor 64.97 Sq Mtrs, 2nd Floor 46.17 Sq Mtrs Total 128.87 Sq Mtrs) In Gandhinagar Township Situated On Sector No 21, Moujie Gandhinagar, Taluka Gandhinagar, District And Sub District Gandhinagar. (5) Demand Notice Date:- 20-07-2026. (6) Amount Due In INR:- Rs. 1,36,80,269.57 (Rupees One Crore Thirty Six Lakh Eighty thousand Two Hundred & Sixty Nine - Paise Fifty Seven Only) as of 20-07-2026 and future contractual interest till actual realization together with incidental expenses, cost and charges etc. (7) Possession Date: 15-10-2026.		
1. The Borrower's Attention Is Inevited To Provisions Of Sub-Section (8) Of Section 13 Of The Act, In Respect Of Time Available, To Redeem The Secured Asset. 2. For Any Objection And Settlement Please Contact Mr. Ramkaran Mishra no. 7600116009 (Area Collection Manager), Mr. Prashant Makhecha : Cont No. 7600800900 (Zonal Collection Manager) and Mr. Dharmveer Poonia Mobile No. 9664046604 (Legal Manager) At HDB Financial Services Limited.		
Place: Ahmedabad Date: 17-10-2026		Sd/- Authorised Officer For HDB Financial Services Limited

 FEDBANK FINANCIAL SERVICES LIMITED Registered Office: Unit No. 1101, 11th Floor, Cignus, Plot No. 71 A, Powai, Pascoli, Mumbai – 400087	
PUBLIC NOTICE FOR AUCTION CUM SALE OF IMMOVABLE PROPERTIES	
15 days' Notice of Sale of Immovable Secured Asset Assets is hereby given by Fedbank Financial Services Limited (Secured Creditor) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) & 9(1) of the Security Interest (Enforcement) Rules 2002. The undersigned as Authorized Officer of Secured Creditor has taken over the possession of the Secured Asset(s) under SARFAESI Act 2002.	
Notice is hereby given to the Public in general and in particular to the Borrowers/Co – Borrowers/Guarantors that the below described Immovable property mortgaged/charged to the Secured Creditor, Fedbank Financial Services Limited, the possession of which has been taken by the Authorised Officer of Fedbank Financial Services Limited, Secured Creditor, will be sold on "As is where is", "As is what is" and "wherever there is" on 13-11-2026 from 10 am to 10.30 am, for recovery of Rs. 25,32,819/- (Rupees Twenty Five Lakh Thirty Two Thousand Eight Hundred Nineteen Only) in Loan Account No. FEDMJGHL0529408 as on 08/12/2025 with interest and expenses thereon from 09/12/2025 due to Fedbank Financial Services Limited, Secured Creditor, from PRAVIN JAGANNATH PATIL (Borrower); KAVITABEN PRAVINBHAI PATIL (Co-Borrower).	
DESCRIPTION OF THE IMMOVABLE PROPERTY	
All that piece and parcel of the immovable property bearing Plot No. 11 (As per K.J.P. Block No. 3/11), as per site and approved plan measuring 132.56 Sq. Mts., together with undivided proportionate share measuring 85.57 Sq. Mts. in road & C.O.P. in "Shivalay Residency", situated on the land bearing Revenue Survey No. 2, Block No. 3 adm. 8881 Sq. Mtrs. of Village, Tundi, Sub-District: Palana, District: Surat. Boundaries: Direction Boundary : East by : Block No. 470, West by : Society Road, North by : Plot No. 10, South by : Block No. 4.	
RESERVE PRICE (IN RS.)	Rs. 24,84,000/- (Rupees Twenty Four Lakhs Eighty Four Thousand Only)
EARNEST MONEY DEPOSIT (IN RS.) THROUGH DD/PORTGS IN FAVOR OF 'FEDBANK FINANCIAL SERVICES LIMITED'	Rs. 2,48,400/- (Rupees Two Lakhs Forty Eight Thousand Four Hundred Only)
BID INCREMENTAL AMOUNT	Rs. 50,000/- (Rupees Fifty Thousand Only)
LAST DATE, TIME AND VENUE FOR SUBMISSION OF BIDS WITH SEALED OFFER/ TENDER WITH EMD	Till 12th November, 2026 latest by 05:00 P.M. at – Fedbank Financial Services Limited, Office No- D- 212/A, 2nd floor, West side D wing, CS No: 19322-A, 19322-B, 19323, 19324, 19325, 19326, 19327, After Amalgam New C.S No-19322-A, ITC Building, Majura gate, Sagrapura, Sub-District, Surat City, Surat
INSPECTION OF PROPERTIES	6th November, 2026 Before 5 PM
LAST DATE FOR PAYMENT OF 25% OF ACCEPTED HIGHEST BID FOR CONFIRMED SUCCESSFUL BIDDER (INCLUSIVE OF EMD)	The payment should be made latest by next working day from the date of bid confirmation
LAST DATE FOR PAYMENT OF BALANCE 75% OF HIGHEST BID	Within 15 days from the date of bid Confirmation
For detailed terms and conditions of the sale, please refer to the link provided in Fedbank Financial Services Limited (FEDFINA) Secured Creditor's website i.e. www.fedfina.com & Link https://www.fedfina.com/public-notice-for-auction-cum-sale/ (Under Auction For any enquiry, information, support, procedure and training kindly coordinate with Authorised Officer of Fedbank Financial Services Limited is /are Mr. Bhati Parvinsingh Tejvir – 9712625586 Email id- parvinsingh.bhati@fedfina.com .	
Your attention is also invited to provisions of sub-section (8) of Section 13 of SARFAESI Act, 2002 in respect of time available, to redeem the secured assets.	
Date: 17/10/2026 Place: Surat	
Sd/- Authorised Officer Fedbank Financial Services Limited	

 बैंक ऑफ़ बड़ौदा Bank of Baroda		BANK OF BARODA - DB GODHRA BRANCH At & Po.-Godhra 389001, Tal-Godhra, Dist. Panchmahal, Gujarat, India. Email: Dbgodr@bankofbaroda.com		ABRIDGED VEHICLE E-AUCTION NOTICE		
Notice is hereby given to the public in general and in particular to the to the Borrower (s), and Guarantor (s) that Bank has repossessed/seized the Hypothecated Motor Vehicle mentioned below in exercise of the powers conferred under Hypothecation/Loan Agreement executed by the parties and Vehicle will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower/s/Guarantor/s/Vehicle/Total Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below						
Sr. No.	Name & address of Borrower/s / Guarantor	Total Dues as on date 13.10.2026	Vehicle Make & Model RTO Regd. No.	1. Date of e-Auction _____ Time of E-auction - Start Time _____ to End Time _____ 2. Last date and time of submission of Bid. _____	1. Reserve Price- Rs.____/- 2. Earnest Money Deposit (EMD)-Rs.____/- 3. Bid Increase Amount Rs.____/-	Vehicle/Movable Asset Inspection date & Time
1.	Prakash Chandra Damor S/o Gautamlal, 19, Krushnapark Society, Sampa Road, Near FCI Godhra, Panchmahal, Gujara-389001.	Rs. 6,35,793.59/- + + Interest & Other Charges	Make-Mahindra & Mahindra Limited Model- Scorpio Classic S11 MT 75, Reg. No. GJ17CE5959	1. 30.10.2026, 2.00 PM to 6.00 PM EMD Start date and Times from 16.10.2026 to 30.10.2026 5 PM	1. 6,86,000/- 2. 68,600/- 3. 10,000/-	28.10.2026 10.00 am to 4.00 pm
For detailed terms and conditions of sale, please refer/visit to the website link https://BAANKNET.COM . Prospective bidders may contact to Mr. Rahul Kumar on Mobile 7070759922						
Date: 17.10.2026, Place: Godhra				Authorised Officer, Bank of Baroda		

 बैंक ऑफ़ इंडिया Bank of India BOI Relationship beyond banking	BANK OF INDIA AHMEDABAD ZONAL OFFICE: RECOVERY DEPARTMENT 6TH FLOOR, BANK OF INDIA BUILDING, BHADRA, AHMEDABAD. PHONE:079-66122528,66122530		STAR MEGA E-AUCTION FOR SALE OF PROPERTIES	
SALE NOTICE FOR SALE OF MOVABLE/IMMOVABLE PROPERTIES				
DATE AND TIME OF E-AUCTION : 12.11.2026, 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 PROVISIO 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 12.11.2026				
DESCRIPTION OF THE MOVABLE / IMMOVABLE PROPERTIES WITH NOT KNOWN ENCUMBRANCES IF ANY				
1 Mrs. Rakshitaben Ankithbai Patel To repay the amount mentioned in the notices being Rs. 66,52,249.80/- and further interest & expenses thereon. Authorised Officer : Mr. Prahlad Pandit Asset Recovery Branch, Ahmedabad, Mob. : 9835307772	Residential House Premises admeasuring 1,300.00 Sq.Ft. (120.81 Sq. Mt.) (Built Up Area 2600.00 Sq.Ft.) situated at Revenue Survey No. 207 paiki, F.P.No. 63, T.P.No. 15, Plot No. D/15, Ashok Nagar Cooperative Housing Society, Near Rajnigandha Apartment, Opposite of Ami Society, Diwalipura, Old Padra Road, Vadodara, Mouje - Akota, Registration Sub-District Vadodara, Gujarat in the name of Mrs. Rakshitaben Ankithbai Patel. Boundaries: North: Plot No. D/16, East: Society Internal Road, South: Plot No. D/14, West: Plot No. D/4. (Property is under Symbolic Possession). Remaining Amount of Sale to be deposited : RTGS / NEFT / Fund Transfer to Credit of A/c No. 205490200000033, Bank of India, Ahmedabad Recovery Branch, Ahmedabad. IFSC Code : BKID0002054	Rs. 69,00,000/- Rs. 6,90,000/-		
2 M/s. Gajanand Agro & Food Industries Partnership Firm, Partners: Mr. Pareshbhhai Bhikhabhai Patel, Mr. Rakeshbhai Sindhabbhai Patel & Mrs. Sunitaben Vikrambbhai Patel & Guarantors: Mr. Pareshbhhai Raichandbhhai Patel & Mrs. Daxabhen Rakeshbhai Patel To repay the amount mentioned in the notices being Rs. 3,09,30,279.38/- and further interest & expenses thereon. Authorised Officer : Mr. Prahlad Pandit Asset Recovery Branch, Ahmedabad, Mob. : 9835307772	Lot 1: All that part and parcel of the property consisting of Plot No. 11 in Survey No. 1026 in Pragati Industrial Estate, Kapadwanj District Kheda, Gujarat - 387620 Within the District Kheda, Gujarat - 387620 in the names of Mr. Pareshbhhai Bhikhabhai Patel and Mr. Rakeshbhai Sindhabbhai Patel. admeasuring 456.40 square meter. Lot 2: All Plant and Machinery lying at Factory site located at Plot No. 11 in scheme Pragati Industrial Estate non agricultural land for industrial purpose its Revenue Survey No. 1026 in village Kapadwanj, Town Kapadwanj, District Kheda. Description of Machinery is as under: 1. MS Fabricated Support Structure. 2. Mayo Make Sorting Machine with drive, control Panel, AC, Air Compressor and other parts. 3. Set of MS Fabricated input, in process and FGS Storage Bins as Lot. 4. Set of sieving equipment with drive motors, 5. De-Stoner M/C, 6. Gravity Feeding and Handling Line, 7. Seed Sorting M/C & Shell remover, 8. LT Power Supply from MGCVL, with Power panel. Cabling as one Lot. 9. Other Hand tools and Misc. Scrap Items. Lot 3: Combine Lot (Factory Land & Building and Plant and Machinery): Factory Land & Building and Plant and Machinery located at Plot No.11 in scheme Pragati Industrial Estate non-agricultural land for industrial purpose its Revenue Survey No.1026 in Village Kapadwanj, Town Kapadwanj, District Kheda. (Property is under Physical Possession). Note: (i) Sale of Lot No. (1) will be confirmed only if bid for Lot No. (2) is successful. (ii) If bids received for Lot No. (1), (2) & (3) then priority will be given to higher side i.e. bid for Lot No. (3) on one side and bid for Lot No. (1) & (2) collectively on the other side. Remaining Amount of Sale to be deposited : RTGS / NEFT / Fund Transfer to Credit of A/c No. 205490200000033, Bank of India, Ahmedabad Recovery Branch, Ahmedabad. IFSC Code : BKID0002054	Rs. 65,33,000/- Rs. 6,53,300/- Rs. 72,25,000/- Rs. 7,22,500/- Rs. 1,37,58,000/- Rs. 13,75,800/-		
3 M/s. Taranga South Corner, Ms. Ekta Pala (Proprietor of M/s. Taranga South Corner), Mr. Jatin Jayantibhai Pala (Guarantor of M/s. Taranga South Corner), To repay the amount mentioned in the notices being Rs. 61,11,050.23/- and further interest & expenses thereon. Authorised Officer : Mr. Prahlad Pandit Asset Recovery Branch, Ahmedabad, Mob. : 9835307772	An Immoveable Property being Show Room No. 101, on First Floor, admeasuring 1,200 Sq.Ft. along with undivided land admeasuring 51.55 Sq.Mt. in the scheme titled as Onyx Business Centre on land bearing 94.82 Sq.Mt., plus land admeasuring 39.97 Sq.Mt. for undivided common Road. Totally admeasuring 134.79 Sq.Mt. out of Total land admeasuring 269.58 Sq.Mt. of Sub Plot No. 25 (As per Revised Plan sub-plot No. 18) of Vatrad Duplex On R.S.No. 321, 322 & 323 T.P. No. 20, F.P. No. 13, C.S. No. 1140 & 1141 of Mouje - Atladra, Vadodara in the Sub Registration District & Registration District Vadodara, Bounded as under: East: Lift, Staircase of Complex & Passage, West: Parking of Complex and 18 Mt. T.P. Road, North: 7.5 Mt. Society Road, South: Plot No. 19 of Vatrad Square. (Property is under Physical Possession). Remaining Amount of Sale to be deposited : RTGS / NEFT / Fund Transfer to Credit of A/c No. 205490200000033, Bank of India, Ahmedabad Recovery Branch, Ahmedabad. IFSC Code : BKID0002054	Rs. 48,00,000/- Rs. 4,80,000/-		
4 Mr. Dattu Thakorlal Rami, Mrs. Manisha Dattu Rami To repay the amount mentioned in the notices being Rs. 74,82,351.00/- and further interest & expenses thereon. Authorised Officer : Mr. Prahlad Pandit Asset Recovery Branch, Ahmedabad, Mob. : 9835307772	Open Plot No. 7, in the Scheme Titled as BHAGWAN PARK-2, R.S.No. 430, having C.S.No. 3510/1, T.P. Scheme No. 19, F.P. No. 3 of Mouje Vadodara Kasba (Vibhag-1) Plot Area of 1136.25 Sq.Mts. (105.56 Sq.Mts.) with construction Sq.Mtr. thereon in the name of Ms. Manishaben Dattubhai Rami (Mortgagor / Guarantor) which is bounded as under: East: Own Land and adj. 7.50 Sq.Mts. with Wide Road of Society and Partial Plot No. 6, West: Leaving adj. Land Partial Plot No. 16 and Plot No. 15, North: Railway Colony, South: Plot No. 8 and Partial 7.50 Sq.Mts. Wide Road of the Society. (Property is under Physical Possession). Remaining Amount of Sale to be deposited : RTGS / NEFT / Fund Transfer to Credit of A/c No. 205490200000033, Bank of India, Ahmedabad Recovery Branch, Ahmedabad. IFSC Code : BKID0002054	Rs. 41,00,000/- Rs. 4,10,000/-		
5 M/s Fabrit Fashion Wear, Partner-Guarantor : Shri Pradeep Gangabhishan Periwal and Ms. Kaushalya Devi Perival, Guarantor-Mortgagor: Shri. Rajkumar Gangabhishan Periwal To repay the amount mentioned in the notices being Rs. 70,63,235.61/- and further interest & expenses thereon. Authorised Officer : Mr. Prahlad Pandit Asset Recovery Branch, Ahmedabad, Mob. : 9835307772	All that the pieces and parcel of immovable property being Office Premises situated at Shop No H/30 on First Floor, admeasuring 50.00 sq.mtrs in the Building known as New Madhavapura Market, along with construction standing thereon, together with right to use common areas, passage, amenities and facilities along with proportionate undivided ownership rights, title and interest in land of The Madhavapura Market Shops & Warehouses Co-Operative Society Ltd, together with pathways, waterways, electrical installations, water pipes and installations thereof, etc. Now standing thereon or to be erected/constructed thereupon and all fittings and fixtures erected or installed thereon or to be erected, installed or brought thereupon and together with all trees, fences, hedges, ditches, ways, sewerages, drains, waters, watercourses, liberties, privileges, easements and appurtenances what so ever, situated on land bearing Town Planning Scheme No 14 of Final Plot no 102, 103 and 104 total admeasuring 31			

Inspection Date & Time for Above Mention Properties For Sr. No. 1 TO 7: Dt. 05.11.2026 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 inquires 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 regard. (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. (23) **GST Tax is to be Borne by Purchaser over and above Bid Amount.**

STATUTORY 15 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.

Date : 16.10.2026 Place : Ahmedabad **Sd/- Authorised Officer, Bank of India**