

The Surat People's Co-op. Bank Ltd.
Estd.: 1922 Multi State Scheduled Bank

Regd./Central Office : "Vaasudhara Bhavan", Timaliyavard, Nanpura, Surat-395001 (Tel:+91-261) 246 4621 to 4624
Email : info@spcb.in Toll free : 18002337722 Website : www.spcbl.in

SALE OF IMMOVABLE PROPERTIES

SALE OF ASSETS IN POSSESSION OF BANK UNDER THE SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT 2002 AND SECURITY INTEREST ENFORCEMENT (ENFORCEMENT) RULES-2002. Offers are invited in sealed cover so as to reach the Authorized Officer on or before the Commencement of auction for the sale of the following properties in the possession of the bank on "As is where is basis & whatever there is basis" towards the recovery of its secured debts with interest courts charges etc. from borrowers as stated here under.

No.	Borrower / Guarantors Name	Secured Debt For Recovery	DESCRIPTION OF PROPERTY	Reserve Price Rs.	DATE OF INSPECTION	Date of auction
				EMD Rs.	TIME OF INSPECTION	Time
1	Borrower : (1) Nikul Kishorhbhai Polara Add. : Row house No.122, Dharmnagar Society, Besides of Vishal Nagar, A.K.Road, Surat. Guarantors: (2) Jagdishbhai Babubhai Polara (3) Jagdishbhai Babubhai Polara (4) Kishorhbhai Babubhai Polara	Loan A/c No. 304011708254 As per demand notice dtd. 25/06/2021 u/s. 13(2) Rs. 6,90,459/14 as on dt.24/06/2021 together with Further Contractual Interest and expence thereon till the date of payment.	Name Of The Owner : Nikul Kishorhbhai Polara All the piece and parcel of Plot No.236, D-Type, KUMKUM RESIDENCY, R.S.No.648, Block No.584, R.S.No.652/1, Block No.585, R.S.No.652/2, Block No.588, Moje-Kamrej, Tal.Kamrej, Dist.Surat, Admeasuring : Area of Land - 109.80 Sq.Mt. / Ground floor 102.23 Sq.Mt.+ Stair cabin 7.80 Sq.Mt. and 50.53 Sq.Mt. Undivided Share in adjoining Road & C.O.P. Bounded as : North - Adjoining Plot No.D/235, South- Adjoining Block No., East- Adjoining Plot No.D/237, West- Internal Road. Type of Possession : Physical	31,15,000/- 3,11,500/-	11/09/2023 & 25/09/2023 12:00 P.M. To 01:00 P.M	09/10/2023 Monday @ 12 : 39 PM
2	Borrower / Guarantors Name Borrower : (1) Kailashben Kishorhbhai Polara Add. : Row house No.122, Dharmnagar Society, Besides of Vishal Nagar, A.K.Road, Surat. Guarantors: (2) Jagdishbhai Babubhai Polara (3) Hardikbhai Prakashbhai Chotaliya (4) Kishorhbhai Babubhai Polara	Loan A/c No. 304011708298 As per demand notice dtd. 29/04/2021 u/s. 13(2) Rs. 8,84,000/35 as on dt. 28/04/2021 together with Further Contractual Interest and expence thereon till the date of payment.	Name Of The Owner : Kailashben Kishorhbhai Polara All the piece and parcel of Plot No.5, B-Type, KUMKUM RESIDENCY, R.S.No.648, Block No.584, R.S.No.652/1, Block No.585, R.S.No.652/2, Block No.588, Moje-Kamrej, Tal.Kamrej, Dist.Surat, Admeasuring : Area of Land - 63.57 Sq.Mt. / Ground floor 60.22 Sq.Mt.+1st Floor 60.22 Sq.Mt.+ Stair cabin 7.80 Sq.Mt. and 28.76 Sq.Mt. Undivided Share in adjoining Road & C.O.P. Bounded as : North- Adjoining Plot No.B/4, South- Adjoining Plot No.B/6, East- Adjoining Plot No.B/36, West- Internal Road. Type of Possession : Physical	25,25,000/- 2,52,500/-	11/09/2023 & 25/09/2023 12:00 P.M. To 01:00 P.M	09/10/2023 Monday @ 12 : 39 PM
3	Borrower / Guarantors Name Borrower : (1) Kailashben Kishorhbhai Polara Add. : Row house No.122, Dharmnagar Society, Besides of Vishal Nagar, A.K.Road, Surat. Guarantors: (2) Brijeshbhai Narendrabhai Bhatt (3) Kishorhbhai Babubhai Polara (4) Jagdish Babubhai Polara	Loan A/c No. 304002900618 As per demand notice dtd. 27/04/2021 u/s. 13(2) Rs. 8,59,696/93 as on dt.26/04/2021 together with Further Contractual Interest and expence thereon till the date of payment.	Name Of The Owner : Kailashben Kishorhbhai Polara All the piece and parcel of Flat No.1102, 11th Floor, RAJAHNS TOWER-A, R.S.No.4, Block No.3 paikae 1, T.P.S. No. 18 (Mota Varachha), F.P.No.4, Moje-Mota Varachha, Tal.Choryasi, Dist.Surat, Admeasuring : Builtup area 834 Sq.Ft. e.77.5 Sq.Mt. together with 35.8532 Sq.Mt. undivided share in land. Bounded as : North - Block No.3, South- Block No.2, East- 60.00 M Wide Road, West- Gamtal. Type of Possession : Physical	35,83,750/- 3,58,375/-	11/09/2023 & 25/09/2023 12:00 P.M. To 01:00 P.M	09/10/2023 Monday @ 12 : 39 PM
4	Borrower / Guarantors Name Borrower : (1) Jagdish Babubhai Polara Add. : Row house No.122, Dharmnagar Society, Besides of Vishal Nagar, A.K.Road, Surat. Guarantors: (2) Brijeshbhai Narendrabhai Bhatt (3) Kishorhbhai Babubhai Polara (4) Kailashben Kishorhbhai Polara	Loan A/c No. 304002900694 As per demand notice dtd. 25/06/2021 u/s. 13(2) Rs. 8,64,877/25 as on dt.24/06/2021 together with Further Contractual Interest and expence thereon till the date of payment.	Name Of The Owner : Jagdish Babubhai Polara All the piece and parcel of Flat No.1101, 11th Floor, RAJAHNS TOWER-A, R.S.No.4, Block No.3 paikae 1, T.P.S. No. 18 (Mota Varachha), F.P.No.4, Moje-Mota Varachha, Tal.Choryasi, Dist.Surat, Admeasuring : Builtup area 834 Sq.Ft. e.77.5 Sq.Mt. together with 35.8532 Sq.Mt. undivided share in land. Bounded as : North - Block No.3, South- Block No.2, East- 60.00 M Wide Road, West- Gamtal. Type of Possession : Physical	36,42,500/- 3,64,250/-	11/09/2023 & 25/09/2023 12:00 P.M. To 01:00 P.M	09/10/2023 Monday @ 12 : 39 PM
5	Borrower / Guarantors Name Borrower : (1) M/s. S. K. Enterprise Prop. Kishorhbhai Babubhai Polara Office : Shop No.409, Swastik Plaza, Yogi Chowk, Simada Road, Punagam, Surat. Add. : Row house No.122, Dharmnagar Society, Besides of Vishal Nagar, A.K.Road, Surat. Guarantors : (2) Kishorhbhai Babubhai Polara (3) Jagdishbhai Babubhai Polara (4) Hardik Prakashbhai Chotaliya (5) Kojiklaben Anilbhai Radadia (6) Anilbhai Jayantibhai Patel (7) Nikul Kishorhbhai Polara (8) Rekhaben Nareshbhai Panchani	CC A/c No. 304006508863 014 As per demand notice dtd. 22/04/2021 u/s. 13(2) Rs. 3,39,39,529/46 as on dt.21/04/2021 together with Further Contractual Interest and expence thereon till the date of payment.	DESCRIPTION OF PROPERTY (A) Name Of The Owner : Kailashben Kishorhbhai Polara Open Plot No. 345, CHAMUNDA RESIDENCY, Block No.336, after promulgation New Block No.13621, Moje Gaam-Velanja, Tal. Kamrej, Dist.Surat, Area of Land : 66.92 Sq.Mt. & 48.32 Sq.Mt. Undivided Share in Adjoining Road and C.O.P. Bounded as : North - Adjoining Plot No.362, South-Adjoining Road, East-Adjoining Plot No.346,West- Adjoining Plot No.344. Type of Possession : Physical (B) Name Of The Owner : Kishorhbhai Babubhai Polara Open Plot No. 80, KRISHNA RESIDENCY, Block No.269/1, after promulgation New Block No.10548, Moje Gaam-Velanja, Tal.Kamrej, Dist.Surat, Area of Land : as per sanctioned plan 75.32 Sq.Mt. & 5.00 Sq.Mt. Undivided Share in Adjoining Road and C.O.P. Bounded as : North - Adjoining Plot No.111, South-Adjoining Society Road, East- Adjoining Plot No.79,West- Adjoining Plot No.81. Type of Possession : Physical (C) Other properties are as per above Sr.No.(1) to Sr.No.(4)	14,80,000/- 1,48,000/- 11,25,000/- 1,12,500/-	11/09/2023 & 25/09/2023 12:00 P.M. To 01:00 P.M 12:00 P.M. To 01:00 P.M 12:00 P.M. To 01:00 P.M	09/10/2023 Monday @ 12 : 39 PM 09/10/2023 Monday @ 12 : 39 PM 09/10/2023 Monday @ 12 : 39 PM
6	Borrower / Guarantors Name Borrower : (1) M/s. Kamakhya Threads Prop. Falguni Tejas Vyas Add. : Flat No.630, Building No.50, Satyanagar, Opp. Silicon Shoppers, Nr. Udhna Tran Rasta, Udhna, Surat. Guarantors : (2) Hemant Chandulal Vyas (3) Tejas Hemant Tejas Vyas (4) Ramchandra Natwarlal Hathiwala	Loan A/c No. 304006508863 As per demand notice dtd. 01/03/2023 u/s. 13(2)Rs. 2,40,80,165/- as on dt.15/03/2023 together with Further Contractual Interest and expence thereon till the date of payment.	DESCRIPTION OF PROPERTY Name Of The Owner : Ramchandra Natwarlal Hathiwala All the Part and Parcel of the property consisting of Industrial Plot No.165, Mahalaxmi Industrial Estate, Bamroli Road, R.S.No.163, Paikae, T.P.S.No.10 (Udhna-Majura), F.P.No.77 within the registration of Sub district - Majura and District - Surat, Area of Land - 187.37 Sq.Mt. Total construction - Gr Floor+1st Floor+2nd Floor, Bounded As : North - Adj. Road, South - Adj. Plot No.171, East - Adj. Plot No.164, west - Adj. Plot No.166. Type of Possession : Physical	71,90,000/- 7,19,000/-	11/09/2023 & 25/09/2023 03:00 P.M. To 04:00 P.M.	03/10/2023 Monday @ 12 : 39 PM
7	Borrower / Guarantors Borrower : M/s. Deep Tex Prop. : Deepaben Nanakram Achhad Resi. : C-1003, Galaxy Enclave, Green City Road, Pal, Surat. Office.1 : Shop No.800, Lower Ground, Hariom Textile Market-2, Salabatpura, Ring Road, Surat. Office.2 : 2/13, First Floor, Khatodara Colony, Opp. World Trade center, Udhna Road, Surat. Guarantors : (2) Prakash Nanakram Achhad (3) Barkha Nanakram Achhad Resi.(2) & (3): C-1003, Galaxy Enclave, Green City Road, Pal, Surat.	(1) CC A/c No. 304007770646 As per demand notice dtd. 16/09/2021 u/s. 13(2)Rs. 2,40,80,165/- as on dt.15/03/2023 together with Further Contractual Interest and expence thereon till the date of payment. (2) FITL A/c No. 304015898830 As per demand notice dtd. 16/09/2021 u/s. 13(2) Rs. 5,99,332.35 as on dt.15/09/2021 together with Further Contractual Interest and expence thereon till the date of payment.	DESCRIPTION OF PROPERTY Name Of The Owner : Deepaben Nanakram Achhad All the piece and parcel of Row House No.18 &19, Ranchhod Park, B/h. Prakash Bakery, Nr. Zhuletil, Temple, Moje-Ramgar, Ramnagar, Surat, R.S.No.172- 173 paikae Hissa no.6/A, Area of Land - Plot No.18 : 89.42 Sq.Mt. and Plot No.19 : 89.42 Sq.Mt. together with 36.08 Sq.Mt. Common area of Road Constructed - builtup area : Gr-Floor + 1st + 2nd Floor = 2915 Sq.Ft., Bounded As : North : Adj. Plot No.16&17, South : Adj. Plot No.20, East : Adj. Society Road, West : Adj. Sant Vankar Society. Type of Possession : Physical	1,24,80,000/- 12,48,000/-	15/09/2023 & 22/09/2023 12:00 P.M. To 01:00 P.M.	03/10/2023 Monday at 12 : 39 PM

Place of Auction : Board Room, 4th Floor, The Surat People's Co-op. Bank Ltd., Vaasudhara Bhavan, Timaliyavard, Nanpura, Surat- 395001

The offerors shall give offer for above properties in sealed cover and shall mention the address of property on offer cover with the EMD amount (Earnest Money Deposit) by means of Demand Draft/RTOs/Online Transfer drawn in favour of "Authorized officer, The Surat People's Co-op. Bank Ltd." payable at Surat should accompany with the offer which is refundable without interest if the bid is not successful. Offerers may present and revise their offer on the confirmation of the sale the successful highest offer should deposit 25% of the bidding amount on the spot and the balance 75% within 15 days, failing which the bank shall forfeit the entire amount already paid by the offeror without any notice.

Any Present and/or future statutory dues, Government dues, Salestax, Income tax, Vat dues, Commercial Tax dues, G.S.T. Dues, Excise dues, Semi Govt. Dues, Labour dues, Provident Fund, Surat Municipal Corporation dues, Taluka/Gram Panchayat dues, Property tax, Electricity dues, Maintenance dues and any other dues payable on above properties alongwith expenses for transfer shall have to be borne solely by the Purchaser. Any other dues/liabilities/charges other than this bank are not to be borne by the bank. The bank has not appointed or engaged any agent and/or broker for sale of the above mortgaged properties. For further inquiries contact Authorized Officer Shri Sunil R. Kapadia (Phone No.0261-2464580). Further enquiries, if any and/or terms and conditions for sale can be obtained from the Authorized Officer.

The Authorized Officer reserves its rights to reject any or all the offers received without assigning any reasons and to postpone the auction at any time.

Details of pending legal case : Case filed in DRT-2, Ahmedabad by borrower mentioned in above Sr.No.6 - SA/561/2023.

Date : 22/08/2023, Place : Surat **Sd/- Assistant General Manager & Authorized Officer**
The Surat People's Co-Op. Bank Ltd.

OSBI STATE BANK OF INDIA
Stressed Assets Recovery Branch (SARB) - 7th Floor, Paradise Complex, Sayajigunj, Vadodra-390020, Phone : 0265 2225282, Email : sbi.10059@sbci.co.in

PUBLICATION OF NOTICE REGARDING POSSESSION OF PROPERTY U/S 13(4) OF SAFAESI ACT 2002

Whereas, The undersigned being the Authorised Officer of State Bank of India, Stressed Assets Recovery Branch, 7th Floor, Paradise Complex, Sayajigunj, Vadodra-390020 under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest [Act], 2002 and in exercise of powers conferred upon me under section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued a Demand Notice dated mentioned against each account and stated herein calling upon the Borrower/Co-Borrower/Guarantor to repay the amount mentioned in the notice being below mentioned amount with further interest at the contractual rate on aforesaid amount together with incidental expenses, costs and charges within 60 days from the date of receipt of the said notice.

The Borrowers / Guarantors having failed to repay the amount, notice is hereby given to the borrower, legal heirs (known - unknown), legal representatives (known - unknown), guarantor and the public in general that the undersigned, as per Order & Dated as mentioned below, has taken Physical Possession of the property described herein below in exercise of powers conferred on me under Section 13(4) of the said [Act] read with Rule 8 of the said rules on this 26th day of August of the year 2023.

The borrower, legal heirs (known - unknown), legal representatives (known - unknown), guarantor 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 State Bank of India for an amount below mentioned with further interest at the contractual rate on aforesaid amount together with incidental expenses, costs and charges thereon. The borrower's attention is invited to provision of Sub-Section (8) of Section 13 of the Act, in respect of time available, to redeem the secured assets.

Sr. No.	Name of Account / Borrower	Demand Notice & Outstanding Amount in Rs	Description of the Property Mortgaged / Charged	Order No. Order Date
1	Smt. Dharmishtaben Jayantilbhai Bhatiya (Borrower)	03.12.2021 Rs 25,64,154.62 as on 03.12.2021	All that Piece and Parcel of Immovable property being Situated at Registration Vadodra Sub District Dabhoi Mouje Hansapura R.S. No. 31/C, "Kuber Ratna", Plot No. C/16, Admeasuring 79.64 Sq. Mtr. Situated at Hansapura, Tal. Dabhoi, Dist. Vadodra (Property owned by Dharmishtaben Jayantilbhai Bhatiya) The property is bounded as follows: East : Plot No. C/15, West : Plot No. C/17, North : 7.50 Mtr. Society Road, South : Farm of Devendrabhai Mahendrabhai.	Completion of Order of Honble Additional Chief Judicial Magistrate, Dabhoi dated 10.07.2023 in Miscellaneous Application No. 61 of 2023

Date : 26.08.2023
Place : Dabhoi/Vadodra

Authorised Officer
State Bank of India, SARB Vadodra

HDFC Bank Ltd.
HDFC House, Nr. Mithakhali Six Road, Navrangpura, Ahmedabad. Phone : (079) 66307000

Whereas the Authorised Officers of HDFC Bank Ltd. (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notices under Section 13 (2) of the said Act, calling upon the following borrower(s) / Legal Heir(s) and Legal Representative(s) to repay the amounts mentioned against their respective names together with interest thereon at the applicable rates as mentioned in the said notices, within 60 days from the date of the said Notice(s), incidental expenses, costs, charges etc. till the date of payment and / or realisation.

Sr. No.	Name of Borrower(s)/ No. Legal Heir(s)/ Legal Representative(s)	Outstanding Dues Rs. As on Dt.*	Date of Demand Notice	Date of Possession Physical/ Symbolic	Description of Immovable Property(ies)/ Secured Asset(s)
(a)	(b)	(c)	(d)	(e)	(f)
1	MR. JIGAR MAYOOR BHATT (Borrower) MRS. JYOTIKA JIGAR BHATT (Co-Borrower)	Rs. 91,78,879/- as on 31-Jan., 2023*	02-March-2023	26-Aug., 2023 Physical Possession	FLAT-B-701, B-704, 7TH FLOOR, AVADH ELEGANCE BLOCK-B, PLOT FP-97, BLOCK-240, 242/P, 242 + 244, PT-02, SHILAJ-BOPAL ROAD, BOPAL, AHMEDABAD-380058.

*with further interest as applicable, incidental expenses, costs, charges etc incurred till the date of payment and / or realisation.

Further, since the borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove have failed to repay the amounts due, notice is hereby given to the borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and to the public in general that the Authorized Officers of HDFC Bank Limited (erstwhile HDFC Limited having amalgamated with HDFC Bank Limited by virtue of a Scheme of Amalgamation approved by Hon'ble NCLT-Mumbai vide order dated 17th March 2023) have taken possession of the immovable property (ies) / secured asset(s) described herein above in exercise of powers conferred on him/ them under Section 13 (4) of the said Act read with Rule 8 of the said Rules on the dates mentioned above.

The borrower(s) / Legal Heir(s) and Legal Representative(s) mentioned hereinabove in particular and the public in general are hereby cautioned not to deal with the aforesaid Immovable Property (ies) / Secured Asset(s) and any dealings with the said Immovable Property (ies) / Secured Asset(s) will be subject to the mortgage of HDFC Bank Ltd.

Borrower(s) / Legal Heir(s) / Legal Representative(s) attention is/are invited to the provisions of sub-section (8) of section 13 of the Act, in respect of time available to redeem the secured assets.

Copies of the Panchnama drawn and Inventory made are available with the undersigned, and the said Borrower(s) / Legal Heir(s) / Legal Representative(s) are requested to collect the respective copy from the undersigned on any working day during normal office hours.

Date : 29-08-2023
Place : Ahmedabad

For, HDFC Bank Ltd.
Sd/-
Authorised Officer

Regd. Office : HDFC Bank Ltd. HDFC Bank House, Senapati Bapat Marg, Lower Parel (West), Mumbai-400013.
CIN : L65920MH1994PLC080618, Website : www.hdfcbank.com

TATA CAPITAL HOUSING FINANCE LIMITED
Registered Address: 11th Floor, Tower A, Peninsula Business Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013.
Branch Address : Office No 208 To 212 | 2nd Floor, Eco Futur, Nr. Khatu Shyamji Temple, New City Light Road, Surat- 395007.

NOTICE FOR SALE OF IMMOVABLE PROPERTY
(Under Rule 9(1) of the Security Interest (Enforcement) Rules 2002)

E-Auction Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 9(1) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the below Borrower and/ Co- Borrower, or their legal heirs/ representatives (Borrowers) in particular that the below described immovable property mortgaged to Tata Capital Housing Finance Ltd. (TCHFL), the Possession of which has been taken by the Authorised Officer of TCHFL, will be sold on 15-09-2023 on "As is where is" & "As is what is" and "Whatever there is" and without any recourse basis", for recovery of outstanding dues from below mentioned Borrower and Co-Borrowers. The Reserve Price and the Earnest Money Deposit is mentioned below. Notice is hereby given that, in the absence of any postponement/ discontinuance of the sale, the said secured asset / property shall be sold by E- Auction at 2.00 P.M. on the said 15-09-2023. The sealed envelope containing Demand Draft of EMD for participating in E- Auction shall be submitted to the Authorised Officer of the TCHFL on or before 14-09-2023 till 5.00 PM at Branch address TATA CAPITAL HOUSING FINANCE LIMITED, Office No 208 to 212, 2nd Floor, Eco Futur, Nr. Khatu Shyamji Temple, New City Light Road, Surat- 395007.

The sale of the Secured Asset/ Immovable Property will be on "as is where condition is" as per brief particulars described herein below :

Sr. No.	Loan A/c No.	Name of Borrower(s)/ Co-Borrower(s)/ Legal Heir(s)/ Legal Representative/ Guarantor(s)	Amount as per Demand Notice	Reserve Price	Earnest Money	Type of Possession
1	10590994 & 10593009 & 10592629	Gaurav Jagdish Chavda, Hetal Ritesh Chavda Jagdish S Chavda Manisha Gaurav Chavda Meenaben Jagdishbhai Chavda, Ritesh J Chavda	Rs.33,19,757/- is due and payable by you under Loan Account No. 10592629 and an amount of Rs.18,85,409/- is due and payable by you under Loan Account No. 10597059 and an amount of Rs.20,49,000/- is due and payable by you under Loan Account No. 10593009 and an amount of Rs.22,33,715/- is due and payable by you under Loan Account No. 10599994 and an amount of Rs.7,60,351/- is due and payable by you under Loan Account No. TCHHF0216000100068398 i.e. totaling to Rs.1,02,48,232/- (Rupees One Crore Two Lakh Forty Eight Thousand Two Hundred Thirty Two Only) & 29-10-2022	Flat No: B/502 - Rs.35,00,000/- (Rupees Three Lakh Fifty Thousand Only) And Flat No: A/302 Rs.35,00,000/- (Rupees Three Lakh Fifty Thousand Only)	Flat No: B/502 - Rs.3,50,000/- (Rupees Three Lakh Fifty Thousand Only) And Flat No: A/302 Rs.3,50,000/- (Rupees Three Lakh Fifty Thousand Only)	Symbolic

Description of the Immovable Property: All that piece and parcel of the SCHEDULE - 1: All rights title and interest in Flat No: B/502 of which super built up area admeasuring is 1766.00 Sq.ft.s equivalent to 164.06 sq.mtrs and its built area is 1059.60 Sq.ft.s equivalent to 98.47 sq.mtrs on 5th floor together with undivided proportionate share in underneath land admeasuring 42.23 sq.mtrs of Building "B" of MITUL COMPLEX at Subh Laxmi Heights, constructed on the land bearing Revenue Survey No: 684/2, T.P.Scheme No.10 [Adajan] Final Plot No. 29 of Village Adajan, City Surat Dist: Surat of Gujarat **Bounded as follow:-** East: 80FL Road, West: F.P. No. 30, North: F.P. No. 30, South: Building No. A of Shweta Complex.

SCHEDULE - 2 : All rights title and interest in Flat No: A/302 on third floor, of which super built up area admeasuring 1321.00 Sq.ft.s equivalent to 122.76 Sq. Mtrs. and it's built area is 73.66 Sq. Mtrs. on 3rd floor together with undivided proportionate share in underneath land admeasuring 31.67 Sq. Mtrs of Building "A" of SWETA COMPLEX at Subh Laxmi Heights, constructed on the land bearing Revenue Survey No: 684/2, T.P. Scheme No.10 [Adajan] Final Plot No. 29 of Village Adajan, City Surat Dist: Surat of Gujarat.

At the Auction, the public generally is invited to submit their bid(s) personally. The Borrower(s)/Co-Borrower (s) are hereby given last chance to pay the total dues with further interest within 15 days from the date of publication of this notice, failing which the Immovable Property will be sold as per schedule. The E auction will be stopped if, amount due as aforesaid, with interest and costs (including the cost of the sale) are tendered to the Authorised Officer or proof is shown to his satisfaction that the amount of such secured debt, interest and costs has been paid before the date of the auction.

No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the Immovable Property sold.

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following further conditions:

The E-auction will take place through portal <https://sarfaesi.auctiontigger.net> on 15-09-2023 between 2.00 PM to 3.00 PM with limited extension of 10 minutes each.

Terms and Condition: 1. The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation. In the event of any dispute arising as to the amount bid, or as to the bidder, the Immovable Property shall at once again be put up to auction subject to the discretion of the Authorised Officer. 2. The Immovable Property shall not be sold below the Reserve Price. 3. Bid Increment Amount will be: Rs.10,000/- (Rupees Ten Thousand Only). 4. All the Bids submitted for the purchase of the property shall be accompanied by Earnest Money as mentioned above by way of a Demand Draft favoring the "TATA CAPITAL HOUSING FINANCE LTD." Payable at Branch address. The Demand Drafts will be returned to the unsuccessful bidders after auction. For payment of EMD through NEFT/RTOs/IMPS, kindly contact Authorised Officer. 5. The highest bidder shall be declared as successful bidder provided always that he/she is legally qualified to bid and provided further that the bid amount is not less than the reserve price. It shall be in the discretion of the Authorised Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so. 6. For reasons recorded, it shall be in the discretion of the Authorised Officer to adjourn/discontinue the sale. 7. Inspection of the Immovable Property can be done on 06-09-2023 between 11 AM to 5.00 PM with prior appointment. 8. The person declared as a successful bidder shall, immediately after such declaration, deposit twenty-five per cent of the amount of purchase money/bid which would include EMD amount to the Authorised Officer within 24hrs and in default of such deposit, the property shall forthwith be put to fresh auction/Sale by private treaty. 9. In case the initial deposit is made as above, the balance amount of the purchase money payable shall be paid by the purchaser to the Authorised Officer on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. 10. In the event of default of any payment within the period mentioned above, the property shall be put to fresh auction/Sale by private treaty. The deposit including EMD shall stand forfeited by TATA CAPITAL HOUSING FINANCE LTD and the defaulting purchaser shall lose all claims to the property. 11. Details of any encumbrances, known to the TATA CAPITAL HOUSING FINANCE LTD, to which the property is liable: as per table above. Claims, if any, which have been put forward to the property and any other known particulars bearing on its nature and value: as per table above. The Intending Bidder is advised to make their own independent inquiries regarding encumbrances on the property including statutory liabilities arrears of property tax, electricity etc. 12. For any other details or for procedure online training on e-auction the prospective bidders may contact the Service Provider, M/s e-Procurement Technologies Limited (Auctiontigger), Address: B-704, Wall Street - II, Opp. Orient Club, Nr. Gujarat College, Ellis Bridge, Ahmedabad - 380006 Gujarat (India) Mob : 9265562821 & Phone : 079 61200 594/598/559/587/554 Email ID: Gujarat@auctiontigger.net or Manish Bansal, Email id: Manish.Bansal@tatacapital.com Authorised Officer Mobile No 8588983696. Please send your query on WhatsApp Number 999978669 13. TDS of 1% will be applicable and payable by the highest bidder over the highest declared bid amount. The payment needs to be deposited by highest bidder in the PAN of the owner/ borrower(s) and the copy of the challan shall be submitted to the company 14. Please refer to the below link provided in secured creditor's website <https://bit.ly/30RT9uM> for the above details. 15. Kindly also visit the link: <https://www.tatacapital.com/property-disposal.html>

Please Note - TCHFL has not engaged any broker/agent apart from the mentioned auctioning partner for sale/auction of this property. Interested parties should only contact the undersigned or the Authorised officer for all queries and enquiry in this matter.

Place: Surat
Date : 30-08-2023

Authorised Officer - Tata Capital Housing Finance Ltd.

Government of India, Ministry of Finance
Debts Recovery Tribunal-II
3rd Floor, Bhikhubhai Chambers,
Near Kochrab Ashram, Paldi, Ahmedabad, Gujarat
FORM NO. 22 (Earlier 62)

[Regulation 36 & 37 of DRT Regulations, 2015] [See Rule 52 (1) (2) of the Second Schedule to the Income Tax Act, 1961]
READ WITH THE RECOVERY OF DEBTS DUE TO BANK AND FINANCIAL INSTITUTIONS ACT, 1993.
E-AUCTION/SALE NOTICE
THROUGH REGD. AD/DASTI/AFFIXATION/ BEAT OF DRUM/PUBLICATION
RP/RC No. 362/2021 **OA No. 1330/2019**
Certificate Holder Bank- ICICI Bank Ltd.
Vs.
Certificate Debtors- Bhavesh Kalubhai Gejera & Ors.

To,
C.D. No.1 : Bhaveshbhai Kalubhai Gejera, A-503, Kaveri Habitat Sarthana, Nr. Megh Malhar Residency, Surat City, Surat -395 006.
C.D. No. 2 : Sanglitaben Bhaveshbhai Gejera, A-503, Kaveri Habitat Sarthana, Nr. Megh Malhar Residency, Surat City, Surat - 395 006.

The aforesaid CDs No. 1-2 have failed to pay the outstanding dues of Rs.29,12,646.00/- (Rupees Twenty Nine Lakhs Twelve Thousand Six Hundred Forty Six Only) as on 21/09/2021 including interest in terms of judgment and decrees dated 21/09/2021 passed in O.A.No. 1330/2019 as per my order dated 22/08/2023 the under mentioned property (s) will be sold by public e-auction in the aforementioned matter. The auction sale will be held through "online e-auction" <https://www.bankeuctions.com>.

Lot No.	Description of the property	Reserve price (Rounded off)	EMD 10% or (Rounded off)
1.	All the rights title and Interest In the Piece and Parcel of the Immovable Property Being situated at A-503, Kaveri Habitat sarthana, Nr. Megh Malhar Residency, Surat City, Surat- 395006	Rs. 28.00 Lakhs	Rs. 2.80 Lakhs

Note* In respect of any claims to be received, if any, priority of payment will be decided in terms of Section 31-B of the RDB Act, 1993 (as amended in the year 2016).
EMD shall be deposited by through RTGS/NEFT in the account as per details as under :

Beneficiary Bank Name	ICICI Bank Ltd.
Beneficiary Bank Address	Ground Floor, T.S. No. 5476/2, 5477, 5478 and 5479, Old Thirumayam Road, Perambaur Manamadurai Road, Padukottai - 622001.
Beneficiary Account No.	611405013392
IFSC Code	ICIC0006114

1) The bid increase amount will be Rs. 1.00 Lacs for Lot No. 1.
2) Prospective bidders may avail online training from service C1 India Pvt. Ltd. (Tel Helpline No. 7291981124/1125/1126 and Mr. Bhavik R Pandya (Mobile No. 8866682937), Helpline E-mail ID: support@bank-e-auctions.com and for any property related queries may contact Mr. Kishan Gohel, (Mob No. 9406831031).
3) Prospective bidders are advised to visit website <https://www.bankeuctions.com.net> for detailed terms & conditions and procedure of sale before submitting their bids.
4) The prospective bidders are advised to adhere payment schedule of 25% (netus EMD) immediately after fall of hammer/close of auction and 75% within 15 days from the date of auction and if 15th day is Sunday or other Holiday, then on immediate next first working day. No request for extension will be entertained.
5) The properties are being put to sale on "as is where is", "as is what is" and "as is whatever" basis and prospective buyers are advised to carry out due diligence properly.
6) Schedule of auction is as under:-

SCHEDULE OF AUCTION

1.	Inspection of property	25/09/2023 Between 11:00 AM to 2:0
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