



Bank of Baroda - Kheda Region  
2<sup>nd</sup> Floor, The Emperor,  
Uttarsanda Road, Nadiad - 387001.

**REQUIREMENT OF PREMISES ON LEASE/RENT**  
Bank of Baroda invites offer for premises (approved for commercial use and on ground floor) on lease/rental basis, ready to rent out to the Bank for the following locations for minimum period of 10 years:  
**BRANCH: Modaj Branch/ Dabhan Branch/ Sandheli Branch**

Sr. No.	Locations	Approximate Carpet Area (Square Feet)	Total Approximate Carpet Area (Sq. Ft)
1.	Modaj Ta. Mehmabad Dist. Kheda (pin code: 387110)	1000	1330 sq ft
2.	Dabhan Branch Ta. Nadiad Dist. Kheda (Pin code: 387320)	1000	1330 sq ft
3.	Sandheli Branch Ta. Thasra Dist. Kheda (Pin code: 388250)	1000	1330 sq ft

For details please log on to tender section of our website <https://www.bankofbaroda.in/resource/tenders/zonal-regional-offices>. The last date of submission is 29.01.2026 till 3:PM. Premises needs to be modified by landlord as per Bank's requirements including strong room as per Bank's specifications. Bank reserves right to accept or reject any offer without giving any reason.

**ASST. GENERAL MANAGER**  
**BANK OF BARODA (Kheda Region)**

DATE : 15.01.2026

**PUBLIC NOTICE PRIOR TO ISSUE OF TITLE INVESTIGATION REPORT FOR THE PROPERTY SITUATED AT DEVSAR, TAL.GANDEVI, DIST.NAVSARI.**

That Niruben Kantilal Patel is the owner of property situated at Devsar, Tal.Gandevi, Dist. Navsari, bearing plot no. 28, revenue survey no. 184/Paiki 33, Khata No. 1661 admeasuring 285.67.67 sq.mtr. I have to issue title investigation report for the said property.

It has came to the knowledge that registered sale deed bearing registration no. 425 dated 17/05/1983 in favor of previous owner Ishwarlal Dahyabhai Desai AND registered sale deed bearing registration no. 1461 dated 19/04/1986 in favor of previous owners (1) Jamshejji Bamansha Bhagaliya, (2) Kershji Jamshejji Bhagaliya, (3) Rohingjam Jamshejji Bhagaliya AND registered sale deed bearing registration no. 920 dated 07/10/2003 in favor of previous owner Rohintan Babubhai Patrawala are misplaced and lost. Therefore if any person or institution has possession of the above referred original document or any person or institution has any type of right, title or interest or having any claim in respect of above referred property by way of sale, exchange, mortgage, charge, gift, maintenance, inheritance, possession, lease, tenancy, sub tenancy, lien, license, hypothecation, transfer of title, howsoever, are hereby requested to make the same known to me in writing with legal proofs within 15 (fifteen) days of publication of this notice, failing which the claim or claims, if any of such person or institution will be considered to have been waived and/or abandoned and my client bank will mortgage the above referred property.

Date-17/01/2026  
7, Subhlaxmi Row-House, Below Padmaba Rotary Hall,  
Gandevi-Navsari Road, Rahej, Tal.Gandevi, Dist. Navsari - 396360  
(M) 9825864264 e-mail-tmvashi1969@gmail.com

Under the instructions  
of my client,  
**Tushar Manharlal Vashi**  
Advocate

**PUBLIC NOTICE**

That one my client in informed state that immovable Property bearing as per site Plot No. 80 (As per approved plan Plot No. A/48 & as per 7/12 Block No. 112+113/A+113/B paiki 80) consisting of land admeasuring 89.19 Sq. Mtrs. alongwith construction admeasuring about 60.00 Sq. Mtrs. made thereon in the housing estate known and named as “Vrundavan Row- House” constituting the land bearing Final Plot No. 1 of T. P. Scheme No. 19 (Parvat); Block Nos. 112, 113/A and 113/B of Moje: Village: Parvat, Taluka: City (Udhna), District: Surat is in absolute ownership and possession of (1) Mrs. Bhagwati Sureshkumar Khandewal and (2) Mrs. Pina Kamleshkumar Khandelwal and my said client is intend to purchase the said property from its owner and he/she also informed me that out of Original title deeds/papers in respect of said property an **One Original Sale Deed lodged for registration with the Sub- Registrar, Surat : 3 (Navagam) vide Lodgment Sr. No. 3161. Dated : 05.07.2001 finally registered vide New Sr. No. 867, Dated : 15.02.2002 alongwith its Original Registration Fees Receipt** have been lost/misplaced by that never ever it was used as Security for obtaining financial assistance/loan by said company from anyone. If any Person or Persons, Society, Banks, Financial Institution, Trust, Group etc. owing any right ownership or possession or lien or claim of whatsoever nature in respect thereof are hereby informed and called upon to raise any such rights or claim in written within **7 days** from the publication of this notice, personally with documentary evidence in original before the undersigning, upon expiry of which period, no rights or claims of whatsoever nature shall be entertained and I will issue clear LSR of said property and then my client will proceed for purchase of said property & also process for creation mortgage of said property in his/its bank for loan and the bank shall have its first charge over said property/ies which please note.

Date: 17-01-26  
**SURENDRA O. SARASWAT (ADVOCATE)**  
F-6 -7, D. G. POINT, PARVAT PATIA, SURAT MO. 99250-13933



**Aditya Birla Housing Finance Limited**  
Registered Office- Indian Rayon Compound, Veraval, Gujarat- 362266 Branch Office- Aditya Birla Housing Finance Limited, 3Rd Floor, Office No. 203 To 211, Milestone Fiesta, Near Tgb Circle, L.P. Savani Road, Adajan, Surat- 395009  
Date: 12-01-2026

To,  
1. Rajeshkumar Sonee  
Flat No-501, Building No-B1, Charbhujia Arcade, Nr. Sanskar Residency, B/S Cross Road Shopping, Khata No-941,Block No-1004, R.S. No- 561-1-1, F.P.No-297, T.P.S. No-70, Cross Road, Kosad, Surat, Gujarat-394105. **Also At:-** Flat No-504, Building No-B1, Charbhujia Arcade, Opp.Shivanjali Raw House, Juno Kosad Road, Kosad, Surat, Gujarat-394107. **2. Daksaben Sonee** Flat No-504, Building No-B1, Charbhujia Arcade, Opp. Shivanjali Raw House, Juno Kosad Road, Kosad, Surat Gujarat-394107.

Sir,  
**Sub: Notice of Inventory Disposal**  
**Reference: Notice for removal of movables issued by Aditya Birla Housing Finance Limited (ABHFL) dated 08-05-2023 and published on 11-05-2023.**  
We take reference of our earlier notice dated 08-05-2023 wherein we called upon you to remove the inventory lying in the property which was mortgaged by you at the time of availing the Loan within 15 days from the date of receipt of the notice. However, despite giving you time and reminders you have failed to remove the inventory lying in the property.

As more than 2 Years 8 Months has elapsed without any response or action from your end, we regret to inform you that we are proceeding with the disposal of the inventories in question. Enclosed herewith are the details of the inventory scheduled for disposal. The Highest total cost of the inventory amounts to Rs. 1200/-.

Please note that we will deduct the expenses incurred by us for selling the said inventory from the total proceeds and will refund any surplus amount, if applicable, to your designated bank account.

**FOR ADITYA BIRLA HOUSING FINANCE LIMITED**

**GUJARAT GRAMIN BANK**

Regional Office, Surat: 308, 3 rd Floor, City Center Complex, Nr. Yogichowk Circle, Varachha Road, Surat – 395 006.  
Email : rosurat@barodagujaratrb.co.in, Website : www.gujaratgb.in

**E-Auction Notice**  
Sr. No. 1 to 04 E-Auction Date 23.02.2026  
Sr. No. 05 to 11 E-Auction Date 07.02.2026

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) 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 immovable properties under the possession of Gujarat Gramin Bank will be sold on "As is Where is" and "As is What is" by e-Auction on **23-02-2026 for Sr.No. 1 to 4 & on 07-02-2026 for Sr.No. 05 to 11** to recover below mentioned secured loans, interest on loan, other expenses and charges. E-auction will be conducted on website <https://www.bankeauctions.com> during **11:00 hrs to 13:00 hrs**.

Sr. No.	Branch Name & Mobile Number	Name of Borrower (s) and Guarantor (s)	Total Demand due as per 13(2) - 60 days demand notice	Description of Immovable property	Reserve Price EMD	Status of Possession
1.	Jahagirpura (M-9099997688)	Mr. Kishan Soni	<b>Rs.24,86,605</b> +int+charges as per demand notice dtd 02-05-2025	All the piece and parcel of immovable property bearing as per place Plot No.10, As per sanctioned plan Plot No.18 & 19 of the society known as "Saundarya Villa" situated at Sondalkhara, Olpad bearing Revenue Survey No.114/1, 109/6, 109/7, Block No.344 admeasuring about 6576.00 Square Meters of Non-Agricultural residential purpose land of Village : Sondalkhara, Taluka: Olpad, District: Surat.Total admeasuring about 177.77 Square Meters, as per sanctioned plan admeasuring 74.35 Square Meter & 74.35 Square Meters, total admeasuring 148.70 Square Meters along with undivided proportionate share in COP and Road land admeasuring 82.84 Square Meters	<b>Rs. 25,20,000/-</b> <b>Rs. 2,52,000/-</b>	Physical
2.	Mandvi (M-90999007016)	Mr. Bhaveshkumar Zathabhai Patel	<b>Rs.12,40,074.60</b> +int+charges as per demand notice dtd 01-08-2025	City Survey No 187 Paikee Flat No. 403, Super built up area 80.50 sq. mtrs. Smarthar Apparment Bava faliya Moje. Mandvi, Ta. Mandvi, District Surat.	<b>Rs. 10,20,000/-</b> <b>Rs. 1,02,000/-</b>	Symbolic
3.	Palod (M-9099997670)	Mr. Pravinbhai Kalidas Patel Mrs Kokilaben Pravinbahi Patel	<b>Rs.16,37,202.33</b> +int+charges as per demand notice dtd 30-07-2025	All that piece and parcel of immovable property i.e. Plot No. 11(A-1) (As per Form No 7 & 12, Block No. 297/A/2-11) admeasuring area 74.35 sq. mtrs. In the common roads and COP (aggregating 115.91 sq. mtrs.) of 'Nikanth Residency' of the land bearing block No. 297/A/2 paiki of Moje: Village: Mulad, Taluka:Olpad, District, Surat.	<b>Rs. 18,12,000/-</b> <b>Rs. 1,81,200/-</b>	Symbolic
4.	Palod (M-9099997670)	Mr. Dinesh Jaynath Yadav	<b>Rs. 8,90,136.82</b> +int+charges as per demand notice dtd 30-05-2025	The property bearing Plot No.44 (As per KJP Durasti Block No.436/44 and As per Re-Survey New Block No.819), admeasuring area 48.05 sq.yards i.e.equivalent to 40.18 sq.meters, together with undivided proportionate share admeasuring 6.74 sq.meters in COP and 20.44 sq.meters in common roads, with all kinds appurtenant thereto of the housing society known and named as 'Sairkupa Residency'; situated on the land bearing Rev.Block No.236(Old Survey Nos.248/1 + 247/1) of moje village Siyalaj; Taluka Mangrol, District Surat.	<b>Rs. 6,41,000/-</b> <b>Rs. 64,100/-</b>	Physical
5.	Kapodra (M-7574848365)	Mrs. Surajdevi Ghevaram Chaudhary & Mr. Ghevaram Modaramji	<b>Rs. 17,02,866.64</b> +int+charges as per demand notice dtd 12-04-2021	Property bearing B-Type Plot No. 3(as per passing plan plot no. B-3)(as per Resurvey New Block No. 1203) of society known as "Shree Veer Vinayak Residency" situated at village : Mankna being revenue survey No. 116/2, block No. 118, admeasuring 13357.00 Sq. Mtrs. Of village mankna, Taluka Kamrej, Dist. Surat as per 7/12 admeasuring 53.37 Sq. Mtrs. i.e. 63.83 Sq. Yards (as per re-survey admeasuring 53.00 Sq. Mtrs.) along with undivided proportionate share in land admeasuring 27.14 Sq.Mtrs. in the name of Mrs. Surajdevi Ghevaram Chaudhary & Mr. Ghevaram Modaramji Chaudhary	<b>Rs. 8,25,300/-</b> <b>Rs. 82,530/-</b>	Physical
6.	Kapodra (M-7574848365)	Mrs. Ashasingh Kamleshingsh Yadav & Mr. Kamleshingsh Ramdipsingh Yadav	<b>Rs. 15,85,843</b> +int+charges as per demand notice dtd 28-04-2021	Property bearing Plot No.7/E (as per the sanctioned plan) of the society known as "Om Hari Om residency" situated at Village-Kareli, Ta. Palsana, Dist. Surat, admeasuring about 66.92 Sq. Mtrs., along with construction thereon and undivided proportionate share in COP & Road lanf admeasuring 44.17 Sq. Mtrs., total admeasuring 111.09 Sq. Mtrs., in the name of Mrs. Ashasing Kamleshingsh Yadav & Mr. Kamleshingsh Ramdipsingh Yadav.	<b>Rs. 8,18,100/-</b> <b>Rs. 81,810/-</b>	Physical
7.	Bharuch (M-9099007002)	Mr. Mithilesh Rajendrasingh Yadav & Mrs. Rubi Mithilesh Yadav	<b>Rs. 19,32,015.54</b> +int+charges as per demand notice dtd 30-01-2025	The Property bearing R.S.No.286 paiki Residential Plot No.2522 admeasuring total area 500.00 Sq.Mtrs. paiki building "Mohit Apartment" paiki on first floor Flat No.105, admeasuring build up area 45.00 Sq.Mtr. undivided share of land 20.83 Sq. Mtrs. of "Mohit Co-Op. Housing Society Ltd." within the village limits of Bhadkodara, Ta.Ankleshwar, Dist. Bharuch.	<b>Rs. 14,02,000/-</b> <b>Rs. 1,40,200/-</b>	Physical
8.	Bharuch (M-9099007002)	Mr. Sudhir Subhnath Yadav & Mrs. Reema Sudhir Yadav & Mr. Rudal Subhnath Yadav	<b>Rs. 9,87,766.57</b> +int+charges as per demand notice dtd 30-01-2025	All the pieces and parcel of Plot No.23/2, in Shivam Residency on R.S.No.84/3, plot No.21,22,23 moje gadkhol, Ta. Ankleshwar, Dist. Bharuch of the NAland bearing Revenue survey no.84/3, plot no.21,22,23 paiki property (plot) no.23/2, Adm. 50.26 sq.mtr and road rasta Adm. 13.00 sq.mtr, C.O.P. land area Adm. 26.37 sq.mtr TotalAdm. area 89.63 sq.mtr situated in the sim of Gadkhol.	<b>Rs. 10,57,500/-</b> <b>Rs. 1,05,750/-</b>	Physical
9.	Bharuch (M-9099007002)	Mrs. Chandrikaben Sharmeshbhai Vasava & Mr.Sharmeshbhai Babubhai Vasava	<b>Rs. 15,03,164.78</b> +int+charges as per demand notice dtd 30-12-2024	The Property bearing city survey ward No.3, Survey no. 309/1 and 309/2 & its consolidated city survey no.309/1, Adm 3034.51 sq. mtrs. situated at Bharuch city, Building name Rangpravesht Flat No. 409 Adm 67.32 sq.mtrs. build up area.	<b>Rs. 14,17,500/-</b> <b>Rs. 1,41,750/-</b>	Physical
10.	Bharuch (M-9099007002)	Mr. Chauhan Mangalabhai Khumanbhai	<b>Rs. 19,16,413.68</b> +int+charges as per demand notice dtd 08-04-2025	All the pieces and parcel of Revenue Survey No. 98 paiki admeasuring 3237.00 sq.mtrs paiki building "A" paiki on 3rd floor Flat No A-306 adm. super built up area 94.30 sq.mtrs and undivided share of land 28.29 sq mtrs of "Crystal Avenue" within village limit of Gadkholi TaAnkleshwar DistBharuch.	<b>Rs. 15,10,000/-</b> <b>Rs. 1,51,000/-</b>	Physical
11.	Paria (M-9099997688)	Mr. Montu Das	<b>Rs. 15,44,353.00</b> +int+charges as per demand notice dtd 30-01-2025	All that piece and parcel of immovable property bearing Flat No. A/206 the 2nd Floor of the Building No.A.known as Vrajvihar Apartment owned by Vraj Vihar Co-Operative Housing Society Limited registered under the society Act vide Registration No.GH-21304 Dated:25.02.2004 situated at Koli Mohlaha, Adajan bearing Old Gram Panchayat No.395, Ward No.3(Adajan), Property No.506, Chaita No.44 of Ward : Adajan Gamtal land, TaluKa -Surat City, District Surat total admeasuring about Carpet area 397.00 Square feet along with undivided proportionate share in underneath land admeasuring about 12.93 Square meter	<b>Rs. 11,66,400/-</b> <b>Rs. 1,16,640/-</b>	Physical

For details terms and conditions of auction please refer the link provided on bank's website [https://www.gujaratgb.in/e\\_auction.php](https://www.gujaratgb.in/e_auction.php)

**STATUTORY 15/30 DAYS SALE NOTICE UNDER SARFAESI ACT, 2002**

Borrowers/ Guarantors are hereby informed by this notice to deposit Demand amount with interest and other expenses before last date of auction, failing which, properties will be auctioned/ sale and if any amount remain due after auction/sale, will be recovered with interest and other expenses.

Place: Surat - Date: 17.01.2026

Authorized Officer - Gujarat Gramin Bank - Surat



बैंक ऑफ इंडिया  
Bank of India



**ZONAL OFFICE, SURAT ZONE :**  
Bank of India Building, 1st Floor, Ghoddod Road, Opp. Panjarapole, Surat-395001

**STAR MEGA E-AUCTION SALE NOTICE**  
**FOR SALE OF PROPERTIES UNDER SARFAESI ACT, 2002**

**DATE OF E AUCTION : 10.02.2026**  
**Between : 11 am to 5 pm (With Auto extension clause in case of Bid in last 10 minutes before closing)**

E-auction sale notice for sale of Immovable assets under the securitisation and reconstruction of financial assets and enforcement of security interest act, 2002 read with provision to Rule 8(6) and **rule 6 (2)** of the Security Interest (Enforcement) Rules, 2002 Notice is here by given to the public in general and in particular to the following Borrower(S) & Guarantor(S) that the below described immovable properties mortgaged/charged to Bank of India (secured creditor), the **Symbolic/Physical Possession** of which has taken by the Authorised Officer of Bank of India will be sold on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" for recovery of respective dues as detailed hereunder against the secured assets mortgaged/charged to Bank Of India from the respective Borrower(S) and Guarantor(S). The reserve price and the earnest money deposit is shown there against secured asset. **The sale will be done by the undersigned through e-Auction platform provided hereunder.**

Sr. No.	Name of the Branch	Name of the Borrower / Guarantor /Owner / Partner / Mortgagor of the Property	Details of Property to be Sold	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002	B) Outstanding Amount as on Date of Demand Notice	C) Nature of Possession Symbolic/Physical/Constructive	Minimum Reserve Price EMD Amount	Contact No of Branch Head
1.	ANKLESHWAR INDUSTRIAL ESTATE BRANCH	Mr.Hareshbhai Punabhai Kokhani & Mr. Nareshbhai Punabhai Kokhani	Residential House situated at Plot No.54, Rameshwar Bungalows, Near Polytechnic College, Desad Road, Valia, Tal. : Valia, Dist. Bharuch, Plot area 2000 Sq.ft. Built up area 560.70 Sq.ft.	<b>A) 03.07.2017</b> <b>B) Rs.21,37,948.00</b> <b>plus further interest and cost incidental expense etc</b> <b>C) Physical Possession</b>	<b>Rs.10,78,000/-</b> <b>Rs.1,08,000/-</b>		<b>9372270093</b>	
2.	ANKLESHWAR INDUSTRIAL ESTATE BRANCH	Prakashbhai Naranbhai Dhameliya & Others	Survey No. 269A paiki Rameshwar bungalows, plot no. 52 B/H Valiya polytechnic college Valia-Desad Road, Valiya Bharuch 393135	<b>A) 12.04.2017</b> <b>B) Rs. 21,37,868.95</b> <b>plus further interest and cost incidental expense etc</b> <b>C) Physical Possession</b>	<b>Rs.10,78,000/-</b> <b>Rs. 1,08,000/-</b>		<b>9372270093</b>	
3.	NAVAGAM KCR BRANCH	Mrs. SUMAN RAMASARE PAL, Mr. Ramasre K Pal	Plot No. 47/B & 48/B, Mahavir Nagar Residency, Vill. Kareli, Tal. Palsana, Dist. Surat. R.S. No. 59.60,61 & 62 New Block No. 67 admeasuring about 52.09 Sq Mt. Equivalent to 120.97 Sq Ft.	<b>A) 22.11.2021</b> <b>B) Rs. 26,69,152.00</b> <b>plus further interest and cost incidental expense etc</b> <b>C) Physical Possession</b>	<b>Rs. 18,55,000/-</b> <b>Rs. 1,86,000/-</b>		<b>9099063739</b>	
4.	NAVAGAM KCR BRANCH	Mr. Vijaybhai Parshottambhai Vyas, Mrs. Rasila Vijaybhai Vyas	Immovable Property at Plot No. 80, Gokuldham, Village Jokha, Tal. Palsana, Dist. Surat with RS No. 228/1, New Block No 234 Vav-Jokha Road, Tal. Palsana, Dist. Surat admesuring about 140.00 Sq Mts. Equivalent to 167.44 Sq Yards	<b>A) 02-11-2019</b> <b>B) Rs.40,46,070.00</b> <b>plus further interest and cost incidental expense etc</b> <b>C) Physical Possession</b>	<b>Rs. 26,55,000/-</b> <b>Rs. 2,65,500/-</b>		<b>9099063739</b>	
5.	NAVAGAM KCR BRANCH	Mr. Dinesh Santosh Patil , Mrs. Jijabai Santosh Patil	Immovable Property at Plot No. 249 Aradhna Platinum Part 1, village Kareli, Tal. Palsana, Dist. Surat with RS No. 43, 43/2, New Block No. 74 Moje Kareli Tal. Palsana Dist. Surat admeasuring about 40.18 Sq Mts. Equivalent to 48 Sq Yards	<b>A) 21-06-2024</b> <b>B) Rs.7,53,654.68</b> <b>plus further interest and cost incidental expense etc</b> <b>C) Symbolic Possession</b>	<b>Rs. 7,23,000/-</b> <b>Rs. 73,000/-</b>		<b>9099063739</b>	
6.	TEXTILE MARKET BRANCH	Mr. Amit Shaini Mukhiya	Residential row house type property at Moje Tanthithaiya bearing R. S. No. 256/2, 256/3 & 260, Block No. 182, "Mahadev Residency", Vibhag 2, Plot No. 190, B/h Capital Modern School, Nr. Gokuldham Villa, Bagumara Canal Road, Tanthithaiya Tal. Palsana, Dist. Surat-394305.	<b>A) 05.01.2024</b> <b>B) Rs.19,02,214.00</b> <b>plus further interest and cost incidental expense etc</b> <b>C) Physical Possession</b>	<b>Rs. 11,90,000/-</b> <b>Rs. 1,19,000/-</b>		<b>9599227760</b>	

Sr. No.	Name of the Branch	Name of the Borrower / Guarantor /Owner / Partner / Mortgagor of the Property	Details of Property to be Sold	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002	B) Outstanding Amount as on Date of Demand Notice	C) Nature of Possession Symbolic/Physical/Constructive	Minimum Reserve Price EMD Amount	Contact No of Branch Head
7.	UDHNA BRANCH	Mr. Harendr Malaiya Vemula Mr. Vikram Balram Patra (Guarantor)	Immovable property of Residential gala type property at Moje Dastan bearing R. S. No. 25, Block No. 31, "Uma Vihar Bungalows", plot No. 259, Nr. DGVCL Powergrid & Dastan Fatak, Dastan-394310,Tal. Palsana, Dist. Surat In the name of Mr. Harender Malaiya Vemula.	<b>A) 21.04.2023</b> <b>B) Rs. 10,90,833.68</b> <b>plus further interest and cost incidental expense etc</b> <b>C) Physical Possession</b>	<b>Rs.8,08,000/-</b> <b>Rs.81,000/-</b>		<b>9913337034</b>	
8.	VESU BRANCH	Borrowers 1. Mr. Ashokbhai Jaswantlal Ejner 2. Mr. Dhavalkumar Ashokkumar Ejner, 3. Mr. Krunal Ashokkumar Ejner, Guarantor 1. Rameshchand Ratilal Chapadiya, Owner/Mortgagor of the property Mr. Ashokbhai Jaswantlal Ejner, Mr. Dhavalkumar Ashokkumar Ejner and Mr. Krunal Ashokkumar Ejner	Immovable property of FLAT NO:406 admeasuring Super Built up area 78.91 Sq.mtrs and Built-up area admeasuring 47.54 Sq. mtrs on the 4th Floor together with undivided share in underneath land of the Building No. B of the Project known and name as "SHIV SAI RESIDENCY" Situated at Rustampura area, Kumbharwad, land bearing City Survey 1) Nondh No. 185/B, admeasuring 267.56.16 Sq. mtrs, 2) Nondh No. 186 admeasuring 148.66.72 Sq.mtrs and 3) Nondh No. 187 admeasuring 78.59.52 Sq.mtrs, Total land area admeasuring 495.825 Sq.mtrs Paikae 396.988 Sq.mtrs of Ward No. 2, Taluka: Surat City, District: Surat in the name of Mr. Ashokbhai Jaswantlal Ejner, Mr. Dhavalkumar Ashokkumar Ejner and Mr. Krunal Ashokkumar Ejner	<b>A) 12.12.2022</b> <b>B) Rs. 25,86,824.5</b> <b>plus further interest and cost incidental expense etc</b> <b>C) Physical Possession</b>	<b>Rs.15,10,000/-</b> <b>Rs.1,51,000/-</b>		<b>9891382307</b>	
9.	VESU BRANCH	1. Mrs. Khusbu Hirenkumar Surti 2. Mrs. Bini Chirag Surti, Guarantor 1. Hasmukhbhai Manilal Gajjar, Owner/Mortgagor of the property Mrs. Khusbu Hirenkumar Surati & Mrs. Bini Chirag Surti	Immovable property of FLAT NO : 102 admeasuring 825.00 Sq.ft.s i.e. 76.64 Sq.mtrs. and Built up area admeasuring 544.87 Sq.ft.s i.e. 50.62 Sq.mtrs. together with undivided share in underneath land of the Project known and name as "NAND APARTMENT", situated and constructed on the land bearing Nondh No. 2096 admeasuring 129.60.01 Sq.mtrs of Ward No. 6, Taluka Surat City,Mahidhapura, Charkhana, District Surat, Flat standing in the name of Mrs. KHUSBU HIRENKUMAR SURATI and Mrs. BINI CHIRAG SURTI.	<b>A) 21.08.2023</b> <b>B) Rs. 22,15,990.99</b> <b>plus further interest and cost incidental expense etc</b> <b>C) Physical Possession</b>	<b>Rs.15,58,000/-</b> <b>RS.1,56,000/-</b>		<b>9891382307</b>	
10.	Vyara BRANCH	M/s. Vrisav Creation	Plot no. D-105 (As per copy of revised approved plan new plot no. 1-105), River palace Society, nr. Rajhans cinema, Khadka - Chikhili road, Karpura, Dist. Tapi-394650.	<b>A) 11.06.2025</b> <b>B) Rs. 16,82,183.66</b> <b>plus further interest and cost incidental expense etc</b> <b>C)Symbolic Possession</b>	<b>Rs.14,80,000/-</b> <b>RS.1,49,000/-</b>		<b>9913593599</b>	

**The measurement of above property/ies however be verified by bidders at site and also from the revenue records prior to participating in auction**

**Terms & Conditions of E-Auction are as under:** 1. E-Auction is being held on "as is where is basis", "as is what is basis" and will be conducted "On Line", before submitting bid EMD shall be deposited through **NEFT/Fund Transfer in working hours** 2. For downloading further details, Process Compliance and Terms & Conditions, Please visit: **a.** <https://www.bankofindia.bank.in>, **b.** Website address of our e-Auctions Service Provider - <https://baanknet.com> Bidder may visit <https://baanknet.com> where "Guidelines" for bidders are available with educational videos. Bidders have to complete following formalities well in Advance: **Step 1:** Bidder/Purchaser Registration: Bidder to register on e-Auction Platform (link given above) using his mobile number and email-id. **Step 2:** KYC Verification: Bidder to upload requisite KYC documents. KYC documents shall be verified by e-Auction service provider (may take 2 working days). **Step 3:** Transfer of EMD amount to Bidder Global EMD Wallet: Online/off-line transfer of fund using NEFT/Transfer, using challan generated on e-Auction Platform. **Step 4:** Bidding Process and Auction Results: Interested Registered bidders can bid online on e-Auction Platform after completing Step 1, 2 and 3. Please note Step 1 to Step 2 should be completed by bidder well in advance, before e-Auction date. 3. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the property/ies. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/rights/dues/affecting the property, prior to submitting their bid. The e- Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale. 4. Date of Inspection **03.02.2026** from 11.00 am to 4.00 pm with prior appointment with mentioned respective branches on the contact numbers given against respective branches. 5. Bids shall be submitted through online procedure only. 6. Bidders shall be deemed to have read & understood the terms & conditions of sale & be bound by them. 7. The Bid price to be submitted shall be above the Reserve price & bidders shall improve their further offers in multiples of **Rs. 10,000/- (Rupees Ten Thousand only)**. 8. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the bid., 9. The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. 10. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price including EMD already paid, immediately on acceptance of bid price by the Authorised Officer and the balance of the sale price (75%) on or **before 15th day of sale**. The auction sale is subject to confirmation by the Bank. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of property/amount. 11. Neither the Authorised Officer/Bank nor e-Auction service provider will be held responsible for any Internet Network problem/Power failure/any other technical lapses/failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power back-up etc. for successfully participating in the e-Auction event. 12. The purchaser shall bear the applicable stamp duties/Registration fee/other charges, etc and also all the statutory/ non-statutory dues, taxes, assessment charges, etc. owing to any body., 13. The Authorised Officer/Bank is not bound to accept the highest offer and has the absolute right & discretion to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-Auction or withdraw any property or portion thereof from the auction proceeding at any stage without assigning any reason there for. 14. The Sale Certificate will be issued in the name of the purchaser(s)/applicant (s) only and will not be issued in any other name(s). 15. The sale shall be subject to rules/conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Further details/enquiries if any on the terms and conditions of sale can be obtained from the respective branches on the contact numbers given., 16. This is also a mandatory notice of **15 days** as per provision of the SARFAESI Act to the Borrowers/Guarantors/Mortgagors of the above accounts informing them about holding of sale/Auction aforesaid date.

Date : 17.01. 2026 | Place : Surat

Authorised Officer, Bank of India

