



**बैंक ऑफ बरौदा**  
**Bank of Baroda**

**THALTEJ BRANCH**  
"Mile Stone", Ground Floor, Drive-In Road,  
Nr. Drive-In Cinema, Thaltej Ahmedabad - 380 054  
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**E-AUCTION**  
**SALE NOTICE**

**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 proviso to Rule 6 (2) & (6) of the Security Interest (Enforcement) Rules, 2002.**

Notice is hereby given to the public in general and in particular to the Borrower (s), Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned accounts. The details of Borrower/s/Mortgagor/Guarantor/s/Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below -

Sl. No.	Name & address of Borrower/s/ Guarantor/s Mortgagor (s)	Detailed description of the immovable property with known encumbrances, if any	Total dues	Reserve Price, EMD and Bid Increase Amount
1	Mrs. Monika Mehul Kumar Shah and Mr. Mehul Hasmukhbhai Shah C/O Hasmukhbhai, 6/67 Gokul Apartment, Sola Road Narapura, Sola H B C, Ahmedabad City, Pin Code: 380063	Flat No. 502, Block No. 27B, 5th Floor, admeasuring 90.3 sq.mtrs. i.e. 108 sq. Yards in scheme known as AAGAM 99 Residency situated at Sachana town, Sachana-Virangam Road, Ahmedabad sub district Virangam in name of 1. Mr. Mehul Hasmukhbhai Shah, 2. Monika Mehul Kumar Shah Property bounded as under: EAST: Road & Block 27C, WEST: Flat No. 27B-501 & common passage, NORTH: Flat No. Road and Block -D, SOUTH: Flat No. 27B-503	1385971	Reverse Price Rs. 53700/- EMD Rs. 53700/- Bid inc: Rs. 10000/-
2	Mrs. Nayna Chetan Harsora & Mr. Chetan Chandrakant Harsora K203, PRATHANA EXOTICA, NR RUDRAX FLAT, HARIDARSHAN, NIKOL ROAD, AHMEDABAD	Flat No. 503, Block No. 18-O, 5th Floor, admeasuring 90.3 sq.mtrs. i.e. 972 sq ft in scheme known as AAGAM 99 Residency Phase I situated at Sachana town, Sachana-Virangam Road, Ahmedabad sub district Virangam in name of Mrs. Nayna Chetan Harsora. Property bounded as under: EAST: Flat No. 18-O-504, WEST: Road & Garden, NORTH: Road & Block 18N SOUTH: Open Land & Road	1522544	Reverse Price Rs. 53700/- EMD Rs. 53700/- Bid inc: Rs. 10000/-
3	Mr. SACHIN NIRANJANBHAI BHAGATIA and Mrs. NEELAM SACHIN BHAGATIA 4 SHREENATH PARK SOCIETY, OPP PUNTNAGAR MANEKBAUG AHMEDABAD: 380015	Flat no. 403, Block No. 90, 4th Floor, admeasuring 66.88 sq. mtrs. i.e. 80 sq. Yards in scheme known as AAGAM 99 Residency situated at Sachana town, Sachana-Virangam Road, Ahmedabad sub district Virangam in name of Mr. SACHIN NIRANJANBHAI BHAGATIA Property bounded as under: EAST: Flat No.90-404, WEST: Road, NORTH: By Road and Block 9P SOUTH: By Flat No.90-402	1121050	Reverse Price Rs. 53700/- EMD Rs. 53700/- Bid inc: Rs. 10000/-
4	Mr. Amarsinh Himatsinh Parmar and Mrs. Ramben Amarsinh Parmar 205F, Sakujia Muraad, Dabhoda, Gandhinagar 382055	Flat no. 404, Block No. G, 4th Floor, admeasuring 66.88 sq. mtrs. i.e. 80 sq. Yards in scheme known as AAGAM 99 Residency situated at Sachana town, Sachana-Virangam Road, Ahmedabad sub district Virangam in name of Mr. Amarsinh Himatsinh Parmar Property bounded as under: EAST: Flat No. G-403, WEST: Road & Block F, NORTH: Flat No. G-401, SOUTH: Road & Block H	1030500	Reverse Price Rs. 53700/- EMD Rs. 53700/- Bid inc: Rs. 10000/-
5	Mr. Bhamsarinh Takhtasinh Parmar and Mrs. Sajaban Bhamsarinh Parmar 205F, Sakujia Muraad, Dabhoda, Gandhinagar 382055	Flat no. 502, Block No. J, 5th Floor, admeasuring 66.88 sq.mtrs. i.e. 80 sq. Yards in scheme known as AAGAM 99 Residency, situated at Sachana town, Sachana-Virangam Road, Ahmedabad sub district Virangam in name of Mr. Bhamsarinh Takhtasinh Parmar. Property bounded as under: EAST: Road & Open Land, WEST: Flat No. J-501, NORTH: Road & Block K, SOUTH: Flat No. J-503	1046900	Reverse Price Rs. 53700/- EMD Rs. 53700/- Bid inc: Rs. 10000/-
6	Mr. Mehul Hasmukhbhai Shah and Mrs. Monika Mehul Kumar Shah C/O Hasmukhbhai, 6/67 Gokul Apartment, Sola Road Narapura, Sola H B C, Ahmedabad City, Pin Code: 380063	Flat No. 503, Block No. 27B, 5th Floor, admeasuring 90.3 sq.mtrs. i.e. 108 sq. Yards in scheme known as AAGAM 99 Residency situated at Sachana town, Sachana-Virangam Road, Ahmedabad sub district Virangam in name of 1. Mr. Mehul Hasmukhbhai Shah, 2. Monika Mehul Kumar Shah Property bounded as under: EAST: Common Road and Block 27C, WEST: Common Passage and Flat No. 504 NORTH: Flat No. 27B-502, SOUTH: Common Road and Block 27G	1394276	Reverse Price Rs. 53700/- EMD Rs. 53700/- Bid inc: Rs. 10000/-
7	Mr. Mitul Mukundbhai Gandhi and Mrs. Dhara Mitul Gandhi 161 Mangalam Society, Near Mangleshwar Mahadev, Ghokassar, Chhotasar Sola H B C, Ahmedabad City, Gujarat Pin Code: 380052	Flat No. 203, 2nd Floor, Block No. 9-L, admeasuring 90.3 sq.mtrs. i.e. 108 sq. yards in scheme known as AAGAM 99 Residency situated at Sachana town, Sachana-Virangam Road, Ahmedabad sub district Virangam in name of 1. Mr. Mitul Mukundbhai Gandhi, 2. Dhara Mitul Gandhi Property bounded as under: EAST: Flat No. 9L-202, WEST: Road and Block 9M, NORTH: Road & Garden, SOUTH: Flat No. 9L-202	1286002	Reverse Price Rs. 53700/- EMD Rs. 53700/- Bid inc: Rs. 10000/-
8	Mrs. Bhoomika Pratik Darji and Mr. Pratik Jayantilal Darji, C-15-17, Shreehan Apartment, Nava Vadij, Ahmedabad-380014	Flat No. 101, Block No. W, 1st Floor, admeasuring 45.15 sq. mtrs. i.e. 54 sq. Yards in scheme known as AAGAM 99 Residency situated at Sachana town, Sachana-Virangam Road, Ahmedabad sub dist of Virangam in name of Mrs. Bhoomika Pratik Darji Property bounded as under: EAST: W-102, WEST: Road, NORTH: Road and Open Land, SOUTH: Flat No. W-504	737270	Reverse Price Rs. 53700/- EMD Rs. 23000 Bid inc: Rs. 10000/-
9	Mr. Jitendrasinh Mohabatsinh Parmar and Mrs. Jyotsanben Jitendrasinh Parmar F1, New Shivchandra Society, Near Heritage Bunglows, Shila Road, Thaltej, Ahmedabad-380014	Flat No. 301, Block No. 18-B, 3rd Floor, admeasuring 90.30 sq.mtrs. i.e. 108 sq. Yards in scheme known as AAGAM 99 Residency situated at Sachana town, Sachana-Virangam Road, Ahmedabad sub district Virangam in name of Mr. Jitendrasinh Mohabatsinh Parmar. Property bounded as under: EAST: Road, WEST: Flat No. Flat No. 18B-302, NORTH: Flat No. Flat No. 18B-304, SOUTH: Road and Block 18C	1347400	Reverse Price Rs. 53700/- EMD Rs. 53700/- Bid inc: Rs. 10000/-
10	Mr. Darshit Jagdishbhai Soni and Mrs. Hetal Jagdishbhai Soni, 1669, Ghansyam Niwas, Mota Sulhanwada, Khadia, Ahmedabad-380001	Flat No. 502, Block No. 9-L, 3rd Floor, admeasuring 90.30 sq.mtrs. i.e. 108sq. Yards in scheme known as AAGAM 99 Residency situated at Sachana town, Sachana-Virangam Road, Ahmedabad sub district Virangam in name of Mr. Darshit Jagdishbhai Soni Property bounded as under: EAST: Flat No. 9L-501, WEST: Road and Open Land, NORTH: By Flat No. 9L-503, SOUTH: Road and Block 9M	1396610	Reverse Price Rs. 53700/- EMD Rs. 53700/- Bid inc: Rs. 10000/-
11	Mr. Pratik Jayantilal Darji and Mrs. Bhoomika Pratik Darji, C-15-17, Shreehan Apartment, Nava Vadij, Ahmedabad-380013	Flat No. 101, Block No. O, 1st Floor, admeasuring 90.30 sq.mtrs. i.e. 108 sq. Yards in scheme known as AAGAM 99 Residency situated at Sachana town, Sachana-Virangam Road, Ahmedabad sub district Virangam in name of Mr. Pratik Jayantilal Darji Property bounded as under: EAST: Flat No. O-102, WEST: Road and Block P, NORTH: Road, SOUTH: Flat No. O-104	1370460	Reverse Price Rs. 53700/- EMD Rs. 53700/- Bid inc: Rs. 10000/-
12	Mrs. Hetal Jagdish Soni and Mr. Darshit Jagdish Soni, 1669, Ghansyam Niwas, Mota Sulhanwada, Khadia, Ahmedabad-380001	Flat No. 503, Block No. 9-L, 3rd Floor, admeasuring 90.30 sq.mtrs. i.e. 108 sq. Yards in scheme known as AAGAM 99 Residency situated at Sachana town, Sachana-Virangam Road, Ahmedabad sub district Virangam in name of Mrs. Hetal Jagdish Soni Property bounded as under: EAST: Flat No. 9L-504, WEST: Road and Open Land, NORTH: Road and Block 9K, SOUTH: Flat No. 9L-502	1396610	Reverse Price Rs. 53700/- EMD Rs. 53700/- Bid inc: Rs. 10000/-
13	Mr. Chetan Chandrakant Harsora and Mrs. Nayna Chetan Harsora K203, PRATHANA EXOTICA, NR RUDRAX FLAT, HARIDARSHAN, NIKOL ROAD, AHMEDABAD	Flat No. 301, Block No. 18-O, 3rd Floor, admeasuring 90.3 sq.mtrs. i.e. 972 sq ft in scheme known as AAGAM 99 Residency Phase I situated at Sachana town, Sachana-Virangam Road, Ahmedabad sub district Virangam in name of Mrs. Nayna Chetan Harsora. Property bounded as under: EAST: Road & Block 18 F, WEST: Open Land, NORTH: Flat No. 18-O-304, SOUTH: Road & Parking	1522544	Reverse Price Rs. 53700 EMD Rs. 53700 Bid inc: Rs. 10000/-

**Date & Time of E-auction : 05/10/2023, 02:00 PM to 06:00 PM**

**Property Inspection Date & Time : 28/09/2023, 11:00 AM to 02:00 PM**

**Type of Possession Physical**

For detailed terms and conditions of sale, please refer to the link provided in <https://www.bankofbaroda.in/e-auction.htm> and <https://ibap.in>. Also, prospective bidders may contact the authorized officer at Mobile No. 9023143223/748603809

**AS PER SARFAESI ACT, STATUTORY 30-DAYS SALE NOTICE TO THE BORROWER/GUARANTOR/ MORTGAGOR**

The above mentioned borrower /s/ is/ are hereby notified to pay the sum as mentioned in section 13(2) Notice in full before the date of auction, failing which property will be auctioned / sold and balance dues if any will be recovered with Interest and cost from borrowers/ guarantors /mortgagor.

**Vivek Meena**  
Authorized Officer, Bank of Baroda

**Date : 28.08.2023, Place: Ahmedabad**

**TERMS AND CONDITIONS -**

- The Sale will be conducted by the undersigned through e-auction platform provided by the e-Auction service provider MSTC Ltd at the Website <https://www.mstccommerce.com> on the date and time mentioned above. The intending Bidders/Purchasers are requested to register on the portal <https://www.mstccommerce.com> (direct link <https://www.mstccommerce.com>) and <https://www.mstccommerce.com> (direct link <https://www.mstccommerce.com>) using their mobile number and email id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take working days), the intending Bidders/Purchasers have to transfer the EMD amount using online mode in the Global EMD Wallet well in advance before the auction time. Bidder registration submission verification of KYC documents and upload of EMD wallet must be completed at least two days before auction date. In case Auction purchaser submits the KYC documents within two days preceding the Auction date, Authorized officer / Bank / e-Auction service provider is having liberty to accept or complete the KYC verification & EMD amount. However in such event the Authorized officer / Bank / e-Auction service provider will not be held liable for any delay/failure for verification of KYC documents and fail to transfer EMD in wallet. The interested bidder will be able to bid on the date of e-auction only if the Bidder's Global Wallet has sufficient balance (=EMD amount) as on the date and time of Auction. Bidders may give offers either for one or more properties. In case of offers for more than one property EMD for each property.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online i.e. through NEFT after generation of Challan from (<https://www.mstccommerce.com>) in bidders Global EMD Wallet. NEFT Challan will be valid for one transaction only if multiple transactions are made, only that will be reconciled and other transaction(s) shall not be considered. NEFT transfer can be done from any Scheduled Commercial Bank only NEFT mode should be used for fund transfer. Use of other mode would result in non-credit of EMD amount in the bidder's wallet. Payment of EMD by any other mode such as Cheques will not be accepted. The Earnest Money Deposited shall not bear any interest. For refund of EMD of the unsuccessful bidders, Bidder has to seek the refund online from e-Auction service provider by logging in (<https://www.mstccommerce.com>) and following procedure for refund given therein and only after seeking refund online, the refund will be made by the e-Auction service provider. EMD amount of the unsuccessful bidders will be returned without interest.
- Platform (<https://www.mstccommerce.com>) for e-Auction will be provided by Bank/eAuction service provider MSTC Limited through the Registered office at 225-C, A.J.C. Bose Road, Kolkata-700020. The intending Bidders/Purchasers are requested to participate in e-Auction process at e-Auction Service Provider's website <https://www.mstccommerce.com>. This Service Provider will also provide online demonstration/ training for the intending bidders/purchasers on e-Auction on the portal before the e-auction. The Sale Notice containing the Terms and Conditions of Sale is uploaded in the Bank's website/webpage portal <https://www.bankofbaroda.in/e-auction.htm> and <https://ibap.in>. The intending bidders/purchasers may download free of cost, copies Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to the Auction from e-7777-IBAP portal (<https://www.ibap.in>). For Enquiries regarding bidder registration or bidding process, MSTC Central Helpline No. 033-2290-1004
- The bid price to be submitted shall be equivalent or above the reserve price and during the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quotation by minimum increase in the amount higher in the table to the last higher bid of the bidders. The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiples of the amount specified in the public sale notice/ Terms and condition of Sale. Unlimited extension of 10 minutes will be given in case of receipt of bid till 5 minutes. Ten minutes will be allowed to the bidder to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.
- Intending Bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.
- In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider <https://www.mstccommerce.com> (direct link <https://www.mstccommerce.com>) and <https://www.mstccommerce.com> (direct link <https://www.mstccommerce.com>) contact details of which are available on the e-Auction portal.
- After finalization of e-Auction by the Authorized Officer, successful bidder will be informed by our above referred service provider through SMS/email. (on mobile no email address given by them/ registered with the service provider).
- The successful Auction Purchaser / Bidder shall have to deposit 25% (Twenty Five Percent) of the bid amount (i.e. including EMD amount deposited earlier) immediately on finalization/ concluding of Auction i.e. on the same day or not later than next working day. The balance amount of bid purchase price payable shall be paid by the successful Auction Purchaser/Bidder to the Authorized Officer on or before the fifteenth day of confirmation of sale of the property or such extended period as may be agreed upon in writing between the purchaser and the secured creditor, in any case not exceeding three months. In case of failure to deposit the amount as mentioned above within the stipulated time, the amount deposited by the successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
- Default of Payment: Default of payment of 25% of bid amount (less EMD) on the same day or the next working day as stated above and/or 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice. The EMD and any other monies paid by the successful bidder shall be forfeited to the Bank by the Authorized Officer.
- Payment of sale consideration by the successful bidder to the Bank will be subject to TDS under Section 194-I of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75% of the bid amount. The successful Auction Purchaser/ Bidder shall have to pay applicable GST to Bank on the bid amount.
- On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, statutory dues payable to Governmentary authority, Taxes, GST and rates and outgoing both existing and future relating to properties.
- No request for induction/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.
- The Sale Certificate will not be issued pending operation of any stay/injunction/restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period. The deposit made by the successful bidder, pending execution of Sale Certificate, will be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale will be entertained. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation against Authorized officer / Bank.
- The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
- The intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the titled document/other documents available with the Bank, the intending bidder may contact Bank of Baroda branch/office hours prior to at least two days before auction date.
- The property is being sold on "As is where is", "As is what is" and "Whatever there is" basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank's charge records/other records relating to the sale nature, description, extent, quality, quantity, condition, encumbrances, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party encumbrances/ claims/rights/dues No claim of whatsoever nature regarding the property put for sale/ charges/encumbrances over the property or on any other matter etc. will be entertained after submission of the online bid.
- The Bank does not undertake any responsibility to procure any permission/licence, NOC, etc. in respect of the property offered for sale. The Authorized Officer/ Secured Creditor shall not be responsible for any dues like outstanding water service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Cooperative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
- The Authorized Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case. The Bank/ Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same. No counter-offer/conditional offer/conditions by the bidder and/or successful bidder will be entertained. Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed thereunder.
- The sale is subject to confirmation by the Secured Creditor Bank.
- The sale is subject to conditions /Rules/Provisions prescribed in the SARFAESI Act 2002 and Security Interest (Enforcement) Rules, 2002 Rules framed there under and the conditions mentioned above. Also, prospective bidders may contact the authorized officer.