



सेन्ट्रल बैंक ऑफ इंडिया  
सेंट्रल बैंक ऑफ इंडिया  
Central Bank of India

क्षेत्रीय कार्यालय, लाल दरवाजा, अहमदाबाद-380001

APPENDIX- IV-A

[See proviso to rule 8 (6)]

Sale Notice for Sale of Immovable Properties

**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 property mortgaged / charged to the secured creditor, the **Physical Possession** of which have been taken by the authorized officer of Central Bank of India, Secured creditors, will be sold on **"As is where is", "As is what is" and "whatever is there is"** on date **28.11.2023** for recovery of due to the Central Bank of India from Borrower (s) and Guarantor (s). The Reserve Price and earnest money deposit (EMD) is displayed against the details of respective properties.

Name of the Borrowers / Guarantors/Mortgagers and Contact Detail of Branch	Demand Notice Date & Due Amount	Description of Immovable Properties	Reserve Price 10% EMD
Mrs. Sweta Ganpat Chauhan (Borrower & Mortgager) & Mr. Ganpat Bhagabhai Chauhan (Co-borrower) (Ahmedabad Stock Exchange Branch, Mr. Dipen Panchmatia, Chief Manager, (M): 9909928863)	<b>05.12.2018</b> <b>Rs. 10,28,929.38 +</b> <b>Interest+ Other</b> <b>Charges</b>	Equitable mortgage of property in the name of Mrs. Sweta Ganpat Chauhan, Flat No. C/503, Admeasuring Area 52.74 Sq. Mtr. (Buildup area) with undivided land measuring 19.09 Sq. Mtr. In the scheme Mangalmurti Residency, situated on the non-agriculture land admeasuring 3109 Sq. Mtr. Of final plot no. 28/1 (Old survey No. 582/3) of Final Planning scheme No. 80, Mouje- Vatva, Taluka-Dascroi, Sub District- Ahmedabad 11 (Aslali) District- Ahmedabad. Bounded By: (As per sale deed) East: Flat No. C/502, West: Flat No. C/504, North: Flat No. C/506, South: Society Road. Bounded by (As per Site): East: Flat No. C/502, West: Lift & margin space, North: passage, South: Other's property.	<b>Rs.984000</b> <b>Rs. 98400</b>
M/S. Bansidhar Rice Mill (Through Its Partners), Mr. Milankumar Narendrabhai Panchal(Partner/Borrower), Mr. Vivekkumar Atulbhai Panchal (Partner/Borrower, Mr. Brijeshkumar Narendrabhai Panchal (Partner/Borrower), Mrs. Heminaben Atulbhai Panchal (Guarantor), Mr. Dhruv Atulbhai Panchal (Guarantor), Mr. Dilipbhai Pujabhai Panchal (Guarantor), Ms. Nishitaben Daughter Of Nrendrabhai Pujabhai Panchal(Guarantor), Mrs. Lilaben Widow Of Pujabhai Dahyabhai	<b>11.10.2022</b> <b>41000249.71+</b> <b>Interest+ Other</b> <b>Charges</b>	1. Registered Mortgage Of Property In The Name Of Mr. Vivekkumar Atulbhai Panchal, Mrs. Heminaben Atulbhai Panchal, Mr. Dhruv Atulbhai Panchal, Property Situated At A/1, Rs Block No 111 Siddhivinayak Society, Limbasi, Ta Matar Dist Kheda Gujarat 387520, Bearing R.S. No. 111+113, Panchayat No- 2620, Measuring 234.00 Sq. Mt. With Ground Floor And First Floor Construction And Cabin. Bounded By: East: 7.5 Meter Approach Road, West: Plot No. A/2North: 6 Meter Road, South: Block/ Survey No. 112	<b>Rs. 35,67,000</b> <b>Rs.3,56,700</b>







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Panchal (Guarantor). (Limbari Branch, Mr. Rahul Singh, Senior Manager, (M): 8980015881)			
2. Registered Mortgage Of Property In The Name Of Mr. Milankumar Narendrabhai Panchal, Property Situated At A/2, Rs Block No 111 Siddhivinayak Society, Limbari, Ta Matar Dist Kheda Gujarat 387520, Bearing R.S. No. 111+113, Panchayat No- 2621, Measuring 249.00 Sq. Mt. With Ground Floor And First Floor Construction And Cabin. Bounded By: East: Plot No. 1, West: Land Of Block/ Survey No. 86, North: 6 Meter Road, South: Block/ Survey No. 112			<b>Rs. 36,54,000</b> <b>Rs.3,65,400</b>
3. Registered Mortgage Of Property In The Name Of Mr. Vivekkumar Atulbhai Panchal, Mrs. Heminaben Atulbhai Panchal, Mr. Dhruv Atulbhai Panchal, Property Situated At Suthar Vado Limbari, Ta Matar Dist Kheda Gujarat 387520, Panchayat Property No- 1032/1, 1032/2, 1032/3, 1032/4, Measuring 106.95 Sq. Mt. With Ground Floor, First Floor And Second Floor Construction. Bounded By: East: Way, West: Suthar Faliyu, North: Property Of Gopalbhai Laljibhai South: Way			<b>Rs. 10,89,000</b> <b>Rs.1,08,900</b>
M/S. Nova Infotech, Mr. Mitulkumar Krushnakant Desai (Proprietor/Borrower/Mortgagor), Mrs. Sumitraben Krushnakant Desai (Guarantor/Mortgagor), Mrs. Shaifali Mitulkumar Desai (Guarantor / Mortgagor), Mrs. Jasumatiben Dineshchandra Vyas (Guarantor/Mortgagor), Mr. Kiritkumar Rameshbhai Patel (Guarantor/Mortgagor) (Relief Road Branch, Ahmedabad, Mr. Shreekuttan A, Authorised Officer, Mob No. 7567883829)	<b>16/04/2019</b> <b>Rs.2,90,32,085 +</b> <b>Interest + other</b> <b>charges</b>	1) Equitable Mortgage Of Residential Property Consisting Of B 302 3rd Floor, Prayag Avenue Nr. Holy Child School, Panchvati, Tal: Kalol, Dist: Gandhinagar Belongs To Mr. Mitul Krushnakant Desai. Residential Flat No. B/302 On Third Floor, B Block, Prayag Avenue, 77.71 Sq Mtrs Along With Undivided Land Share Admeasuring 41.33 Sq Mtrs In The Land Of Scheme, Revenue Survey No. 105, 106 T P Scheme No. 6 Final Plot No. 78/1/1, Mouje: Village Borisana Tal: Kalol, District Gandhinagar & Sub District Kalol, Said Property Is Bounded As Follows: East: Wall Then Margin Land Then Road, West: Flat No. B/301, North: Wall Then Margin Land Then Road, South: Flat No. B/303	<b>Rs.20,73,000</b> <b>Rs. 2,07,300</b>
2) Equitable Mortgage Of Residential Property Consisting B 501, 5th Floor, Prayag Avenue Nr. Holy Child School, Panchvati, Tal: Kalol, Dist: Gandhinagar Belongs To Mr. Mitul Krushnakant Desai. Residential Flat No. B/501 On 5th Floor, B Block, Prayag Avenue, 70.10 Sq Mtrs Along With Undivided Land Share Admeasuring 37.29 Sq Mtrs In The Land Of Scheme Along With Right To Separate Use Of Terrace Admeasuring 93 Sq Yards I.E 77.75 Sq Mtrs, Revenue Survey No. 105, 106 T P Scheme No. 6 Final Plot No. 78/1/1, Mouje: Village Borisana Tal: Kalol, District Gandhinagar & Sub District Kalol, Said Property Is Bounded As Follows: East: Flat No. B/403, West: Flat No. A/501, North: Stair And Passage Then Flat No. B/401, South: Wall Then Road			<b>Rs.21,77,000</b> <b>Rs. 2,17,700</b>
Mrs. Snehal Mohit Joshi (Borrower & Mortgagor) Mr. Mohit Haresh Joshi (Co-Borrower) (Naranpura Branch, Ahmedabad, Mr Harish Parihar, Chief Manager, Contact No: 7567883822)	<b>29/11/2019</b> <b>Rs. 20,56,610</b> <b>Interest+ Other</b> <b>Charges</b>	Equitable Mortgage Of Property In The Name Of Mrs. Snehal Mohit Joshi, Bearing Tenament No. 47 (A/16), Suryalok Society (Sarita Rakhial Co-Op. Housing Society Ltd.) Opp. Sonaria Block, Behind General Hospital, Bapunagar, Ahmedabad. Admeasuring 60.19 Sq. Mtr. Situated And Lying On Survey No. 239, T.P. Scheme 11, F.P. No. 180, At Village Mouje Rakhial, Taluka City And Dist. - Ahmedabad, Bounded By: East: Tenament No. A/28, West: Society Road And Tenament No.A/9, North: Tenament No.	<b>Rs. 19,55,000</b> <b>Rs. 1,95,500</b>







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		48 (A/17), South: Tenament No. 46 (A/ 15)	
Mr. Jitendra Jagdish Solanki (Borrower) & Mrs. Parvatiben Jagdishbhai Solanki (Co-Borrower) (Nadiad Branch, Mr. Vinod Soni, Chief Manager, Mob : +91 8980015884)	<b>20.04.2017</b> <b>Rs.</b> <b>12,74,617/-</b> Interest+ Other Charges	Equitable Mortgage Of Property In The Name Of Mr. Jitendra Jagdish Solanki, Situated At Karmvir Sundervatika - I, Tower - II, Lying And Being At Flat No. 507, Mouje Marida, Revenue Survey No.26, Within Village Limit Of Manjipura, Taluka Nadiad And Sub District Kheda, Admeasuring Area 45.00 Sq. Mtrs., Bounded By:- East : Flat No. 508, West : Approach Road, North : Flat No. 505, South : After Boundary Agricultural Land.	<b>Rs. 12,20,000</b> <b>Rs. 1,22,000</b>
Mr. Dipalkumar Hasmukhbhai Patel (Borrower) & Mr. Hasmukhbhai Jivabhai Patel (Co-Borrower) (Nadiad Branch, Mr. Vinod Soni, Chief Manager, Mob : +91 8980015884)	<b>09/04/2018</b> <b>Rs.26,43,858 +</b> Interest+ Other Charges	Equitable Mortgage Of Property In The Name Of Mr. Dipalkumar Hasmukhbhai Patel And Mr. Hasmukhbhai Jivabhai Patel, Being At B-42, Karmvir Sundervan, Survey No. 29, Within Village Limit Of Manjipura, Taluka Nadiad, District Kheda, Gujrat. Admeasuring area 104 Sqmt. .Bounded By:East: 6 Meter Approach Road West: Plot No B/29north: Plot No B-41 South: Approach Road	<b>Rs. 29,45,000</b> Rs. 2,94,500
Mrs. Chandrikaben Abhijitkumar Jha (Borrower & Mortgagor) (Nadiad Branch, Mr. Vinod Soni, Chief Manager, Mob : +91 8980015884)	<b>20/06/2019</b> <b>24,26,149/- +</b> Interest+ Other Charges	Equitable Mortgage Of Property In The Name Of Mrs. Chandrikaben Abhijitkumar Jha, Plot No- G/A/1, Karmvir Sundervan-III, Manjipura Road, Tal Nadiad, District Kheda, Gujrat, Survey No-26, Admeasuring 56.25 Sq Mtr + 30 Sq Mtr Common Plot Total 86.25 Sq Mts Together With Building And Fixed Structure. Bounded By:East : After Boundary Of Karmvir Sundervan-III Shops West: Approach Road North: After Boundary Of Karmvir Sundervan-III Shops & Common Road South: House No G-1	<b>Rs. 21,89,000</b> <b>Rs. 2,18,900</b>
Mr. Vijaykumar Tijram Choukse (Borrower) (Nadiad Branch, Mr. Vinod Soni, Chief Manager, Mob : +91 8980015884)	<b>01.09.2017</b> <b>Rs.19,91,408 +</b> Interest + Other Charges	Equitable Mortgage Of Property In The Name Of Mr. Vijaykumar Tijram Choukse, Situated At Plot No: F/12, Karmvir Sundervan- III, Near Karmvir Sundervatika, Manjipura Road, Nadiad, Taluka- Nadiad, Distt- Kheda, Gujrat Survey No. 26 Index No. 1856, Admeasuring 44.00 Sq.Mtr. Bounded By:East :Plot No F/65 West: Approach Road North: Plot No. F/13 South: Plot No. F/11	<b>Rs.13,31,000</b> <b>Rs. 1,33,100</b>

**Date of Inspection & Time: 21.11.2023 between 1:00 PM to 3:00 PM**

**The intending Bidders/Purchasers has to transfer the EMD amount using online mode in his/her Global EMD Wallet well in advance before the auction time**

**E – Auction Date: 28.11.2023, Time: 1 PM to 3 PM with Auto Extension of 10 Minutes**

The auction will be conducted through the Bank's approved service provider <https://www.mstcecommerce.com>. Bidder will register on website <https://www.mstcecommerce.com> and upload KYC documents and after verification of KYC documents by the service provider, EMD to be deposited in Global EMD Wallet through NEFT /RTGS/transfer (after generation of challan from <https://www.mstcecommerce.com>). For detailed terms and conditions please refer to the link provided in [www.centralbankofindia.co.in](http://www.centralbankofindia.co.in) or auction platform <https://www.mstcecommerce.com> . Helpline No. 033-22901004 or Respective Branch or





સેન્ટ્રલ બેંક ઓફ ઇન્ડિયા  
सेन्ट्रल बैंक ऑफ इंडिया  
Central Bank of India

ક્ષેત્રીય કાર્યાલય, લાલ દરવાજા, અહમદાબાદ-380001

Respective Authorised Officer or Regional Office, Lal Darwaja, Ahmedabad, Mr. Vishnu Kumar Sharma, Authorized Officer, Contact No: 8103522858 during the office hours on any working days.

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

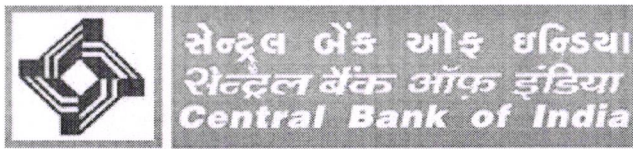
Borrowers / Guarantors / Mortgagors are hereby notified for sale of immovable secured assets towards realization of outstanding dues of secured creditor.

Date: 07.11.2023 Place: Ahmedabad

સુત્ર, સેન્ટ્રલ બેંક ઓફ ઇન્ડિયા  
For, Central Bank Of India

7/11/2023  
પ્રાધિકૃત અધિકારી/AUTHORISED OFFICER  
ક્ષેત્રીય કાર્યાલય, અહમદાબાદ.  
REGIONAL OFFICE, AHMEDABAD.





क्षेत्रीय कार्यालय, लाल दरवाजा, अहमदाबाद-380001

Terms and condition for E-Auction

1. The Sale will be done by the undersigned through e-auction platform provided at the Website <https://www.mstcecommerce.com> on **28.11.2023 (1 PM to 3 PM)**. The intending Bidders/Purchasers are requested to register on portal (<https://www.mstcauction.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 2 working days), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet well in advance before the auction time. In case EMD amount is not available in Global EMD Wallet, system will not allow to bid. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. Bidders may give offers either for one or for all the properties. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction. Bidder's Global Wallet should have sufficient balance ( $\geq$  EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.
2. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The inspection of property/ies put on auction will be permitted to interested bidders at sites on **Date of Inspection & Time: 21.11.2023 between 1:00PM to 3:00 PM**.
3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/Transfer (After generation of Challan from (<https://www.mstcecommerce.com>) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as Cheque will not be accepted. Bidders, not depositing the required EMD in his Wallet, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest. The EMD of the unsuccessful bidders will be returned without interest.
4. Platform (<https://www.mstcecommerce.com>) for e-Auction will be provided by our e Auction service provider MSTC Limited having its Registered office at 225-C, A.J.C. Bose Road, Kolkata-700020. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://www.mstcecommerce.com>. This Service Provider will also provide online demonstration/ training on e-Auction on the portal. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the Banks websites/webpage portal. <https://www.centralbankofindia.co.in>, <https://ibapi.in> and <https://www.mstcecommerce.com>. The intending participants of e- auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from e-ब्रूय - IBAPI portal (<https://www.ibapi.in>).
5. 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 quoted and by minimum increase in the bid amount given in above table to the last higher bid of the bidders. The bidder shall improve their offer in multiple of **Rs. 10,000.00 (Upto Reserve price of amount Rs.50Lakh), Rs.50000.00 (Reserve price of Rupees upto 1.00Cr) & Rs.100000.00 (Reserve price of Rupees 1.00Cr & above)** which will be the bid Increase Amount". 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 multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 10 Minutes time will be given in case of receipt of bid in last ten minutes. Ten minutes time will be allowed to bidders 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.
6. 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.







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क्षेत्रीय कार्यालय, लाल दरवाजा, अहमदाबाद-380001

7. 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 ([www.mstcecommerce.com](http://www.mstcecommerce.com)), details of which are available on the e-Auction portal.
8. After finalization of e-Auction by the Authorized Officer, only 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).
9. The successful bidder shall have to deposit 25% [Twenty Five Percent] of the bid amount, less EMD amount deposited through NEFT/RTGS in Account No: 3473309790, IFSC-CBIN0280546 (Lal Darwaja Branch, Ahmedabad), the same day or not later than next working day and the remaining amount shall be paid within 15 days from the date of confirmation of sale **(subject to approval of the bid by the authorized officer)**. In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
10. 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 by the Authorized Officer of the Bank.
11. Payment of sale consideration by the successful bidder to the Bank will be subject to TDS under Section 194-1A 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.
12. 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, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing both existing and future relating to properties.
13. No request for inclusion/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.
14. 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 success full 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.
15. 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.
16. The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact **Central Bank of India during office hours on 21.11.2023.**
17. 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 and shall satisfy themselves regarding the, title nature, description, extent, quality,





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quantity, condition, encumbrance, 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 claims/ rights/ dues other than mentioned above (if any). 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.

18. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative 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.
19. The sale is subject to confirmation by the Bank.
20. The sale is subject to conditions /Rules/Provisions prescribed in the SARFAESI Act 2002 and Rules framed there under and the conditions mentioned above. For more details if any prospective bidders may contact the respective authorized officer on their Mob Numbers or respective Branch Managers.

Date: 07.11.2023

Place: Ahmedabad

Authorized Officer, Central Bank of India

कु. सेन्ट्रल बैंक ऑफ इंडिया  
For, Central Bank Of India

7/11/2023  
प्राधिकृत अधिकारी / AUTHORIZED OFFICER  
क्षेत्रीय कार्यालय, अहमदाबाद.  
REGIONAL OFFICE, AHMEDABAD.