

**Terms and Conditions of E-Auction for sale of Immoveable property more particularly described in the Schedule herein below under SARFAESI Act 2002, the E-Auction Notice of which was Published in Divya Bhaskar (Gujarati) and Business Standard (English) on 29.01.2024.**

The sale shall be subject to the conditions prescribed in the Security Interest Enforcement Rules 2002 and to the following further conditions.

1. The Bank under SARFAESI Act has taken possession of the property described in the schedule herein below.
2. The e-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS BASIS" and "WHATEVER IS THERE IS AND WITHOUT RECOURSE".
3. To the best of knowledge and information of the concerned Authorised Officer, there is no encumbrance on any property except one Securitisation Application no. 310 of 2023 filed by the Mortgagor and Guarantor Oceanic Vehicles Pvt. Ltd. before Debt Recovery Tribunal-1, Ahmedabad. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ effecting 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 Mortgagor has also entered into a lease agreement with the HDFC Bank Ltd. for property in auction. The sale of property is with lease hold rights of HDFC Bank Ltd. The subject mortgage property is also cross collateralized against credit facilities availed by Oceanic Vehicles Pvt. Ltd. The concerned Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.
4. 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 21.09.2023 from 2.00 PM to 5.00 PM.
5. The interested bidders shall submit their documents through Web Portal: <https://www.bankeauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.bankeauctions.com>) through Login ID & Password. The EMD shall be payable through NEFT / RTGS in the following Account: **57500000904261**, Name of the Account: DFSO Transitory account, Name of the Beneficiary: HDFC BANK LTD., IFSC Code: HDFC0000240 or through Demand Draft drawn in favour of HDFC Bank Ltd Account No. **57500000904261**, Name: **DFSO TRANSITORY ACCOUNT**, on or before by 4.00 P.M. of 13.02.2024. The NEFT/RTGS shall only be done from the account of the intending bidders and the details of which shall be mentioned in the web portal. Please note that the Cheques / Demand Drafts shall not be accepted as EMD amount.
6. After Registration (One Time) by the bidder in the Web Portal, the intending bidder/ purchaser is required to get the copies of the following documents uploaded in the Web Portal before the Last Date & Time of submission of the Bid Documents viz. i) Copy of the NEFT / RTGS Challan along with letter of participation ; ii) Copy of PAN Card; iii) Proof of Identification/ Address Proof (KYC) viz. self-attested copy of Voter ID Card/ Driving License/ Passport/ Ration Card etc.; without which the Bid is liable to be rejected. UPLOADING SCANNED COPY OF ANNEXURE-II & III (can be downloaded from the Web Portal: <https://www.bankeauctions.com>) AFTER DULY FILLING UP & SIGNING & SEAL IS ALSO

## REQUIRED

7. The interested bidders who require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact M/s. C1 India Pvt. Ltd., 3<sup>rd</sup> Floor, Plot No. 68, Sector-44, Gurgaon, Haryana-122003, Help Line No. 7291981124/1125/1126, Mr. Bahvik Pandya Mobile: 8866682937. Help Line e-mail ID: [support@bankeauctions.com](mailto:support@bankeauctions.com) and for any property related query may contact Anil Sankhla (Mobile-09512999191), E Mail- [anil.sankhla@hdfcbank.com](mailto:anil.sankhla@hdfcbank.com)) In office hours during the working days. (10 AM to 5 PM).

8. Only buyers holding valid User ID/ Password and confirmed payment of NEFT/RTGS shall be eligible for participating in the e-Auction process.

9. The interested bidder has to submit their Bid Documents [EMD (not below the 10% of Reserve Price) and required documents (mentioned in Point No.6)] on/ before 4.00 P.M. of 13.02.2024, after going through the Registering Process (One time) and generating User ID & Password of their own, shall be eligible for participating the e-Auction Process, subject to due verification (of the documents) and/ or approval of the concerned Authorised Officer.

10. The bidders are not permitted to withdraw their bids once the EMD is deposited by them. In case of non participation of bidders in the auction, the EMD shall be forfeited

11. During the Online Inter-se Bidding, Bidder can improve their Bid Amount as per the 'Bid Increase Amount' (mentioned above) or its multiple and in case bid is placed during the last 5 minutes of the closing time of the e-Auction, the closing time will automatically get extended for 5 minutes (each time till the closure of e-Auction process), otherwise, it'll automatically get closed. The bidder who submits the highest bid amount (not below the Reserve Price) on the closure of the e-Auction Process shall be declared as a Successful Bidder by the concerned Authorised Officer/ Secured Creditor, after required verification.

12. 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. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price, adjusting the EMD already paid, immediately after the acceptance of bid price by the concerned Authorised Officer and the balance 75% of the sale price on or before 15th day of sale or within such extended period as agreed upon in writing by and solely at the discretion of the concerned Authorised Officer. In case of default in payment by the successful bidder, the amount already deposited by the offer shall be liable to be forfeited and property shall be put to re-auction and the defaulting borrower shall have no claim/ right in respect of property/ amount.

13. The prospective qualified bidders may avail online training on e-Auction from M/s. M/s. C1 India Pvt. Ltd. prior to the date of e-Auction. Neither the concerned Authorised Officer/ Bank nor M/s. M/s. C1 India Pvt. Ltd. shall be liable for any Internet Network problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.

14. The concerned Authorised Officer is not bound to accept the highest offer and the concerned Authorised Officer has the absolute right to accept or reject any or all offer(s) or adjourn/ postpone/ cancel the e-Auction without assigning any reason thereof.

15. The concerned Authorised Officer may cancel the auction process/bidding at any time without assigning any reason thereof.

16. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Web Portal of M/s. C1 India Pvt. Ltd., <https://www.bankeauctions.com> and [www.hdfcbank.com](http://www.hdfcbank.com) before submitting their bids and taking part in the e-Auction.

17. Any issue with regard to connectivity during the course of bidding online shall be the sole responsibility of the bidder and no claim in this regard shall be entertained. The intending bidders should register their name at <https://www.bankeauctions.com> and get user-id and password free of cost. Bidders who are holding valid ID & Password provided by M/s C1 India Pvt. Ltd. for this auction after due verification of PAN are allowed to participate in online e-auction on the above portal

18. Bidding in the last moment should be avoided in the bidders own interest as neither the HDFC BANK LTD. nor Service provider will be responsible for any lapse/failure (Internet failure/power failure etc.) in order to ward-off such contingent situations bidders are requested to make all necessary arrangements / alternatives such as power supply back-up etc, so that they are able to circumvent such situation and are able to participate in the auction successfully.

19. On confirmation of sale by the Bank and if the terms of payment have been complied with, the concerned Authorised Officer exercising the power of sale shall issue Sale Certificates for the immovable property in favour of the purchaser(s) in the form given in Appendix V of the Security Interest (Enforcement) Rules, 2002. 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).

20. If the Sale Price is more than Rs.50,00,000/- (Rupees Fifty Lakh Only) then the auction purchaser/successful bidder has to deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to the Bank. The Sale Certificate will be issued only on receipt of Form 26QB & Challan for having remitted the TDS.

21. The purchaser shall bear the applicable stamp duties/ additional stamp duty/ transfer charges, fee etc. and, any past, present or future encumbrances, all the statutory/ non-statutory dues whatsoever in nature by any authority or agency including Sales Tax, Municipality Tax, Property Tax, Electricity dues, Water dues, Transfer fees with respect to the property etc; taxes, rates, assessment charges, fees etc. owing to anybody.

22. The Bank shall not be responsible for any loss or damage pursuant to any litigation whatsoever in nature either at the instance of the Mortgagor(s) or the Borrower(s) in respect of the said property.

23. Bank has discretion to revoke this sale at any point of time before Execution of Sale Certificate and in that event Bank shall reimburse amount paid to the Bank without interest.

24. The stamp duty with respect to this sale certificate shall be borne by the purchaser only

25. On issuance of Sale Certificate by the Bank, sale shall be complete and no claims shall be entertained by the Bank.

26. Nothing in this notice constitutes or will be deemed to constitute any commitment or representation on the part of Bank to sell the property. Bank reserves the right to cancel the sale for any reason it may deem fit or even without assigning any reason and such cancellation shall not be called in question by the bidders

Sr No.	Description of Property
1	Unit No. 201 to 206 admeasuring 1295.48 Sq. Mtr on Second Floor in the Scheme Tej Enclave, Constructed on T.P. No. 3 FP 508/1 of Mouje Chhadvad Sub. District Ahmedabad-380003 (Memnagar) & Registration District Ahmedabad. Owned by Oceanic Vehicles Pvt. Ltd. East- Other property West-Margin & TP Road North- TP Road South- Other property

**Date: 30.01.2024**

**Sd/-**

**Place: Ahmedabad**

**Authorised Officer  
HDFC BANK LIMITED**

vey Goregaon (East), Mumbai-400063 and by email for which the participation ID and password shall be 27.02.2024. The bid form or EMD received late for the reserve price shall be rejected summarily. IFSC: 2016

are on the part of the bidder on account of network arrangements such as alternative power back-ups etc. and transfer to Current Account No: 6097493595, if the Beneficiary: RARC 045 (IB SME) Trust, IFSC: is accepted towards EMD.

pled. Bidders may improve their further bid amount later, bidder has to improve his bid minimum by one

ing earnest money already paid) immediately after 75% of the bid amount/sale price within 15 days

including EMD shall be deemed to be forfeited without payment of balance 75% may be allowed and shall

for the closure of the E-auction sale proceedings, knowledge, belief and records. Authorized officer shall

accept or reject any bid or adjust/postpone/cancel or assigning any reasons.

res on the property and should satisfy themselves No claim of whatsoever nature regarding charges, red after submission of the online bid.

stamp duty/registration fees on sale of property shall

Resolution, Mobile No- 8422905545 or Mr. Vinod tion Company Ltd. at above mentioned address.

ed confirmation of sale by secured creditor. The sale for change of name in the sale certificate other than

THE BORROWER/GUARANTORS/MORTGAGOR

Authorized Officer  
For Reliance Asset Reconstruction Co. Ltd.

	Jitubhai Hirabhai Dabhi (Borrower), Sardaben Jitubhai Dabhi (Co-Borrower)	Side Land Botad Bhavnagar Gujarat 364001. Boundaries : East - 6.09 Mtr Wide Road, West - R.S. No-412 Paiki 2 Paiki Land, North - Plot No-43 Paiki North Side Land, South - Plot No-46 Paiki South Side Land	11-07-2023 ₹ 8,75,002/-	26-01-2024
4	(Loan Code No. 03710000359/ Surenranagar Branch) Sanjaybhai Somabhai Sarvaiya (Borrower), Savitaben Somabhai Sarvaiya (Co-Borrower)	All that part & parcel of property bearing, Ground Floor Unit No-03 Madhav Darshan -B Gadhdra Road 54 Paiki South Side Land and plot No-55 Paiki North Side land Botad Bhavnagar Gujarat 364001. Boundaries : East - 6.00 Mtr Wide Road, West - R.S. No.412 Paiki 2 Paiki Land, North - R.S. No.412 Paiki 2 Paiki Land, South- Plot No.55 Paiki South Side Land	11-07-2023 ₹ 9,63,057/-	26-01-2024
5	(Loan Code No. 04000000461/ Rajkot Branch) Renukaben Rajanibhai Langaliya (Borrower), Rajnikant Mukundbhai Langaliya (Co-Borrower), Maganbhai Jerambhai Morad (Guarantor)	All that part & parcel of property bearing, 181 S P No A 92 Vraj Bhumi S B H April College Nr Rajkot Morbi Highway Hadala, Rajkot, Gujarat, 360003. Boundaries : East - Survey No-180, West - 9 M Road, North - Sub Plot No-A/93, South- Sub Plot No-A/91	11-10-2023 ₹ 3,55,965/-	26-01-2024
6	(Loan Code No. 04000003990/ Rajkot Branch) Yashib Abbasbhai Jasraya (Borrower), Abasbhai Harunbhai Jasraya & Jarnaben Abasbhai Jasraya (Co-Borrowers)	All that part & parcel of property bearing, R S NO 19 P 1 Swaminarayan Park, Plot No 178 To 182 Sub Plot No 178 To 182 6 Nr Sunny Paji Dahaba, Jamnagar, Gujarat. 361210. Boundaries : East - Block No.7 , West -Block No.5, North - 9.00 Mtr. Road, South-R.S. No. 19/F2	11-10-2023 ₹ 8,13,944/-	26-01-2024

Place : Gujarat  
Date : 29.01.2024

Authorised Officer  
Aadhar Housing Finance Limited

5. 1.2024  
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**HDFC BANK**

Head Office: HDFC Bank Ltd., HDFC Bank House, Senapati Bapat Marg, Lower  
Perel (West), Mumbai-400013  
Regional Office: HDFC Bank Ltd., Department For Special Operations, at 3rd Floor,  
Shivalik-3, Nr. Drive In Cinema, Drive In Road, Bodekdev, Ahmedabad - 380054.

**E-AUCTION  
SALE NOTICE**

**PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES**

E-Auction Sale Notice for Sale of immovable property mortgaged to Bank under 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) Rule, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s)/Mortgagor(s)/Guarantor(s) that, the Authorized Officer(s) of HDFC BANK LTD. (the Bank) had taken physical possession of the following property mentioned, pursuant to demand raised vide notices issued under Sec 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 in the following loan accounts with right to sell the same on "AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS" for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act read with Rule 8 of the said Rules proposes to realize the Bank's dues by sale of the said property/ies. The subject mortgage property is also cross collateralized against credit facilities availed by Oceanic Vehicles Pvt. Ltd. The sale of the below-mentioned Property shall be conducted by way of E-Auction through Web Portal: <https://www.banksauctions.com>. **TERMS & CONDITIONS:**

Names of the Branch & Account	Name of the Mortgagor & Guarantor's of the Property	Details of Collateral Property	Reserve Price	Inspection Date and Time	Date / Time of E-Auction
			EMD Bid Increase Amount		
HDFC Bank Ltd., Branch - Navrangpura, Ahmedabad & Yagnik Road, Rajkot. A/c No. 00060450000471, 00060450000481, 01010450000737 & 01010450000747	Mortgagor: Oceanic Vehicles Pvt. Ltd., Guarantors: Mr. Kanniya Thakkar, Khushi Thakkar, Oceanic Vehicles Pvt. Ltd., Oceanic Motors Pvt. Ltd.	Unit No. 201 to 206 admeasuring 1295.48 Sq.Mtr. on Second Floor in the Scheme Tej Encave, Constructed on T.P. No. 3 FP 508/1 of Manoj Chhavad Sub. District Ahmedabad - 380003 (Mehranagar) & Registration District Ahmedabad. Owned by Oceanic Vehicles Pvt. Ltd. East: Other Property, West: Margin & TP Road, North: TP Road, South: Other Property.	Rs. 11,52,00,000/- EMD AMT Rs. 1,15,20,000/- Rs. 2,00,000/-	05th February 2024 from 02.00 PM to 05.00 PM	20.02.2024 at 02.00 PM to 03.00 PM Last Date of Receipt of Bids alongwith EMD 13.02.2024 upto 4 PM
Amount as per Demand Notice / Demand Notice Date		Name of Authorised Officer / Phone No. / Email id:			
Rs. 13,31,77,117.62/-, Demand Notice Dated: 14.06.2021 & Corrigendum to it dated: 23.07.2021		Anil Sankhla / 09512599191 / anil.sankhla@hdfcbank.com			



**TERMS & CONDITIONS:**

- The Auction is being held on "AS IS WHERE IS, AS IS WHAT IS, WHATEVER IS THERE IS AND WITHOUT RECOURSE BASIS".
- The interested bidders shall submit their EMD details and documents through Web Portal: <https://www.banksauctions.com> (the user ID & Password can be obtained free of cost by registering name with <https://www.banksauctions.com>) through Login ID & Password. The EMD shall be payable EITHER through NEFT / RTGS in the following Account: 57560000304261, Name of the Account: OFSD Treasury account, Name of the Beneficiary: HDFC BANK LTD., IFSC Code: HDFC0000240. Please note that the Cheques / Demand Drafts shall not be accepted as EMD amount.
- To the best of knowledge and information of the Authorized Officer, there is no encumbrance i.e. statutory dues like property taxes, society dues etc as per Bank's record on the property other than the one leasehold rights created which is mentioned in detailed terms and conditions. The Bank however shall not be responsible for any present/past/future outstanding non-statutory dues /statutory dues/encumbrances/tax arrears/litigations, if any. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property & to inspect & satisfy themselves. The Mortgagor has also entered into a lease agreement with the HDFC Bank Ltd. for property is auction. The sale of property is with lease hold rights of HDFC Bank Ltd. Property can be inspected strictly on the above mentioned date and time.
- The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact our service provider M/s. C1 India Pvt. Ltd., 3rd Floor, Plot No. 69, Sector 44, Gurgaon, Haryana 122003. Helpline Nos : 7291581124/1125/1126. Mr. Bhavik Pandya Mobile : 896592937. Help Line e-mail ID: support@banksauctions.com and for any property related query may contact the Authorized officer as mentioned above in office hours during the

working days, (10.00 AM to 5.00 PM).

- If the Sale Price is more than Rs. 50,00,000/- (Rupees Fifty Lakh Only) then the auction purchaser/successful bidder has to deduct 1% of the Sale Price as TDS in the name of the owner of the property & remit it to Income Tax Department as per section 194 IA of Income Tax Act and only 99% of the Sale Price has to be remitted to the Bank. The Sale Certificate will be issued only on receipt of Form 26Q8 & Chstan for having remitted the TDS.
- The highest bid shall be subject to approval of HDFC Bank Limited. Authorized Officer reserves the right to accept/reject all or any of the offers/bids so received, or cancel the auction/sale without assigning any reasons whatsoever. His decision shall be final & binding.
- (FOR DETAILED TERM AND CONDITIONS PLEASE REFER TO OUR WEBSITE [www.hdfcbank.com](http://www.hdfcbank.com) and [www.banksauctions.com](http://www.banksauctions.com)).

**STATUTORY 15 DAYS SALE NOTICE UNDER RULE 9(1) OF THE SARFAESI ACT, 2002**

This may also be treated as notice under Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to borrowers and Guarantors of the above said loan about the holding of E-Auction Sale on the above mentioned date. The borrower/ guarantors/mortgagors are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before 15 days of this notice/ date of Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

Date : 24.01.2024, Place : Ahmedabad

Sd/- Authorized Officer, HDFC Bank Ltd.

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44-76/00/3002-1, 8000 : 243451916

સાઈ / સરિસાવડા, સરિસાવડા

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