



## THE ZOROASTRIAN CO-OPERATIVE BANK LIMITED MULTI-STATE SCHEDULED BANK

Registered office : Nirlon House, 5th Floor, Dr. Annie Besant Road, Worli, Mumbai-400030.  
Tel : 022 6172 7600 Fax : 022 6666 1810 Email : rsheth@zcbi.in Website : www.zoroastrianbank.com

### PUBLIC NOTICE – TENDER CUM E-AUCTION FOR SALE OF SECURED ASSETS

[Refer provision to rule 8 (6)]

#### NOTICE FOR SALE OF IMMOVABLE ASSETS

Second 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) of 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 mentioned immovable assets mortgaged/charged to the Secured Creditor, the **physical possession** has been taken by the Authorised Officer of The Zoroastrian Co-operative Bank Limited will be sold on "As is where is", and "As is what is", and "Whatever there is" on **08.05.2023 between 12.00 to 1.00 pm** for recovery from **Shree Kailash Hardware & Building Materials**. To the best of knowledge and information of the Authorized officer, there are no encumbrances on the property. However, the intending bidders should make their own independent enquiries regarding the encumbrances, title of assets put on auction and claims/rights/dues affecting the property, prior to submitting their bid. The Reserve Price and Earnest Money Deposit (EMD) is also mentioned below against each property. Last E-Auction was conducted on 26.12.2022.

Name of the Borrower, Guarantors & Morgagors	Description of Immovable Property	Reserve Price / EMD Rs.	Outstanding in Rs.
<b>Shree Kailash Hardware &amp; Building Materials</b> (Proprietor: Mr. Mohanbhai Shamjibhai Patel Guarantors: 1) Mr. Manilal S. Patel 2) Mr. Ishwarbhai S. Patel 3) Ajaybhai V. Savaj 4) Rameshbhai S. Patel 5) Rahul Kumar M. Patel 6) Rekhaben K. Prajapati. <b>Date &amp; Time of Auction</b> 08.05.2023 12.00 to 1.00 p.m.	1) A-103, First Floor, Shree Hari Krishna Complex, 2BHK super built up 1433 sq.ft., Front side terrace 220 sq.ft., Survey No 67/1 T.P.S No 35, Final Plot No 35, Moje Katargam, Off Ved Road, Near Dabholi char rasta, Surat, Gujarat - 395 004. In the Name of Mr. Mohanbhai Shamjibhai Patel.	46,80,000/- 4,68,000/-	Demand Notice : 04.08.2018 For Rs. 2,45,53,032.10 as on 04.08.2018 Plus further interest from 01.08.2018+ Other Related Expenses.
	2) Flat No 302, Third Floor Reva Dham Building, 2 BHK Area 1418.49 sq.ft. Consist of Living Room, Balcony, Kitchen, 2 Bed Rooms, Store Room, Common attached toilet and wash. Marble flooring, flush doors, wooden windows with glass and safety bars. Survey No 152/2 T.P.S No 9, Final plot No. 183 A, Ward No 806, Off Bhatar Road, Near Uma Bhavan Sabzi Market, Surat, Gujarat 395017. In the name of Mrs. Rekhaben Kirankumar Prajapati.	39,72,000/- 3,97,200/-	

**Date of Inspection: 28.04.2023 Time of Inspection 11.00am to 2.00pm with prior appointments**  
(Mr Dharmesh More - 9898016605; Mr Vipul Patel - 9428398719; Mr Ashok Patel - 9925715748; Mr Prakash Ahir - 9925284181)

The auction will be conducted through the Bank's approved service provider:

**Name of E-Auction Agency** : M/s e-Procurement Technologies Ltd – Auction Tiger  
**Website of E-Auction Agency** : <https://Sarfaesi.auctiontiger.net>  
**Contact No.** : Landline Numbers: 079-681368 80/37/42  
**Name of Assistant Manager of Agency** : Mr. Praveen Thevar  
**Contact Details** : Mob.: 9722778828 – 7935022138/ 145/ 149/ 182  
**Email** : praveen.thevar@auctiontiger.net or soni@auctiontiger.net

The bid amount/ EMD to increase in multiple of Rs. 50,000/-

The authorised officer reserves the right to reject any or all the bids without furnishing any further reason. For detailed terms and conditions of the sale, please refer to website i.e. [www.zoroastrianbank.com](http://www.zoroastrianbank.com) & <https://Sarfaesi.auctiontiger.net>

Date: 22.04.2023

Place: Surat

**Authorized Officer**  
**The Zoroastrian Co-operative Bank Limited**

# ધી ઝોરાસ્ટ્રીયન કો. ઓપ. લેંક લિમીટેડ

## મલ્ટી-સ્ટેટ શિક્યુલ્ડ બેંક

રજિસ્ટર્ડ ઓફિસ : નિલોન હાઉસ, પાંચમા માળે, ડો. એની બેસન્ટ રોડ, વરલી, મુંબઈ - ૪૦૦૦૩૦, ટે.નં-૦૨૨ ૬૧૭૨૭૬૦૦  
ફેક્સ : ૦૨૨ ૬૬૬૬૧૮૧૦ ઈમેલ : rsheth@zcb.in વેબસાઈટ : www.zoroastrianbank.com

### જાહેર નોટીસ-ટેન્ડર ક્રમ ઈ-ઓક્શન ફોર સેલ ઓફ સિક્યોર્ડ એસેટ્સ

[સાથે જુઓ રૂલ ૮(૬) મુજબ]

#### સ્થાવર મિલકતોના વેચાણ માટેની નોટીસ

સિક્યુરીટી ઈન્શ્યુરન્સ એન્ડ રીકન્સ્ટ્રક્શન ઓફ ફાઈનાન્સીયલ એસેટ્સ એન્ડ એન્ફોર્સમેન્ટ ઓફ સિક્યુરિટી ઈન્ટરેસ્ટ એક્ટ ૨૦૦૨ની સાથે સિક્યુરિટી ઈન્ટરેસ્ટ (એન્ફોર્સમેન્ટ) રૂલ્સ ૨૦૦૨ના રૂલ ૮(૬) મુજબ બીજી વારની ઈ-ઓક્શનથી સ્થાવર મિલકતના વેચાણ માટેની નોટીસ. આથી જનતાને જાહેર નોટીસ અને દેવાદાર(રો), જામીનદારોને ખાસ જણાવવામાં આવે છે જે સલામત ધિરાણ આપનારાઓ ધી ઝોરાસ્ટ્રીયન કો-ઓપરેટીવ બેંક લિમીટેડના અધિકૃત અધિકારીએ તેમની પાસે ગીરો/અખત્યારમાં રાખવામાં આવેલી નીચેના વર્ણનવાળી સ્થાવર મિલકતોનો વાસ્તવિક કબજો લીધો છે. જેનું વેચાણ ઈ-ઓક્શનથી 'જ્યાં છે ત્યાં', અને 'જે છે તે' અને 'જેમ છે તેમ'ના ધોરણે તા. ૦૮.૦૫.૨૦૨૩ના રોજ બપોરે ૧૨.૦૦ કલાકથી બપોરે ૧.૦૦ વાગ્યા સુધી મે. શ્રી કૈલાશ હાર્ડવેર એન્ડ બિલ્ડીંગ મટીરીયલ્સ પાસેથી બાકી લેણાંની વસુલાત માટે કરવામાં આવનાર છે. અધિકૃત અધિકારીની ઉત્તમ જાણકારી મુજબ આ મિલકતો પર કોઈ બોજો નથી છતાં બીડરોએ તેમના હિતમાં એ અંગેની જરૂરી ચકાસણી બીડ રજૂ કરતા પહેલા કરી લેવાની રહેશે. અનામત કિંમત અને અર્નેસ્ટ મની ડીપોઝીટ(ઈએમડી)ની જાણકારી જે તે મિલકતની સાથે જણાવેલ છે. આ પહેલા બન્ને મિલકતોનું ઈ-ઓક્શન વેચાણ તા. ૨૬-૧૨-૨૦૨૨ના રોજ ચોખ્ખું હતું.

દેવાદાર, જામીનદાર અને ગીરો મુકનારાના નામ	મિલકતની વિગત	અનામત કિંમત/ ઈએમડી	બાકી લેણી રકમ રૂ.માં
મે. શ્રી કૈલાશ હાર્ડવેર એન્ડ બિલ્ડીંગ મટીરીયલ્સ (માલિક શ્રી મોહનભાઈ શામજીભાઈ પટેલ) જામીનદારો :	૧) એ-૧૦૩, પહેલા માળે, હરીકિષ્ણા કોમ્પ્લેક્સ, ૨ બીએચકે, સુપર બિલ્ડઅપ એરિયા ૧૪૩૩ ચો ફૂટ તથા આગળના ભાગે ૨૨૦ ચો.ફૂટની ટેરેસ, સ.નં.૬૭/૧, ટીપી સ્કીમ નં.૩૫, ફા.પ્લોટ નં.૩૫, મોજે કતારગામ વેડરોડના નાકે, ડભોલી ચારરસ્તા નજીક, સુરત ગુજરાત ૩૬૫૦૦૪ શ્રી મોહનભાઈ શામજીભાઈ પટેલના નામે	૪૬,૮૦,૦૦૦/- - ૪,૬૮,૦૦૦/-	ડીમાન્ડ નોટીસ તા.૦૪.૦૮.૨૦૧૮ રૂ. ૨,૪૫,૫૩,૦૩૨.૧૦ તા. ૦૪.૦૮.૨૦૧૮ના રોજ વત્તા ત્યારબાદનું વ્યાજ તા. ૦૧.૦૮.૨૦૧૮ વત્તા અન્ય સંગ્રહિત ખર્ચ
૧) શ્રી મણિલાલ એસ. પટેલ ૨) શ્રી ઈન્વરભાઈ એસ. પટેલ ૩) અજયભાઈ વી. સાવજ ૪) રમેશભાઈ એસ. પટેલ ૫) રાહુલકુમાર એમ. પટેલ ૬) રેખાબેન કે. પ્રજાપતિ બધી મિલકતોના ઓક્શનની તારીખ અને સમય ૦૮-૦૫-૨૦૨૩ બપોરે ૧૨.૦૦ થી બપોરે ૧.૦૦	૨) ફ્લેટ નં. ૩૦૨, ત્રીજા માળે, રેવા ધામ બિલ્ડીંગ, ૨ બીએચકે ક્ષેત્રફળ ૧૪૧૮=૪૯ ચો.ફૂટનું લીવીંગ રૂમ, બાલ્કની, કિચન, બે રૂમ, સ્ટોરરૂમ, કોમન એટરેડ ટોયલેટ અને વોશ, માર્બલ ફ્લોરીંગ, ફલ્ગ્સ ડોર, કાચ અને સળીયા સાથેની લાકડાની બારીઓ. સ.નં. ૧૫૨/૨, ટીપી સ્કીમ નં. ૬, ફા. પ્લોટ નં. ૧૮૩એ, વોર્ડ નં. ૮૦૬, ભટાર રોડના નાકે, ઉમા ભવન સંજી માર્કેટ નજીક, સુરત ગુજરાત ૩૬૫૦૧૭ શ્રીમતી રેખાબેન કિરણકુમાર પ્રજાપતિના નામે	૩૯,૭૨,૦૦૦/- - ૩,૯૭,૨૦૦/-	તા. ૩૧.૧૦.૨૦૨૨ સુધી બાકી રકમ રૂ. ૩.૫૬,૧૧,૭૨૭/- + વ્યાજ અને અન્ય ખર્ચ.

નિરીક્ષણની તારીખ : ૨૮-૦૪-૨૦૨૩ના રોજ સવારે ૧૧.૦૦ થી ૨.૦૦ અગાઉથી એપોઈન્ટમેન્ટ લઈને

(શ્રી ધર્મેશ મોરે - ૯૮૯૮૦૧૬૬૦૫, શ્રી વિપુલ પટેલ - ૯૪૮૨૩૯૮૭૧૯, શ્રી અશોક પટેલ - ૯૯૨૫૭૧૫૭૪૮, શ્રી પ્રકાશ આહિર - ૯૯૨૫૨૮૪૧૮૧)

ઓક્શન બેંકના માન્ય સર્વિસ પ્રોવાઈડર દ્વારા કરવામાં આવશે : ઈ-ઓક્શન એજન્સી : મે. ઈ-પ્રકોક્ચોરમેન્ટ ટેકનોલોજીસ લિ. ઓક્શન ટાઈગર, ઈ-ઓક્શન એજન્સીની વેબ સાઈટ : <https://Sarfaesi.auctiontiger.net>, સંપર્ક નં. : લેન્ડલાઈન નં. : ૦૭૯-૬૮૧૩૬૮ ૮૦/૩૭/૪૨, એજન્સીના આસિસ્ટન્ટ મેનેજરનું નામ :

શ્રી પ્રવિણ થેવર, સંપર્કની વિગતો : મો. નં. ૯૭૨૨૭૭૮૮૨૮-૭૯૩૫૦૨૨૧૩૮/૧૪૫/૧૪૯/૧૮૨. ઈમેલ : [praveen.thevar@auctiontiger.net](mailto:praveen.thevar@auctiontiger.net) or [soni-auctionger.net](mailto:soni-auctionger.net)

બીડની રકમ/ઈએમડીમાં વધારો ૫૦,૦૦૦ના ગુણાંકમાં કરવાનો રહેશે.

કોઈપણ બીડને કારણ આપ્યા વિના નકારવાના અધિકારો અધિકૃત અધિકારીને રહેશે. વેચાણની શરતો અને નિયમો વિશે વધુ જાણકારી માટે નીચેની વેબસાઈટ

ની મુલાકાત લો : [www.zoroastrianbank.com](http://www.zoroastrianbank.com) & <https://Sarfaesi.auctiontiger.net>,

તારીખ : ૨૨-૦૪-૨૦૨૩  
સ્થળ : સુરત

અધિકૃત અધિકારી  
ધી ઝોરાસ્ટ્રીયન કો.ઓપરેટીવ બેંક લિ.

### The Terms and Conditions of e-auction sale

1. The E-Auction sale of Secured Asset is on “as is where is”, “as is what is”, “whatever there is” and “no recourse” basis for and on behalf of the Secured Creditor viz. The Zoroastrian Co-operative Bank Limited and there is no known encumbrance which exists on the said property. The E-auction will take place through portal <https://sarfaesi.auctiontiger.net> on **08.05.2023** from **12.00 p.m. to 1.00 p.m. (extension of 5 minutes till sale is completed)**.
2. Submission of online application for the Bid with EMD will continue up to **5.00 p.m. on 04.05.2023**. The EMD will not carry any interest.
3. For participating in online e-auction sale, Bid document, copies of PAN Card, valid email-Id, photo ID, address proof are required to be submitted along with EMD, and Board Resolution in case of Company, which is payable by way of NEFT/ RTGS/ DEMAND DRAFT. The bidder is required to Hand Over the DD at Regional office Surat or at Corporate office Mumbai. Details of Beneficiary: The Zoroastrian Co-operative Bank Limited, A/c No: 10815010001001, IFSC Code: ZCBL0000108.
4. All Interested participants / bidders are requested to visit the website [www.zoroastrianbank.com](http://www.zoroastrianbank.com) and <https://Sarfaesi.auctiontiger.net> for further details including Terms & Conditions, to take part in e-auction sale proceeding. Intending Bidders are also advised to carry out inspection of the property on 28.04.2023 between 11.00 a.m. to 2.00 p.m. with prior appointments (Mr. Dharmesh More -**9898016605** Mr. Vipul Patel — **94283 98719** Mr. Ashok Patel — **99257 15748** Mr. Prakash Aahir-**99252 84181**)
5. The bidders may satisfy themselves about the nature and condition of the secured assets. Statutory/ Government dues if any like property taxes, sales tax, excise dues and other dues such as electricity dues, maintenance charges, etc. if any should be ascertained by the bidders in their diligence.
6. The secured assets shall be sold by the undersigned / Authorised Officer (AO) by way of Electronic Public Auction as per the scheduled date through e-Auction Agency M/s. e-Procurement Technologies Ltd. (Auction Tiger) at their website/portal i.e. <https://sarfaesi.auctiontiger.net> as per scheduled time.
7. The bidders may participate in the e-auction from their own office/place of their choice. The bid amount to increase in multiple of Rs 50,000/-. Internet connectivity shall have to be arranged by each bidder. The Authorized Officer of The Zoroastrian Co-operative Bank Limited and/or the service provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc.
8. For details, help, procedure and online training on e-auction, prospective bidders may contact M/s. e-Procurement Technologies Ltd. (Auctiontiger) Contact number: **079-681368/ 80/ 37/ 42** Mobile No. Praveen Kumar – **9722 778828 /79350 22138 /145 /149 / 182** email id : [praveen.thevar@auctiontiger.net](mailto:praveen.thevar@auctiontiger.net) and/or [soni@auctiontiger.net](mailto:soni@auctiontiger.net)
9. The bidder will be required to submit the bid either at or above the reserve price (in multiple of Rs 50,000/-) in the prescribed manner as mentioned in Bid Form (Annexure II) along with the EMD amount. In case the bidder fails to submit the bid online, then the bid amount submitted in **annexure II** shall be treated as final bid from the respective bidder.
10. AO reserves the absolute right and discretion to accept or reject any or all Bids or adjourn/postpone/cancel the auction sale/modify any terms and conditions of the sale without prior notice and/or without assigning any reasons in respect thereof. The decision of the AO in this regard shall be final and binding.
11. The Borrower and the Guarantor/Mortgagor’s attention is invited to provisions of sub-section (8) of section 13 of the SARFAESI Act, 2002, in respect of time available, to redeem the secured assets.

12. The Secured Asset mentioned in the Bid Document is based on the mortgages created by the Borrower/Co-Borrowers/Guarantor in favor of Secured Creditor. Interested parties are requested to verify details of the Secured Asset themselves.
13. The successful Bidder will be required to deposit 25% of the sale price (including the EMD already deposited) on the same day or not later than next working day of the acceptance of Bid. The balance amount of the sale price is to be paid within 15 days of the confirmation of the sale. In case of failure to deposit the balance amount within the prescribed period, the amount so deposited amount shall stand forfeited and no claim shall be entertained against The Zoroastrian Co-operative Bank Limited in respect thereof.
14. The secured asset mentioned above is presently in the Physical possession of the Authorized Officer of The Zoroastrian Co-operative Bank Limited. On conclusion of the e-auction sale and on receipt of the entire sale consideration, the possession of the Secured Assets shall be arranged to be handed over to the successful bidder by the AO of The Zoroastrian Co-operative Bank Limited.
15. In case, if auction date is declared holiday in the state where the office of the auction agency is situated through which the auction is being conducted, in such case the auction will be reschedule to next working day of <https://sarfaesi.auctiontiger.net>
16. Sale is subject to confirmation by the Bank. If the borrower(s)/guarantor(s) pay(s) the due to the bank in full before the sale, no sale will be conducted.
17. The successful bidder would be required to bear all the necessary expenses like stamp duty, registration, incidental costs, expenses including GST etc. as applicable as per law. Successful Bidder shall bear TDS on the final bid amount. For Reserve Price of Rs.50.00 Lakhs and above in compliance with Section 194-1A of the Income Tax Act 1961, income tax @ 1% on the Reserve Price shall deducted and paid under the PAN Number of the purchaser. Since the Tax has been calculated only on the Reserve Price, the bidder shall bear the 1% Income Tax on the bid multiplier amount and the Bank shall not take any responsibility for the same.
18. The Zoroastrian Co-operative Bank Limited or the AO of The Zoroastrian Co-operative Bank Limited will not be held responsible for any charge, lien, encumbrance, property tax or any dues to the Government or anybody in respect of the Secured Assets.
19. There are no known statutory liabilities relating to the Secured Assets. If any such statutory liabilities are discovered at a subsequent stage, the same shall be solely dealt with by the Successful Bidder at their own costs and expenses.
20. The sale of the Secured Asset is subject to the terms and conditions prescribed in the SARFAESI Act and Security Interest (Enforcement) Rules, 2002 and the conditions mentioned herein above. Hence the bidders are advised to carefully go through the said terms and conditions before submitting their bids.
21. In case there is a discrepancy between the publications of sale notice in English and in Vernacular Newspaper, then in such case the English newspaper will supersede the vernacular newspaper and it shall be considered as the final copy, thus removing the ambiguity.
22. The Bank reserves the right to differ or cancel the sale at any point of time before the issuance of sale certificate by virtue of Section 13(8) of the SARFAESI Act as amended in 2016. if the bank is constrained to cancel the sale at any point of time, no interest amount or any other amount such as damages, charges/costs etc. will be payable on the purchase consideration received from the bidder purchaser.
23. Bidding on the date of auction is mandatory by bidder who has deposited EMD for a particular property. In case there are more participant bidding by at least one from the group is compulsory. In absence of bidding on the date of auction the EMD amount deposited will be forfeited.

Date: 21.04.2023

Place: Surat

Authorized Officer

The Zoroastrian Co-operative Bank Limited

**DETAILS OF BIDDER – FILL ALL LETTER IN CAPITAL**

**Name(s) of Bidder (in Capital)**[illegible][illegible][illegible][illegible][illegible][illegible][illegible]

### Branch Name

[illegible]

\_\_\_\_/\_\_\_\_/2023

[illegible]

9

No \_\_/\_\_/2023

**IFSC Code No.**[illegible]

**Bid Amount Quoted**

Amount In Figure	
Amount in Word	

I/We declare that I/We have read and understood all the terms and conditions of auction sale and the auction notice published in the newspaper which are also available in the website <https://.auctiontiger.net> and shall abide by them. I/We also undertake to improve my/our bid by one bid incremental value notified in the sale notice if I/We am/are the sole bidder.

\_\_\_\_\_  
**Name & Signature**

**ANNEXURE-III**  
**DECLARATION BY BIDDER(S)**

**To,**  
**Authorized Officer**

**Bank Name :** \_\_\_\_\_

**Date :** \_\_\_\_/\_\_\_\_/2023

1. I/We, the bidder/s do hereby state that, I/We have read the entire terms and conditions of the sale and have understood them fully. I/We, hereby unconditionally agree to abide with and to be bound by the said terms and conditions and agree to take part in the Online Auction.
2. I/We declare that the EMD and other deposit towards purchase-price were made by me/us as against my/our offer and that the particulars of remittance given by me/us in the bid form are true and correct.
3. I/We further declare that the information revealed by me/us in the bid document is true and correct to the best of my/our belief. I/We understand and agree that if any of the statement/information revealed by me/us is found to be incorrect and/or untrue, the offer/bid submitted by me/us is liable to be cancelled and in such case, the EMD paid by me/us is liable to be forfeited by the Authorized Officer and that the Authorized Officer will be at liberty to annul the offer made to me/us at any point of time.
4. I/We understand that in the event of me/us being declared as successful bidder by the Authorized Officer in his sole discretion, I/We are unconditionally bound to comply with the Terms and Conditions of Sale. I/We also agree that if my/our bid for purchase of the asset/s is accepted by the Authorized Officer and thereafter if I/We fail to comply or act upon the terms and conditions of the sale or am/are not able to complete the transaction within the time limit specified for any reason whatsoever and/or fail to fulfill any/all of the terms and conditions, the EMD and any other monies paid by me/us along with the bid and thereafter, is/are liable to be forfeited by the Authorized Officer.

5. I/We also agree that in the eventuality of forfeiture of the amount by Authorized Officer, the defaulting bidder shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.
6. I/We also understand that the EMD of all offerer/bidders shall be retained by the Bank and returned only after the successful conclusion of the sale of the Assets. I/we state that I/We have fully understood the terms and conditions of auction and agree to be bound by the same.
7. The decision taken by Authorized Officer in all respects shall be binding on me/us.
8. I also undertake to abide by the additional conditions if announced during the auction including the announcement of correcting and/or additions or deletions of times being offered for sale.

**Signature:**\_\_\_\_\_

**Name:**\_\_\_\_\_

**Address:**\_\_\_\_\_ **eMail ID:** \_\_\_\_\_