

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Cholamandalam Investment and Finance Company Limited under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 for the recovery of amount due from borrower/s, offers are invited by the undersigned in sealed covers for purchase of immovable properties, as described hereunder, on 'As Is Where Is Basis', 'As Is What Is Basis' and 'Whatever Is There Is Basis', Particulars of which are given below:-

No.	Borrower(s)/Co-Borrower(s)/Guarantor(s)	Demand Notice Date & Amount	Description of the Immovable Properties	Reserve Price	Earnest Money Deposit	Total Loan Outstanding
1.	(Loan Account No. X0HERHE00002143802 & X0HERHE00001471138) (1). Mr. Rajesh Devchandbhai Patel, (2). Geetaben Hasmukhbhai Patel, (3). Hasmukhbhai Devchandbhai Patel, (4). Sonalben Rajeshkumar Patel, All are having address for communication at Plot No. A/63, Trikram Nagar - 1, L.H. Road, Varachha, Surat-395006.	26.12.2018 Rs. 3,71,77,095.99 [Rupees Three Crores Seventy One Lakhs Seventy Seven Thousand Nine Hundred and Paise Ninety Nine Only] as on 24.12.2018 Physical Possession : 16.09.2019	Bungalow No. A-63, Admeasuring about 278.42 along with Margin area of about 64.34 Sq.Mts., Total Adm. about 342.76 Sq.Mts. Bearing City Survey Nondh No. 2323/148, Adm. about 359.00 Sq.Mts. of Trikram Nagar Co. Op. Hou. Soc. Ltd., Vibhag - 1 situated at Land bearing R.S. No. 35/1 A+B, L H Road, Near Panchwati Wadi, Town Planning Scheme No. 8, Final Plot No.16 & 17 of Village - Navagam, Sub District - City Surat. Bounded by :- East : Society Road, West : Jaya Park Apartment, North : Plot No. A-25, South : Plot No. A/23.	Rs. 3,61,00,000/- [Rupees: Three Crore Sixty One Lakh Only]	Rs. 36,10,000/- [Rupees Fifty Lakh Seventy Five Thousand Only]	Rs. 3,71,77,095.99 [Rupees Three Crores Seventy One Lakhs Seventy Seven Thousand Nine Hundred and Paise Ninety Nine Only] as on 24.12.2018 Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses costs, etc., is due and payable till its realization.

No.	Borrower(s)/Co-Borrower(s)/Guarantor(s)	Demand Notice Date & Amount	Description of the Immovable Properties	Reserve Price	Earnest Money Deposit	Total Loan Outstanding
2.	(Loan Account No. X0HERHE00001975165), (1). Mr. Dineshkumar K. Kevadia, (2). Mr. Ghanshyambhai M. Kevadia, (3). M/s. D. Chetan & Co., (4). Mrs. Harshaben D. Anaghan, (5). Mr. Chetankumar Kevadia, (6). Mr. Harikrishna G. Kevadia, (7). Mr. Devkumarwarben Kanjibhai Kevadia. All are having address for communication at D-13-17, Radhe Shyam Soc, Ved Road, Singanpore Char Rasta, Surat - 395004 and No. 24, Laxmba Soc, A K Road, Ankur Char Rasta, Fulpada, Surat-395004 and No. 51 To 55, Savani Co. Op. Hou. Soc., Varachha Road, Choriyasi, Surat - 395004 and No. 24, Gunjan Park Soc., Ambatalavadi, Katargam, Surat-395004 and C-20 & 21, Radhe Shyam Soc, Ved Road, Singanpore Char Rasta, Surat - 395004.	24.01.2019 Rs. 3,43,34,220.41 [Rupees Three Crores Forty Three Lakhs Thirty Four Thousand Two Hundred Twenty and Paise Forty One Only] as on 24.01.2019 Symbolic Possession : 25.05.2019	All the Piece parcel of Immovable Property bearing Plot No. 13/D, 14/D, 15/D, 16/D & 17/D, Adm. 36.47 Sq.Mts. each situated at Revenue Survey No. 499, 500, Town Planning Scheme No. 18, Final Plot No. 82 to 86 Paiki, Final Plot No. 85 of Moje - Katargam City of Surat. (Known as Radheshyam Society, Ved Road, Singanpore Char Rasta, Surat) Total 502 Sq. yds.	Rs. 3,30,00,000/- [Rupees: Three Crore Thirty Lakhs Only]	Rs. 33,00,000/- [Rupees: Thirty Three Lakhs Only]	Rs. 3,43,34,220.41 [Rupees Three Crores Forty Three Lakhs Thirty Four Thousand Two Hundred Twenty and Paise Forty One Only] as on 24.01.2019 Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.

No.	Borrower(s)/Co-Borrower(s)/Guarantor(s)	Demand Notice Date & Amount	Description of the Immovable Properties	Reserve Price	Earnest Money Deposit	Total Loan Outstanding
3.	(Loan Account No. X0HERHE00001744061) (1). Mr. Vijaykumar Dhirajal Kanani, (2). Mrs. Nayanaben V Kanani, (3). Mr. Kamalaben Dhirubhai Kanani and (4). Mr. Vijay D Kanani HUF All are Having Address for Communication at Plot No. 48, Neel Kamal Park Society-2, Varachha Road, Surat - 395006.	20.02.2019 Rs. 1,39,38,398.88 [Rupees One Crore Thirty Nine Lakhs Thirty Eight Thousand Three Hundred Ninety Eight and Paise Eighty Eight Only] as on 14.02.2019 Symbolic Possession : 20.06.2019	Immovable Property Bearing Plot No. 48, Admeasuring 162.57 Sq. Mtrs i.e 194.43 Sq.Yds. along with undivided Share in Varachha Road & COP in Neel Kamal Park Co. Op. Hou. Soc.Ltd situated at Revenue Survey No. 24 Moje - Kapodra City of Surat. Bounded by :- North : Property of Plot No. 49, South : Property of Plot No. 48, East : Public Road of Society, West : Property of Society.	Rs. 1,32,00,000/- [Rupees: One Crore Thirty Lakhs Only]	Rs. 13,20,000/- [Rupees Thirteen Lakhs Twenty Thousand Only]	Rs. 1,40,21,370.20 [Rupees One Crore Forty nine Lakhs Twenty One Thousand Three Hundred Seventy and Paise Twenty Only] as on 10.02.2020 Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization.

No.	Borrower(s)/Co-Borrower(s)/Guarantor(s)	Demand Notice Date & Amount	Description of the Immovable Properties	Reserve Price	Earnest Money Deposit	Total Loan Outstanding
4.	Loan Account No. X0HERHE00002037910 & X0HERHE00002037903 (1). Vijaybhai B Vasaniya, (2). Ritaben Vijaybhai Vasaniya, (3). Sangeetaben G Vasaniya, (4). Bhimjibhai P Vasaniya, (5). Girishbhai Bhimjibhai Vasaniya, (6). Pragati Electrical, (7). Kantaben Bhimjibhai Vasaniya, All Are Having Address For Communication At Plot No. 33, Mamta Park, V - 3, Varachha Road, Surat - 395006 and Plot No. 3/4, Ground Floor, Varachha Road, Baroda Pristage Compound, Moje Fulpada, Surat - 395006.	12.04.2019 Rs. 1,91,89,313.29 [Rupees One Crore Ninety One Lakhs Eighty Nine Thousand Three Hundred Thirteen and Paise Twenty Nine Only] as on 10.04.2019 Symbolic Possession : 08.07.2019	Property No. 1 :- Immovable Property bearing Private Plot No. 33, Adm. 92.81 Sq. mts. Along with undivided share in the land of Road & C.O.P in Mamta Park Part - 3, Varachha Road situated at Revenue Survey No. 27/1 + 28/1 + 29 Paiki + 33/2 + 27/2 Hissa 1 and 2, Adm. 38168 Sq. mts. & 101090 Sq. mts., City Survey No. 1107 & 1141 Paiki, Town Planning Scheme No.16 (Kapodra), Final Plot No. 13 of Moje - Fulpada, City of Surat. Property No. 2 :- Property bearing Plot No. 3/2, Admeasuring 300 ft i.e. 33.33 Sq. yds. i.e. 27.87 Sq.mts., Plot No. 3/3, Ground Floor, Admeasuring 27.87 Sq. mts. and Plot No. 3/4, Ground Floor, Admeasuring 42.62.50 Sq.mts. in Baroda Pristage Compound Varachha Road situated at Revenue Survey No. 91, City Survey No. 6794 Paiki of Moje - Fulpada, City of Surat.	Rs. 99,00,000/- [Rupees: Ninety Nine Lakhs Only]	Rs. 9,90,000/- [Rupees Nine Lakhs Ninety Thousand Only]	Rs. 2,09,16,057.21 [Rupees Two Crore Nine lakhs Sixteen Thousand Fifty Seven and Paise Twenty One Only] as on 10.02.2020 Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization

No.	Borrower(s)/Co-Borrower(s)/Guarantor(s)	Demand Notice Date & Amount	Description of the Immovable Properties	Reserve Price	Earnest Money Deposit	Total Loan Outstanding
5.	(Loan A/c. No. X0HERHE00001818680) (1). Mr. Mahendrabhai Dhirubhai Kabaria, (2). Mrs. Chandrikaben M Kabriya, (3). Mr. Sureshbhai Kabariya, (4). Kailashben Kabariya, (5). Om Thred and Creation Represented by its Partner Mahendrabhai Dhirubhai Kabaria, All are having address for communication at Plot No. 39 & 40, Jay Bhavani Nagar, Block No. 112, Mota Varachha, Surat - 394101.	10.06.2019 Rs. 1,41,02,941.43 [Rupees One Crore Forty One Lakhs Two Thousand Nine Hundred Forty One and Paise Forty Three Only] as on 31.05.2019 Symbolic Possession 29.08.2019	Property No. 1 :- Plot No. A/15 & A/16 [New Plot No.39] Admeasuring 87.11 Sq.mts. along with 51.02 Sq.mts. Margin Land 36.58 Sq.mts. undivided share in the land of Road & C.O.P in Jay Bhavani Nagar situated at Revenue Survey No. 118 Block No. 112, Admeasuring 7790 Sq.mts., T.P. Scheme Original Plot Nos. 58 & 59, Final Plot No. 59 & 60, Admeasuring 5842 Sq.mts. of Moje - Motavarachha City of Surat. Property No. 2 :- Plot No. B/22 & B/23 [New Plot No.40] Admeasuring 93.25 Sq.mts. along with 24.69 Sq.mts. undivided share in the land of Road & C.O.P in Jay Bhavani Nagar situated at Revenue Survey No. 118, Block No. 112, Admeasuring 7790 Sq.mts. T.P. Scheme Original Plot Nos. 58 & 59, Final Plot No. 59 & 60, Admeasuring 5842 Sq.mts. of Moje - Motavarachha City of Surat.	Rs. 1,13,75,000/- [Rupees: One Crore Thirteen Lakhs Seventy Five Thousand Only]	Rs. 11,37,500/- [Rupees: Eleven Lakhs Thirty Seven Thousand Five Hundred Only]	Rs. 1,52,15,819.64 [Rupees One Crore Fifty Two Lakhs Fifteen Thousand Eight Hundred Nineteen and Paise Sixty Four Only] as on 10.02.2020 Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization

No.	Borrower(s)/Co-Borrower(s)/Guarantor(s)	Demand Notice Date & Amount	Description of the Immovable Properties	Reserve Price	Earnest Money Deposit	Total Loan Outstanding
6.	Loan A/c. Nos. XCMFRHE00001180106, X0HERHE00001599928 & X0HERHE00001598571 (1). Rasikbhai D Dholiya, (2). Bharatbhai D Dholiya, (3). Vimlaben R Dholiya, (4). Asmitaben B Dholiya, All are having Address for Communication At : 47, Ashirwad Row House, Nr. Navjivan Restaurant, Sarthana, Varachha, Surat - 395006 and Office No. 404, Sunrise Commercial Center, Near Korat Bridge, Mota Varachha, Surat and Shop No. 31, Ground Floor, Sunrise Commercial Center, Near Korat Bridge, Mota Varachha, Surat.	11.10.2019 Rs. 49,57,013.37 [Rupees Forty Nine Lakhs Fifty Seven Thousand and Thirteen Only] as on 09.10.2019 Symbolic Possession 01.01.2020	Property No. 1 :- All That Picece & Parcel of Office No. 404, Admeasuring about 66.78 Sq. Mts., Carpet Area on Forth Floor of "Sunrise Commercial Center" situated at Land bearing R.S. No. 108/2, Block No. 104, T.P.S No. 18 (Mota Varachha), Final Plot No. 51, Village - Mota Varachha, Sub District - Surat. Property No. 2 :- All That Picece & Parcel of Shop No. 31, Admeasuring about 23.14 Sq. Mts, Carpet area on Forth Floor of "Sunrise Commercial Center" situated at Land bearing R.S. No. 108/2, Block No. 104, T.P.S No. 18 (Mota Varachha), Final Plot No. 51 Village - Mota Varachha, Sub District - Surat.	Rs. 27,55,000/- [Rupees: Twenty Seven Lakhs Fifty Five Thousand Only]	Rs. 2,75,500/- [Rupees: Two Lakhs Seventy Five Five Hundred Only]	Rs. 49,57,013.37 [Rupees Forty Nine Lakhs Fifty Seven Thousand and Thirteen Only] as on 09.10.2019 Further interest will be charged as applicable, as per the Loan Agreement on the amount outstanding in the notice and incidental expenses, costs, etc., is due and payable till its realization

IMPORTANT INFORMATION REGARDING AUCTION PROCESS

1. Date & Place of Auction	For Property No. 1 & 2 at 11.30 AM on 27.02.2020	For Property No. 3, 4, 5 & 6 at 11.30 AM on 13.03.2020
2. Place of Submission of Bids and Place of Auction	Office No. B-111, ICC Business Center, Besides Kadiwala School, Opp. Civil Hospital, Majuragate, Surat - 395002.	
3. Last date for Submission of Bids	For Property No. 1 & 2 on or before 11.00 AM 27.02.2020	For Property No. 3, 4, 5 & 6 on or before 11.00 AM 13.03.2020
4. Date of Inspection	Between 11.00 AM to 2.00 PM on 22.02.2020 for Property No. 1 & 2.	Between 11.00 AM to 2.00 PM on 07.03.2020 for Property No. 3, 4, 5 & 6.

* A bidder may, on his own choice, avail the facility in the auction by making application in prescribed format which is available along with the offer / tender document on the given office address mentioned hereunder. Sale is strictly subject to terms and conditions incorporated in this advertisement and the prescribed Bid / Tender Document. This notice is also to be treated as a 15 days' Notice (For Property No. 1 & 2) and 30 days Notice (For Property No. 3, 4, 5 & 6) under Rule 8(5c) and 9(1) of the Security Interest Enforcement Rules, 2002.

Terms and Conditions of Auction :- (1). The property is sold on "As is where basis is "As is What is Basis and Whatever is There is Basis", (2). The Bidder is obliged to exercise full due diligence in all respects, including to inspect each of the details of the property mentioned above on the scheduled date & time., (3). The Authorized officer is not taking / giving any guarantee for the title of the properties. The bidders are informed, in their own interest to satisfy themselves with the title pertaining to the immovable properties mentioned above before submitting the bid., (4). Submission of bids to Cholamandalam Investment and Finance Company Limited would be construed a deemed acceptance by the bidder that (i) he / she / it has exercised due diligence in all respects; (ii) is satisfied with all details/measurements/title of properties; (iii) acknowledges full knowledge of terms and conditions that govern the auction and (iv) waives all his/her/its rights to make any contrary claims against company at any future date., (5). The sale is subject to confirmation by the Authorized Officer if the borrower/guarantor pays the entire outstanding amount in full before sale, no sale will be conducted., (6). The Bidder shall remit Earnest Money Deposit (EMD) by Banker's Cheque / DD drawn in favour of Ltd for the respective Loan A/c, along with the bid form in a Sealed Cover addressed to The Authorized Officer, Cholamandalam Investment and Finance Company Limited. Please note that, in reference to successful bidder(s), EMD is adjustable against the sale consideration receivable by Cholamandalam Investment and Finance Company Limited Also, EMD is refundable to the unsuccessful bidder(s)., (7). The successful bidder shall deposit 25% of the bid amount immediately or on end of the next working day of the sale being knocked down in his / her / its favour and the balance within 15 days by Banker's Cheque / DD drawn in favour of Cholamandalam Investment and Finance Company Limited for the respective Loan A/c Number., (8). In case the successful bidder fails to deposit 25% of the bid amount immediately or on end of the next working day of the sale being knocked down in his / her / its favour and/or the balance amount, within 15 days, the deposit made by the bidder shall be forfeited without any prior intimation., (9). The charges / fees payable for conveyance such as stamp duty, registration fee, maintenance charges electricity charges etc shall be borne by the successful bidder. The Authorized Officer will not be held responsible for any charge, lien, property tax or any other dues to the Government or local body or any other authority in respect of the property under sale., (10). The Authorized Officer has the absolute right to accept or reject the bid or adjourn / postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice or assigning any reason therefore., (11). The Sale will only be in favour of successful bidder and not his/her nominee., (12). This Notice is also to the Borrower(s) Guarantor(s) in particular and the public in general., (13). For detailed terms and conditions of the sale, please refer to the link provided in www.cholamandalam.com/Auction-Notices.aspx.
Date : 10.02.2020, Place : Surat

