

**State Bank of India**

Stressed Assets Recovery Branch (SARB) (18735)
1st Floor, SBI Gymkhana Road Branch,
Jawahar Road, Near Trikon Baug,
Rajkot - 360001

Phone :0281-2991380**E-mail: sbi.18735@sbi.co.in**

Property will be sold on 'AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS' basis

1	Name and address of the Borrower	1. M/s. Amul Parlour (Borrower) Prop.: Sh. Chetan Harilal Chandrani, Platform No.1, Railway Station, Rajkot Junction, Rajkot – 360001. 2. Prop. Sh. Chetan Harilal Chandrani, C/o Shri Ravi Randal Krupa, C.S.W. No.18, C.S. No. 712, Gaikwadi Plot, Street No.2, Opp. Shree Mahakali Krupa Building, Near Railway Station, Rajkot - 360001					
2	Name and address of Branch, the secured creditor	STATE BANK OF INDIA Stressed Assets Recovery Branch: 1st Floor, SBI Gymkhana Road Branch, Jawahar Road, Trikon Baug, Rajkot- 360001.					
3	Description of the immovable secured assets to be sold.	Residential Building: Ravirandal Krupa, City Survey Ward No.18, City Survey No. 712, Gaikwadi Plot Street No.2, Opp. Shree Mahakali Krupa Building, Near Railway Station, Rajkot - 360001 admeasuring land 63.25 Sq. Mtrs. and registered in the name of Shri Chetankumar Harilal Chandrani. (Under Physical Possession of the Bank w.e.f. 24/06/2023) [Property ID: SBIN200007095913]					
	Name of Title Holder	Shri Chetankumar Harilal Chandrani					
4	Details of the encumbrances known to the secured creditor.	To the best of knowledge and information of the Authorised Officer, there are no encumbrances advised to the Bank. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting 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 Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.					
5	The secured debt for recovery of which the property is to be sold	DUES : Rs.80,99,477.32 (Rupees Eighty Lacs Ninety Nine Thousand Four Hundred Seventy Seven and Paise Thirty Two Only) as on 09/01/2022 as per notice under section 13(2) of SARFAESI Act 2002 dated 10/01/2022 plus interest thereon, cost and expenses etc. thereafter Less: Recovery, if any					
6	Deposit of earnest money	<table><tr><th>Property ID No.</th><th>Earnest Money Rs.</th></tr><tr><td>SBIN200007095913</td><td>3,80,000/-</td></tr></table> <p>Being the 10% of Reserve price to be transferred / deposited by bidder in his / her /their own Wallet provided by https://baanknet.com on its e-auction site</p> <p>By means of RTGS/NEFT.</p>	Property ID No.	Earnest Money Rs.	SBIN200007095913	3,80,000/-	
Property ID No.	Earnest Money Rs.						
SBIN200007095913	3,80,000/-						
7	Reserve price of the immovable secured assets:	<table><tr><th>Property No.</th><th>Reserve price Rs.</th></tr><tr><td>SBIN200007095913</td><td>38,00,000/-</td></tr></table>	Property No.	Reserve price Rs.	SBIN200007095913	38,00,000/-	
Property No.	Reserve price Rs.						
SBIN200007095913	38,00,000/-						
	Account / Wallet in which EMD to be remitted. Last Date and Time within which EMD to	Bidders own wallet Registered with baanknet.com on its e-auction site https://baanknet.com/eauction-psb/bidder-registration Interested bidder may deposit Pre-Bid EMD with baanknet.com before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment inbaanknet.com Bank account and updating of such information in					

	be remitted:	the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last-minute problem. Bidders are requested to visit user manual on baanknet.com portal in Help menu.					
		Last Date & Time : 28.01.2026 04:00 PM					
8	Time and manner of payment	The successful bidder shall deposit 25% of sale price, after adjusting the EMD already paid, immediately, i.e on the same day or not later than next working day, as the case may be, after the acceptance of the offer by the Authorised Officer, failing which the earnest money deposited by the bidder shall be forfeited. The Balance 75% of the sale price is payable on or before the 15th day of confirmation of sale of the secured asset or such extended period as may be agreed upon in writing between the Secured Creditor and the e-Auction purchaser not exceeding three months from the date of e-Auction.					
9	Time and place of public e-Auction or time after which sale by any other mode shall be completed.	Auction will be held online at the web portal on 28.01.2026 from 11.00 A.M. to 4.00 P.M. with unlimited extensions of 10 Minutes each.					
10	The e-Auction will be conducted through the Bank's approved service provider. e-Auction tender documents containing e-Auction bid form, declaration etc., are available in the website of the service provider as mentioned above.	baanknet.com web Portal https://baanknet.com 'Click here for register' -> https://baanknet.com/eauction-psb/bidder-registration Registration. For any assistance email with bidder registration number: support.BAANKNET@psballiance.com Or Call Helpdesk Number: +91 8291220220					
11	(i) Bid increment amount: (ii) Auto extension: _____ times. (limited / unlimited) (iii) Bid currency & unit of measurement	<table><tr><th>Property No.</th><th>Bid increment amount Rs.</th></tr><tr><td>SBIN200007095913</td><td>10,000/-</td></tr></table>	Property No.	Bid increment amount Rs.	SBIN200007095913	10,000/-	(ii) Unlimited (iii) INR
Property No.	Bid increment amount Rs.						
SBIN200007095913	10,000/-						
12	Date and Time during which inspection of the immovable assets to be sold and intending bidders should satisfy themselves about the assets and their specification. Contact person with mobile number.	<table><tr><th>Property No.</th><th>Date & Time for Inspection</th></tr><tr><td>SBIN200007095913</td><td>16/01/2026 11:30 AM to 12:30 PM</td></tr></table> Name : (1) Arvind Kumar Ojha Mob. No: 9006381236 (2) Ajitkumar Fufal 9426835623	Property No.	Date & Time for Inspection	SBIN200007095913	16/01/2026 11:30 AM to 12:30 PM	
Property No.	Date & Time for Inspection						
SBIN200007095913	16/01/2026 11:30 AM to 12:30 PM						
13	Other conditions	(a) The Bidders should get themselves registered on https://baanknet.com/eauction-psb/bidder-registration By providing requisite KYC documents and registration fees By means of NEFT/RTGS transfer from his bank account. (b) Interested bidder may deposit Pre-Bid EMD with Baanknet portal before the close of e-Auction. Credit of Pre-bid EMD shall be given to					

the bidder only after receipt of payment in Baanknet's Bank account and updating of such information in the e-auction website. This may take some time as per banking process and hence bidders, in their own interest, are advised to submit the pre-bid EMD amount well in advance to avoid any last-minute problem.

- (c) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorized Officer of the bank and the remaining amount i.e. 25% of sale price to be paid immediately i.e. on the same or not later than next working day, as the case may be.

Account Number	36056537114
Account Name	State Bank of India SARB No Lien Account
Bank Name	State Bank of India
Branch Name	Nilambaug chowk, Bhavnagar
Branch Code	60318
IFS Code	SBIN0060318

- (d) During e –Auction, if no bid is received within the specified time, State Bank of India at its discretion may decide to revise opening price/ scrap the e-Auction process / proceed with conventional mode of tendering.
- (e) The Bank/ service provider for e-Auction shall not have any liability towards bidder for any interruption or delay in access to site irrespective of the causes.
- (f) The bidders are required to submit acceptance of the terms & conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction.
- (g) The bid once submitted by the bidder, cannot be cancelled/withdrawn and the bidder shall be bound to buy the property at the final bid price. The failure on the part of bidder to comply with any of the terms and conditions of e-Auction, mentioned herein will result in forfeiture of the amount paid by defaulting bidder.
- (h) The decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
- (i) The Authorized Officer shall be at liberty to cancel the e-Auction process / tender at any time, before declaring the successful bidder, without assigning any reason.
- (j) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
- (k) The conditional bids may be treated as invalid. Please note that after submission of the bid/s, no correspondence regarding any change in the bid shall be entertained.
- (l) The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any).
- (m) The Authorized Officer is not bound to accept the highest offer and the Authorized officer has absolute right to accept or reject any or all offer(s) or adjourn/postpone/cancel the e-Auction without assigning any reason thereof. The sale is subject to confirmation

		<p>by the secured creditor.</p> <p>(n) In case of forfeiture of the amount deposited by the defaulting bidder, he shall neither have claim on the property nor on any part of the sum for which it may be subsequently sold.</p> <p>(o) The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees, GST etc. for transfer of the property in his/her name.</p> <p>(p) The payment of all statutory / non- statutory dues, taxes, GST, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.</p> <p>(q) In case of any dispute arises as to the validity of the bid amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorized Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidders are required to contact the concerned authorized officer of the concerned bank branch only.</p> <p>(r) The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for a change of name in the sale certificate other than the person who submitted the bid/participated in the e-Auction will be entertained.</p> <p>(s) Physical possession of property sold under symbolic possession shall be handed over to successful purchaser after bank receives physical possession.</p> <p>(t) Bank shall not be liable for any delay in handing over the possession to successful purchaser.</p> <p>(u) Successful auction purchaser shall not have any right to claim against bank with regard to physical possession.</p> <p>(v) Sale Confirmation will be subject to consent of mortgagor/borrower if auction do not fetch more than the reserve price as per provision of SARFAESI rule 9 (2).</p> <p>(w) It shall be the responsibility of the successful bidder to remit the TDS @ 1% as applicable u/s 194/A. If the aggregate of the sum credited or paid for such consideration is Rs. 50.00 lacs or more, TDS shall be filed online by filling Form 26QB & TDS Certificate to be issued in Form 16B. The purchaser has to produce the proof of having deposited this Income Tax into the Government Account within 15 days of e-auction.</p> <p>(x) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is accepted by the Authorized Officer to withdraw his bid, either</p>
--	--	---

		<p>on the ground of discrepancy in size/area, defect in title, encumbrances, or any other ground whatsoever.</p> <p>(y) Above all the properties are in Physical Possession of the Bank under SARFAESI Act.</p> <p>(z) Any decision of the authorized officer with respect to the selection of bidders will be final and binding on all bidders.</p>
14	Details of pending litigation, if any, in respect of property proposed to be sold	<p>Not Known. The intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/ rights/ dues/ affecting 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 Authorised Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues.</p>

Date : 20.12.2025
Place : Rajkot

Authorised Officer
State Bank of India

USP OF AUCTIONABLE PROPERTIES

Name of Borrower/unit: M/s AMUL PARLOUR

For – Flat/ Independent House/Plot

Description		Details		
Flat / Independent House		Independent House with construction on ground plus one floor with three bedrooms in total		
Area (For Plot Mention total Area)		63.25 Sq. Mtrs.		
Address		Ravirandal Krupa, City Survey Ward No.18, City Survey No. 712, Gaikwadi Plot Street No.2, Opp. Shree Mahakali Krupa Building, Near Railway Station, Rajkot - 360001		
Boundaries (Plot / Independent House)		North: Road, South: Navela, Lands of Plot No. 31, Wall is Independent, East: Other Property, Wall is Joint West: Lands of Plot No. 34, Wall is Independent		
Additional Amenities		Water supply- Available		
Nearby Facilities		School...2 kms. Hospital...5 kms Shopping Centre/Mall – 3 mall within radius of 2 km		
Connectivity		Airport...39 kms Railway Station...0.5 kms Bus Stop...1 kms		
Auction Price		Rs. 38.00 lacs EMD : Rs. 3.80 lacs		
Bank website www.sbi.co.in	E-Auction Website https://baanknet.com	Property Location:	Photos of Property	Video of Property
				