



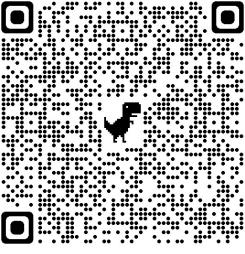
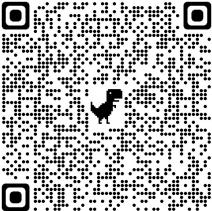
## STATE BANK OF INDIA

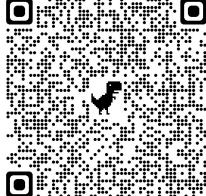
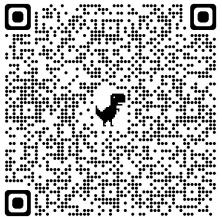
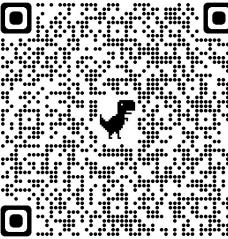
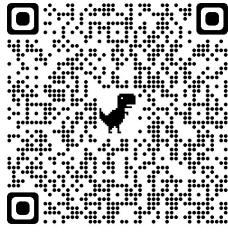
Stressed Assets Management Branch: Paramsiddhi Complex, 2<sup>nd</sup> Floor,  
Opp. V. S. Hospital, Ellisbridge, Ashram Road, Ahmedabad-380 006 Gujarat  
Phone : 079-26581081, Fax: 079-26581137, e-mail: sbi.04199@sbi.co.in

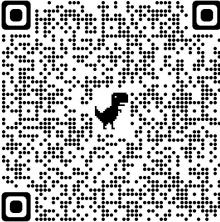
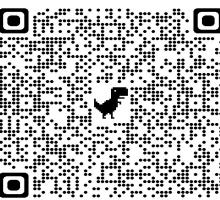
**Authorised Officer's name: Shri Sanmat Jain ; Mob. 9753596829**

### THE TERMS AND CONDITIONS OF SALE TO BE UPLOADED ON THE WEBSITE OF THE SECURED CREDITOR

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

1	Name and address of the Borrower	<b>M/s. Elegance Food Processing &amp; Impex Pvt Ltd. <u>Registered Office:</u></b> Shop No. 47, Vasant Park Society, Nr. SBI-Halvad, Halvad Morbi – 363330 <b>Factory Address:</b> Survey No 1315/P1, Maliya Highway, Halvad, Halvad – 363330.
2	Name and address of Branch, the secured creditor	State Bank of India, Stressed Assets Management Branch: Paramsiddhi Complex, 2 <sup>nd</sup> Floor, Opp. V. S. Hospital, Ellisbridge, Ashram Road, Ahmedabad-380 006, Gujarat.
3	Description of the immovable and movable secured assets to be sold.	<b>(Lot No),Property ID &amp; Location QR Code</b>  <b>(Lot No-1)</b> <b>SBIN200016645550</b>   <b>(Lot No-2)</b> <b>SBIN200016642449</b> 
		<b>Details of property/ies</b>  *The Movable Properties: only Plant & Machinery use for manufacture of Food Products lying in the Factory premises of M/s. Elegance Food Processing & Impex Pvt Ltd. situated at Halvad, Halvad Maliya Road, Tal: Halvad, Dist: Morbi. <b>Physical Possession with the bank w.e.f. 28.04.2023.</b>  Property Location Short Address: 232G+H3Q

	<p><b>(Lot No-3)</b> <b>SBIN200016642957</b></p> 	<p>The immovable property of Residential Flat No.403, Tower-E, 4TH Floor, Survey No.574/2, VUDA T.P Scheme No.2, residential Juno Plot No.17/1, Navo Plot No.19, Admeasuring 69-13 Sq. Mtr, Dream Garden, At: Sayajipura, Tal: Vadodara Vibhag-5 (Bapod) in the name of Mr. Jitendra Beacharbhai Patel.</p> <p><b>Physical Possession with the bank w.e.f. 25.04.2023.</b></p>
	<p><b>(Lot No-4)</b></p>  <p><b>SBI N20 001 664 453 0</b></p>	<p>The immovable property of Plot No 492, Survey No 2204/1/p-2, 2204/1/p.1, 2204/1p/p.1, 2204/2, 2213,2214,2215,2219 Door/House No 6868/492 admeasuring 120.00 Sq. Mtrs Rudra Township, Halvad, Taluka: Halvad District owned by Hasmukhbhai Valambhai Patel</p> <p><b>Physical Possession with the bank w.e.f. 28.04.2023</b></p>
	<p><b>(Lot No-5)</b> <b>SBIN200016644416</b></p> 	<p>The immovable property being situated at Residential Plot No. 2 paiki Residential House admeasuring 62.732 Sq. Mtrs Mahendranagar, Taluka: Morbi, District: Morbi owned by Becharbhai B Patel</p> <p><b>Symbolic Possession with the bank w.e.f. 22.09.2022.</b></p> <p><b>Property Location Short Address: RVQ6+MHX</b></p>
	<p><b>(Lot No-6)</b></p> <p><b>SBIN200016643161</b></p> 	<p>The immovable property of being situated at 2241 paiki City Survey No 623 &amp; 624 Residential Plot No 21 paiki &amp; 22 paiki, 4<sup>th</sup> Floor, West side Flat No D-2, admeasuring 95.28 Sq. Mtrs Mother Palace, Umiyanagar Society, Halvad, Taluka: Halvad District: Morbi owned by Bharatkumar Valamjibhai Raiyani</p> <p><b>Symbolic Possession with the bank w.e.f. 22.09.2022.</b></p> <p><b>Property Location Short Address: 2426+QCH</b></p>
	<p><b>(Lot No-7)</b> <b>SBIN200062327504</b></p>	<p>The immovable property Survey No 67/p3, Residential Plot No. 7 Paiki admeasuring 41.82 Sq. Mtrs ( East Side No. 4 ) Sanidhyapark-3 Mahendranagar, Taluka: Morbi in the name of Mr. Chetankumar</p>

		 <b>Pravinbhai Vidja Symbolic Possession with the bank w.e.f. 22.09.2022.</b>  <b>Property Location Short Address: RVR6+WV5</b>																		
	<b>(Lot No-8) SBIN200016642655</b> 	The immovable property Survey No 426/p1, Commercial N A Land admeasuring 4047 Sq. Mtrs Zikiyari , Taluka : Morbi , District Morbi in the name of Maganbhai Dayabhai Bavarma <b>Symbolic Possession with the bank w.e.f. 22.09.2022.</b>  <b>Property Location Short Address: HHGC+4G3</b>																		
		<b>Note:</b> *It is to be noted that Plant and Machineries has been put to sale at Lot No.-1, and factory Land building at Lot No.-2. Thus it made clear that, Sale of Lot No.-2 will only be confirmed, if bid for Lot No-1 is successful.																		
4	Details of the encumbrances known to the secured creditor.	To the best of knowledge and information as available to the Authorised Officer, there are no encumbrances advised to the Bank, other than those specified in this notice. 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. This e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part of the Bank. The property is being sold with all 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	<b>Rs. 13,14,80,047.42 (Rupees Thirteen crore Fourteen Lacs Eighty Thousand Fourty Seven and Paise Fourty Two Only)</b> as on 31.03.2022 as per the demand notice issued by State Bank of India dated 31.03.2022 + interest thereon, cost and expenses etc. thereafter. Less: Recoveries thereafter, if any.																		
6	Deposit of earnest money	<table border="1"> <thead> <tr> <th><b>Schedule &amp; Sr. No.</b></th> <th><b>EMD (Rs in Lakhs)</b></th> </tr> </thead> <tbody> <tr> <td>SCH-A Lot No.- 1</td> <td>14.88</td> </tr> <tr> <td>SCH-B Lot No.- 2</td> <td>51.44</td> </tr> <tr> <td>SCH-B Lot No.- 3</td> <td>2.09</td> </tr> <tr> <td>SCH-B Lot No.- 4</td> <td>1.10</td> </tr> <tr> <td>SCH-B Lot No.- 5</td> <td>1.12</td> </tr> <tr> <td>SCH-B Lot No.- 6</td> <td>2.61</td> </tr> <tr> <td>SCH-B Lot No.- 7</td> <td>1.19</td> </tr> <tr> <td>SCH-B Lot No.- 8</td> <td>5.85</td> </tr> </tbody> </table> Being the 10% of Reserve price to be transferred / deposited by bidder in his	<b>Schedule &amp; Sr. No.</b>	<b>EMD (Rs in Lakhs)</b>	SCH-A Lot No.- 1	14.88	SCH-B Lot No.- 2	51.44	SCH-B Lot No.- 3	2.09	SCH-B Lot No.- 4	1.10	SCH-B Lot No.- 5	1.12	SCH-B Lot No.- 6	2.61	SCH-B Lot No.- 7	1.19	SCH-B Lot No.- 8	5.85
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		/ her /their own Wallet provided by M/s MSTC Ltd on its e-auction site, By means of RTGS/NEFT.																		
7	Reserve price of the immovable secured assets:  <b>Bank account</b> in which EMD to be remitted.  <b>Last Date and Time</b> within which EMD to be remitted:	<table border="1"> <thead> <tr> <th>Schedule &amp; Lot No.</th> <th>Reserve Price EMD(Rs in Lakhs)</th> </tr> </thead> <tbody> <tr> <td>SCH-A Lot No.- 1</td> <td>148.75</td> </tr> <tr> <td>SCH-B Lot No.- 2</td> <td>514.41</td> </tr> <tr> <td>SCH-B Lot No.- 3</td> <td>20.88</td> </tr> <tr> <td>SCH-B Lot No.- 4</td> <td>10.98</td> </tr> <tr> <td>SCH-B Lot No.- 5</td> <td>11.16</td> </tr> <tr> <td>SCH-B Lot No.- 6</td> <td>26.14</td> </tr> <tr> <td>SCH-B Lot No.- 7</td> <td>11.86</td> </tr> <tr> <td>SCH-B Lot No.- 8</td> <td>58.48</td> </tr> </tbody> </table> <p>Bidders own wallet Registered with M/s MSTC Ltd on its e-auction site  <a href="https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp">https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp</a>  by means of RTGS/NEFT.  <b>It is better to registered with MSTC site before a day of Auction date to avoid technical problem.</b>  <b>Date: 11th March, 2024 up to 05.00 P.M.</b></p>	Schedule & Lot No.	Reserve Price EMD(Rs in Lakhs)	SCH-A Lot No.- 1	148.75	SCH-B Lot No.- 2	514.41	SCH-B Lot No.- 3	20.88	SCH-B Lot No.- 4	10.98	SCH-B Lot No.- 5	11.16	SCH-B Lot No.- 6	26.14	SCH-B Lot No.- 7	11.86	SCH-B Lot No.- 8	58.48
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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 stand 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 with applicable interest 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 <b>online</b> at the web portal on <b>Tuesday 12<sup>th</sup> March, 2024 from 11.00 A.M. to 02.00 P.M</b> with unlimited extensions of <b>10 Minutes</b> 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.	<p>M/s MSTC Ltd at the web portal  <a href="https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp">https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp</a></p> <p><b>'Click here for register'-&gt;complete online form-&gt;Login at website-&gt;Upload KYC documents-&gt;Documents authorization by MSTC.</b></p> <p><b>For any assistance email <a href="mailto:ibapiop@mstcecommerce.com">ibapiop@mstcecommerce.com</a> with bidder registration number</b></p> <p><b>Or</b></p> <p><b>Call Helpdesk Number: 033-40645207, 40609118, 40645316, 22831002, 22891401, 22891005, 22901004, 22895064</b></p>																		

11	<p>(i) Bid increment amount:</p> <p>(ii) Auto extension: times. (limited / unlimited)</p> <p>(iii) Bid currency &amp; unit of measurement</p>	<table border="1"> <thead> <tr> <th>Schedule &amp; Lot No.</th><th>Bid Increase amount in multiple of (Rs.)</th></tr> </thead> <tbody> <tr> <td>SCH-A Lot No.- 1</td><td>1,00,000/-</td></tr> <tr> <td>SCH-B Lot No.- 2</td><td>1,00,000/-</td></tr> <tr> <td>SCH-B Lot No.- 3</td><td>25,000/-</td></tr> <tr> <td>SCH-B Lot No.- 4</td><td>25,000/-</td></tr> <tr> <td>SCH-B Lot No.- 5</td><td>25,000/-</td></tr> <tr> <td>SCH-B Lot No.- 6</td><td>25,000/-</td></tr> <tr> <td>SCH-B Lot No.- 7</td><td>25,000/-</td></tr> <tr> <td>SCH-B Lot No.- 8</td><td>25,000/-</td></tr> </tbody> </table>		Schedule & Lot No.	Bid Increase amount in multiple of (Rs.)	SCH-A Lot No.- 1	1,00,000/-	SCH-B Lot No.- 2	1,00,000/-	SCH-B Lot No.- 3	25,000/-	SCH-B Lot No.- 4	25,000/-	SCH-B Lot No.- 5	25,000/-	SCH-B Lot No.- 6	25,000/-	SCH-B Lot No.- 7	25,000/-	SCH-B Lot No.- 8	25,000/-
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<p><b>13 Other Conditions</b></p> <p>(a) The Bidders should get themselves registered on <a href="https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp">https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp</a> by providing requisite KYC documents and registration fee as per the practice followed by M/s. MSTC Ltd well before the auction date. The registration process takes minimum of two working days.(Registration process is detailed on the above website).</p> <p>(b) The intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with MSTC Ltd at <a href="https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp">https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp</a> By means of NEFT/RTGS transfer from his bank account</p> <p>(c) The Intending bidder should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with M/s MSTC Ltd is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction.</p> <p>(d) The EMD of the successful bidder will be automatically transferred to the bank once the sale is confirmed by the respective Authorised 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. Credit in following account.</p>																					

Account Number	: 31666015329
Account Name	: Stressed Assets Management Branch Ahmedabad Recovery Account
Bank Name	: State Bank of India
Branch Name	: Commercial Branch Ahmedabad
Branch Code	: 06926
IFS Code	: SBIN0006926
Address	: 2nd Floor, Paramsidhi Complex, Opp. VS Hospital, Ellisbridge, Ahmedabad

- (e) 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.
- (f) 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.
- (g) 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.
- (h) The bid once submitted by the bidder, cannot be cancelled/ withdrawn and the bidder shall be bound to buy the property/ies 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.
- (i) Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
- (j) 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.
- (k) The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
- (l) 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.
- (m) 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).
- (n) 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 by the secured creditor.
- (o) 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) The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees etc. for transfer of the property in his/her name.

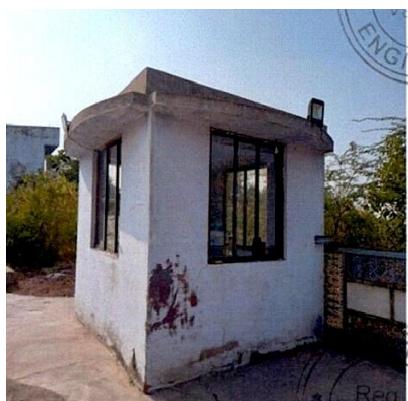
	<p>(q) The payment of all statutory / non- statutory dues, taxes, rates, assessments, charges, fees etc., owing to anybody shall be the sole responsibility of successful bidder only.</p> <p>(r) In case of any dispute arises as to the validity of the bid (s), amount of bid, EMD or as to the eligibility 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>(s) 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>(t) 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 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>(u) Applicable GST / TDS will be borne by successful buyer over and above bid amount.</p> <p>(v) The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immovable 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 Authorized Officer to withdraw his bid, either on the ground of discrepancy in size / area, defect in title, encumbrances or any other ground whatsoever.</p> <p>(w) It is to be noted that Plant and Machineries has been put to sale at Lot No.-1, and factory Land building at Lot No.-2. Thus it made clear that, Sale of Lot No.-2 will only be confirmed, if bid for Lot No-1 is successful</p> <p>(x) QR Code is provided for the information to intending bidders. However, details of the property like photo/video/other information shall be as per the ibapi portal only.</p> <p>.</p>
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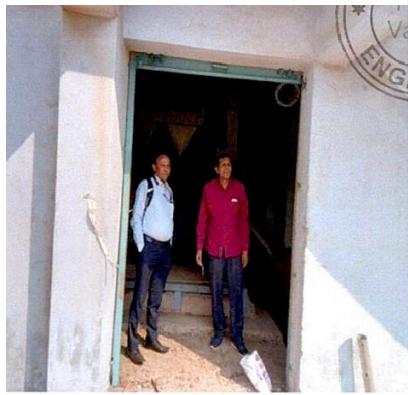
**Date: 21.02.2024**

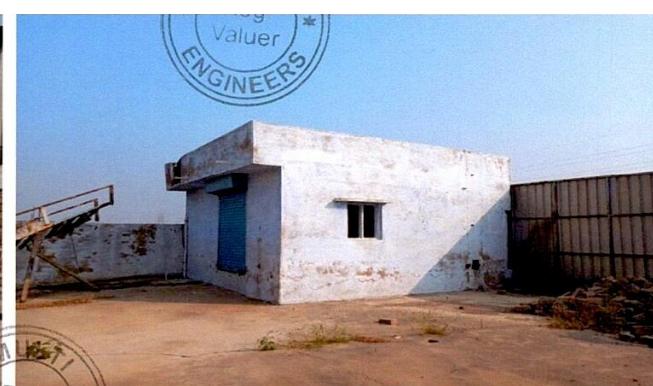
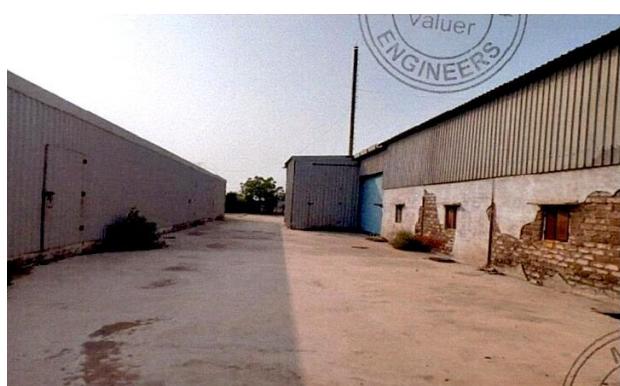
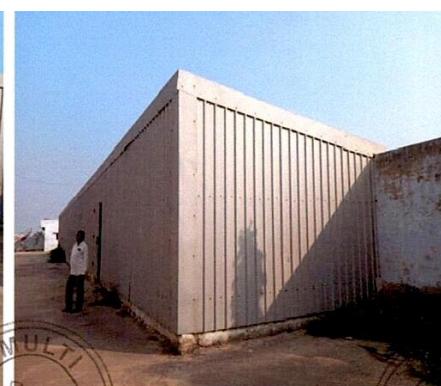
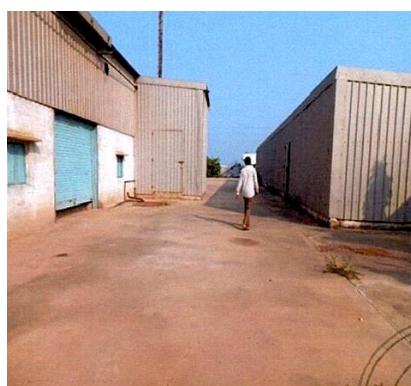
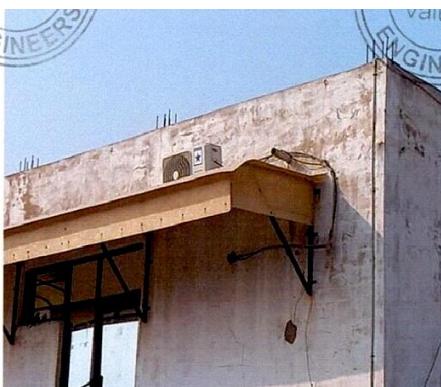
**Place: Ahmedabad**

**AUTHORISED OFFICER  
STATE BANK OF INDIA**

# PHOTOGRAPHS

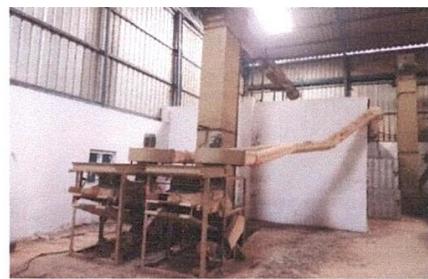
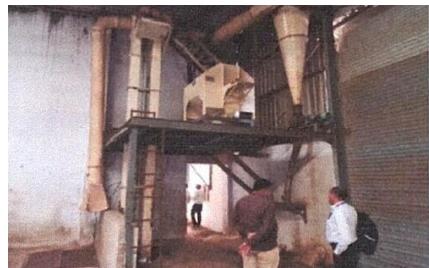








**Photographs of Factory Land & Building page no. 8-11**



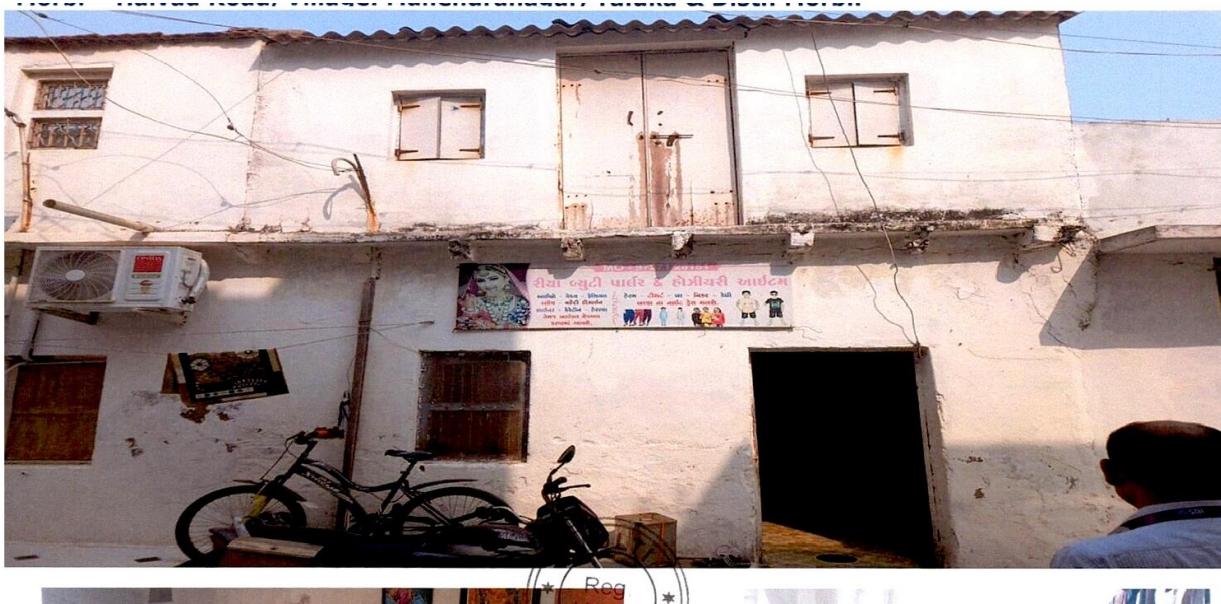
**Photographs of Plant and Machinery page no. 12**



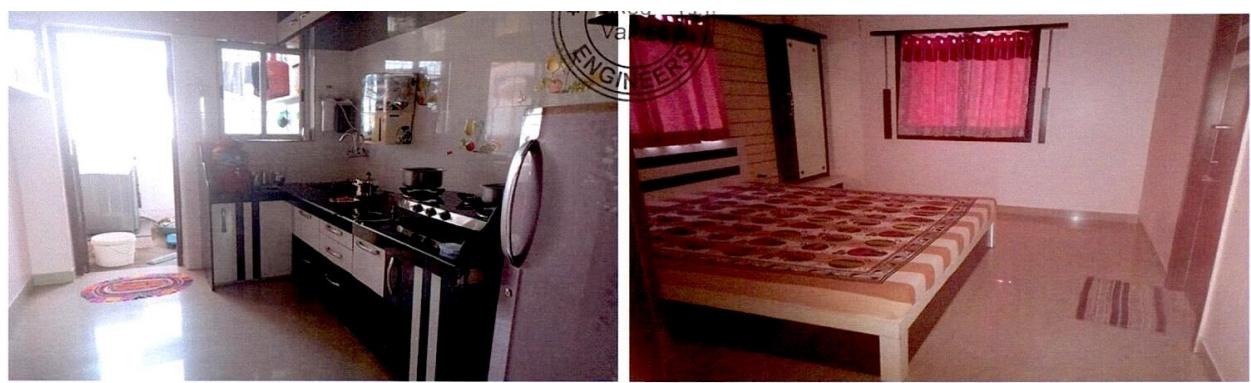
Photographs of Flat at vadodara page no.13



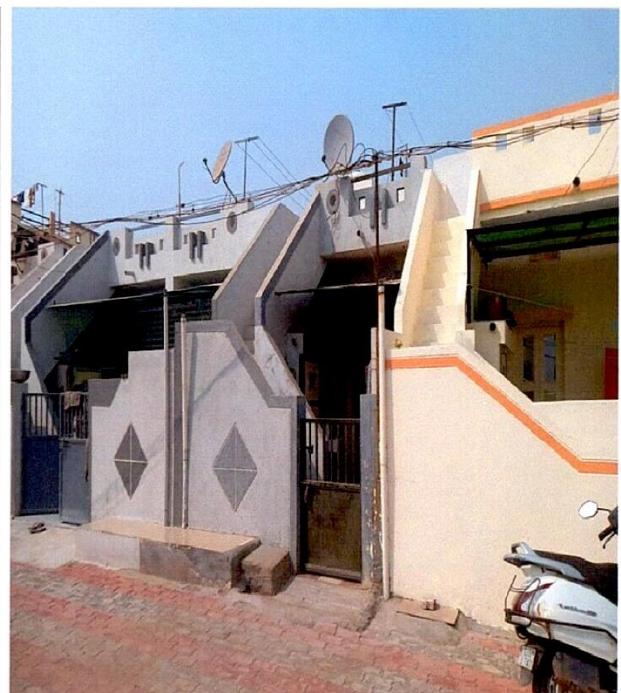
Photographs of Residential plot at Halvad page no. 14



Photographs of Residential Plot at mahendranagar Morbi page no. 15



Photographs of Flat at Halvad page no. 16



**Photographs of Residential house at Plot No-7 Mahendranagar Morbi page no. 17**



**Photographs of Commercial land at Zikiyari page no. 18**