

SPEED POST/AFFIXATION/E-MAIL

To,

1. Mrs. Patel Sushilaben Naginbhai
W/o Mr. Patel Naginbhai Shankarbhai
(Proprietor, M/s Umiya Sales & Steels Works)
A16, Shaktinagar Society, Fulbaimala Road, Kapadvanj,
Kapadvanj Kheda, Gujarat - 387620
Mb. No. : 7046454763

Also At:

Mrs. Patel Sushilaben Naginbhai
W/o Mr. Patel Naginbhai Shankarbhai
(Proprietor, M/s Umiya Sales & Steels Works)
Sr. No. 629, Near Vaijnath Mahadev, Kapadvanj,
Kapadvanj Kheda, Gujarat-387620

Also At:

Mrs. Patel Sushilaben Naginbhai
W/o Mr. Patel Naginbhai Shankarbhai
(Proprietor, M/s Umiya Sales & Steels Works)
Shop No. 21 to 25, 43 & 44 1st Floor, Nandani Plaza
Opposite AK Plaza, Kapadvanj Modasa Road, Kapadvanj,
District – Kheda, Gujarat-387620

2. Mr. Patel Sunilkumar Ishwarbhai
S/o Mr. Patel Ishwarbhai
Mo. Po. Motizer, Moti Zer, Jher, Kheda
Kapadvanj, Gujarat-387620

Also At:

Mr. Patel Sunilkumar Ishwarbhai
S/o Mr. Patel Ishwarbhai
Shop No. 21 to 25, 43 & 44 1st Floor, Nandani Plaza
Opposite AK Plaza, Kapadvanj Modasa Road, Kapadvanj,
District – Kheda, Gujarat-387620

3. Mr. Patel Yogeshkumar Govindbhai
S/o Mr. Govindbhai Chaturbhai Patel
A/8, Shakti Nagar, Fulbaimata Ji Road, Kapadvanj,
Kheda, Gujarat - 387620

Also At:

Mr. Patel Yogeshkumar Govindbhai
S/o Mr. Govindbhai Chaturbhai Patel
Shop No. 21 to 25, 43 & 44 1st Floor, Nandani Plaza
Opposite AK Plaza, Kapadwanj Modasa Road, Kapadvanj,
District – Kheda, Gujarat-387620

PUBLIC NOTICE FOR E-AUCTION SALE OF SECURED ASSETS

E-Auction Sale Notice of 30 days for Sale of Immovable Asset(s) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8 and 9 of the 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 described immovable properties mortgaged/charged to the Secured Creditor, the possession of which has been taken by the Authorized Officer of Capital India Finance Ltd/Secured Creditor, will be sold on “As is where is”, “As is what is”, and “Whatever there is” on the date and time mentioned herein below, for recovery of the dues mentioned herein below and further interest and other expenses thereon till the date of realization, due to Capital India Finance Ltd /Secured Creditor from the Borrowers and Guarantor(s) mentioned herein below. The reserve price, Earnest Money Deposit (EMD) and last date of EMD deposit is also mentioned herein below:

Borrower(s) / Guarantor(s) / Loan Account	Description of the Immovable property	Demand Notice Date and Amount	Reserve Price, EMD
(1) Mrs. Patel Sushilaben Naginbhai Proprietor of M/s Umiya Sales & Steels Works (2) Mr. Patel Sunilkumar Ishwarbhai (3) Mr. Patel Yogeshkumar Govindbhai Loan Account No. NLNLAPAMD0035161	ALL THAT PIECE AND PARCEL OF SHOP NO. 21 TO 25, 43 & 44 FIRST FLOOR (CITY SURVEY NO. 6780/A/0/01/29 TO 33/130 TO 134), FIRST FLOOR, NANDANI PLAZA, CITY SURVEY NO. 6780/A, MOUJE KAPADVANJ TALUKA KAPADVANJ DISTRICT KHEDA WHICH IS BOUNDED AS UNDER: NORTH BY : AS PER TITLE DEED SOUTH BY : AS PER TITLE DEED EAST BY : AS PER TITLE DEED WEST BY : AS PER TITLE DEED	Demand Notice Date 19.04.2025 and Amount of Rs. 1,09,13,646/- (Rupees One Crore Nine Lac Thirteen Thousand Six Hundred Forty-Six Only) as on 19/04/2025 with future interest thereon till the date of entire payment	Rs. 1,30,00,000/- (Rupees One Crore Thirty Lakhs)
		Date of Possession 24-06-2025 (Symbolic Possession)	EMD Amount Rs. 1300000/- (Rupees Thirteen lakh Only)
			Incremental Value Rs. 130000/- (Rupees One Lakh Thirty Thousand Only)

LAST DATE OF SUBMISSION OF BIDS: 29.05.2026 UPTO 4 PM

DATE OF E-AUCTION: 25.05.2026 BETWEEN 11 AM to 2 PM (with unlimited extensions of 5 minute each)

PROPERTY MAY BE INSPECTED BY INTERESTED BUYERS ON 20.05.2026 BETWEEN 11 AM – 4 PM

TERMS AND CONDITIONS OF E-AUCTION SALE

1. The property shall not be sold below the reserve price and sale is subject to the confirmation by Capital India Finance Ltd as secured creditor. The property shall be sold strictly on "AS IS WHERE IS" and "AS IS WHAT IS BASIS.
2. E-auction will be conducted "online" through M/s. **M/s 4Closure** on <https://bankauctions.in/>
3. Before participating in E- auction, the intending bidders should hold a valid e-mail id and register their names at portal <https://bankauctions.in/> and get their User ID and password from **M/s 4Closure..**
4. The intending bidder has to upload his/her/their KYC documents or submitted offline line along with bid form at our office.
5. Prospective bidders may avail online training on E-Auction from **M/s 4Closure** [Help line Nos Landline – 040-23736405; 8142000061/2, info@bankauctions.in, Mr. Nitesh Pawar, 8142000725, Nitesh@bankauctions.in, Mr.Shailendra Kumar, 8142000030, shailendra@bankauctions.in
6. Money Deposit (EMD) shall be deposited through RTGS/NEFT fund transfer to **Current Account No. 39763072162** Name of the Bank: State Bank of India (SBI), Branch: Cannught Circus Delhi, Name of the Beneficiary: Capital India Finance Limited, IFSC Code SBIN0030203. Please note that the Cheque/Demand Draft shall not be accepted towards EMD.
7. The Bids below reserve price and/or without EMD amount shall not be accepted. Bidders may improve their further bid amount in multiple of Rs. 130000/- ((Rupees One Lakh Thirty Thousand Only).
8. The successful bidder shall pay 25% of the bid amount/sale price (including earnest money already paid) immediately after declaration of successful bidder. The successful bidder will deposit balance 75% of the bid amount/sale price within 15 days from declaration of successful bidder, subject to TDS as may be applicable.
9. If successful bidder fails to deposit sale price as stated above, all deposits including EMD shall deemed to be forfeited without any further notice. However extension of further reasonable period for making payment of balance 75% may be allowed and shall be at the sole discretion of authorized officer.
10. The EMD amount of unsuccessful bidders will be returned without interest, after the closure of the E-auction.
11. The particulars given by the Authorized officer are stated to the best of his / her knowledge, belief and records. Authorized officer shall not be responsible for any error, mis-statement or omission etc.
12. The undersigned Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale or modify any terms and conditions of the sale without any prior notice or assigning any reasons.
13. The bidders should make discreet enquiries as regards charges/encumbrances on the property and should satisfy themselves about the title, extent, quality of the property before submitting their bid. No claim of whatsoever nature regarding charges, encumbrances over the property and any other matter etc., shall be entertained after submission of the online bid.
14. Any arrears, dues, taxes, charges whether statutory or otherwise including stamp duty/registration fees on sale of property shall be borne by the purchaser only.
15. It shall be the responsibility of the Purchaser to pay TDS at applicable rate as on that date. The Purchaser shall produce the proof of the TDS deposited within 15 days from the date of E-auction and submit TDS challan copy. **(Subject to sale price of the property above Rs. 50 Lakh)**
16. For further details, contact Mr. Sandeep Kumar, Senior Manager, Mobile No. 7053016294 Email Id. Sandeepk.kumar@capitalindia.com, **Mahesh Radheshyam Hariramani, Area Credit manager - Collection Mobile No- 7738061543 Email ID- mahesh.hariramani@capitalindia.com and Desai Sachin Bhagwanbhai, Executive - Collection Mobile No- 9173149094 Email ID - desai.bhagwanbhai@capitalindia.com** of Capital Indian Finance Ltd.

THIS NOTICE WILL ALSO SERVE AS STATUTORY 30 DAYS NOTICE TO THE BORROWER/
GUARANTORS/ MORTGAGOR UNDER SARFAESI ACT AND RULES MADE THEREUNDER.

Place: Ahmedabad Gujarat

Date: 16.04.2026

