Reserve Price / e-Auction Date & Time, EMD and Bid Increase Amount are mentioned below:-

REGIONAL STRESS ASSETS RECOVERY BRANCH, VALSAD

APPENDIX - IV-A [See proviso to Rule 6 (2) & 8 (6)]

Regional Office Valsad, 1st Floor, Mahalaxmi Tower, Tithal Road, Valsad - 396001. Phone : 02632-241454, Email : sarbul@bankofbaroda.com



E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISO TO RULE 6(2) & 8(6) 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 property mortgaged / charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of

Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", "Whatever there is" and "Without recourse basis" for recovery of below mentioned account/s. The details of Borrower/s / Guarantor/s / Secured Asset/s / Dues /

Sr. / Lot No.	Name & Address of Borrower/s / Guarantor/s	Give short description of the immovable property with known encumbrances, if any	Total Amount Dues	Date & Time of E-Auction	Reserve Price EMD and Bid Increase Amount	Status of Property	Date and time of Visit of property for bidders
1.	Mrs. Champaben Damjibhai Yadav (Borrower) Mrs. Jyotiben Rameshbhai Yadav (Co-Borrower) Mr. Damjibhai Kurjibhai Yadav (Guarantor) Mr. Hemant A. Patel (Guarantor)	All That pieces or parcels of undivided share, admeasuring 842.00 sq. ft.or 78.25 sq. mt. for Shops No. 4,5,6,7,8,9 out of residential cum-commercial N A property described in the schedule bearing survey No.276/p in all admeasuring 4578 Sq.mt. situated at village Chanod Taluka Pardi is right to use the internal road and the property is in the name of Champaben Damjibhai yadav and the same is bounded as fillows - on or towarth the North -By covered parking portion for commercial shops and offices On or towards the South- By basement property of Jignasha K yadav. On or towards the East:-By 20" wide internal road for parking. On or towards the West:-By open Space Area for the basement floor. 2). A) Type of Unit:- Shop No. 4,5,6,7,8,9.B). Location :- BASEMENT FLOOR. C). Super built up area:-4078.00 Sq. ft. D). Built up area:-2835.00 Sq. ft.	Rs. 91,74,393.09/-+ unapplied Interest w.e.f. 19.05.2022+ other charges less recovery if any	12.07.2023 From 2.00 P.M. To 6.00 P.M.	1- Rs. 1,01,10,000/- 2- Rs. 10,11,000/- 3- Rs. 5000/- (With unlimited extension of 10 minutes each)	Symbolic	03.07.2023 From 11.00 A.M. To 2.00 P.M.
		All That pieces or parcels of undivided share, admeasuring 851.00 sq.ft.or 79.10 sq.mt. for Marriage Hall out of residential cum-commercial N A property described in the schedule bearing survey No.276/p in all admeasuring 4578 Sqmt situated at village Chanod Taluka Pardi is right to use the internal road and the property is in the name of Damjibhai Kuvarjibhai Yadav and the same is bounded as follows - on or towarth the North - By 10th feet wide main passage and stairs. On or towards the South:- By open to sky/Space. On or towards the East:- By open to sky/Space. On or towards the West:- By lift and stairs case portion of the residential portion. 2). A) Type of Unit:- Marriage Hall. B). Location:- SKIP FLOOR. C). Super built up area:-4119.00 Sq.ft. D). Built up area:-2946.00 Sq.ft.		12.07.2023 From 2.00 P.M. To 6.00 P.M.	1- Rs. 56,01,840/- 2- Rs. 5,60,184/- 3- Rs. 5000/- (With unlimited extension of 10 minutes each)	Symbolic	03.07.2023 From 11.00 A.M. To 2.00 P.M.
2.	Mr. Damjibhai Kurjibhai Yadav (Borrower) Mrs. Asmita Dhananjay Yadav (Guarantor) Mr. Hemant Ambalal Patel (Guarantor)	All the title and interest all piece and parcel of plot of NA plot No.22 totally admeasuring 3137.650 Sq Ft. or 384.40 Sq.mt. Revenue Survey No.113.Paikee, at village Chala taluka Vapi District Valsad, and the property is in the name of Asmita Dhananjay Yadav, and Bounded as under:- East: Internal Road, West:-Plot No.21, North:- Plot No.23, South:-Land of Revenue Survey No.204.	Rs. 37,71,471.59/-+ unapplied Interest w.e.f. 01.05.2022+ other charges less recovery if any	12.07.2023 From 2.00 P.M. To 6.00 P.M.	1- Rs. 84,39,480/- 2- Rs. 8,43,948/- 3- Rs. 5000/- (With unlimited extension of 10 minutes each)	Physical	04.07.2023 From 11.00 A.M. To 2.00 P.M.
		All the title and interest all piece and parcel of plot of N A plot No.30 totally admeasuring 4348.66 Sq Ft. or 404.00 Sq.mt. Revenue Survey No.113.Paikee, at village Chala taluka Vapi District Valsad, and the property is in the name of Asmita Dhananjay Yadav, and Bounded as under:- East: Plot No.31. West:-Plot No.27 after road, North:- Plot No.29, South:-Land of Revenue Survey No.204.		12.07.2023 From 2.00 P.M. To 6.00 P.M.	1- Rs. 88,69,750/- 2- Rs. 8,86,975/- 3- Rs. 5000/- (With unlimited extension of 10 minutes each)	Physical	04.07.2023 From 11.00 A.M. To 2.00 P.M.
3.	Mr. Dhananjay Damjibhai Yadav (Borrower) Mrs. Asmita Dhananjay Yadav (Co-Borrower) Mr. Hemant Ambalal Patel (Guarantor)	All the pieces or parcels of undivided share, admeasuring 842.00 sqft.or 78.25 sqmt for Shops No.B-17,18,19,20,21,22 out of residential cum-commercial N A property described in the schedule bearing survey No.276/p in all admeasuring 4578 Sqmt situated at village Chanod Taluka Pardi is right to use the internal road and the property is in the name of Asmita Dhananjay Yadav and the same is bounded as fllows -on or towarth the North -By covered parking portion for commercial shops and offices. On or towards the South- By basement property of Jignasha K Yadav. On or towards the East:-By open space area of basement floor. On or towards the West:-By 20 ft wide internal road for parking. 2). A) Type of Unit:-Shops No.B 17,18,19,20,21,22. B). Location: -Basement FLOOR C). Super built up area:-4078.00 Sq.ft. D). Built up area:-2835.00 Sq. ft.	Rs. 82,33,973.03/-+ unapplied Interest w.e.f. 01.06.2022+ other charges less recovery if any	12.07.2023 From 2.00 P.M. To 6.00 P.M.	1- Rs. 1,01,10,000/- 2- Rs. 10,11,000/- 3- Rs. 5000/- (With unlimited extension of 10 minutes each)	Symbolic	01.07.2023 From 11.00 A.M. To 2.00 P.M.
		All that pieces or parcels of undivided share, admeasuring 466.00 sqft.or 43.30 sq.mt. for Hall out of residential cum-commercial N A property described in the schedule bearing survey No.276/p in all admeasuring 4578 Sqmt situated at village Chanod Taluka Pardi is right to use the internal road and the property is in the name of Dhananjay Damjibhai Yadav and the same is bounded as follows -on or towarth the North -By 8th feet wide internal passage and office No-s-16 and 17,or office No.29. On or towards the South-By open to sky/Space. On or towards the East:-By lift and stairs case portion of the residential portion. On or towards the West:-By open to sky/Space. 2). A) Type of Unit:-Hall for Zim. B) Location:-SKIP FLOOR. C). Super built up area:-3140.00 Sq.ft. D). Built up area:-2255.00 Sq.ft.		12.07.2023 From 2.00 P.M. To 6.00 P.M.	1- Rs. 42,70,400/- 2- Rs. 4,27,040/- 3- Rs. 5000/- (With unlimited extension of 10 minutes each)	Symbolic	01.07.2023 From 11.00 A.M. To 2.00 P.M.
4.	Mr. Kamleshkumar Damjibhai Yadav (Borrower) Mrs. JignashaKamlesh Yadav (Co-Borrower) Mr. Hemant A. Patel (Guarantor)	All that piece and parcel of N A plot No.85 admeasuring 4625.00 Sq Ft. or 429.67 Sq.mt. Revenue Survey No.113. Paikee, at C village Chala taluka Vapi District Valsad, and the property is in the name of Jignasha Kamlesh Yadav, and Bounded as under:- East:- Plot No.70, West:- Agriculture land of R S 113 paiki after internal road, North:- R S No.162/1, South:- Plot No.84.	Rs. 46,90,250.25/-+ unapplied Interest w.e.f. 01.06.2022 + other charges less recovery if any	12.07.2023 From 2.00 P.M. To 6.00 P.M.	1- Rs. 94,35,000/- 2- Rs. 9,43,500/- 3- Rs. 5000/- (With unlimited extension of 10 minutes each)	Physical	28.06.2023 From 11.00 A.M. To 2.00 P.M.
		All that piece and parcel of N A plot No.86 admeasuring 5822.50 Sq Ft. or 540.92 Sqmt. Revenue Survey No.113.Paikee, at CvillageChala taluka Vapi District Valsad, and the property is in the name of Jignasha Kamlesh Yadav, and Bounded as under:- East:-internal road and Plot No.84, West:-Internal Road, Nort:- Road and R S No.113 Agriculture land South:- Plot No.87.		12.07.2023 From 2.00 P.M. To 6.00 P.M.	1- Rs. 1,18,76,880/- 2- Rs. 11,87,688/- 3- Rs. 5000/- (With unlimited extension of 10 minutes each)	Physical	28.06.2023 From 11.00 A.M. To 2.00 P.M.
5.	M/s Satadhar Infrastrucuture Pvt. Ltd. Mr. Kamlesh Damjibhai Yadav (Director & Guarantor) Mr. Damjibhai Kurjibhai Yadav (Director & Guarantor) Mr. Dhananjay Damjibhai Yadav (Director & Guarantor) Mrs. Ashmita Dhananjay Yadav (Guarantor) Mrs. Jignasha Kamlesh Yadav (Guarantor) Mrs. Jyotiben Rameshbhai Yadav (Guarantor)	All that pieces or parcels of undivided share, admeasuring 1577.00 sq.ft.or 146.56 sq.mt. for Shops No.B - 1,2,3,10,11,12,13,14,15,16,,23,24,25 out of residential cum - commercial N A property described in the schedule bearing survey No. 276/p in all admeasuring 4578 Sqmt situated at village Chanod Taluka Pardi is right to use the internal road and the property is in the name of Jignasha Kamlesh Yadav and the same is bounded as fllows -on or towarth the North -By basement property of Champaben D Yadav at right side and at left side basement property of Asmita D. yadav and opern space area between those property. On or towards the South-By Covered parking space for residential flats. On or towards the East:-By 20" wide internal road for parking. On or towards the West:-By 20" wide internal road for parking.	01.06.2022+ other charges	12.07.2023 From 2.00 P.M. To 6.00 P.M.	1- Rs. 1,89,30,000/- 2- Rs. 18,93,000/- 3- Rs. 5000/- (With unlimited extension of 10 minutes each)	Symbolic	01.07.2023 From 11.00 A.M. To 2.00 P.M.
		2) A) Type of Unit:- Shops No.B-1,2,3,10,11,12,13,14,15,16,23,24,25. B). Location :- Basement FLOOR. C) Super built up area:-7635.00 Sq.ft. D) Built up area:-5390.00 Sq.ft.		12.07.2023 From 2.00 P.M. To 6.00 P.M.	1- Rs. 29,03,040/- 2- Rs. 2,90,304/- 3- Rs. 5000/- (With unlimited extension of 10 minutes each)	Symbolic	01.07.2023 From 11.00 A.M. To 2.00 P.M.
		All that pieces or parcels of undivided share, admeasuring 357.00 sqft.or 33.20 sq.mt. for Office No.S-13,14,15 out of residential cum-commercial N A property described in the schedule bearing survey No.276/p in all admeasuring 4578 Sqmt situated at village Chanod Taluka Pardi is right to use the internal road and the property is in the name of Kamlesh Damjibhai Yadav and the property is bounded as fllows -on or towarth the North -By 11" wide main passage. On or towards the South-By stair case and lift portion of the building for Residence area. On or towards the East:- By office No.12.0n or towards the West:-By office No.16. 2) A) Type of Unit:- office No.S-13,14,15, B) Location:-SKIP FLOOR, C). Super built up area:-1728.00 Sq.ft. D) Built up area:-1235 Sq.ft.					

30 DAYS STATUTORY SALE NOTICE TO THE BORROWER, GUARANTOR AND MORTGAGOR

For detailed terms and conditions of sale, please refer to the link provided in https://www.bankofbaroda.in/e-auction.htm and https://ibapi.in and https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp. Also, prospective bidders may contact the Authorized Officer on Tel No. 02632 - 241454, Mobile : 8080127362, 9490645818. Sd/- Mr. K V N Rao Date: 30.05.2023, Place: ROSARB, Valsad Chief Manager & Authorized Officer

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ACHIEVING A TRILLION DOLLAR ECONOMY IS AN AMBITIOUS GOAL, AND IT WOULD REQUIRE SUBSTANTIAL GROWTH AND DEVELOPMENT ACROSS VARIOUS SECTORS

THE ROLE OF SMALL INDUSTRIES DEVELOPMENT BANK OF INDIA (SIDBI) IS MOST IMPORTANT FOR THE DEVELOPMENT OF SMALL AND MEDIUM INDUSTRIES ACROSS THE COUNTRY, EXCERPTS OF AN INTERVIEW WITH V. SATYA VENKATA RAO, DEPUTY MANAGING DIRECTOR, SIDBI:-

Q. Post Covid SIDBI has started an have been taken to encourage entrecountry. What has been the impact?

During the pandemic crisis SIDBI's endeavour was to support the MSMEs and through myriad initiatives SIDBI was able to support MSMEs, Financial Intermediaries and other stakeholders. We introduced customized solutions for catering the varied needs of MSMEs. SIDBI was one of the first institutions to introduce specialized funding schemes at softer rates to support those MSMEs directly engaged in fighting the pandemic. These efforts were continued, and additional schemes were rolled out when the second wave of the pandemic struck, which were further augmented post Covid. Apart from credit various credit plus initiatives were also augmented towards promoting entrepreneurship, engagement with stakeholders and handholding budding entrepreneurs.

Post Covid, SIDBI has further augmented the initiatives taken with introduction of new schemes and products. During FY 2022, SIDBI Cluster Development Fund (SCDF) was setup to provide low-cost funding to State Governments for Infra Development in MSME Clusters. Similarly, various new schemes both under Direct and Indirect Finance were introduced to meet the changing requirement of MSMEs and to increase outreach/coverage. On the green finance front SIDBI has adopted a three-pronged approach, firstly, providing concessional financial assistance through dedicated Green Finance Schemes for mitigation and adaptation projects in MSME sector. Secondly, supporting various development activities leading to an enhanced awareness and creation of an ecosystem to facilitate the adoption of climate resilient measures by MSMEs. Thirdly, to encourage other Banks/FIs to finance Energy Efficiency projects through training, hand holding and Risk Sharing Facility support. Under promotion and development various initiatives

exercise to help MSME's across the preneurship, promote and upscale entrepreneurs, etc.

> One of the big problems of MSMEs is trade receivables, which SIDBI is trying to address through its TReDS platform i.e., Receivables Exchange of India Limited (RXIL), which facilitates financing/discounting of trade receivables of MSMEs through multiple financiers. Over the years this has been further augmented for better and wider coverage.

> All these initiatives have created extremely encouraging impact and SIDBI has been able expand its outreach exponentially. This is clearly visible from the growth in share of SIDBI in the total MSME funding, which stands at 17% of the total MSME funding during FY 2023.

Q. Working capital has always been an issue before the MSMEs. Has SIDBI been able to address it?

Adequate working capital is quintessential for any MSME to survive and grow. To address this issue, SIDBI initially extended the Working Capital facility through its arrangement with IDBI Bank Ltd. In order to reach out to more MSMEs, this arrangement has been extended with 2 more banks viz. City Union Bank Ltd. and Yes Bank Ltd. Apart from typical cash credit product, SIDBI also extends other working capital financing products like Working Capital Term Loan to augment working capital requirement/meet shortfall. Besides, this SIDBI has come out with GST Sahay app, which will be an invoicefinancing marketplace where MSMEs can use their unpaid invoices to get quick working capital loans.

Q. UP has a big number of MSME's which provide maximum number of employment also. What are SIDBI's

Yes, UP has a very big MSME base of about 90 lakh accounting for about 14.2%



of the total MSMEs in India. Considering the target of the govt, to become a trillion economy, role of MSMEs is very critical and there is lot of potential for growth of MSMEs. In this direction, to support growth of MSMEs in the state, SIDBI has expanded its network by opening of new branches in the state during the current financial year.

Further, SIDBI has been working closely with UP Govt. on various initiatives for promoting and developing MSME ecosystem. Apart from interventions through Cluster Development, Green Financing, etc., SIDBI has also placed up a Project Management Units in the state to strengthen the MSME ecosystem in close co-ordination with State Govt. and it has been extended support to the Govt in finalizing various policies viz., MSME Policy, PLEDGE Scheme,

Various promotion and development activities to promoter entrepreneurship and train & upscale entrepreneurs is being undertaken in the state through programmes likes Swavalamban Silai Homepreneurs Programme, Micro Enterprise Promotion Program, Women Entrepreneurship Development Programme, Udyam Saarthi, Project Care, Swavlamban Skill Classes, etc. Swavalamban Connect Kendra has been flagship programs run in about 35 districts in the state, which handholds budding entrepreneurs to realise their programmes would be further strength-sectors of the economy. ened for supporting and handholding the MSMEs.

Q. Recently there was a global investor summit (GIS) in UP which attracted large amount of investment for the state. These include many from the MSMEs. How SIDBI would help in taking this further and help MSMEs willing to set up units in UP.

In this direction, SIDBI has recently entered into an MoU with the Govt. of UP for promoting growth and development of Private Parks as well as setting up of MSMEs therein. Besides, extending finance to the MSMEs in the state through expanded network, other intervention as already mentioned would be further supplemented.

Q. Defence corridor, industrial corridors along expressways, film city and Jewar airports, there are many such things that promises a lot for MSMEs in UP to grow. How do you see the growth of MSMEs in UP in coming

The development of Defence corridors and industrial corridors along expressways can create favourable conditions for MSMEs to flourish. There initiatives can attract investments, provide infrastructure support and foster a conducive environment for establishment and growth of businesses. The availability of industrial infrastructure and better connectivity can enhance access to markets, supplier and customers, facilitating the expansion of MSMEs on the state.

The establishment of film city in UP can open up opportunities for MSMEs in entertainment and media industry. Film production requires a wide range of services, such as equipment rental, set construction, catering, transportation and post-production services, which can benefit MSMEs in the region, it can also generate employment and promote

The development of Jewar airport, including the international airport at Jewar near Noida, can significantly improve connectivity and accessibility. This can lead to increased business activities, including tourism and trade, which can have a positive impact on MSMEs. Improved connectivity can enhance logistics and transportation, enabling MSMEs to reach wider markets and expand their customer

dream of setting up a unit. All the tourism, indirectly benefiting other Q.Target of trillion dollar economy in MSMEs. Do you think it is doable.

> Achieving a trillion dollar economy is an ambitious goal, and it would require substantial growth and development across various sectors. MSMEs is considered to be the backbone of an economy and therefore for the achievement of this target, MSMEs would play a crucial role in driving economic growth, fostering innovation, creating employment opportunities and promoting inclusive development.

SIDBI has been working closely with UP government on various initiatives for promoting and developing MSME ecosystem. **Apart from interventions through Cluster Development, Green Financing, etc., SIDBI has** also placed up a Project Management Units in the state to strengthen the MSME ecosystem in close co-ordination with state government

While these and many more initiatives hold great promise for the growth of MSMEs in UP, their success will depend on several factors, including effective implementation, infrastructure development, ease of doing business, availability of skilled labour, access to finance and supportive policies.

It will be crucial for the government and relevant stakeholders to ensure that the necessary support and resources are provided to facilitate the growth of MSMEs and create an enabling ecosystem for their development and with this, MSMEs in UP could poise exponential growth in the coming

I think this target is doable as the Govt is facilitating the growth of MSMEs and some of key factors that are to be augmented further are Infrastructure Development, Access to finance, Simplified Regulatory Environment, Skill Development and Innovation and Market Access and Export Promotion.

It's important for the government to adopt a holistic approach, involving multiple sectors and strategies, to create and environment conducive to economic growth, investment and innovation. Regular monitoring, policy evaluation and timely adjustments are also crucial to ensure progress towards the desired goals.











