

	GUJARAT GRAMIN BANK JUNAGADH REGION Junagadh, First Floor, Raj Rajeshwari Complex, Opp. Swaminarayan Gate, Timbavadi, Junagadh, Pincode-362 015 Email Address : r3credit@sgbrrb.org				
E-AUCTION NOTICE FOR SALE OF IMMOVABLE PROPERTIES					
E-Auction Sale Notice for sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, read with provision to Rule 8 (6) and 6 (2) of the Security Interest (Enforcement) Rules, 2002					
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 provision to Rule 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 properties under the PhysicalPossession of Gujarat Gramin Bank (Erstwhile SaurashtraGramin Bank)will be sold on “As is Where is” and “As is What is” by e-Auction to recover below mentioned secured loans, interest on loan, other expenses and charges. E-auction will be conducted on 02-07-2025 &17-07-2025 on website https://www.bankeauctions.com during 12:00 hrs to 14:00 hrs(with auto extension clause in case of bid received in last 5 minutes before closing)					
Sr	Name & Address of Borrower(s) / Guarantor(s)	Total Demand due as per 13(2) – 60 days demand notice Rs.	Description of immovable property	Reserve price Rs. & EMD Rs.	Type of possession
					E-Auction Date
					Last date to submit EMD and KYCs
1	Junagadh Branch Borrowers: ShriPareshbhaiMahendrabhaiKa decha Address: Residential flat situated at C S Block No. 15, "Rudra Palace", Flat No. 401, Vanjavad, Junagadh	₹6,20,475/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 07/07/2020	Residential flat situated at C S Block No. 15, C S No. 593/9 constructed on land Sqr. Mtrs. 559-55-67,"Rudra Palace", Flat No. 401, Vanjavad, Junagadh Landand Construction Construction:46.54Sqr. Mtr. Bounded by North: - Open Space South: - Common Passage East: - Flat no.402 West: - Flat no.408	Reserve Price ₹4,43,816/- (Rupees Four Lakhs Forty Three Thousand Eight Hundred Sixteen Only) EMD ₹44,382/- (Rupees Forty Four Thousand Three Hundred Eighty Two Only)	Physical
					02-07-2025
					30-06-2025
2	Junagadh Branch Borrowers: ShriChandrahasMansukhbhaiRa ychura Address: Residential Flat No. G/2, on Ground Floor of "ShriRadharaman Cooperative Housing Society Ltd" Divya Park, Near Haveli, Zanzarda Road, Junagadh Guarantor : HamirbhaiDudabhaiParmar Address : New Forest Colony, Sasan (Gir), Taluka : Menderada, District : Junagadh	₹6,01,393/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 31-07-2020	Residential Flat No. G/2, Built Up area 32.51 Sq. Mtrs. On Ground Floor of "ShriRadharaman Cooperative Housing Society Ltd" constructed on land 382.50 Sq. Mtrs. Of plot no. 39,40,49 & 50 of Divya Park, NA R S No. 132/2, Near Haveli, Zanzarda Road, Junagadh Landand Construction Construction:32.51Sqr. Mtr. Bounded by North: - Flat no.G – 1, Common Wall South: - Parking Space East: - Common Plot West: - Stair Passage, Main Door of Flat	Reserve Price ₹3,18,646/- (Rupees Three Lakhs Eighteen Thousand Six hundred Forty Six Only) EMD ₹31,865/- (Rupees Thirty One ThousandEightHundred Sixty Five Only)	Physical
					02-07-2025
					30-06-2025
3	Junagadh Branch Borrowers: ShriNareshbhaiRamchandVasva	₹11,67,026/- + further interest thereon + costs, other charges	R.S. no.105 & 202/1, Plot no.14/C-1 & 14/D, Sarthi Apartment, Flat no.304, Third Floor, Near Giriraj Society, Junagadh	Reserve Price ₹4,12,335/- (Rupees	Physical

	ni Address: Sarathi Apartment, Flat no.304, Third Floor, Near Giriraj Society, Junagadh Guarantor : GopalbhaiJeramdas Bajaj Address : Adarshnagar – 2, GarbiChowk, Junagadh	&expenses till date of payment, as per 13(2) notice Dtd. 20-10-2016	Landand Construction Construction:66.88Sqr. Mtr. Bounded by North: - Stair passage South: - Road East: - Adj. Flat no.303 West: - Adj. R.S. no.104 & 106	Four Lakhs Twelve Thousand Three Hundred Thirty Five Only) EMD ₹41,234/- (RupeesFort y One Thousand Two Hundred Thirty Four Only)	02-07-2025
					30-06-2025
4	Junagadh Branch Borrowers: Smt. KomalbenVikrambhai Der Address: Flat no.302, Third Floor, Royal King Apartment, Khalilpur Road, Nr. Kailash Farm, Joshipura, Junagadh	₹5,53,363/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 31-07-2020	Flat no. 302, built up area sq. mtrs. 33-63 on 3rd floor of ‘Royal King Apartment’ constructed on land sq. mtrs. 656-25 of plot no. 5 of Navrang park, of N.A. RS No. 48/4 paiki situated at Joshipura, Junagadh Landand Construction Construction: 33.63Sqr. Mtr. Bounded by North: - Common Passage Main Door South: - Plot No. 4 East: - Adj. Flat no.301 West: - Flat no.303	Reserve Price ₹3,56,336/- (Rupees Three LakhsFifty Six Thousand Three Hundred Thirty Six Only) EMD ₹35,634/- (Rupees Thirty Five Thousand Six Hundred Thirty Four Only)	Physical
					02-07-2025
					30-06-2025
5	Timbavadi Branch Borrowers: ShriRameshbhaiJivanbhaiVaja Address: Flat No. A-401, Vrajdham Apartment, Wing - A, Joshipara, Junagadh Guarantor : JagdishbhaiDevshibhaiChudasa ma Address : Plot no.35/A, BalviKrupa, Manas Nagar, Nr. Raj Mahal Apartment, Zanzarda Road, Junagadh	₹6,79,396/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 02-04-2021	R S No. 44/4 p, Plot No. 24 to 31, Flat No. A-401, Vrajdham Apartment, Wing - A, Joshipara, Junagadh Landand Construction Construction:40.23Sqr. Mtr. Bounded by North: - Adj. Flat no.B 401 South: - Adj Flat no. A 402 East: - Common Passage West: - R. S. no.44/2	Reserve Price ₹4,52,102/- (Rupees Four Lakhs Fifty Two Thousand One Hundred Two Only) EMD ₹45,211/- (Rupees Forty Five Thousand Two hundred Eleven Only)	Physical
					02-07-2025
					30-06-2025
6	Mendepara Branch Borrowers: DipakbhaiChandulalBharad Address: At and Post Kharachiya (Vakuna), Taluka : Bhesan, District : Junagadh Guarantor : NanjibhaiKanjibhaiBharad Address : At and Post Kharachiya (Vakuna), Taluka : Bhesan, District : Junagadh	₹7,47,558/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 14-02-2017	EM of house property situated at – R.S. No. 286/P, P.No. 22, Rajhans Apartment, Fourth Floor, FlatNo. – 402, Jin Plot Area, Village- Bhesan, Taluka-Bhesan, District-Junagadh Landand Construction Construction:61.33Sqr. Mtr. Bounded by North: - Road South: - Flat no.403 East: - Road West: - Common Passage	Reserve Price ₹4,24,742/- (Rupees Four Lakhs Twenty FourThousa nd Seven Hundred Forty Two Only) EMD ₹42,475/- (Rupees Forty Two	Physical
					02-07-2025
					30-06-2025

				Thousand Four Hundred Seventy Five Only)	
7	ZanzardaRoadBranch Borrower: 1. Mrs. NeelabenMehulbhaiGondha 2. Mr. MehulbhaiBabubhaiGondha Address: “Riddhi Vila Apartment” Flat No. 405 on 4th Floor, situated at Siddhi Vinayak - 1,Joshipura,Junagadh.	₹12,55,947/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 05-07-2024	Flat property situated at – Plot No. 66 to 74 survey No. 47/1/paiky 1 known as “Riddhi Vila Apartment” Flat No. 405 on 4th Floor, situated at Siddhi Vinayak -1 , Joshipura locality in the city of Junagadh. Landand Construction Construction:36.48Sqr. Mtr. Bounded by North: - Adj. Flat no.404 with Common Wall South: - Adj. Flat no.406 with Common Wall East: - Adj. Common Passage West: - Adj. Margin & then other property	Reserve Price ₹10,13,900/- (Rupees Ten LakhsThirteen ThousandNine Hundred Only)	Physical
					17-07-2025
				EMD ₹1,01,390/- (Rupees One Lakh One Thousand Three Hundred Ninety Only)	15-07-2025

IMPORTANT DATES:

- **Dates for Inspection of Properties :For Serial no.1 to 6 - Date : 25-06-2025 & For Serial no. 7 – Date : 09-07-2025**
- Last date for EMD & Document submission to Authorized Officer :**For Serial no.1 to 6 - Date : 30-06-2025** up to 05.00 PM & For Serial no. 7 – Date :15-07-2025 up to 05.00 PM

TERMS AND CONDITIONS:

1. The auction/bidding will be done “On line e-Auction” through website <https://www.bankeauctions.com> on the time & date mentioned above.
2. The intending bidders to participate in auction are required to deposit 10% of the reserve price of property being Earnest Money Deposit (EMD) and it shall be deposited through NEFT/RTGS favouring **Gujarat Gramin Bank (Erstwhile SaurashtraGramin Bank)**,
For Junagadh Branch in its intermediary Account No. **6307029098**(IFS Code **SGBA0000307**),
for Timbavadi Branchin its intermediary Account No. **78004261346**(IFS Code **SGBA0000331**),
for Zanzarda Branch in its intermediary Account No. **78012396330**(IFS Code **SGBA0000336**),
for Mendepara Branch in its intermediary Account No. **6310018843**(IFS Code **SGBA0000310**),
AND after deposit of EMD, he/she should submit (i) UTR number as an evidence of deposition of EMD (ii) Recent passport sized photo (iii) self attested copy of Identity & address proof Viz: Aadhar Card/Voter ID Card/Driving Licence/Passport etc. (iv) self attested copy of PAN Card (v) Contact number (mobile/landline) and (vi) Valid Email ID (to which the user ID and password may be sent by the e-auction service provider for participating in the e-auction event) to the Authorised Officer of **Gujarat Gramin Bank (Erstwhile Saurashtra Gramin Bank)**, Junagadh Region, Junagadh-362001, which should reach by 05.00 PM for Serial no.1 to 6 on 30/06/2025& for Serial no. 7 on 15/07/2025. All these information/ documents as stated from (i) to (vi) can also be submitted to the Authorised Officer on e-mail Id: r3credit@sgbrrb.org.
3. The prospective bidders are required to obtain user ID & Password (which is mandatory for bidding in the e-Auction) and also may avail training/ guidance on E-Auction from provider C1 INDIA PVT.LTD. Bidders shall have a valid Email ID and PAN number. For more details with this regard,Contact details for M/s. C1 India Pvt. Ltd. is +91-7291981124/25/26 & (1) **Mr. BhavikPandya – +91 8866682937**. Helpline E-mail gujarat@c1india.com,shilbu.babu@c1india.com
4. Intending bidders are also advised to go through the website of the e-auction service provider C1 INDIA PVT.LTD's for detailed terms and conditions of auction sale before submitting their bid and taking part in the e-auction sale.
5. The offer/bid without deposition of EMD or proper document submission will summarily be rejected.
6. The interested parties/ intending bidder may contact for further details to Gujarat Gramin Bank (Erstwhile Saurashtra Gramin Bank), Region Office, First Floor, Raj Rajeshwari Complex, Opp. Swaminarayan Gate, Timbavadi, Junagadh,Mo. No.7574808031/ 7574808034.
7. The bidder whose bid will be found highest at the close of the e-auction process shall be declared as successful bidder and a communication to this effect will be issued through electronic mode which shall be subject to the approval by the authorised officer of the Bank.
8. If the intending bidder/ buyer for the particular property or lot is only one and he/ she has participated in the e-auction process after being qualified for the same, he/she will be declared successful bidder of the said property or lot for the minimum reserve price even though he/she has not offered any bid in specified time during the auction/ bidding process and a communication to this effect willbe issued through electronic mode which shall be subject to the approval by the authorised officer of the Bank.
- 9.The successful bidder shall deposit 25% of the sale price immediately on the following working day. Balance amount i.e. 75% of sale price has to be deposited within 15 days from the date of confirmation of sale, failing which the Bank shall forfeit the amount already paid/deposited by the purchaser (including EMD). In default of payment, properties may be offered to the second highest offered/ bidder or resold and defaulting purchaser shall not have any claim whatsoever. Any statutory and other dues payable and due on the property/ies may be borne by the buyer.
10. It should be responsibility of the successful bidder to remit TDS @1% as applicable u/s 194-IA if the aggregate of the sums credited or paid for such sale consideration is Rs. 50 lakhs or more. TDS should be filed online by filing form 26QB & TDS certificate to be issued in form 16B. The purchaser has to produce the proof of having deposited the TDS into the government account within 15 days of e-auction.
11. In case, sale is not confirmed or set aside on any ground whatsoever, the bidder shall bear all the incidental expenses, if any to the sale and purchaser/bidder shall not be entitled to claim any compensation or damages whatsoever.
12. The decision of the bank/ authorised officer regarding sale of property shall be final, binding and unquestionable. The Bank Reserves right to cancel/ postpone the sale without assigning any reasons.
13. On payment of entire sale price and completion of sale formalities a sale certificate (as per format prescribed in the SARFAESI rules) will be issued to the successful purchaser/ bidder. The successful purchaser shall bear all existing/future taxes, stamp duty, registration fee, incidental expenses etc. for getting the sale certificate registration.
14. This notice is also a notice to the borrowers/mortgagers/guarantors under Rule 6 (2) and Rule 8(6) of the Security Interest (Enforcement) Rules 2002.
15. The bidders may participate in E-Auction for bidding from their place of choice. Internet connectivity shall have to be ensured by bidder himself. Bank/Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, power failure etc.
16. EMD of the unsuccessful bidder will be returned on 3rd day of the closure of E-Auction sale proceedings. No interest shall be paid on the EMD refunded to the unsuccessful bidders.
17. To the best of its knowledge and information, the Bank is not aware of any encumbrances on the property/ies to be sold except of the Bank. However, the intending bidders should make discreet inquiries as regards any claim, charge, and encumbrances on the property of any authority besides the Bank's charges and should satisfy themselves about the title, extent, quality and quantity of the properties before submitting their bid.
18. The property is being sold on WITHOUT RECOURSE BASIS as such sale is without any kind of warranties and indemnities.
19. If the borrower pays the amount due to the banks in full before the date of sale, auction is liable to be stopped/cancelled/withdrawn.
20. The sale shall be subject to the conditions prescribed in the security Interest (Enforcement) Rules-2002 and the guidelines of the Banks in pursuance of the instructions of Govt. of India in this regard.
21. The bid price shall be above the reserve price and bidder shall improve their future offer in multiple of Rs.10,000/-.
22. 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 the defaulting bidder.
- 23.In case of any discrepancy in the advertisement between the English & Vernacular version, the English version will prevail.

STATUTORY 15 DAYS SALE NOTICE TO THE BORROWER(S) FOR SUBSEQUENT SALE UNDER RULE 6 (2) & 8(6) [As per amended SARFAESI Act 2002]

The Borrower(s), are hereby notified to pay the sum as mentioned above along with upto date interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with Interest and cost from borrower(s).

Date: 17-06-2025

Place: Junagadh

Authorised Officer

Gujarat Gramin Bank (Erstwhile Saurashtra Gramin Bank), Junagadh