



ભારતીય સ્ટેટ બેંક  
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State Bank of India

**APPENDIX-IV-A**  
**{See Provision to rule 8(6) }**  
**Sale Notice for sale of immovable properties**

Authorized Officer Name: Shri Ajay Singh Rajawat, **Mob.9619284985**  
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 property mortgaged/charged to the Bank (Secured Creditor), the physical possession of which has been taken by the Authorized Officer of State Bank of India, RASMECC Junagadh (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 23.11.2026 between 11.00 a.m to 04:00 p.m. , for recovery of Rs. 5,58,335.01 /- (Rupees Five Lakh Fifty Eight thousand three Hundred thirty five and one Paise Only) as on 16.09.2022 plus interest & cost (less repayment made after demand notice date 16.09.2022) due to the Secured Creditor from Smt. Ramaben Jitendrabhai Nathvani & Shri Jitendrabhai Liladharbhai Nathvani.

The Bidders should get themselves registered on <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp> by providing requisite KYC documents and registration fee as per the practice followed by M/s MSTC Ltd well before the auction date.

**Date & Time of Public E-Auction: 23.11.2026 from 11:00 AM to 04:00 PM with unlimited extension of 10 minutes each.**

| Sr No. | Details of property                                                                                                                                                                                                                                                                                                                                                                                     | Reserve Price | Earnest Money Deposit | Bid increase amount | Date & time of Inspection            |
|--------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|-----------------------|---------------------|--------------------------------------|
| 01     | All the piece and parcel of the Residential Flat No.104 in the name of Smt. Ramaben Jitendrabhai Nathvani, admeasured at 37.18 sq mtrs on first floor in Savaram Complex ,constructed on land of plot no. 1 paiki (1-A) admeasured at 260.665 sq mtrs , which is a part of non agriculture land beraing RS No 82 paiki acre 3.35 gunthas, situated at village Timbavadi (PROPERTY ID- SBIN400029980733) | 684000/-      | 68400/-               | 10000/-             | 12/11/2026<br>11:00 AM<br>to 2:00 PM |

(Amount in Rs.)

**Encumbrances:** 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 properties are being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues.

TDS/GST/Other taxes to be borne by purchaser over and above bid amount.

For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India the Secured Creditor Website [www.sbi.co.in](http://www.sbi.co.in), <https://bank.sbi> and

<https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp> , <https://ibapi.in> or contact 9619284985.

This Notice should also be considered as 30 days' notice to the Borrowers / Guarantors / Mortgagors Under Rule 8(6) of the Security Interest (Enforcement) Rule – 2002.

Date: 26.10.2026

Place: Junagadh

Authorized Officer  
State Bank of India

bank.sbi  
☎ 0285-2655245  
☎ 0285-2655246  
✉ sbi.13206@sbi.co.in

રાસમેક અને સારક  
મેરીગોલ્ડ – 3, ત્રીજો માળ,  
બહાઉદ્દીન કોલેજની સામે,  
જુનાગઢ – 362001.

રાસમેક એવ સારક  
મેરીગોલ્ડ – 3, ત્રીસરી મંજીલ,  
બહાઉદ્દીન કોલેજ કે સામને,  
જુનાગઢ – 362001.

RASMECC & SARC,  
Marrygold – 3, 3<sup>rd</sup> floor,  
Opp. Bahauddin College,  
Junagadh - 362001.

**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 WHATEVER THERE IS" basis

|   |                                                                                                                                                                          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |
|---|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Name of the Borrower                                                                                                                                                     | Smt. Ramaben Jitendrabhai Nathvani & Shri Jitendrabhai Liladharbhai Nathvani.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 2 | Name and address of Branch, the secured creditor                                                                                                                         | State Bank Of India<br>RASMECC Junagadh                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 3 | Description of the immovable secured assets to be sold.                                                                                                                  | All the piece an parcel of the Residential Flat No.104 in the name of Smt. Ramaben Jitendrabhai Nathvani, admeasured at 37.18 sq mtrs on first floor in Savaram Complex ,constructed on land of plot no. 1 paiki (1-A) admeasured at 260.665 sq mtrs , which is a part of non agriculture land beraing RS No 82 paiki acre 3.35 gunthas, situated at village Timbavadi.<br><b>(PROPERTY ID- SBIN400029980733)</b>                                                                                                                                                                                                                                                                                                            |
|   | Name of Title Holder                                                                                                                                                     | Smt. Ramaben Jitendrabhai Nathvani                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |
| 4 | Details of the encumbrances known to the secured creditor.                                                                                                               | To the best of knowledge and information of the Authorized 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 Authorized 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                                                                                                        | <u>Dues:</u> Rs. 5,58,335.01/- (Rupees Five lakh fifty eight thousand three hundred thirty five and one Paise Only) as on 16.09.2022 plus interest & charges (less repayment made after demand notice date 16.09.2022)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |
| 6 | Deposit of earnest money                                                                                                                                                 | Rs 68400/- (Rupees Sixty eight thousand four hundred only) to be remitted by RTGS / NEFT to MSTC wallet account of the Bidder to be opened with MSTC by the bidder himself                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |
| 7 | Reserve price of the immovable secured assets:<br><br><b>Bank account</b> in which EMD to be remitted.<br><br><b>Last Date and Time</b> within which EMD to be remitted: | Rs. 6,84,000/-<br><br>EMD TO BE REMITTED DIRECTLY ONLINE TO E-BIKRAY THROUGH E-MSTC E-COMMERCE PORTAL<br><br>Interested bidder may deposit Pre-Bid EMD with MSTC before the close of e-Auction. Credit of Pre-bid EMD shall be given to the bidder only after receipt of payment in MSTC'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.                                                                                                                                                                   |
| 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 Authorized 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 15 <sup>th</sup> 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 <b>online</b> at the web portal <b>e-Bikray</b> (login: <a href="https://www.mstcecommerce.com/auctionhome/ipapi/index.jsp">https://www.mstcecommerce.com/auctionhome/ipapi/index.jsp</a> ) on <b>23.11.2026</b> from 11:00 AM. to 04.00 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. | e-Bikray at the web portal :<br><a href="https://www.mstcecommerce.com/auctionhome/ipapi/index.jsp">https://www.mstcecommerce.com/auctionhome/ipapi/index.jsp</a><br><br>Help Desk No. : 033-40602403, 033-40645316, 033-40067351, 033-40645207<br><br>033-40628253, 033-40609118<br><br>FAQ : <a href="https://www.mstcecommerce.com/auctionhome/ibapi/faq.html">https://www.mstcecommerce.com/auctionhome/ibapi/faq.html</a>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                |
| 11 | (i) Bid increment amount:<br><br>(ii) Auto extension: _____ times. (limited / unlimited)<br><br>(iii) Bid currency & unit of measurement                                                                                           | Rs. 10000.00<br><br>Unlimited<br><br>INR                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |
| 12 | <b>Date and Time</b> during which inspection of the immovable assets to be sold and intending bidders should satisfy themselves about the assets and their specification.<br><br>Contact person with mobile number                 | 12.11.2026 from 11.00 AM to 02:00 PM<br><br>Shri B. Rama Chandra Singh Mobile No :- 7032589696<br>Shri Ajay Singh Rajawat Mobile No :- 9619284985                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |
| 13 | Other conditions                                                                                                                                                                                                                   | 1. Bidders shall hold valid email ID (e-mail ID is absolutely necessary for the intending bidder) as all the relevant information and allotment of ID and Password by <b>e-Bikray</b> portal.<br>2. 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.<br>3. The Bank / service provider for e-Auction shall not have any liability towards bidders for any interruption or delay in access to the site irrespective of the causes.<br>4. The bidders are required to submit online acceptance of the terms & conditions and modalities of e-Auction adopted by the service provider, before participating in the e-Auction.<br>5. 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. |

6. Decision of the Authorized Officer regarding declaration of successful bidder shall be final and binding on all the bidders.
7. 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.
8. The bid submitted without the EMD shall be summarily rejected. The property shall not be sold below the reserve price.
9. 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.
10. The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared online. The bidders will not be entitled to claim any interest, costs, expenses, and any other charges (if any).
11. 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.
12. 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.
13. 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.
14. 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.
15. 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.
16. 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.
17. E-Auction is being held on "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS" basis will be conducted "Online". The auction will be conducted through IBAPI Portal viz. <https://ibapi.in>. E-auction Tender Document containing online e-auction bid form, Declaration, General Terms and Conditions of online auction sale are available on <https://ibapi.in>.
18. The intending purchasers / bidders are required to register themselves on the auction portal <https://www.mstcecommerce.com/auctionhome/ibapi/index.jsp>.
19. The Bidders have to register themselves well before the auction date as registration of bidders take minimum of three working days. The bidder has to ensure and confirm for himself/herself that the EMD amount is transferred from his bank account to his own wallet with MSTC by means of NEFT/RTGS transfer from his bank account. The bidder will be accepted by the system for auction only if the requisite amount of EMD is present in his wallet or else he/she will be not accepted as bidder by system and he/she will be not able to participate in auction.
20. In the event of failure of auction, the bidder has to place refund request from wallet to bank account through his account maintained by MSTC which will refund the same back to bidder's bank account. For further information, kindly contact Bank's Authorized Officer. Email id of Authorized Officer [sbi.13206@sbi.co.in](mailto:sbi.13206@sbi.co.in)

21. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property/-ies. 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 Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues. The sale shall be subject to rules / conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. The other terms & conditions of the e-Auction are published in the following websites: [www.sbi.co.in](http://www.sbi.co.in) & <https://ibapi.in>.

22. The Earnest Money Deposited (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the sale price immediately on acceptance of bid price by the Authorized Officer on the same day or not later than next working day through RTGS/NEFT in the following account

**STATE BANK OF INDIA, RASMECC Junagadh PARKING ACCOUNT,  
ACCOUNT NO. – 37608205291**

**IFSC: SBIN0013206**

And the balance of sale price on or before 15th day of confirmation of sale. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim / right in respect of the property/amount.

23. The sale shall be subject to rules / conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.

24. The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final.

25. The successful purchaser, on payment of entire sale price and on completion of sale formalities, shall be issued a Sale Certificate as per format prescribed under SARFAESI Act & Rules 2002. The purchaser shall bear the expenses on Stamp duty and Registration charges, if any, on the Sale Certificate.

26. The bidder must ensure Internet Connectivity, Power Back-up, etc. during the auction. The Bank will not be responsible for difficulties like Internet Connection Failure, Power cut or any other issues that could affect the e-auction.

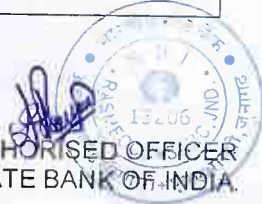
27. TDS / GST, wherever applicable, will have to be borne by the successful bidder / buyer.

28. Where factory land & building and plant & machinery both are put on auction for any borrower, EMD only for factory land and building will not be considered. Sale of factory land & building will be confirmed only after the plant & machinery are sold out.

14 Details of pending litigation, if any in respect of property proposed to be sold

Commercial Suit no- 2/2023 pending in Junagadh Court

Date : 26.10.2026.  
Place: Junagadh

  
AUTHORISED OFFICER  
STATE BANK OF INDIA