



# CITY UNION BANK LIMITED

Credit Recovery and Management Department  
Administrative Office : No. 24-B, Gandhi Nagar, Kumbakonam - 612 001.  
E-Mail id : crmd@cityunionbank.in, Ph : 0435-2432322, Fax : 0435-2431746

## RE-TENDER-CUM-AUCTION SALE NOTICE UNDER SARFAESI ACT 2002

The following properties mortgaged to City Union Bank Limited will be sold in Re-Tender-cum-Public Auction by the Authorised Officer of the Bank, under Rule 8 (6) & 9 of the Security Interest (Enforcement) Rules, 2002, under the SARFAESI Act, 2002, for recovery of the undermentioned security debts due to the Bank, together with further interest and other expenses, any other dues to the Bank by the borrowers / guarantors mentioned herein below:

### PART - 1

**Name of the Borrowers:** No.1) M/s. Shubham Industries, Represented by its Proprietor Mr. Rajesh Laduram Sharma, Plot No.185, L.S.No.213, Chudva, Gandhidham, Kachchh - 370210. No.2) Mr. Rajesh Kumar Laduram Sharma, S/o. Mr. Laduram Sharma, Plot No.65, Bageshree Society, Survey No.172, Meghpar Borichi, Anjar, Kachchh - 370110. No.3) Mrs. Sumandevi Rajesh Kumar Sharma, W/o. Mr. Rajesh Kumar Laduram Sharma, Plot No.65, Bageshree Society, Survey No.172, Meghpar Borichi, Anjar, Kachchh - 370110.

**Outstanding Liability Amount :** Rs.64,85,503/- (Rupees Sixty Four Lakh Eighty Five Thousand Five Hundred and Three only) as on 19-05-2025 plus accrued interest to be charged from 20-05-2025 plus other expenses, any other dues to the Bank by the borrowers / guarantors.

**Note :** That our 472-Gandhidham Branch has also extended Financial Assistance (FITL - ADHOC : 501912090016617) dated 03-09-2020 requested by No.1 of you represented by No. 2 of you as Proprietor for which Nos.2 & 3 of you stood as Co-obligants for the facility for a total amount of **Rs. 2,22,000/-** at a ROI of 12%. The same has been also classified as **NPA** on **28-02-2021** and the outstanding balance as on **19-05-2025** is **Rs.4,01,620/-** plus further interest and penal interest of 2.00% with monthly rests to be charged from **20-05-2025** till the date of realization.

Description of the Immovable Property Mortgaged to our Bank	Reserve Price	Date & Time of Auction
<b>Schedule - A : (Property Owned by Mrs. Sumandevi Rajesh Kumar Sharma, W/o. Mr. Rajesh Kumar Laduram Sharma)</b> All that piece and parcel of the land known and described as Residential Plot No.185 (Area Admeasuring 64.50 sq.metres) in Non-Agricultural land bearing Survey No.213, (Area Admeasuring Acres 05-18 Gunthas) situated at sim of Village - Chudva, Taluka : Gandhidham, Sub-Registration district : Gandhidham, Registration District : Kachchh, Gujarat. <u>Boundaries</u> : North : Plot No.186, South : Plot No.184, East : Survey No.215, West : 6.00 metres Road. All that piece and parcel of the land known and described as Residential Plot No.186 (Area Admeasuring 63.70 sq.metres) in Non-Agricultural land bearing Survey No.213, (Area Admeasuring Acres 05-18 Gunthas) situated at sim of Village - Chudva, Taluka : Gandhidham, Sub-Registration District : Gandhidham, Registration District : Kachchh, Gujarat. <u>Boundaries</u> : North : Plot No.187, South : Plot No.185, East : Survey No.215, West : 6.00 metres Road. All that piece and parcel of the land known and described as Residential Plot No.187 (Area Admeasuring 62.60 sq.metres) in Non-Agricultural land bearing Survey No.213, (Area Admeasuring Acres 05-18 Gunthas) situated at sim of Village - Chudva, Taluka : Gandhidham, Sub-Registration District : Gandhidham, Registration District : Kachchh, Gujarat. <u>Boundaries</u> : North : Plot No.188, South : Plot No.186, East : Survey No.215, West : 6.00 metres Road.	<b>₹ 9,00,000/-</b> (Rupees Nine Lakh only)	<b>20-06-2025</b> at <b>12.00 Noon</b>

### PART - 2

**Name of the Borrowers:** No.1) M/s. B M Minerals, B-63 Katira Commercial Complex, Bhuj RTO, Bhuj, Kachchh - 370001. No.2) Mr. Mayurkumar Murji Munzat, S/o. Murji, At 244, Ratanpar Rapar 8, Rapar, Kachchh - 370165. Also at, Mr. Mayurkumar Murji Munzat, S/o. Murji, No.56-59, Odhaubag, Junavas, Madhapar, Bhuj, Kachchh - 370001. No.3) Mr. Vaviya Kirti Khimji, S/o. Khimjibhai, at No. 396A, Rapar 1p, Rapar 15, Rapar, Kachchh - 370165.

**Outstanding Liability Amount :** Rs.66,48,514/- (Rupees Sixty Six Lakh Forty Eight Thousand Five Hundred and Fourteen only) as on 21-04-2025 plus accrued interest to be charged from 22-04-2025 plus other expenses, any other dues to the Bank by the borrowers / guarantors.

Description of the Immovable Properties Mortgaged to our Bank	Reserve Price	Date & Time of Auction
<b>Schedule - A : (Property Owned by Mr. Mayurkumar Murji Munzat, S/o. Murji)</b> All that piece and parcel of the land known and described as Residential Plot No. 38, Area admeasuring 203.31 Sq., Meters in Non-Agricultural land (Residential Purpose) bearing Revenue Survey No. 511, acres 6-26 Gunthas known as "Diamond City" situated at Sim of Village : Madhapar, Taluka : Bhuj, in Sub-Registration District of Bhuj, Registration District of Kachchh, Gujarat. <u>Boundaries</u> : North - Plot No. 37, South - Plot No. 39, East - Survey No. 512 6.00 Meters wide, West - Internal Road.	<b>₹ 27,00,000/-</b> (Rupees Twenty Seven Lakh only)	<b>20-06-2025</b> at <b>01.00 p.m.</b>
<b>Schedule - B : (Property Owned by Mr. Mayurkumar Murji Munzat, S/o. Murji)</b> All that piece and parcel of the land known and described as Residential Plot Nos. 10, 12 & 13 Total Area admeasuring 667.20 Sq. meters in Non-Agricultural land (Residential purpose) bearing Revenue Survey No.511, Acres 6-26 Gunthas known as "Diamond City" situated at Sim of Village : Madhapar, Taluk : Bhuj, in Sub-Registration District of Bhuj, Registration District of Kachchh, Gujarat. <u>Boundaries for Plot No.10</u> : North - 6.00 Meters Road, South - 7.50 Meters Road, East - 6.00 Meters Road, West - Road. <u>Boundaries for Plot Nos. 12 &amp; 13</u> : North - Survey No. 520, South - Plot No.16, East - Internal Road, West - Road.	<b>₹ 52,00,000/-</b> (Rupees Fifty Two Lakh only)	<b>20-06-2025</b> at <b>01.00 p.m.</b>

### PART - 3

**Name of the Borrowers:** No.1) M/s. Ved Lumbers, No.A-140, Kutch Arcade, Survey No.234/1 235, Mithi Rohar Kachchh, Gujarat - 370201. Also at, M/s. Ved Lumbers, Plot Nos.24 & 25, R.S.No.262, Village Meghpar Borichi, Anjar (Taluk), Katch (District), Gujarat - 370110. No.2) Mr. Nirav Patel, S/o. Ravilal Patel, Flat No.103, Plot No.26, Matruchhaya Apartment, Sector-3, Gandhidham, Kachchh, Gujarat - 370201. No.3) Mrs. Divya Patel, W/o. Nirav Patel, Flat No.103, Plot No.26, Matruchhaya Apartment, Sector-3, Gandhidham, Kachchh, Gujarat - 370201. No.4) Mr. Ravilal Patel, S/o. Nanji Patel, Flat No.103, Plot No.26, Matruchhaya Apartment, Sector-3, Gandhidham, Kachchh, Gujarat - 370201. No.5) Mrs. Ramilaben Patel, W/o. Ravilal Patel, Flat No.103, Plot No.26, Matruchhaya Apartment, Sector-3, Gandhidham, Kachchh, Gujarat - 370201.

**Outstanding Liability Amount :** Rs.1,61,61,673/- (Rupees One Crore Sixty One Lakh Sixty One Thousand Six Hundred and Seventy Three only) as on 21-04-2025 plus accrued interest to be charged from 22-04-2025 plus other expenses, any other dues to the Bank by the borrowers / guarantors.

Description of the Immovable Properties Mortgaged to our Bank	Reserve Price	Date & Time of Auction
<b>Schedule - A : (Property Owned by Mr. Nirav Patel, S/o. Ravilal Patel)</b> Shop/Office No. A-140, First Floor, Type -A, Kutch Arcade, Revenue Survey Nos.234/1 & 235, Situated at sim of Village Mithi Rohar, Taluka Gandhidham, Sub-Registration District of Gandhidham, Registration District of Kachchh, Gujarat and Bounded as Follows : North : Duct & thereafter Unit No.A-152, South : Lobby and Common Passage, East : Lobby, West : Unit No.A-139.	<b>₹ 13,00,000/-</b> (Rupees Thirteen Lakh only)	<b>20-06-2025</b> at <b>02.00 p.m.</b>
<b>Schedule - B : (Property Owned by Mr. Ravilal Patel, S/o. Nanji Patel)</b> The Residential Flat Constructed in the Year 2000, having built-up area of 80.39 Sq.Meters or thereabouts known as Flat No.403, On the Fourth Floor, of Building Constructed on the Plot No.26, Sector No.3, In Matruchhaya (Gandhidham) Owners Associates, In Registration Sub-District of Gandhidham, Registration District of Kachchh, in the State of Gujarat and Bounded as Follows : North : Flat No.404, South : Open Space, East : Flat No.402, West : Open Space.	<b>₹ 16,00,000/-</b> (Rupees Sixteen Lakh only)	<b>20-06-2025</b> at <b>02.00 p.m.</b>
<b>Schedule - C : (Property Owned by Mr. Ravilal Patel, S/o. Nanji Patel)</b> House Property Bearing Plot No.327, (Area admeasuring 98.00 Sq.Meters) In Non-Agriculture land known as Bhagirath Nagar Bearing Revenue Survey No.185 (Area Admeasuring Acre 20-24 Gunthas), Situated at Sim of Village Meghpar Borichi, Taluka Anjar, Sub-Registration District of Anjar, Registration District of Kachchh, Gujarat and Bounded as Follows : North : Plot No.326, South : Plot No.328, East : Plot No.270, West : 9.14 Meters Internal Road.	<b>₹ 25,00,000/-</b> (Rupees Twenty Five Lakh only)	<b>20-06-2025</b> at <b>02.00 p.m.</b>
<b>Schedule - E : (Property Owned by Mrs. Ramilaben Patel, W/o. Ravilal Patel)</b> The Residential Flat Constructed in the Year 2000, Having Built Up Area of 70.60 Sq. Meters or Thereabouts Known as Flat No.104. On the First Floor of Building Constructed on Plot No.26, Sector No.3, In Matruchhaya (Gandhidham) Owners Associates in Registration Sub-District of Gandhidham, Registration District of Kachchh, in the State of Gujarat and Bounded as Follows : North : Open Space, South : Flat No.103, East : Staircase, West : Open Space.	<b>₹ 22,00,000/-</b> (Rupees Twenty Two Lakh only)	<b>20-06-2025</b> at <b>02.00 p.m.</b>

### PART - 4

**Name of the Borrowers :** No.1) M/s. Nitin Freight Carrier, Shop No.24, Lakhabhai Chamber, Plot No.108, Sector 9, National Highway, Gandhidham, Gujarat - 370 201. No.2) Mr. Nitin Lalit Ganatra, S/o. Lalit Ganatra, Plot No.76, Tenament-01, Ward 7/C, Gandhidham, Kutch - 370201. Also at, Mr. Nitin Lalit Ganatra, S/o. Lalit Ganatra, Plot No.52/3, Gurukul, Gandhidham - 370201. No.3) Mrs. Kiran Ganatra, W/o. Nitin Ganatra, Plot No.76, Tenament-01, Ward 7/C, Gandhidham, Kutch - 370201.

**Outstanding Liability Amount :** Rs.1,39,80,201/- (Rupees One Crore Thirty Nine Lakh Eighty Thousand Two Hundred and One only) as on 22-04-2025 plus accrued interest to be charged from 23-04-2025 plus other expenses, any other dues to the Bank by the borrowers / guarantors.

Description of the Immovable Properties Mortgaged to our Bank	Reserve Price	Date & Time of Auction
<b>Schedule - A : (Property owned by Mr.Nitin Lalit Ganatra, S/o. Lalit Ganatra)</b> <b>Item - 2 :</b> All that piece and parcel of the land known and described as Residential Plot No.53 (Area Ad-measuring 167.17 Sq.Mt.) in Non-Agricultural land bearing consolidated Revenue Survey No. 357/1 known as "Bageshree City" (Area Ad-measuring 50,687 Sq. Meteres) situated at Village Varsamedi, Taluka Anjar, Sub-Registration District Anjar, Registration District Kachchh, Gujarat and bounded as Follows (as per Sale-cum-Transfer Deed). <u>Boundaries</u> : East : 12.20 Mtr. Road, West : Plot No.72, North : Plot No.54, South : Plot No. 52.	<b>₹ 6,00,000/-</b> (Rupees Six Lakh only)	<b>20-06-2025</b> at <b>03.00 p.m.</b>
<b>Schedule - A : (Property owned by Mr.Nitin Lalit Ganatra, S/o. Lalit Ganatra)</b> <b>Item - 3 :</b> All that piece and parcel of the land known and described as Residential Plot No.89 (Area Ad-measuring 165.17 Sq.Mt.) in Non-Agricultural land bearing consolidated Revenue Survey No.371 known as "Bageshree City" situated at Village Varsamedi, Taluka Anjar, Sub-Registration District Anjar, Registration District Kachchh, Gujarat and bounded as Follows (as per Sale cum Transfer Deed). <u>Boundaries</u> : East : 12.20 Meter Road, West : Land of Lagu R.S.No.374, North : 9.14 Mtr. Road, South : Plot No.90.	<b>₹ 6,00,000/-</b> (Rupees Six Lakh only)	<b>20-06-2025</b> at <b>03.00 p.m.</b>

### PART - 5

**Name of the Borrowers :** No.1) Mrs. Patel Archana Arvind ,W/o. Arvind Patel, Plot No.167, Revenue Survey No.246/1, Shri Kalyanji Bapa Nagar, Meghpar Borichi, Anjar, Kachchh - 370110. Also at, Mrs. Patel Archana Arvind, W/o. Arvind Patel, Plot 182, Golden Corner Ward 8A Subhash, Gandhidham, Kachchh - 370201. No.2) Mr. Patel Arvind, S/o. Valjibhai, Plot No.167, Revenue Survey No.246/1, Shri Kalyanji Bapa Nagar, Meghpar Borichi, Anjar, Kachchh - 370110. Also at, Mr. Patel Arvind, S/o. Valjibhai, Plot 182, Golden Corner Ward 8A Subhash, Gandhidham, Kachchh - 370201.

**Outstanding Liability Amount :** Rs.5,91,703/- (Rupees Five Lakh Ninety One Thousand Seven Hundred and Three only) as on 19-05-2025 plus accrued interest to be charged from 20-05-2025 plus other expenses, any other dues to the Bank by the borrowers / guarantors.

Description of the Immovable Properties Mortgaged to our Bank	Reserve Price	Date & Time of Auction
<b>(Property Owned by Mrs. Patel Archana Arvind ,W/o. Arvind Patel)</b> All that Piece and Parcel of land bearing Constructed House (Ground Floor & First Floor) on Residential Plot No.167, Area Admeasuring 138.00 Sq.Meters of Non-Agricultural land bearing Revenue Survey No.246/1, land Acres 13-01 Gunthas known as "Shri Kalyanji Bapa Nagar", Situated at sim of Village Meghpar Borichi, Taluk Anjar, District Kachchh - 370110 and Jointly bounded as follows: North - Constructed house on Plot No.166, South - Constructed house on Plot No.168, East - 6.10 Meters Wide Internal Road, West - Plot No.156.	<b>₹ 28,00,000/-</b> (Rupees Twenty Eight Lakh only)	<b>20-06-2025</b> at <b>04.00 p.m.</b>

**Venue of Re-Tender-cum-Auction:** City Union Bank Limited, Gandhidham Branch, Shreeji Complex, Plot No.91, Ward No.12-B, Opp. City Police Station, Gandhidham, Kutch - 370201. Telephone No.02836-237390, Cell No. 9376865737.

#### Terms and Conditions of Re-Tender-cum-Auction Sale :

(1) The intending bidders should be present in person for the auction and participate personally and give a declaration in writing to the effect that he/she is bidding for himself / herself. (2) The intending bidders may obtain the Tender Forms from **The Manager, City Union Bank Limited, Gandhidham Branch, Shreeji Complex, Plot No.91, Ward No.12-B, Opp. City Police Station, Gandhidham, Kutch - 370201.** (3) The intending bidders should submit their bids only in the Tender Form prescribed in sealed envelopes addressed to **The Authorised Officer, City Union Bank Ltd.,** together with a Pay Order / Demand Draft for an EMD of 10% of the Reserve Price, drawn in favour of "City Union Bank Ltd.", on or before 11.00 a.m. for PART - 1, on or before 12.00 Noon for PART - 2, on or before 01.00 p.m. for PART - 3, on or before 02.00 p.m. for PART - 4 and on or before 03.00 p.m. for PART - 5. (4) For inspection of the property and other particulars, the intending purchaser may contact : **Telephone No.02836-237390, Cell No. 9376865737.** (5) The properties are sold on "As-is-where-is", "As-is-what-is" and "whatever-there is" basis. (6) The sealed Tenders will be opened in the presence of the intending bidders at **12.00 Noon for PART - 1, 01.00 p.m. for PART - 2, 02.00 p.m. for PART - 3, 03.00 p.m. for PART - 4, & 04.00 p.m. for PART - 5** properties on the date of Tender-cum-Auction Sale hereby notified. Though in general the Sale will be by way of closed Tenders, the Authorised Officer may, at his sole discretion, conduct an open auction among the interested bidders who desire to quote a bid higher than the one received in the closed Tender process, and in such an event, the Sale shall be conferred on the person making highest bid. The sale, however, is subject to confirmation of **City Union Bank Limited.** (7) The successful bidder shall have to pay **25% (inclusive of EMD paid)** of sale amount immediately on completion of sale and the balance amount of **75% within 15 days** from the date of confirmation of sale, failing which the initial deposit of 25% shall be forfeited. (8) The Sale Certificate will be issued by the Authorised Officer in favour of the successful purchaser only after receipt of the entire sale consideration within the time limit stipulated herein. (9) The successful purchaser shall bear the charges/fees payable for conveyance, such as stamp duty, registration fee etc., as applicable under law. (10) The successful bidder should pay the statutory dues (lawful house tax, electricity charges and other dues), TDS, GST if any, due to Government, Government Undertaking and local bodies. (11) The Authorised Officer shall have all the powers to accept or reject the bids or postpone or cancel the sale without assigning any reason whatsoever.

**Place : Kumbakonam**  
**Date : 21-05-2025**

**Authorised Officer**  
**City Union Bank Ltd.**

**Regd. Office :** 149, T.S.R. (Big) Street, Kumbakonam, Thanjavur District, Tamil Nadu - 612 001, **CIN - L65110TN1904PLC001287,**  
**Telephone No. 0435-2402322, Fax : 0435-2431746, Website : www.cityunionbank.com**

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