



ગુજરાત ગ્રામીણ બેંક
GUJARAT GRAMIN BANK
 Scheduled Bank Owned by Government

Terms & Condition for E-Auction (Ad. News paper Dtd. 07-01-2026)

Sr	Name & Address of Borrower(s) / Guarantor(s)	Total Demand due as per 13(2) – 60 days demand notice Rs.	Description of immovable properties	Reserve price Rs. & EMD Rs.	Type of possession
					Last date to submit EMD and KYCs
					E-Auction Date
1	Varsamedhi Branch Borrower: (1) Mrs. Khichadiya Ektaben Hirajibhai (2) Mr. Sundha Rajeshkumar Address: (1) Mendpara, Junagadh, Gujarat, 362030 (2) Kambhara, Kachchh, Gujarat, 370110	₹7,00,870/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 05-07-2025	Residential Property (House) at Plot No. 43, R.S. No.- 506/1/ Palki 2, Ambaji Nagar 4, Village: Varsamedhi, Taluka: Anjar, Kachchh 370110. Land and Construction Land: 54.37 Sqr. Mtr. Bounded by North: - 9.00 Mtr. Road. South: - 1.50 Mtr. Lane. East: - Plot No. 42. West: - Plot No. 44.	Reserve Price ₹ 9,05,000/- (Rupees Nine Lakh Five Thousand Only) EMD ₹ 90,500/- (Rupees Ninety Thousand Five Hundred Only)	Physical
					20-01-2026
					22-01-2026
2	Varsamedhi Branch Borrower: (1) Mrs. Priyanka Devi Mahesh Singh (2) Mr. Maheshkumar Undesh Singh Address: (1) Ward no. 8, Dhanupura, Saharsa, Dhanupura, Bihar, 852106 (2) Anjar-Bhachau Highway, Near Videocon company, Rohtak plywood/survey- 131/2, Varsamedhi, Kuchchh, Gujarat 370110	₹7,34,550/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 05-07-2025	Residential Property (House) at Plot No. 232, R.S. No. 344, Ambaji City, Varsamedhi, Anjar, Kutch 370110. Land and Construction Land: 55.00 Sqr. Mtr. Construction: 50.95 Sqr. Mtr. Bounded by North: - Plot No. 233 South: - Plot No. 231 East: - 1.50 Mtr. Lane West: - 9.00 Mtr. Road	Reserve Price ₹ 8,20,000/- (Rupees Eight Lakh Twenty Thousand Only) EMD ₹ 82,000/- (Rupees Eighty Two Thousand Only)	Physical
					20-01-2026
					22-01-2026

Bluj Region / બુદ્ધીપુર કાર્યાલય - બુદ્ધી

Regional Office: Bluj, 1st Floor, Plot No.10, Mr. Shiv Krupa Nagar Gate, College Road, Bluj, Kachchh - 370001
 બુદ્ધીપુર કાર્યાલય - બુદ્ધી મારી પારી નંબર 10, સીન્ટ ક્રૂપા નગર ગેટ, બુદ્ધી નગર, બુદ્ધી નંબર 10, બુદ્ધી, ૩૭૦૦૦૧
 E-mail: rbuji@barc.guj Gramin Bank | Web: www.ggb.bank.in | Tel No. 02832-22764/225137/225138





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3	Varsamedi Branch Borrower: (1) Mr. Rakesh Pramod Singh Rajput (2) Mrs. Anjali Rakesh Singh Rajpoot Address: Plot No. 245, "Ambaji City", At Varsamedi, Ta. Anjar, Dist. Kachchh 370110	₹7,68,136/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 30-08-2025	Residential Property (House) at Plot No. 245, "Ambaji City", At Varsamedi, Ta. Anjar, Dist. Kachchh 370110 Land and Construction Land: 55.00 Sqr. Mtr. Construction: 36.40 Sqr. Mtr. Bounded by North: - Plot No. 246 South: - Plot No. 244 East: - 1.50 Mtrs. Lane West: - 9.00 Mtrs. Road	Reserve Price ₹ 8,20,000/- (Rupees Eight Lakh Twenty Thousand Only) EMD ₹ 82,000/- (Rupees Eighty Two Thousand Only)	Physical
					20-01-2026
					22-01-2026
4	Varsamedi Branch Borrower: Mr. MD Rustam Wahab Address: Plot No 212, Ambaji City, At-Varsamedi, Ta Anjar, Kachchh, 370110	₹7,42,675/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 30-08-2025	Residential Property (House) at Ambaji City, Plot No. 212, Village – Varsamedi, Tal. - Anjar, Dist. – Kachchh, PIN - 370110 Land and Construction Land: 55.00 Sqr. Mtr. Construction: 36.40 Sqr. Mtr. Bounded by North: - Plot No. 211 South: - Plot No. 213 East: - 9.00 Mtr. Road West: - 1.50 Mtr. LANE	Reserve Price ₹ 8,20,000/- (Rupees Eight Lakh Twenty Thousand Only) EMD ₹ 82,000/- (Rupees Eighty Two Thousand Only)	Physical
					20-01-2026
					22-01-2026
5	Varsamedi Branch Borrower: Mr. Rakesh Ramdev Ray Address: Plot No 198, Ambaji City, At Varsamedi, Ta Anjar, Kachchh, 370110.	₹7,36,563/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 30-08-2025	Residential Property (House) at Ambaji City, Plot No. 198, Village – Varsamedi, Tal. - Anjar, Dist. – Kachchh, PIN - 370110 Land and Construction Land: 55.00 Sqr. Mtr. Construction: 36.40 Sqr. Mtr. Bounded by North: - Plot No. 197 South: - Plot No. 199 East: - 9.00 Mtr. Road West: - 1.50 Mtr. LANE	Reserve Price ₹ 8,60,000/- (Rupees Eight Lakh Sixty Thousand Only) EMD ₹ 86,000/- (Rupees Eighty Two Thousand Only)	Physical
					20-01-2026
					22-01-2026

Bhuj Region / ભેણીય કાયાંબાપ - ભુજ

Regional Office: Bhuj, 2nd Floor, Plot No.10, N. Shri Krupa Nagar Gate, College Road, Bhuj, Kachchh - 370001
ભેણીય કાયાંબાપ - ભુજ, પાંચાં માટે, પાંચાં નં. 10, ટીલોંગાંડી - ભેણીય માટેના, કોલેજ રોડ, ભુજ, કાચ્છ, ૩૮૧૦૦૧
E-mail: rbhuji@guaraniagraminbank.co.in www.ggb.bank.in Tel No. 02932-221264/225137/225138





ગુજરાત ગ્રામીણ બેંક

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S. No.	Branch	Borrower/Address	Amount (₹)	Description	Reserve Price (₹)	Physical
						Date
6	Varsamedi Branch	Borrower: Mrs. Nural Houqe Kashem Ali Address: Bhalukmari, Dubbari, Assam-783345.	₹7,39,352/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 08-10-2025	Residential Property (House) at Plot No. 91, R.S. No. 344, Ambaji City, At-Varsamedi, Taluka-Anjar, Kutch 370110 Land and Construction Land: 55.00 Sqr. Mtr. Construction: 36.40 Sqr. Mtr. Bounded by North: - Plot No. 92 South: - Plot No. 90 East: - 1.50 Mtr. Lane West: - 9.00 Mtr. Road	₹ 8,20,000/- (Rupees Eight Lakh Twenty Thousand Only) EMD ₹ 82,000/- (Rupees Eighty Two Thousand Only)	05-02-2026
				07-02-2026		
7	Galpadar Branch	Borrower: (3) Mrs. Shehra Khatoon (4) Mr. Hashiullah Khan Address: Islampur, Tola Dhaka, Dhaka, East Champaran, Bihar - 845418	₹7,62,172/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 19-07-2025	Residential Property (House) at Plot No. 200, R.S. No.- 344, Ambaji City, Village - Varsamedi, Tal. - Anjar, Dist- Kachchh Land and Construction Land: 55.00 Sqr. Mtr. Construction: 36.40 Sqr. Mtr. Bounded by North: - Plot No. 199 South: - Plot No. 201 East: - 9.00 Mtr. Road West: - 1.50 Mtr. Lane	₹ 8,20,000/- (Rupees Eight Lakh Twenty Thousand Only) EMD ₹ 82,000/- (Rupees Eighty Two Thousand Only)	Physical 20-01-2026
				22-01-2026		
8	Galpadar Branch	Borrowers: (1) Mrs. Ajrun Nesa (2) Mr. Joshal Ansari Address: Kotnarahawa, Narahawa Kot, Gopalganj, Bihar-841503	₹7,51,203/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 26-08-2025	Residential Property (House) at Plot No. 49, R.S. No. 506/1- Paiki/2, Ambaji Nagar-4, Village- Varsamedi, Tal:Anjar-Kachchh- 370110 Land and Construction Land: 54.37 Sqr. Mtr. Construction: 36.32 Sqr. Mtr. Bounded by North: - 9.00 Mtr. Road South: - 1.50 Mtr. Lane East: - Plot No. 48 West: - Plot No. 50	₹ 8,00,000/- (Rupees Eight Lakh Only) EMD ₹ 80,000/- (Rupees Eighty Thousand Only)	Physical 20-01-2026
				22-01-2026		

Bluj Region / બેંક કાયાંશ - ભુજ

Regional Office: Bhuj, 1st Floor, Plot No.10, N- Shiv Krupa Nagar Gate, College Road, Bhuj, Kachchh - 370001
શિવ કૃપા નગર - ભુજ, ૧મુદ્દી માટે, એન્ડી નં. ૧૦, શિવ કૃપા નગર, કોલેજ રોડ, ભુજ રી.નં. ૩૭૦૦૦૧
E-mail: tblbhuj@guaragrbmtr.co.in web: www.ggb.bank.in Tel No. 0232-221264/225131/225131





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S.	Branch	Reserve Price	Physical		
9	Galpadar Branch	₹10,38,948/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 17-09-2025	Residential Property (House) at R.S.No. 55/2 Paiky 2, Plot no. 36, Ambaji Shinay Phase-2, Village: Shinay, Taluka: Gandhidham, Kachchh Land and Construction Land area - 59.40 Sq. Mtr. Construction - 38.74 Sq. Mtr.) Bounded by North: - Plot No. 37 South: - Plot No. 35 East: - 9.00 Mtrs. Road West: - 1.50 Mtrs Lane	₹ 11,70,000/- (Rupees Eleven Lakh Seventy Thousand Only) EMD ₹ 1,17,000/- (Rupees One Lakh Seventeen Thousand Only)	05-02-2026 07-02-2026
10	Anjar Branch	₹8,66,865/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 30-08-2025	Residential Property (House) at Plot No. 163, R.S. No. 393/paik 1, Ambaji Dham" Village – Varsamedi, Tal. - Anjar, Dist. – Kachchh, PIN - 370110 Land and Construction Land: 54.70 Sqr. Mtr. Construction: 35.36 Sqr. Mtr. Bounded by North: - Plot No. 162 South: - Plot No. 160 East: - 9.00 Mtr. Road West: - 1.50 Mtr. LANE	₹ 9,50,000/- (Rupees Nine Lakh Fifty Thousand Only) EMD ₹ 95,000/- (Rupees Ninety Five Thousand Only)	20-01-2026 22-01-2026
11	Bharatnagar Branch	₹5,02,714/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 30-08-2025	Residential Property (House) at Plot No. 38/B, R.S.No. 729, Nirmal Park, Varsamedi, Anjar- 370110 Land and Construction Land: 45.50 Sqr. Mtr. Construction: 33.85 Sqr. Mtr. Bounded by North: - Plot No. 38 Paiky Unit C South: - Plot No. 38 Paiky Unit A East: - 6.00 Mtrs. Internal Road West: - Plot No. 75	₹ 5,50,000/- (Rupees Five Lakh Fifty Thousand Only) EMD ₹ 55,000/- (Rupees Fifty Five Thousand Only)	20-01-2026 22-01-2026

Bluj Region / બ્લુઝ રેગન / ભુજ

Regional Office: Bhuj, 2nd Floor, Plot No.10, Nr. Shri Krupa Nagar Gate, College Road, Bhuj, Kachchh - 370001
કૃપા નગરાં - ભુજ, ગુજરાત, માસ, પાદ 2 - 1, ન્યુ કૃપા - ૨૦૨૩૦૧, ભુજના કોલેજ રોડ, કૃપા, માસ - ૩૭૦૦૦૧
E-mail: rbgh@guargraminbank.co.in | web: www.gpb.bank.in | Tel No. 02882-221204/225137/225138





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12	Gandhidham Branch Borrower: Mr. Mahiruddin Mondal Address: House No 267, Gujarat Housing Board, Oslo Road, Gandhidham Gujarat, 370201	₹8,01,307/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 30-08-2025	Residential Property (House) at Plot No. 123, R.S. No 393/palki 1, Ambaji Dham" Village – Varsamedhi, Tal. - Anjar, Dist. – Kachchh, PIN – 370110	Reserve Price ₹ 9,00,000/- (Rupees Nine Lakh Only)	Physical
			Land and Construction Land: 54.70 Sqr. Mtr. Construction: 48.95 Sqr. Mtr.	EMD ₹ 90,000/- (Rupees Ninety Thousand Only)	20-01-2026
13	Kidana Branch Borrower: Mr. KENDREGULA SHIVANARAYAN Address: PLOT-88,SECTOR-7,SUKRITI APARTMENT,SF-2, GANDHIDHAM, GUJARAT-370201	₹9,93,198/- + further interest thereon + costs, other charges & expenses till date of payment, as per 13(2) notice Dtd. 08-10-2025	Residential Property (House) at Plot No. 52,Sawarlyya Dham, Survey No. 116/palki 02,Kidana, Gandhidham, Kutch, Gujarat 370205.	Reserve Price ₹ 11,20,000/- (Rupees Eleven Lakh Twenty Thousand Only)	Physical
			Land and Construction : Land area – 54.45 Sq. Mtr. and Construction – 36.35 Sq. Mtr.	EMD ₹ 1,12,000/- (Rupees One Lakh Twelve Thousand Only)	05-02-2026
			Bounded by : North: - Plot No. 51. South: - Plot No. 53 East: - 9.00 Mtr. Wide Road West: - Plot No - 84	EMD ₹ 1,12,000/- (Rupees One Lakh Twelve Thousand Only)	07-02-2026

1. The above described immovable properties under the physical possession of Gujarat Gramin Bank (Erstwhile Baroda Gujarat Gramin Bank) will be sold "As is Where Is" and "As is What is" through "Online Electronic Bidding" (e-auction) through the website <https://www.bankeauctions.com> on 22-01-2026 (for Serial no. 1,2,3,4,5,7,8,10,11,12) and 07-02-2026 (for Serial no. 6,9,13) between 12:00 to 14:00 hrs. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings. All interested bidders will have to deposit EMD amount as per e-Auction notice and will get their USER-ID and PASSWORD by contacting service provider M/s. C1 India Pvt. Ltd. Prospective bidder may avail online training on E- auction from the service provider M/s. C1 India Pvt. Ltd.

2. Contact details for M/s. C1 India Pvt. Ltd. is +91-7291981124/25/26 & {1} Mr. Bhavik Pandya – +91 8866682937. Helpline E-mail gujarat@c1india.com, shilbu.babu@c1india.com.

3. Last date to submit EMD and KYCs (PAN Card, Aadhar Card, Contact Number, current resident address, email Address) of bidders at Gujarat Gramin Bank, Varsamedhi branch Mob – 6358839642 (for Serial No. 1 to 6), Gujarat Gramin Bank, Galpadar branch Mob – 6358839614 (for Serial No. 7,8,9), Gujarat Gramin Bank, Anjar branch Mob – 6358839634 (for Serial No. 10), Gujarat Gramin Bank, Bharatnagar branch Mob – 6358839647 (for Serial No. 11), Gujarat Gramin Bank, Gandhidham branch Mob – 6358839630 (for Serial No. 12), Gujarat Gramin Bank, Kidana branch Mob – 6358839639 (for Serial No. 13).

Bhuj Region / ભુજ રિઝિન / ભુજ

Regional Office: Bhuj, 1st Floor, Plot No.10, Nr. Shiv Knapsa Nagar Gane, College Road, Bhuj, Kachchh – 370001
ભુજાના પાંચાં માંસ, મોટ નં. 10, શિવન્ધરા નગર, કોલેજ રોડ, ભુજ, કચ્છ – 370001
E-mail: rbhu@gujaratgraminbank.in Web: www.ggb.bank.in Tel No. 02832-221264/225137/225138





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4. EMD amount has to be deposited by NEFT/RTGS in Account number 79110013201017 [in favor of "SUNDRY DEPOSIT NEFT"] IFSC code BARB08GBXX [5th letter is "ZERO"]. Contact Authorized Officer - 02832-225137/225138/221264/6357188051, Gujarat Gramin Bank, Varsamedhi branch Mob - 6358839642 (for Serial No. 1 to 6), Gujarat Gramin Bank, Galpadar branch Mob - 6358839614 (for Serial No. 7,8,9), Gujarat Gramin Bank, Anjar branch Mob - 6358839634 (for Serial No. 10), Gujarat Gramin Bank, Bharatnagar branch Mob - 6358839647 (for Serial No. 11), Gujarat Gramin Bank, Gandhidham branch Mob - 6358839630 (for Serial No. 12), Gujarat Gramin Bank, Kidana branch Mob - 6358839639 (for Serial No. 13).

5. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of ₹5,000/- The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder subject to confirmation of the same by the Authorized officer. In case bid is placed during the last 5 minutes of the auction closing time, the closing time will automatically get extended for 3 minutes. Otherwise it will automatically get closed. Highest bidder at the end of auction will be declared as successful bidder by Authorized officer.

6. The bidders are not permitted to withdraw their bids once the EMD is deposited by them. In case of non-participation of bidders in the auction, the EMD shall be forfeited. EMD amount of successful bidder will be adjusted against sale price. EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

7. Interested bidder can spot visit property on 16-01-2026 (for Serial no. 1,2,3,4,5,7,8,10,11,12) and 02-02-2026 (for Serial No. 6,9,13) with prior appointment of Authorized Officer.

8. After Sale, Successful bidder will have to deposit 25% of sale price immediately (next working day of eAuction) (including EMD amount) and will have to deposit remaining 75% amount within 15-days, and if fail, bank will confiscate earlier paid/deposited amount. In case of Default in payment of successful bid amount, property will be re-sold and defaulting bidder will not have any claim on property or deposited money.

9. After depositing total sale amount and completion of formalities, Successful buyer will be provided with Sale Certificate as per SARFAESI Act, 2002. All expenses for conveyance, Stamp Duty, GST, Registration Charges etc. as applicable shall be borne by the successful bidder.

10. Buyer will have to pay any Statutory or other dues payable on property. Any offer not fulfilling terms and conditions, will not be accepted. Bank will have all rights to reject any or all offer, or accept offer for one or more property, without giving any reasons.

11. To the best of knowledge and information of the concerned Authorized Office, there is no encumbrance on any property. The Authorized Officer or the Bank shall not be responsible for any charges, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties E-Auctioned. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank.

12. For Further queries regarding terms and conditions contact authorized officer or respective Branch.

13. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned branch and branch shall make necessary arrangements.

14. Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Gujarat Gramin Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back-up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

15. This e-auction is subject to confirmation by the bank. If the borrowers/ Guarantors pay the total dues to the bank in full before e-auction date, this e-auction will be cancelled without prior notice. Authorized Officer has the absolute right and discretion to accept or reject any bid or adjourn / postpone / cancel the e-auction / modify any terms and conditions of the sale without any prior notice and assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder failing to perform.



Authorised Officer,
Gujarat Gramin Bank

Bhuj Region / બુધીય કાર્યાલય - ભુજ

Regional Office: Bhuj, 2nd Floor, Plot No.10, Nr. Shri Krupa Nagar Gate, College Road, Bhuj, Kachchh - 370001
કોર્પોરેશન - ભુજ, બુધીય માર્ગ, પોટ નં. 10, રિયાલિટી નાર્ગે ગેટ, કોલેજ રોડ, ભુજ, કચ્છ - 370001
E-mail: mbhj.ji@sangathan.ggrbhrb.co.in | web: www.ggb.bank.in | Tel No: 02832-221264/225137/225138