सेन्ट्रल बेंक ऑफ इन्डिया
सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए "केन्द्रित" "CENTRAL" TO YOU SINCE 1911

BRANCH : Nani Monpari
DADAR ROAD, NANI MONPARI, DIST. JUNAGADH, Gujarat.
Mail: bmrajk4658@centralbank.co.in

o/c

Date-11.06.2026

M/s Shivam Beverages - (Proprietorship Firm) - Borrower Jay Yogeshwar society, Nr. Paridhi Park apartment, Nr. Gurukul, Dhari bye-pass, Visavadar-362120. Distt. : Junagadh.	**Mr. Bharatbhai Savjibhai Paghadar (PROPRIETOR, MORTGAGOR)** Visavadar Revenue Survey no. 25 Paikee Plot no. 15 Paikee West Side of Plot, Jay Yogeshwar Krupa Society, Nr Paridhi Park Apartment, Nr Gurukul Off, Dhari Bye-Pass Road, Visavadar. Dist. Junagadh – 362130

Reg: Notice of Sale of Secured Assets - A/c M/s Shivam Beverages, B/o Nani Monapari

Whereas you borrowers/guarantors hereinabove have failed to repay the outstanding dues towards discharge of your liabilities in full **despite our notice dated 23/05/2022 under Sec. 13 (2) and thereafter possession notice dated 23/01/2023 under Sec.13 (4) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002** and the rules thereunder till date, the undersigned as authorized officer in exercise of powers conferred under the provisions of said Act propose to sell the secured assets/immovable property/ies through e-**auction on 29/06/2026**, as per enclosed Public Auction Notice.

Notice of 15 **days** is hereby given to you for sale of immovable secured assets, as described below, towards realization of outstanding dues.

Description of Secured Assets

All that piece and parcel of property consisting of:

1. **Property including construction there on :**
   in the name of Mr Bharatbhai Savjibhai Paghadal –

Situated at : Revenue Survey no. 95/2 Paikee plot no 163 & 164, Ufda Gamtal, Gorakhpara Near Lakhani Parivar, Off. Sarsai Road, Vill. Udafa, Teh Visavadar, Distt Junagadh-362130.

Admeasuring Land : 334.88 Sq Mt.

Boundary :
North : Road
South : Other Property
East : Other Property
West : Road

For, Central Bank of India
Authorized Officer

Authorized Officer

Central Bank of India

BRANCH : NANI MONPARI

DADAR ROAD, NANI MONPARI, DISTT. JUNAGADH, Gujarat

Mail: bmrajk4658@centralbank.co.in

APPENDIX- IV-A [See proviso to rule 8 (6)]
Sale Notice for Sale of Immovable Properties on 29/06/2026

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 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, the **Physical Possession** of which have been taken by the authorized officer of Central Bank of India, Secured creditors, will be sold on **"As is where is", "As is what is" and "whatever is there is" basis** on **29/06/2026** for recovery of due to the Central Bank of India from Borrower(s) and Guarantor(s). The Reserve Price and earnest money deposit (EMD) is displayed against the details of respective properties.

SR.	Name of the Borrowers/Guarantors / Mortgagers	Branch Contact Details	Demand Notice Date & Due Amount	Description of Immovable Property	Reserve Price & EMD 10% / Bid Incremental Amount
1. 2.	**M/s Shivam Beverages - (Proprietorship Firm) - Borrower** Jay Yogeshwar society, Nr. Paridhi Park apartment, Nr. Gurukul, Dhari bye-pass, Visavadar-362120. Distt. : Junagadh. **Mr. Bharatbhai Savjibhai Paghadar (PROPRIETOR, MORTGAGOR)** Jay Yogeshwar society, Nr. Paridhi Park apartment, Nr. Gurukul, Dhari bye-pass, Visavadar-362120.	Mr Sheshnath Branch Manager, Nani Monapari Distt. Junagadh. Mob - 8238098434 **Mr Digambar Bhoyar** Authorized Officer, Mob - 9589678182	**23/05/2022** **Rs.25,17,356/- + Interest + Other Charges thereon.**	**Property including construction there on :** **in the name of** Mr Bharatbhai Savjibhai Paghdal - **Situated at :** Revenue Survey no. 95/2 Paikee plot no 163 & 164, Ufda Gamtal, Gorakhpara Near Lakhani Parivar, Off. Sarsai Road, Vill. Udafa, Teh Visavadar, Distt Junagadh-362130. Admeasuring Land : 334.88 Sq Mt. Boundary : North : Road South : Other Property East : Other Property West : Road	**Rs 11,97,000.00** **Rs 1,19,700.00** **Rs 20,000.00**

सेन्ट्रल बैंक ऑफ़ इंडिया
Central Bank of India
1911 से आपके लिए "केंद्रित" "CENTRAL" TO YOU SINCE 1911

BRANCH : NANI MONPARI
DADAR ROAD, NANI MONPARI, DISTT. JUNAGADH, Gujarat
Mail: bmrajk4658@centralbank.co.in

E-Auction Date: 29/06/2026 Time: 12 Noon to 5 PM With Auto Extension of 10 Minutes.

Date of Inspection & Time: 24/06/2026 between 12 Noon to 5 PM
Bidder will register on website and upload KYC documents and after verification of KYC documents by the service provider ,EMD to Be Deposited In Global EMD wallet through NEFT/RTGS/transfer (after generation of challan from)
The auction will be conducted through the Bank's approved service provider "https://baanknet.com"

E-auction will be held "As is where is", "As is what is" and "whatever is there is" basis. For detailed terms and conditions please refer to the link provided in www.centralbankofindia.co.in secured creditor or auction platform { **https://baanknet.com** } baanknet
Helpline No.-(M) : 8291220220

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002
Borrowers/Guarantors/ Mortgagors are hereby notified to pay the sum as mentioned above along with up to 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.

Date: 11/06/2026, Place: Junagadh **Authorized Officer, Central Bank of India**

For, Central Bank of India
Authorized Officer

Terms and conditions

1.**The Sale will be done by the undersigned through e-auction platform provided at the Website https://baanknet.com on 29/06/2026 (12:00 to 05:00 PM).** The intending Bidders/Purchasers are requested to register on portal (**https://baanknet.com**) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider, **(it is advice please avoid last day registration) the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet well in advance or one hour before the auction end time. (BEFORE 4.00 PM on 29/06/2026). In case EMD amount is not available in Global EMD Wallet, system will not allow to bid**. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance or one hour before the auction end time. Bidders may give offers either for one or for all the properties. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-auction. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding. In case of offers for more than one property bidders will have to deposit EMD for each property.

2. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through i.e. NEFT/RTGS/Transfer/UPI (After generation of Challan from (**https://baanknet.com**) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode, such as Cheques will not be accepted. Bidders, not depositing the required EMD in his Wallet, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest. The EMD of the unsuccessful bidders will be returned without interest.

3. Platform (**https://baanknet.com**) for e-Auction will be provided by our e Auction service provider PSB alliance having its Registered office at Unit 1, 3rd Floor, VIOS Commercial Tower Near Wadala Truck Terminal, Wadala East, Mumbai 400 037. The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website **https://baanknet.com** This Service Provider will also provide online

BRANCH : NANI MONPARI
DADAR ROAD, NANI MONPARI, DISTT. JUNAGADH, Gujarat
Mail: bmrajk4658@centralbank.co.in

demonstration/ training on e-Auction on the portal. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the Banks websites/webpage portal. https://www.centralbankofindia.co.in, **https://baanknet.com**. The intending participants of e- auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from e-Bक्रय –portal (**https://baanknet.com**).

4. **The bid price to be submitted shall be equivalent or above the reserve price and during the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and by minimum increase in the bid amount given in above table to the last higher bid of the bidders. "The bidder shall improve their offer in multiple as mentioned above respectively which will be the bid Increase Amount"** . The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 10 Minutes time will be given in case of receipt of bid in last ten minutes. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.

5. Intending Bidders are advised to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.

6. In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider (**https://baanknet.com**), details of which are available on the e-Auction portal.

7. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (On mobile no/ email address given by them/ registered with the service provider).

8. **The successful bidder shall have to deposit 25% [Twenty Five Percent) of the bid amount, less EMD amount deposited through NEFT/RTGS in a/c No -1372841668, Name : Central Bank of India, Rajkot, IFSC-CBIN0280571**, the same day or not later than next working day and the remaining amount shall be paid within 15 days from the date of confirmation of sale or such time as agreed between parties but not exceeding 90 days. In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

9. Default of Payment: Default of payment of 25% of bid amount (less EMD) on the same day or the next working day as stated above and/ or 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice. The EMD and any other monies paid by the successful bidder shall be forfeited by the Authorized Officer of the Bank.

10. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all other dues applicable existing and future relating to properties.

For, Central Bank of India

11. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.

Authorised Officer

12. The Sale Certificate will not be issued pending operation of any stay/ injunction/restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period. The deposit made by the successful-bidder, pending execution of Sale Certificate, will be kept in non-interest bearing deposit account. No request for return of deposit either in part or

BRANCH : NANI MONPARI
DADAR ROAD, NANI MONPARI, DISTT. JUNAGADH, Gujarat
Mail: bmrajk4658@centralbank.co.in

full/cancellation of sale will be entertained. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation.

13. The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.

14. The Intending purchaser can inspect the property on date and time mentioned above at his/her expense. **For inspection about the title document & other documents available with the Bank, the intending bidders may contact Central Bank of India during office hours on 24/06/2026**.

15. The property is being sold on "As is where is", "As is what is" and "Whatever there is" basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Property dues regarding the encumbrances besides the Bank's charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above (if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid

16. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.

17. The sale is subject to confirmation by the Bank.

18. The sale is subject to conditions /Rules/Provisions prescribed in the SARFAESI Act 2002 and Rules framed there under and the conditions mentioned above. For more details if any prospective bidders may contact the authorized officer Mr. Digambar Bhoyuar, Chief Manager, Regional Office Rajkot on Tel No. Mobile 9589678182

19. Borrowers/Guarantors/ Mortgagors are hereby notified to pay the sum as mentioned above along with up to 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.

STATUTORY 15 DAYS SALE NOTICE UNDER SARFAESI ACT 2002

Date: 11.02.2026
Place: Junagadh

For, Central Bank of India
Authorized Officer

Authorized Officer
Central bank of India