ARMB Rajkot, 2nd floor, JP Sapphire Building, Race Course road, Rajkot, Gujarat – 360001, Phone – 9781333069, Email – cs8304@pnb.bank.in

M/s SADGURU ENTERPRISE (Proprietorship Firm) 26, Shreenathji nagar, Sarad chowk, Mangrol road, Keshod Gujarat, 362220	**Mr. Mansur Vijanand Sisodiya (Proprietor/Guarantor)** Bava Simroli, Dist; Junagadh Gujarat- 362220
Mr. KARMATA DEVABHAI BHIKHANBHAI (Guarantor) BAVA SIMROLI,, BAVA SIMROLI,, JUNAGADH - 362220	**Mr. KARMATA SARMANBHAI BHIKHANBHAI (Guarantor)** BAVA SIMROLI,, BAVA SIMROLI,, JUNAGADH - 362220
Mr. SARMANBHAI BHIKHANBHAI KARMATA (Guarantor) Madhusudan nagar, revenue survey no 112 paiki 1, plot no 27 and 28, near kamnath palace, Veraval road, keshod dist. Junagadh, Gujarat- 362220.	**Mr. DEVABHAI BHIKHANBHAI KARMATA (Guarantor)** Madhusudan nagar, revenue survey no 112 paiki 1, plot no 27 and 28, near kamnath palace, Veraval road, keshod dist. Junagadh, Gujarat- 362220.

Appendix – IV-A
[See Rule 9 (1)]
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 9(1) 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 Punjab National Bank, Branch **Keshod (593300)**, the **Symbolic possession** of which has been taken by the Authorized Officer of the Secured Creditor on 02.07.2026, will be sold on "As is Where is", As is What is" and Whatever there is" basis in **E-Auction on 26.11.2026** for recovery of **Rs. 1,32,80,036.10/- (Rupees One Crore Thirty-Two Lakh Eighty Thousand Thirty-Six And Ten Paisa Only) as on 22.04.2026** with further interest w.e.f. 23.04.2026 and other expenses, less recovery if any, until payment in full, from **M/s SADGURU ENTERPRISE (Proprietorship Firm), Mr. Mansur Vijanand Sisodiya (Proprietor/Guarantor), Mr. KARMATA DEVABHAI BHIKHANBHAI (Guarantor), Mr. KARMATA SARMANBHAI BHIKHANBHAI (Guarantor).**

The Public e-auction sale notice is being publish into two newspapers "**Financial Express English**" and "**Financial Express Gujarati**" on **06.11.2026**. The Reserve price and Description of Property is given below: -

Sr No	Description of Property	Reserve Price (in Lakhs)	Earnest Money Deposit (EMD in Lakhs)
1.	All The Piece and Parcel of property of A shop and residence house constructed upon land of **plot no 27** land sq.mtr. 265.65 of N.A. R.S. no 112/1 paiki, situated at madhusudan nagar, Keshod, within limits of Keshod municipality. Ta. Keshod Dist. Junagadh. Bounded by: East: Adj. land of plot No.34. West: Adj. road mts. 6-00. North: Adj. land of plot No.28. South: Adj. 9-00 mtr. Wide road. Property Owner Name: SARMANBHAI BHIKHANBHAI KARMATA and DEVABHAI BHIKHANBHAI KARMATA (Covered under Serial No 954 dated 24.02.2023) **(Bank Property ID: PUNBSADGURUPLOT27)**	**Rs 69.93** (Rupees Sixty-Nine Lakh Ninety-Three Thousand Only)	**Rs 7.00** (Rupees Seven Lakh Only)

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2.	All The Piece and Parcel of property of an open land of **plot no. 28** land sq.mtr. 144.00 situated at Keshod of N.A. R.S. no 112/1 paiki, known as "madhusudan nagar" , Keshod, within limits of Keshod municipality. Ta. Keshod Dist. Junagadh. Bounded by: East: Adj. plot No.33. West: Adj. Road 6-00. Mtrs. North: Adj. plot No.29. South: Adj. plot No.27 Property Owner Name: SARMANBHAI BHIKHANBHAI KARMATA and DEVABHAI BHIKHANBHAI KARMATA (Covered under Serial No 954 dated 24.02.2023) **(Bank Property ID: PUNBSADGURUPLOT28)**	**Rs.24.11** (Rupees Twenty-Four Lakh Eleven Thousand Only)	**Rs.2.42** (Rupees Two Lakh Forty-Two Thousand Only)

Note: The auction sale will be "online through e-auction" portal https://baanknet.com/

****The sale of the scheduled property was made free from all encumbrances, litigations, liabilities, municipal taxes, electricity dues, society maintenance etc.: Not known****

****Tenancy Claims: No****

Date: 02.11.2026
Place: RAJKOT

Yours faithfully,

For Punjab National Bank
FOR PUNJAB NATIONAL BANK

AUTHORIZED OFFICER
अधिकृत अधिकारी
AUTHORISED OFFICER

पंजाब नैशनल बैंक * ए.आर.एम.बी. राजकोट * ARMB RAJKOT * PUNJAB NATIONAL BANK