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यूनियन बैंक ऑफ़ इंडिया
भारत सरकार का उपक्रम A Government of India Undertaking

Union Bank of India

Assets Recovery Branch :
21, Veena Chambers, Mezzanine Floor, Dalal Street, Near Bombay Stock Exchange, Fort, Mumbai - 400001.

E-AUCTION SALE NOTICE (UNDER SARFAESI ACT)

15 DAYS E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISION TO RULE 8 (6) / 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, the possession of which has been taken by the Authorised Officer of Union Bank of India (Secured Creditor) will be sold on **AS IS WHERE IS, AS IS WHAT IS, WHATEVER THERE IS and WITHOUT RECOURSE BASIS** on **29.09.2026** in between **12.00 PM to 5.00 PM.**, for recovery of respective amounts, due to the Union Bank of India (Secured Creditor) from the respective Borrower(s) and Guarantor(s) as mentioned below. The Reserve Price and Earnest Money Deposit will be as mentioned below. For details terms and conditions of the sale, please refer to the link provided in Union Bank of India (Secured Creditor) website i.e. [www.unionbankofindia.bank.in](https://baanknet.com). Bidder may also visit the website <https://baanknet.com>. The under mentioned properties will be sold by Online E-Auction through website <https://baanknet.com> on **29.09.2026** for recovery of respective amounts plus interest and other expenses in the respective borrowers accounts.

Online E-Auction through website <https://baanknet.com>
Date & Time of Auction : **29.09.2026 at 12.00 P.M to 05.00 P.M.**

Lot No.	a) Name of the Borrower b) Name of the Branch c) Description of Property d) Name of the Owner/s	a) Reserve Price in Rupees b) Earnest Money c) Bid Incremental Deposit (EMD)	Debt Due Contact Person and Mobile No.	Encumbrance Possession: Symbolic / Physical	Litigation
1	a) M/s. Dirgh Diamond Pvt. Ltd. b) Asset Recovery Branch, Mumbai c) Flat No. 103 admeasuring Built up area 141.27 Sq. Mtrs. On the 1st Floor of Building No. 'B' of 'Marvel Luxuria' B/s Earth Residency, Opp. Shaligram Status, alongwith proportional undivided share on the land underneath the said building constructed on the land bearing Final Plot No. 24; T.P. Scheme No. 27 (Utran-Utran); Block No. 120; Revenue Survey No. 194/2/3A of Moje: Utran; City: Surat Taluk: City: District: Surat d) Mr. Laxmidas Balubhai Vekariya	a) ₹ 90,00,000.00 b) ₹ 9,00,000.00 c) ₹ 1,00,000.00	Rs. 26,70,88,811.53 (Twenty Six Crores Seventy Lakhs Eighty Eight Thousands Eight Hundreds Eleven & Paise Fifty Three Only) as on 31.12.2025 plus further interest there on w.e.f. 01.01.2026 at applicable rate of interest, cost and excluding legal and other charges till date. Mr. Kishor Chandra Kumar 7992466930	Not known to A.O. Symbolic possession.	NOT KNOWN TO SECURED CREDITOR

Bidders are requested to visit the Bank's website [www.unionbankofindia.bank.in](https://baanknet.com) for detailed terms & conditions of E-Auction and other details before submitting their Bids for taking part in the E-Auction. Bidder may also visit the website <https://baanknet.com> Portal.
The intending bidders must have valid e-mail ID to participate in on-line Auction. The terms and conditions of sale shall be strictly as per the provisions of The Security Interest (Enforcement) Rules, 2002.
STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8 (6) / RULE 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002
This may also be treated as notice under Rule 8 (6) / Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about the holding of E-Auction Sale on the above mentioned date. For detailed terms and condition of the sale, please refer to the link provided i.e [www.unionbankofindia.bank.in](https://baanknet.com) or <https://baanknet.com>

Date : 12.09.2026
Place: Mumbai

Sd/-
Authorised Officer, Union Bank of India



GRIHUM HOUSING FINANCE
Apna Ghar. Apni Pehchan.

GRIHUM HOUSING FINANCE LIMITED
Registered Office:- 6th Floor, B Building, Ganga Trueno, Lohegaon, Pune, Maharashtra 411014 / Branch Off Unit:- Girnar Khushbu Plaza, Office No. 52, Second Floor, GIDC, Vapi - 396195, Gujarat/ Office No. 303 & 304, Aryaman Shopping Complex, 3rd Floor, Jetalpur Road, Vishwas Colony, Vadiwadi, Vadodara - 390020, Gujarat/ Office No. 607, ICC Complex, Opposite Civil Hospital, Besides Kadiwala School, Centre Point, Surat, Gujarat - 395002

E-AUCTION - SALE NOTICE
(Sale of secured immovable asset under SARFAESI Act)

E-auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (the "Act") read with Rule 8 and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower/ Co-Borrower/ Mortgagor (s)/Guarantor(s) that the below described immovable properties mortgaged to Grihum Housing Finance Limited (hereinafter referred to as the "Secured Creditor" as per the Act), the possession of which has been taken by the Authorised Officer of Secured Creditor in exercise of powers conferred under section 13(12) of the Act read with Rules 8 and 9 of the security interest (Enforcement) Rule pursuant to notice under section 13(2) of the Act. The Secured Assets will be sold on "As is where is", "As is what is", and "Whatever there is" basis on 30-09-2026 through E-Auction. It is hereby informed to General public that we are going to conduct public through E-Auction platform provided at the website: <https://www.bankauctions.com>. For detailed T&Cs of sale, please refer to link provided in GHFL's/Secured Creditor's website i.e. www.grihumhousing.com

Sr. No.	Proposal No. Customer Name {A}	Demand Notice Date and Outstanding Amount {B}	Nature of Possession {C}	Description of Property {D}	Reserve Price {E}	EMD (10% of RP) {F}	EMD Submission date {G}	Incremental Bid {H}	Property Inspection Date & Time {I}	Date and time of Auction {J}	Known encumbrances /Court cases if any {K}
1	Loan No. HL0064610000000501 5773 Savita Dipak Sakhare (Borrower) Dipak Jagannath Sakhare (Co Borrower)	Notice date: 09-03-2026 Total Dues: Rs. 1108653/- (Rupees Eleven Lakh Eight Thousand Six Hundred FiftyThree Only) payable as on 09-03-2026 along with interest @13.35% p.a. till the realization.	Physical	All That Piece And Parcel Of Property Being Flat No. 109 Admeasuring About 850.00 Sq.Fts Equivalent To 78.96 Sq.Mtrs. Super Built Up Area Situated On The First Floor Of The Building Known As "Hari Krupa Complex" Constructed On N.A. Land Bearing Revenue Survey No. 255 Admeasuring 14164.00 Square Meters. Paikie Plot No..... 1.Plot No:- 44 Area Adm Sq.Mtrs:-186.19 Old Survey No:-255/Paikie 4.New Survey No:-1942& 2.Plot No:-45Area Adm Sq.Mtrs:-198old Survey No:-255/Paikie 5.new Survey No:-1947& 3.Plot No:-54area Adm Sq.Mtrs:-195.16old Survey No:-255/Paikie 6.new Survey No:-1954 Situated At Village Chhiri, Taluka- Vapi, District Valsad Together With All Movables & Receivables, All Existing Buildings And Structures Thereon And Buildings And Structures As May Be Erected/Constructed There Upon Any Time From/After The Date Of Respective Mortgages And All Additions Thereto And All Fixtures And Furniture's Attached To The Earth Or Permanently Fastened To Anything Attached To The Earth, Both Present And Future And Bounded As Under: North By: Passage South By: Open Space East By: Flat No. 108 West By: Open Space Measuring East To West On The Northern Side: NA East To West On The Southern Side: NA North To South On The Eastern Side: NA North To South On The Western Side: NA.	Rs.761600/- (Rupees Seven Lacs Sixty One Thousand Six Hundred Only)	Rs. 76160/- (Rupees Seventy Six Thousand One Hundred Sixty Only)	29-09-2026 Before 5 PM	10,000/-	24-09-2026 (11AM - 4PM)	30-09-2026 (11 AM- 2PM)	NIL
2.	Loan No. HL0062610000000503 2800 Nagar Ronak (Borrower) Chauhan Sweta Sarvajit (Co Borrower) Sumitaben Rajeshkumar Nagar	Notice date: 09-01-2026 Total Dues: Rs.2812324/- (Rupees Twenty Eight Lakh Twelve Thousand Three Hundred TwentyFour Only) payable as on 09-01-2026 along with interest @12.35% p.a. till the realization.	Physical	All That Piece And Parcel Of The Non-Agricultural Plot Of Land In Mauje: Village Bapod, R.S. /Block No. 560, 560 Paiki 1, 560 Paiki 1 Paiki 1, T.P. Scheme No. 43, F.P. No. 17/2, Admeasuring 3775 Sq. Mtrs., & Block/ Survey No. 561, T.P. Scheme No. 43, F.P. No. 18, Admeasuring 1576 Sq. Mtrs., Total Admeasuring 5351 Sq. Mtrs., Scheme Known As "Shreeji Vardan" Paiki Tower - C, 6th Floor, Flat No. C-601, Carpet Area Admeasuring 58.9354 Sq. Mtrs., Extra Terrace Area 62.15 Sq. Mtrs. And Attached Balcony Admeasuring 3.2148 Sq. Mtrs., Undivided Share Of Land Admeasuring 20.59 Sq. Mtrs., At Registration District & Sub District: Vadodara, District Vadodara & Bounded As Under: East: By Margin Than 18 Mtrs. Road West: By Margin And Open Space Then Tower I North: By Flat No. C-602 South: By Tower B	Rs. 2600000/- (Rupees Twenty Six Lacs Only)	Rs. 260000/- (Rupees Two Lacs Sixty Thousand Only)	29-09-2026 Before 5 PM	10,000/-	24-09-2026 (11AM - 4PM)	30-09-2026 (11 AM- 2PM)	NIL
3.	Loan No. HL0056910000000502 9664 Satish Kumar (Borrower) Nirmala Satishkumar Patel (Co Borrower)	Notice date: 09-03-2026 Total Dues: Rs.1137951/- (Rupees Eleven Lakh ThirtySeven Thousand Nine Hundred FiftyOne Only) payable as on 09-03-2026 along with interest @11.85% p.a. till the realization.	Physical	All That Piece And Parcel Of Property Being Non-Agriculture Plot Of Land In Moje: Kadodara, Palsana, Lying Being Land Bearing Block No. 142, Admeasuring 39659.00 Sq. Mtrs. Reconstituted Land No. 142/2, Admeasuring 7720.55 Sq. Mtrs. Known As "Manav Residency" Paikil Type-A, Flat No. A-8, As Per Booking No. A/1-206, Built Up Area Admeasuring 35.79 Sq. Mtrs. I.E. 385.24 Sq. Ft.s & Carpet Area Admeasuring 33.41 Sq. Mtrs. I.E. 359.62 Sq. Ft.s, Undivided Share Of Land Admeasuring 14.34 Sq. Mtrs. At Village: Kadodara, Tal. Palsana, Dist. Surat, Gujarat. Bounded As Under. North By: Reconstituted No. 142/1 & Block No. 121, Flat No.A1-207 South By: Road, Flat No. A1-205, East By: Reconstituted No. 142/3 & Block No. 120, Passage, West By: Block No. 140, 141, Building.	Rs. 591500/- (Rupees Five Lacs Ninety One Thousand Five Hundred Only)	Rs. 59150/- (Rupees Fifty Nine Thousand One Hundred Fifty Only)	29-09-2026 Before 5 PM	10,000/-	24-09-2026 (11AM - 4PM)	30-09-2026 (11 AM- 2PM)	NIL
4.	Loan No. HM0190H18100147 Satvendra Kaur Gujral (Borrower) Satvendra Singh (Co Borrower)	Notice date: 11-12-2025 Total Dues: Rs. 593709/- (Rupees Five Lakh Ninety Three Thousand Seven Hundred Nine Only) payable as on 11-12-2025 along with interest @14.85% p.a. till the realization.	Physical	All That Piece And Parcel Of Immovable Property Being A Said Flat No.206, Admeasuring About 33.78 Sq. Meters On 2 Floor Along With Undivided Proportionate Share In The Land In The Scheme Known As Bansil Palace, Forming Part Of Land Bearing Revenue Survey No.442 + 443, Old Block No.569/01, 569/02, 569/03 Resurvey No.423, 786, 795 Of Mouje Umhed Of Kamrej Taluka In The Registration District And Sub-District Of Surat, Which Is Bounded As Under. North: Adjoin Passage South: Adjoin Other Property East: Adjoin Flat No.205 West: Adjoin Passage	Rs. 355000/- (Rupees Three Lacs Fifty Five Thousand Only)	Rs. 35500/- (Rupees Thirty Five Thousand Five Hundred Only)	29-09-2026 Before 5 PM	10,000/-	24-09-2026 (11AM - 4PM)	30-09-2026 (11 AM- 2PM)	NIL
5.	Loan No. HF0190H20100340 Subhaschandra Gupta (Borrower) Puja Subhash Gupta (Co Borrower)	Notice date: 10-09-2025 Total Dues: Rs. 466116/- (Rupees Four Lakh Sixty Six Thousand One Hundred Sixteen Only) payable as on 10-09-2025 along with interest @9.9% p.a. till the realization.	Physical	All The Piece And Parcel Of The Property Bearing Flat No. 202 On The 2nd Floor Admeasuring 551 Sq. Fts. Super Built Up Area, & 303 Sq. Fts. I.E. 28.16 Sq. Mts. Built Up Area, Along With 6.55 Sq. Mts. Undivided Share In Land Of Road & C.O.P. In "Maruti Complex Of Harikrushna Residency", Situate At Revenue Survey No. 125, Block No. 148, Paiki Plot No. 45 & 46, Of Moje Village Bagumara, Ta. Palsana, Dist. Surat, On The East :Flat No. 201 On The West :House On The North :Flat No. 203 On The South :House.	Rs. 290000/- (Rupees Two Lacs Ninety Thousand Only)	Rs. 29000/- (Rupees Twenty Nine Thousand Only)	29-09-2026 Before 5 PM	10,000/-	24-09-2026 (11AM - 4PM)	30-09-2026 (11 AM- 2PM)	NIL

The intending bidders/purchasers are advised to visit Secured Creditor Branch and the auction properties, and make his own enquiry and ascertain additional charges, encumbrances and any third-party interests and satisfy himself/herself/itself in all aspects thereto before submitting the bids. All statutory dues like property taxes, electricity/water dues and any other dues, if any, attached to the property to be ascertained and paid by the successful bidder. The interested bidders are required to register themselves with the portal and obtain login ID and Password well in advance, which is mandatory for e-bidding, from auction service provider) C1 India PVT LTD. Address: Plot No-68 3rd floor Gurgaon Haryana-122003. Helpline Number- 7291981124.25.26 Support Email id - Support@bankauctions.com. Contact Person - Dharm P E-mail id: dharmi.p@ctfindia.com Contact No.9948182222. Please note that Prospective bidders may avail online training on e-auction from them only. The intending purchaser/bidder is required to submit amount of the Earnest Money Deposit (EMD) by way of by way of NEFT/RTGS /DD in the Account name – GRIHUM HOUSING FINANCE LIMITED - AUCTION PROCEEDS A/C, Account no. – 091551000028, IFSC code - ICIC0000915, Branch Address - ICICI Bank Ltd, Panchshil Tech Park, Near Ganapathi Chowk, 43/44 Viman Nagar - 411014 / drawn on any nationalized or scheduled Bank on or before 29-09-2026 and register their name at <https://www.bankauctions.com> and get user ID and password free of cost and get training on e-Auction from the service provider. After their Registration on the website, the intending purchaser/bidder is required to get the copies of the following documents uploaded, e-mail and sent self-attested hard copy at Address- Girnar Khushbu Plaza, Office No. 52, Second Floor, GIDC, Vapi - 396195/ Office No. 303 & 304, Aryaman Shopping Complex, 3rd Floor, Jetalpur Road, Vishwas Colony, Vadiwadi, Vadodara - 390020, Gujarat Gujarat/ Office No. 607, ICC Complex, Opposite Civil Hospital, Besides Kadiwala School, Centre Point, Surat, Gujarat - 395002 Mobile no. +91 8281138143 e-mail ID p.adithi@grihumhousing.com For further details on terms and conditions please visit <https://www.bankauctions.com> & www.grihumhousing.com to take part in e-auction.
This notice should also be considered as 15 DAYS (Fifteen) notice to Borrower / Co-Borrower/ Mortgagor (s)/Guarantor(s) under Rule 8(6) of the Security Interest (Enforcement) Rule-2002
Note: In any case if there is any difference between the contents of local language publication and English newspaper publication, the Content, of the English newspaper language published in Financial Express shall be prevail.
Date: 12-09-2026, Place: Gujarat

Sd/- Authorised Officer, Grihum Housing Finance Limited

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