

**Vatva Branch**

Shop No. 2,4,5,6, Matrix Plaza, Opp. Ramvadi Kanto, Jashodanagar-Hathijan Road, Vatva GIDC, Vatva, Ahmedabad, Gujarat-382440 Email : vatva@indianbank.co.in

ANNEXURE-A

APPENDIX- IV-A" [See proviso to rule 8 (6) / 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 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 has been taken by the Authorised Officer of Indian Bank Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **24/06/2026 at 11.00 AM to 03.00 PM**, for recovery of **Rs.39,21,966/- (Rupees THIRTY NINE LAKH TWENTY ONE THOUSAND NINE HUNDRED SIXTY SIX ONLY)** as per demand notice dated 17/11/2025 together with further interest thereon and incidental expenses, costs, charges etc due to the Indian Bank Secured Creditor, from:

Mr. Kaushikbhai Maheshbhai Panchal (Borrower and Mortgagor) Address 1 : Panchot Darjivas Panchot Mahadevpura Mahesana-384205 Address 2: A-102 Vande Matram Hills Satyamev Vista Road Gota Chandlodiya Ahmedabad-384205 Address 3: House number 30, Rajdhani Residency, Manjipura Road, Taluka Nadiad, District Kheda, Gujarat-388230 Address 4: C/o Reliable Enterprise Survey No.1087, Khata No.417, Navin RI, Nr Salus Ind, Nagarsan, City-Kadi, Mehsana-382705 Address 5: B-2023, Parijat Residency, Nana Chilado, Ahmedabad	Mrs. Jalpaben Kaushik Panchal (Guarantor) Address 1 : Panchot Darjivas Panchot Mahadevpura Mahesana-384205 Address 2: A-102 Vande Matram Hills Satyamev Vista Road Gota Chandlodiya Ahmedabad-384205 Address 3: House number 30, Rajdhani Residency, Manjipura Road, Taluka Nadiad, District Kheda, Gujarat-388230 Address 4: C/o Reliable Enterprise Survey No.1087, Khata No.417, Navin RI, Nr Salus Ind, Nagarsan, City-Kadi, Mehsana-382705 Address 5: B-2023, Parijat Residency, Nana Chilado, Ahmedabad
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The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:





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Shop No. 2,4,5,6, Matrix Plaza, Opp. Ramvadi Kanto, Jashodanagar-Hathijan Road, Vatva GIDC, Vatva, Ahmedabad, Gujarat-382440 Email : vatva@indianbank.co.in

S r. N o.	Detail of Auction Property	Encumbrances on property if any	Reserve Price (In Rs)	EMD Amount (In Rs)	Bid incremental amount (In Rs)	Date and time of e-auction at the platform of e-auction service provider https://www.baanknet.com	Property ID No./Possession
	All that piece and parcel of immovable property House No-30 Admeasuring about 65.396 Sqmtr and Land Area Admeasuring About 43.60 Sq mtr including Road and Comon plot Total Admesuring About 109.76 Sqmtr and the area hereinabove construction thereon Admesuring about 163.00 sq Mtr, 2-BHK with construction including Ground Floor First Floor in the Schem known as Rajdhani Residency and cabin construction on Non Agriculture land bearing khata no 60, Block/Surey No-60/1 adeasuring 6576 Sq Mtr situated lying and being at Village:-Manjipura, Taluka:- Nadiad, within District of Kheda and Registration Sub District of Nadiad within the state of Gujarat. East: Open Space West: Society Common Road North: House No. 29 South: House No. 30/1	Nil	26,10,000/-	2,61,000/-	10,000/-	24/06/2026 at 11.00 AM to 03.00 PM	IDIB960110 032601 Symbolic Possession

Bidders are advised to visit the website (<https://www.baanknet.com>) of our e auction service provider PSB Alliance Pvt. Ltd. to participate in online bid. For Technical Assistance Please call 8291220220. For Registration status and for EMD status please email to support.ebkray@psballiance.com.

For property details and photograph of the property and auction terms and conditions please visit: <https://www.baanknet.com> and for clarifications related to this portal, please contact PSB Alliance Pvt. Ltd, Contact No: 8291220220.

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with <https://www.baanknet.com>

Date: 04.06.2026
Place: Ahmedabad

Authorized Officer

QR Code					
Bank Website www.indianbank.in	E-auction website https://www.baanknet.com	Document (Sale Notice Image)	Property Location	Video of property	Photos of Property

Contact Person: 1. Mr.Sanjeev Thakur (Authorised officer)- Mob.No.8809198360
2. Mr. Mukesh Jangid (Chief Manager)- Mob.No.9829743273





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ANNEXURE-B

APPENDIX- IV-A" [See proviso to rule 8 (6) / 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 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 has been taken by the Authorised Officer of Indian Bank Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **24/06/2026 at 11.00 AM to 03.00 PM**, for recovery of **Rs.39,21,966/- (Rupees THIRTY NINE LAKH TWENTY ONE THOUSAND NINE HUNDRED SIXTY SIX ONLY)** as per demand notice dated 20.11.2025 together with further interest thereon and incidental expenses, costs, charges etc due to the Indian Bank Secured Creditor, from

Mr. Kaushikbhai Maheshbhai Panchal (Borrower and Mortgagor) Address 1 : Panchot Darjivas Panchot Mahadevpura Mahesana-384205 Address 2: A-102 Vande Matram Hills Satyamev Vista Road Gota Chandlodiya Ahmedabad-384205 Address 3: House number 30, Rajdhani Residency, Manjipura Road, Taluka Nadiad, District Kheda, Gujarat-388230 Address 4: C/o Reliable Enterprise Survey No.1087, Khata No.417, Navin RI, Nr Salus Ind, Nagarsan, City-Kadi, Mehsana-382705 Address 5: B-2023, Parijat Residency, Nana Chilado, Ahmedabad	Mrs. Jalpaben Kaushik Panchal (Guarantor) Address 1 : Panchot Darjivas Panchot Mahadevpura Mahesana-384205 Address 2: A-102 Vande Matram Hills Satyamev Vista Road Gota Chandlodiya Ahmedabad-384205 Address 3: House number 30, Rajdhani Residency, Manjipura Road, Taluka Nadiad District Kheda, Gujarat-388230 Address 4: C/o Reliable Enterprise Survey No.1087, Khata No.417, Navin RI, Nr Salus Ind, Nagarsan, City-Kadi, Mehsana-382705 Address 5: B-2023, Parijat Residency, Nana Chilado, Ahmedabad
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The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:





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Shop No. 2,4,5,6, Matrix Plaza, Opp. Ramvadi Kanto, Jashodanagar-Hathijan Road, Vatva GIDC, Vatva, Ahmedabad, Gujarat-382440 Email : vatva@indianbank.co.in

S r. N o.	Detailed description of the Property	Enc umb ranc es on prop erty if any	Reserve Price (In Rs)	EMD Amount (In Rs)	Bid incremen tal amount (In Rs)	Date and time of e- auction at the platform of e-auction service provider https://www.baanknet.com	Property ID No./Poss ession
1	All that piece and parcel of immovable property House No-30 Admeasuring about 66.396 Sqmtr and Land Area Admeasuring About 43.80 Sq mtr including Road and Common plot Total Admesuring About 109.76 Sqmtr and the area hereinabove construction thereon Admesuring about 163.00 sq Mtr. 2-BHK with construction including Ground Floor First Floor in the Schem known as Rajdhani Residency and cabin construction on Non Agriculture land bearing khata no 60, Block/Surey No-60/1 adeasuring 6576 Sq Mtr situated lying and being at Village -Manjipura, Taluka- Nadiad, within District of Kheda and Registration Sub District of Nadiad within the state of Gujarat. East: Open Space West: Society Common Road North: House No. 29 South: House No. 30/1	Nil	26,10,000/-	2,61,000/-	10,000/-	24/06/2026 at 11.00 AM to 03.00 PM	IDIB960110032601 Physical Possession

The intending Bidders/ Purchasers are requested to register with online portal (<https://www.baanknet.com>) using their mobile number and email id. Further, after completing their eKYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by 23/06/2026 till 08:00 P.M i.e before the e-Auction date and time in the portal. The registration, eKYC and transfer of EMD in wallet must be completed well in advance, before auction.

TERMS AND CONDITIONS

1. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website (<https://www.baanknet.com>) for depositing in bidders e-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 online, will not be allowed to participate in the e-auction. The Earnest Money Deposit shall not bear any interest.
2. The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, including EMD amount (10%) deposited, latest by the next working day and the remaining amount shall be paid within 15 days from the date of auction in the form of Banker's Cheque/ Demand Draft /Account Transfer and/ or any other acceptable mode of money transfer, The Nodal Bank account no. / IFSC Code etc. for online money transfer is as under.

Nodal Bank Account No. and A/c. Name	Branch name and IFS Code
A/C No. 21202746838 Indian Bank Zonal Office Ahmedabad SARFAESI	Sola Road Branch IDIB000A538

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 to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

3. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194 – 1A of Income Tax Act 1961 and TDS is to be borne by the successful bidder only at the time of depositing the balance 75% of the bid amount.



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4. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per rules.
5. All expenses relating to stamp duty and registration of Sale Certificate, if any, shall be borne by the successful bidder.
6. The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale without assigning any reason therefore.
7. The Sale shall be subject to rules/ conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
8. Platform (<https://www.baanknet.com>) for e-Auction will be provided by our e Auction service provider PSB alliance Pvt.Ltd., Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400037 (contact Phone: 8291220220 email ID:- support.ebkay@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://www.baanknet.com>
9. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage portals: (1) www.indianbank.in (2) <https://www.baanknet.com>
10. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction,FAQ on e-Auction and User Manual on operational part of e- Auction related to this e-Auction from eBKray (<https://www.baanknet.com>)
11. The Intending Bidders / Purchasers are requested to register on portal (<https://www.baanknet.com>) using their mobile number and email-id. Further, they will complete their eKYC. Once the eKYC process completed, the intending Bidders /Purchasers has to transfer the EMD amount using online mode/ by Challan in their Global EMD e-Wallet. Only after having sufficient EMD in his/her e-Wallet, the interest bidder will be able to bid on the date of e-auction.
12. Bidder's e-Wallet should have sufficient balance (>=EMD amount) at the time of bidding.
13. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted. 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. It is clarified that confirmation of sale in favour of highest bidder shall be subject to confirmation by the Bank in term of Security Interest (Enforcement) Rules,2002.
14. The Intending Bidders are advised to properly read the Sale Notice, terms & conditions of e- auction and User Manual on operational part of e-Auction and follow them strictly.
15. 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 PSB alliance Pvt.Ltd. Details of which are available on the e-Auction portal.
16. 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).
17. If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days prior notice.
18. For verification about the title document, property & inspection thereof, the intending bidders may contact Indian Bank **VATAV BRANCH** **Shop No. 2,4,5,6, Matrix Plaza, Opp. Ramvadi Kanto, Jashodanagar-Hathijan Road, Vatva** from 22/06/2026 to 23/06/2026 between 10.00 am to 4.00 pm.
19. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property/ ies other than mentioned above (if any). However, the intending bidders should make their own independent inquiries regarding the encumbrances and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part 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).

Place: Ahmedabad
Date: 04/06/2026

(Authorized Officer)





Vatva Branch

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Branch: VATVA
Phone No: 8000125327

ANNEXURE-C

NOTICE OF SALE

Notice of intended sale under Rule 6(2) & 8(6) of The Security Interest (Enforcement Rules) 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,

Mr. Kaushikbhai Maheshbhai Panchal (Borrower and Mortgagor) Address 1 : Panchot Darjivas Panchot Mahadevpura Mahesana-384205 Address 2: A-102 Vande Matram Hills Satyamev Vista Road Gota Chandlodiya Ahmedabad-384205 Address 3: House number 30, Rajdhani Residency, Manjipura Road, Taluka Nadiad, District Kheda.Gujarat-388230 Address 4: C/o Reliable Enterprise Survey No.1087,Khata No.417,Navin RI,Nr Salus Ind,Nagarsan,City-Kadi,Mehsana-382705 Address 5: B-2023,Parijat Residency,Nana Chilado,Ahmedabad	Mrs. Jalpaben Kaushik Panchal (Guarantor) Address 1 : Panchot Darjivas Panchot Mahadevpura Mahesana-384205 Address 2: A-102 Vande Matram Hills Satyamev Vista Road Gota Chandlodiya Ahmedabad-384205 Address 3: House number 30, Rajdhani Residency, Manjipura Road, Taluka Nadiad, District Kheda.Gujarat-388230 Address 4: C/o Reliable Enterprise Survey No.1087,Khata No.417,Navin RI,Nr Salus Ind,Nagarsan,City-Kadi,Mehsana-382705 Address 5: B-2023,Parijat Residency,Nana Chilado,Ahmedabad
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Sub: Home Loan A/c No. 7716639749 **Mr. Kaushikbhai Maheshbhai Panchal and Mrs. Jalpaben Kaushik Panchal (Guarantor)** , (Borrower & Mortgagor) with Indian Bank, VATVA Branch, Ahmedabad

Mr. Kaushikbhai Maheshbhai Panchal and Mrs. Jalpaben Kaushik Panchal (Guarantor) , (Borrower & Mortgagor) availed Loan facility from Indian Bank Vatva Branch, Ahmedabad (Gujarat) the repayment of which is secured by Mortgage of schedule mentioned property/ies hereinafter referred to as **Mr. Kaushikbhai Maheshbhai Panchal and Mrs. Jalpaben Kaushik Panchal (Guarantor)** , (Borrower & Mortgagor) failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated 17/11/2025 under Sec. 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (for short called as "The Act"), was issued by the Authorized Officer calling upon 7716639749 **Mr. Kaushikbhai Maheshbhai Panchal and Mrs. Jalpaben Kaushik Panchal (Guarantor)** , (Borrower & Mortgagor) liable to the Bank to pay the amount due to the tune of **Rs.39,21,966/- (Rupees THIRTY NINE LAKH TWENTY ONE THOUSAND NINE HUNDRED SIXTY SIX ONLY)** as per demand notice as on 17/11/2025 with further interest, costs, other charges and expenses thereon. M/s Archu Incense Proprietor Mrs. Archana Nikhil Upadhyay (Borrower & Mortgagor) failed to make payment despite Demand Notice dated 17/11/2025

Mr. Kaushikbhai Maheshbhai Panchal and Mrs. Jalpaben Kaushik Panchal (Guarantor) , (Borrower & Mortgagor) failed to make payment despite Demand Notice, the Authorized Officer took Physical Possession of the schedule mentioned Property under the Act on 02/02/2026 after complying with all legal formalities.



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As per Sec.13 (4) of the Act, Secured Creditor is entitled to effect sale of the assets taken possession of and realize the proceeds towards outstanding balance. In accordance with the same, the undersigned / Authorized Officer intends selling the schedule mentioned securities in the following mode:

THE SALE PROPOSED TO BE HELD IS BY WAY OF PUBLIC TENDER /AUCTION ADOPTING THE e-AUCTION MODE.

As per Rule 9(1) of the Security Interest (Enforcement) Rules 2002, 15 days' notice for sale is required to be given and hence we are issuing this notice.

The amount due as on 16/11/2025 of Rs.39,21,966/- (Rupees THIRTY NINE LAKH TWENTY ONE THOUSAND NINE HUNDRED SIXTY SIX ONLY) together with further interest thereon and incidental expenses, costs, charges etc thereon from 17/11/2025.

Please take note that this is notice of 15 days and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after 15 days.

The date of sale is fixed as 24.06.2026 at 11.00 AM to 03.00 PM which would be by e-auction mode.

Inspection of the scheduled properties and related documents/up to date EC etc by the intending purchasers/bidders may be done at their expense from 10.04.2026 to 24.06.2026 between 10.00 am to 4.00 pm.

The Reserve price and Earnest Money Deposit (EMD) for the sale of the secured assets is fixed as mentioned in the schedule

The terms and conditions of e-auction is available in the website (<https://baanknet.com>).

The Tender/bid Form with the Terms and conditions can be had on-line from the website (<https://www.baanknet.com>) (PSB Alliance Pvt. Ltd.) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website.

The intending Bidders/ Purchasers are requested to register with online portal (<https://www.baanknet.com>) (PSB Alliance Pvt. Ltd.) using their mobile number and email id. Further, after completing their eKYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by 23.06.2026 till 08:00 P.M i.e before the e-Auction Date and time in the portal. The registration, eKYC and transfer of EMD in wallet must be completed well in advance, before auction.

Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website (<https://www.baanknet.com>) (PSB Alliance Pvt. Ltd.) for depositing in bidders 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 online, will not be allowed to participate in the e-auction. The Earnest Money Deposit shall not bear any interest.

The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale without assigning any reason there for.

The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, including EMD amount (10%) deposited, latest by the next working day and the remaining amount shall be paid within 15 days from the date of confirmation of sale in the form of Banker's Cheque/ Demand Draft /Account Transfer and/ or any other acceptable mode of money transfer. The Nodal Bank account no. / IFSC Code etc, for online money transfer is as under.

Nodal Bank Account No. and A/c. Name	Branch name and IFS Code
A/C No. 21202746838 Indian Bank Zonal Office Ahmedabad SARFAESI	Sola Road Branch IDIB000A538

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 to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.





Vatva Branch

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The sale is subject to confirmation by the Secured Creditor.

The sale is made on "As is where is", "As is what is", and "Whatever there is" basis and no representations and warranties are given by the Bank relating to encumbrance, Statutory liabilities etc.

If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days prior notice.

This Notice is without prejudice to any other remedy available to the Secured Creditor in any other Law.

SCHEDULE

The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

S r. N o.	Detailed description of the Property	Encumbrances on property if any	Reserve Price (In Rs)	EMD Amount (In Rs)	Bid incremental amount (In Rs)	Date and time of e-auction at the platform of e-auction service provider https://www.baanknet.com	Property ID No./Possession
1	All that piece and parcel of immovable property House No-30 Admeasuring about 65.396 Sqmtr and Land Area Admeasuring About 43.80 Sq mtr including Road and Comon plot Total Admesuring About 109.76 Sqmtr and the area hereinabove construction thereon Admesuring about 163.00 sq Mtr, 2-BHK with construction including Ground Floor First Floor in the Schem known as Rajdhani Residency and cabin construction on Non Agriculture land bearing khata no 60, Block/Surey No-60/1 adeasuring 6576 Sq Mtr situated lying and being at Village , - Manjipura, Taluka- Nadiad, within District of Kheda and Registration Sub District of Nadiad within the state of Gujarat. East: Open Space West: Society Common Road North: House No. 29 South: House No. 30/1	Nil	26,10,000/-	2,61,000/-	10,000/-	24/06/2026 at 11.00 AM to 03.00 PM	IDIB560110032601 Physical Possession

Bidders are advised to visit the website (<https://www.baanknet.com>) of our e auction service provider **PSB Alliance Pvt. Ltd.** to participate in online bid. For Technical Assistance Please call **PSB Alliance Pvt. Ltd. Helpdesk No.8291220220**, email ID:- support.ebkray@psballiance.com and other help line numbers available in service providers help desk. For Registration status and EMD status please contact support.ebkray@psballiance.com.

For property details and photograph of the property and auction terms and conditions please visit <https://www.baanknet.com> and for clarifications related to this portal, please contact **Helpdesk No. 8291220220**.

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with <https://www.baanknet.com>

Place: Ahmedabad

Date: 04/06/2026

(AUTHORISED OFFICER)

