



Indian Bank, Stressed Asset Management Branch, 2nd Floor, Deshna Chamber, Usmanpura, Ahmedabad-380014
Mob: 7018909979, Email: armbahmedabad@indianbank.co.in

ANNEXURE-B

APPENDIX- IV-A" [See proviso to rule 8 (6)]

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 Guarantor (s) (of Camerich Paper Pvt. Ltd.) that the below described immovable property mortgaged/charged to the Secured Creditor, the **Symbolic** possession of which has been taken by the Authorized Officer of Lead Bank Indian Bank, Stressed Asset Management (SAM) Branch, Ahmedabad, Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on **21.08.2026 (Friday)** at 11.00 AM to 04.00 PM, for recovery of **Rs.44,27,42,000/- (Rupees Forty Four Crore Twenty Seven Lakhs Forty Two Thousand Only)** as on **29.06.2026** together with further interest thereon and incidental expenses, costs, charges etc due to the **Secured Lenders** (Indian Bank, Bank of India, Union Bank of India, Bank of Maharashtra and Mehsana Urban Cooperative Bank Limited) Lead Bank Indian Bank, Stressed Asset Management (SAM) Branch, Ahmedabad, Secured Creditor, from

1. M/s Camerich Papers Private Limited (Borrower & Mortgagor) Since sold as going concern by the liquidator appointed by NCLT Ahmedabad in C.P.(IB)/83(AHM)2023. Registered Office at: 229, 2nd Floor, Kohinoor Complex, Canal Char Rasta, Ravapar Road, Morbi Rajkot Gujarat 363641 Factory Address: R.S. No. 283/1p/24, Lakkadhar Road, Off Dhuva-Matel road, Dhuva Chowaksdi, 8-National Highway, Vill. Matel, Ta. Wankaner, Morbi - 363641	
2. Mr. Arjun Savjibhai Sitapara (Guarantor) S/o Sitapara Savajibhai, Maruti Shradhdhadeep Society, Behind Central High School Kalawad road, Rajkot, Gujarat – 360005.	3. Mr. Kamlesh Ratubhai Sitapara (Guarantor & Mortgagor) Mansar, Morbi Mdg, Rajkot Morvi, Gujarat 363641 Also At: Block No B-34, Shradhdhadeep Society, B/H Kendriya Vidhyalay Kalawad Road, Rajkot. Sau Uni Area, Gujarat, 360005.
4. Mr. Yogesh Mahendrabhai Patel (Guarantor & Mortgagor) S/o Mahendrabhai, B/93 Yogeshwar nagar society Near Swami Narayan temple, Vasana, Ahemdabad City, Paldi, Ahemdabad, Gujarat 380007	5. Mr. Mohanbhai Gordhanbhai Donga (Guarantor & Mortgagor) So Gordhanbhai 44- Orbit Tower B/3, Royal Park, Opp Jain Upashray Kalavad Road, Rajkot, Sau Uni Area, Gujarat 360005.
6. Mr. Gunvantbhai Popatbhai Surani (Guarantor & Mortgagor) B-202, Bhagwati Twince, Boni Park, Near Ravapar Taluka Shala, Ravapar, Morvi Mdg, Gujarat 363641.	7. Mr. Dashrath Dayabhai Sutariya (Guarantor & Mortgagor) B-404, Bhagwati Twince-B, Sanidhya Park Society, Ravapar, Morvi, Morbi Mdg, Rajkot, Morvi Gujarat 363641.





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8.1 Mrs. Kanuben Ratubhai Sitapra Mansar, Morbi Mdg, Rajkot Morvi, Gujarat 363641.	8.2 Mr.Savjibhai Ratubhai Sitapara S/o Sitapara Ratubhai, Block No B-34, Shradhdhadeep Society, B/H Kendriya Vidhyalay Kalawad Road, Rajkot, Sau Uni Area, Gujarat, 360005.
8.3 Mr.Rameshbhai Ratubhai Sitapara S/o Sitapara Ratubhai, block No B-34, Shradhdhadeep Society B/H Kendriya Vidhyalay, Kalawad Road, Rajkot, Sau Uni Area Rajkot, Gujarat, 360005.	8.4 Mr. Kamlesh Ratubhai Sitapara Mansar, Morbi Mdg, Rajkot Morvi, Gujarat 363641. Also At: Block No B-34, Shradhdhadeep Society, B/H Kendriya Vidhyalay Kalawad Road, Rajkot, Sau Uni Area, Gujarat, 360005.
8.5 Mrs. Savitaben Ratubhai Sitapara Block No B-34, Shradhdhadeep Society, B/H Kendriya Vidhyalay Kalawad Road, Rajkot, Sau Uni Area, Gujarat, 360005.	8.6 Mrs.Laxmiben Alias Lilaben Sitapara Block No B-34, Shradhdhadeep Society, B/H Kendriya Vidhyalay Kalawad Road, Rajkot, Sau Uni Area, Gujarat, 360005.
8.7 Mrs.Kanchanben Ratubhai Sitapara Block No B-34, Shradhdhadeep Society, B/H Kendriya Vidhyalay Kalawad Road, Rajkot, Sau Uni Area, Gujarat, 360005.	8.8 Mrs. Geetaben Ratubhai Sitapara Block No B-34, Shradhdhadeep Society, B/H Kendriya Vidhyalay Kalawad Road, Rajkot, Sau Uni Area, Gujarat, 360005.
8.9 Mrs.Rasmitaben Ratubhai Sitapara Block No B-34, Shradhdhadeep Society, B/H Kendriya Vidhyalay Kalawad Road, Rajkot, Sau Uni Area, Gujarat, 360005.	8.1 to 8.9 all heirs and legal representatives of Mr. Ratubhai Devrajibhai Sitapara (since deceased) (Guarantor / Mortgagor)
9. Mr. Ratubhai Devrajibhai Sitapara HUF (Guarantor) Through its Karta and Manager, Block No B-34, Shradhdhadeep Society, B/H Kendriya Vidhyalay Kalawad Road, Rajkot, Sau Uni Area, Gujarat, 360005.	10. Mr.Savjibhai Ratubhai Sitapara (Guarantor & Mortgagor) So Sitapara Ratubhai, Block No B-34, Shradhdhadeep Society, B/H Kendriya Vidhyalay Kalawad Road, Rajkot, Sau Uni Area, Gujarat, 360005.
11. Mr. Rameshbhai Ratubhai Sitapara (Guarantor & Mortgagor) So Sitapara Ratubhai, block No B-34, Shradhdhadeep Society B/H Kendriya Vidhyalay, Kalawad Road, Rajkot, Sau Uni Area Rajkot, Gujarat, 360005.	12. Mr. Dilipbhai Prabhudas Gami (Guarantor & Mortgagor) Village 502, Ruby Sun City, Sadhu Vasvani Road, Parijat Society, Saurashtra Uni. Area, Rajkot 360005.
13. Ms. Sarashvatiben Ambarambhai Santoki (Guarantor & Mortgagor) Darbargadh Road, Wankaner, Amrasar, Wankaner 363621.	14. Mr. Ambarambhai Mohanbhai Santoki (Guarantor & Mortgagor) So Mohanbhai, Darbargadh road, Jain DerasarPase, Shankar na mandir same, Amarsar, Wankaner, Rajkot, Gujarat, 363621.
15. Mr. Chandulal Gordhanbhai Chapla (Guarantor & Mortgagor) Raj Sudama Puri, Behind Shrinath nagar, Near manas school Junagadh PTC Gujarat 362001.	16. Mr. Ketan Chandubhai Patel (Guarantor & Mortgagor) 102 Ashray apartment, 10, Prabhat Society, Behind Suvridha shopping center Mahalaxmi, paldi Ahmedabad City Gujarat 380007 Also at: 168, Patel Vas, Near Kosaliya





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	Mata Mandir, Kocharab Gam, Paldi, Ahmedabad-380007.
17. Mr. Gangaram Thakarshibhai Sutariya (Guarantor & Mortgagor) 179, Rupavati, Vinchhiya, Rajkot, Jasdan, Gujarat 360055.	18. Mr. Rameshbhai Arjanbhai Sabva (Guarantor & Mortgagor) Samadhiyala-1, Samdhiyala No. 1, Botad, Botad, Gujarat 364710.
19. Mr. Bhartiben Rameshbhai Zulasana (Guarantor & Mortgagor) Ramapir mandir pase, Sherthali Bhavnagar Botad, Gujarat, 364710.	20. Mr. Virjibhai Harjibhai Patel (Guarantor & Mortgagor) 13, Patel Park, B/h Jivandhara Hospital Paliyad Raod, Botad, Bhavnagar 364710.
21. Ms. Labhuben Bhikhabhai Laniya (Guarantor & Mortgagor) 39, Gadhadiya Bhavnagar, Gujarat 364720.	22. Ms. Jugalben Yogeshbhai Patel (Guarantor & Mortgagor) B/93 Yogeshwar nagar society Near Swami Narayan temple, Vasana, Ahemdabad City, Paldi, Ahmedabad, Gujarat 380007.

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

(In Rupees)							
Sr.No.	Detailed description of the Property	Encumbrance on property if any	Reserve Price	EMD Amount	Bid incremental amount	Date and time of e-auction at the platform of e-auction service provider https://www.baan-knet.com	Property ID No. / Possession
1	Property 1: Flat No. 502, fifth floor, totally Build up area Sq Mtrs 236.57 in multi storied residential apartment building known as " Escon Palace-A", standing on plot no 1 of N.A. Land survey no 183 P and plot no 3,4,& 5of N.A. Land survey No 184 P1 situated at village Ravapara, Taluka Morbi, District Morbi which is bounded as follows ; Boundaries: North: By Adj. Open Land thereafter, plot no 2 South: By Adj. 6.70 mtr wide internal road. East : By Adj. staircase, passage, lift, OTS & flat no 501 West : By 7.50 Mtr wide N.A. road Owner of the property: Mr. Ratubhai Devrajibhai Sitapara	Not Known to the Branch	10539 000/-	1053 900/-	1000 00/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	Symbo lic
2	Property 2: Residential house standing on sub plot no 34/B total sq mtrs 175.00 of N.A. land Survey no 85/1P,	Not Known to the	20453 000/-	2045 300/-	1000 00/-	21.08. 2026	Sym





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	In shree Shradhdhadeep co. op. Housing Society Limited situated at Nana Mava, Taluka Rajkot which is bounded as follows; Boundaries: North: By proposed plot no 34/A. South: By plot no 33. East : By 7.62 Mtr Road West : By land of survey no 85/1p Owner of the property: Mr. Ratubhai Devrajibhai Sitapara	Branch				(11:00 A.M. to 04:00 P.M.)	b o l i c
3	Property 3: Residential house on plot no 5P totally sq mtrs 160.73 (Sq Yds. 191.4) of revenue Survey no 378P (Lekh no 9P) city survey ward no 7/3, city survey no 5038/4P situated at behind Vinod Piyava, Gonadal Road, Rajkot. which is bounded as follows ; Boundaries: North: By property at plot no 5P. South: By Road. East : By Road. West : By property at plot no 5P Owner of the property: Mr. Savjibhai Ratubhai Sitapara & Mr. Kamleshbhai Ratubhai Sitapara	Not Known to the Branch	85320 00/-	8532 00/-	1000 00/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	S y m b o l i c
4	Property 4: Residential house no 26, Sq Mtrs 97.335 standing on sub plot no 41 to 54/10 of plot no 41 to 54 of revenue survey no 52/1 & 52/2paiki, T.P.S no 4(Raiya), O.P. no 13 & 14 , F.P. no 390& 392 paiki, known as "Shilpan basera", situated at village Raiya, Taluka Rajkot which is bounded as follows ; Boundaries: North: By plot no 41 to 54/11 South: By sub plot no 41 to 54/9 East : By margin after 7.50 mtr. road West : By margin thereafter block no 37 Owner of the property: Mr. Rameshbhai Ratubhai Sitapara and Mr Kamlesh Ratubhai Sitapara	Not Known to the Branch	91400 00/-	9140 00/-	1000 00/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	S y m b o l i c
5	Property 5: Flat no 502 total build up area Sq Mtrs 88.47 on fifth floor apartment building nown as ruby standing on plot no 1 to 8 and 11 to 16 total sq mtrs 5184.25 of N.A. land survey no.79 P, TPS Raiya no 4, OP no 49, FP no 695 paiki known as "Suncity", situated at village Raiya, Taluka Rajkot, Dist. Rajkot which is bounded as follows ; Boundaries: North: By open space of Margin thereafter building "Pearl" South: By staircase thereafter flat no 503. East : open space of Margin thereafter road. West : By flat no 501 Owner of the property: Mr. Dilipbhai Prabhudas Gami	Not Known to the Branch	63450 00/-	6345 00/-	5000 0/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	S y m b o l i c





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6	Property 6: Flat no 301, total sq mtrs. of 80.84 in third floor of residential apartment building known as "Laxman Apartment", standing on plot no 3 of NA land survey no 1134/1p and survey no 1134/2 total Ac 00.24 Gs. Converted in residential use, situated at village Vejapar, Taluka Morbi which is bounded as follows ; Boundaries: North: plot no 4 of this N.A. land South: By plot no 2 of this N.A. land. East : By 9 mtrs Road of this N.A. land West : By common passage, staircase, lift of this building and Flat no 302 Owner of the property: Mrs Sarashvatiben Ambarambhai Santoki	Not Known to the Branch	33300 00/-	3330 00/-	5000 0/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	S y m b o l i c
7	Property 7: Open land of plot no 51, total sq fts 1551.16of N.A. land survey no 971P Ac. 03.27 Gs. Converted in residential use known as" Shri Yadunandan Part-23" situated at village Vejapar, Taluka Morbi, District Morbi which is bounded as follows ; Boundaries: North: By Adj Land of plot no 52. South: By Adj Land of plot no 50. East : By road of this N.A. land. West : By Adj Land of plot no 40. Owner of the property :Mr. Ambarambhai Mohanbhai Santoki	Not Known to the Branch	59310 00/-	5931 00/-	5000 0/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	S y m b o l i c
8	Property 8: Residential flat no 44, on 4 th floor, having a build up area 122.91 sq mtrs in " Orbit towers" constructed on land area 2198.84 Sq mtrs situated at Nana Mava, Revenue S no 77&90, TPS no 2, OP no 4, FP no 99,100,101,102/1 & 102/2 in sub district and registered District Rajkot, Gujarat which is bounded as follows ; Boundaries: North: By open Margin. South: By common passage then after flat no 41 East : By open Margin. West : By flat no 43. Owner of the property :Mr. Mohanbhai Gordhanbhai Donga	Not Known to the Branch	94050 00/-	9405 00/-	1000 00/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	S y m b o l i c
9	Property 9: Residential house having total land area 205.65 sq mtrs i.e. 245.96 Sq Yards, plot no 7 & 10 situated at Junagadh Revenue Survey No.116/p in sub district and registered district Junagadh, which is bounded as follows ; Boundaries of plot no 7: North: By Adj. plot no 10, towards its msmt 14.00 mtrs South: By Adj. plot no 7, towards its msmt 14.00 mtrs East : By Adj. plot no 8, towards its msmt 5.00	Not Known to the Branch	86940 00/-	8694 00/-	1000 00/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	S y m b o l i c





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	mtrs West : By Adj. 6.00 mtr wide road, towards its msmt 5.00 mtrs. Boundaries of plot no 10: North: By 4.00 mtrs wide road, towards its msmt 14.00 mtrs South: By Adj. plot no 7, towards its msmt 14.00 mtrs East : By Adj. plot no 9, towards its msmt 10.50 mtrs. West : By Adj. plot no 6.00, towards its msmt 9.50 mtrs Owner of the property :Mr. Chandulal Gordhanbhai Chapala						
10	Property 10: (3) Industrial land area 1124.00 sq mtrs+ 130.00 sq mtrs undivided share of land of road and common plot making total 1254.00 sq mtrs i.e.1500.00 sq yards of plot no15 in the scheme known as "NovaBizpark- B", constructed on total land area 30863.17 sq mtrs at Moraiya revenue survey 396/p5/p and 403/p1/p in sub district Sanand, Reg district Ahemdabad. which is bounded as follows ; Boundaries: North : By Estate road South : By other property East : By sub plot no 14 West : By sub plot no 16 (4) Industrial land area 1124.00 sq mtrs+ 130.00 sq mtrs undivided share of land of Road and common plot making total 1254.00 sq mtrs i.e.1500.00 sq yards of plot no16 in the scheme known as "NovaBizpark- B", constructed on total land area 30863.17 sq mtrs at Moraiya revenue survey 396/p5/p and 403/p1/p in sub district Sanand, Reg district Ahemdabad. Which is bounded as follows North: By Estate road South: By property of Cadila Laborateries Limited East : By sub plot no 15 West : By sub plot no 17 Owner of the property :Mr.Yogeshbhai Mahendrabhai Patel	Not Known to the Branch	63180 000/-	6318 000/-	5000 00/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	Symbo lic
11	Property 11: Residential house having a land area 167.22 sq mtrs towards eastern side of sub plot no.93/B (construction 109.75 sq mtrs) in " Yogeshwar Co-operative Housing Society Limited"(registration no GH-23, dated 14/11/1960) situated at Vasna revenue survey 15,16,19 etc TPS no 26, FP no 291,297 etc In sub District: Ahmedabad-4 Paldi, Registration District Ahmedabad which is bounded as follows ; Boundaries: North: By Road of society South: By sub plot no 96	Not Known to the Branch	20931 000/-	2093 100/-	1000 00/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	Symbo lic





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	East : By sub plot no 94 West : By sub plot no 93/A Owner of the property :Mr.Yogeshbhai Mahendrabhai Patel &Jugalben Yogeshbhai Patel						
12	Property 12: Residential flat no 102 on 1 st floor having build up area 156.35 sq mtrs in "Ashray Apartment" of Artij Owners Association constructed on sub plot no 10 of FP no 764, TPA no 3/5 village chhadavad in sub district Ahemdabad-3(Memnagar) Registration District Ahmedabad. which is bounded as follows ; Boundaries: North: By common wall South: By common road East : By flat no 101 West : By flat no 103 Owner of the property :Mr. Ketan Chandubhai Patel	Not Known to the Branch	10940 000/-	1094 000/-	1000 00/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	S y m b o l i c
13	Property 13: One second floor flat no 202 totally built up area sq mtrs 121.28 in multi stories residential apartment building known as "Bhagwati Twins-2" Standing on plot no 20 to 25 of non agriculture land s. no. 168/1p situated at village ravapara, Taluka Morbi, District Morbi. which is bounded as follows ; Boundaries: North: By Adjoining open land of this complex South: By Adjoining flat no 201 East : By Adjoining foyer and lift West : By 6.10 mtrs wide road of this N.A. land Owner of the property:Mr. Gunvantbhai Popatbhai Surani	Not Known to the Branch	38790 00/-	3879 00/-	5000 0/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	S y m b o l i c
14	Property 14: One second floor flat no 404 totally built up area 121.28 sq mtrs in multi stories residential apartment building known as "Bhagwati Twins-2" Standing on plot no 20 to 25 of no agriculture land Survey no 168/1p situated at village Ravapara, Taluka Morbi, District Morbi. which is bounded as follows ; Boundaries: North: By Adjoining flat no 403 South: By Adjoining open land of this complex East : By 25.0 Fts wide road of N.A. land West : By Adjoining foyer and lift Owner of the property: Mr. Dashrathbhai Dayabhai Sutariya	Not Known to the Branch	38790 00/-	3879 00/-	5000 0/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	S y m b o l i c
15	Property 15: Residential building in plot no 19, land 204.76 sq mtrs situated in Survey no 599 Paiki at Botad, Taluka Botad. which is bounded as follows ; Boundaries: North: By plot no 18, Land meter 18.80 South: By plot no 20, Land meter 18.80 East: By N.A. land of S.No 597 Land meter 10.95. West : By public road, Land meter 10.95	Not Known to the Branch	88020 00/-	8802 00/-	5000 0/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	S y m b o l i c





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	Owner of the property:Mr. Gangaram Thakarshibhai Sutaria						
16	Property 16: (3) Residential Building in the said plot no 7, Land 282.86 Sq mtr situated in S No 22 Paiki at Samadhiyala No 1, Taluka Botad which is bounded as follows ; Boundaries: North: By Plot no 8 Land Meter 19.85 South: By Public road land meter 19.85 East : By Public road Land Meter 14.25 West : By Public road Land Meter 14.25 (4) Residential Building in the said plot no 8, Land 290.82 Sq mtr situated in Survey no 22 Paiki at Samadhiyala No 1, Taluka Botad which is bounded as follows ; Boundaries: North: By Agriculture land bearing S no 22 paiki, Land Meter 19.85 South: By Public road Land Meter 19.85 East : By Public road Land Meter 14.25 West : By Public road Land Meter 14.25 Owner of the property:Mr. Rameshbhai Arjanbhai Sabava	Not Known to the Branch	44550 00/-	4455 00/-	5000 0/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	Symbo lic
17	Property 17: Residential plot no 4, Land 196.34 sq mtr paiki west side land 167.22 sq mtr situated at Survey no 7 Paiki, Land A 01-19 G and plot No 4 Land 167.22 Sq mtr situated in Survey no 2 paiki Land A 03-21 G at Shenthali Taluka Batod Dist Batod. which is bounded as follows; Boundaries: North: By public road South: By plot no 9 East : By land of Induben Prabhulal. West : By public road Owner of the property :Ms Bhartiben Rameshbhai Zulasana	Not Known to the Branch	38880 00/-	3888 00/-	5000 0/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	Symbo lic
18	Property 18: Residential plot no 13, land 284.88 sq mtr situated in survey no 599 Paiki at Botad Taluka Botad which is bounded as follows; Boundaries: North: By plot no 12, Land meter 18.62. South: By N.A. land of S. no. 598/2, Land meter 18.62 East : By plot no 14-15, Land meter 19.00. West : By public road, Land meter 11.06 Owner of the property: Mr. Virjibhai Harjibhai Patel	Not Known to the Branch	10125 000/-	1012 500/-	1000 00/-	21.08. 2026 (11:00 A.M. to 04:00 P.M.)	Symbo lic
19	Property 19: Residential building in plot no 12 paiki, land 96.50 sq mtr situated in Survey no 677 Paiki at Botad, Taluka Botad which is bounded as follows; Boundaries: North: By plot no 11, land meter 13.75	Not Known to the Branch	37800 00/-	3780 00/-	5000 0/-	21.08. 2026 (11:00 A.M. to	Symbo lic





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South: By remaining part of said plot no 12, land meter 12.25 East : By public road, land meter 7.30. West : remaining part of said plot no 12, land meter 7.30 Owner of the property: Ms Labhuben Bhikhabhai						04:00 P.M.)	c

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 **20.08.2026 (Thursday) till 04:00 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. 6396638630 INDIAN BANK ARMB AHMEDABAD	Drive in Road Branch IDIB000D051

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.**
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:-





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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.co.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 eAuction and User Manual on operational part of e-Auction related to this e-Auction from BAANKNET (<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 ($\geq$ 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, Stressed Asset Management Branch, 2nd Floor, Deshna Chamber, Usmanpura, Ahmedabad-380014 on **19.08.2026** between **11.00 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). SA (securitization Application) No.75/2026 and SA No.51/2026 filed in the DRT Ahmedabad.

Date: 10.07.2026

Place: Ahmedabad


(Authorized Officer)

