



FUSION FINANCE LIMITED
Registered Office Address: H-1, C Block, Community Centre, Naraina Vihar, New Delhi - 110028, India.
Corporate Office: Plot No. 86, Institutional Sector 32, Gurugram, Haryana-122001, India.
CIN: L65100DL1994PLC081287 | Website: www.fusionfin.com

PUBLIC NOTICE
This is to inform the public and our valued customers that for their convenience, the Kalol MFI Branch of Fusion Finance Limited mentioned below will be permanently shifted/relocated with effect from 01/10/2027. From 02/10/2027 onwards, all customers of the Kalol MFI Branch will be serviced from the new address. Customers are requested to avail themselves of services at the alternate branch with effect from the date mentioned below.

1. Name & Address of the Branch to be Shifted (Old Address)	M/s Fusion Finance Limited, C/o Mr. Raman Lal Hakarji Panchal, First Floor, Station Road, Kalol, Dist.-Panchmahal, State-Gujarat, PIN-389330
2. Name & Address of the Alternate Branch (Portfolio Transferred) (New Address)	M/s Fusion Finance Limited, C/o Mr. Patel Dahyabhai, House No.-A1, Bhiliyapura, Derol Gam, Kalol, Dist.-Panchmahal, State-Gujarat, PIN-389330

Date of Shifting/Relocation: 01/10/2027
We assure our customers that the Company is taking all due care to ensure that no inconvenience or disruption is caused to customers during this process. The existing MFI can accounts of all concerned customers of the Kalol MFI Branch will be seamlessly transferred to the new address. There will be no change in the terms and conditions of existing agreements. For any clarification or assistance, customers may contact the Branch Manager or the Company at: Toll-Free No. (7-99 AM - 8:00 PM): 18001037808 | Email ID: customercare@fusionfin.com
Place: Gujarat Date: 01/10/2026 For Fusion Finance Limited, Sd/-, Authorised Officer



CENTRAL BANK OF INDIA
1911 से आपके लिए "सेवा" "Central" TO YOU SINCE 1911
Regional Office, 1st Floor, City Telephone Exchange, BSNL Bhavan, Nr. Kuber Bhavan, Jail Road, Baroda-390 001

PUBLIC NOTICE: SHIFTING OF BRANCH PREMISES
Dear valued Customers,
This is to inform all our esteemed customers and the public that Central Bank of India has decided to shift its Mid Corporate Branch, Vadodara, to a new location for better operational efficiency and enhanced customer service.
The details of the relocation are as follows:
Current Location: Mid Corporate Branch, Urmi Crossing, Vadodara, Gujarat.
New Location: DREAMLAND, 1 st Floor, 40, Bhagat Colony, Makarpura Road, Vadodara.
Effective Date: 01 Jan 2027 (approximately)
Contact Details: For any immediate queries or assistance please contact to your Branch at Mob. No. 9909928887 or by personal visit and also during shifting nearby branches.
We valued your relationship and look forward to serving you with upgraded facilities at our new premises in Makarpura.
Thanking you for your continued trust in the Central Bank of India.
Date: 01.10.2026 Sd/-
Place: Vadodara Authorised Officer - Central Bank Of India



STATE BANK OF INDIA
Stressed Assets Management Branch
4th Floor, Old LHO SBI Building, Lal Darwaja, Bhadra, Ahmedabad - 380001 Phone No. 079-26581081, 079-26580795
E-mail: sbi.04199@sbi.co.in, team3samb.ahm@sbi.co.in

Notice is hereby given under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) and in exercise of powers conferred under section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, a demand notice was issued on the dates mentioned against each account and stated hereinafter calling upon them to repay the amount within 60 days from the date of receipt of said notice.

The Borrower having failed to repay the amount, notice is hereby given to the Borrower and the public in general that the undersigned has taken PHYSICAL possession of the property described herein below in exercise of power conferred on him/her under section 13(4) of the said Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002, on this the day of 27th September of the year 2026.

The Borrower in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **STATE BANK OF INDIA** for an amount and interest thereon.

The borrowers attention is invited to provisions of Sub-section (8) of Section 13 of the Act, in respect of time available to redeem the secured assets.

Name of Account/ Borrower & Address	M/s Panshul Agro Food LLP Address: Survey No. 273, Salajida Bavia - Dholka Road, Ta. Bavia, Ahmedabad - 382220
Name of Proprietor/ Partners/ Guarantors/ Owner of property etc	1) Mr. Hirenkumar Sureshbhai Patel (Designated partner & Guarantor) 2) Mrs. Rashmina Hirenkumar Patel (Designated partner & Guarantor) 3) Mr. Jigneshkumar Sureshbhai Patel (Guarantor) 4) Mr. Krunal Kaushikbhai Patel (Guarantor) 5) M/s Parvati Industries Private Limited (Corporate Guarantor)
Description of the property mortgaged/ charged	1. Factory land & buildings situated on all the piece of immovable property being freehold Non-agriculture land admeasuring 19530 Sq. Mtrs of New Survey Block no 273 (Old Survey/ Block 359) situated lying and being at Nr. Jay Somnath rice mill, Bavia-Dholka road, Salajida, Bavia, Ahmedabad, At: Salajida-382220 (Rural), in the name of Shri Hirenkumar Sureshbhai Patel. 2. All the piece or parcel of immovable property bearing freehold Non agriculture land admeasuring 6445 of New Survey/ Block no 280 (Old Survey / Block no 357 Paiki) situated lying and being at mouje Salijada, taluka Bavia, Registration District Ahmedabad, Sub District, Bavia in the name of Shri Hirenkumar Sureshbhai Patel.
Date of Demand Notice	20.06.2025
Date of Possession	27.09.2026 (Physical Possession)
Amount Outstanding (as on 15.06.2025)	Rs. 40,92,06,084.08 (Rupees Forty crore Ninety-two lac six thousand Eighty-Four rupees and Eight paise only) together with further contractual interest & penal interest & charges thereon.
Date : 01-10-2026	Place : Ahmedabad
	Authorised Officer State Bank of India



punjab national bank
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Velanja Branch : 151, 152, Nava Faliya, Velanja, Surat-394150.
POSSESSION NOTICE
THE SECURITY INTEREST ENFORCEMENT RULES 2002 RULE 8 (1)
(For immovable property)
Whereas,
The undersigned being the authorized officer of the Punjab National Bank, Velanja Branch, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (54 of 2002) read in exercise of powers conferred under Section 13(12), 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 29.06.2026 calling upon to Mr. Nareshbhai Muljibhai Parmar (Borrower/Mortgagor) & Mrs Kanchanben Nareshbhai Parmar (Co-Borrower/Mortgagor) to repay the amount mentioned in the notice being Rs. 11,80,986.30/- (Rupees Eleven Lakhs Eighty Thousand Nine Hundred Eighty six and Paise thirty only) as on 25.09.2026 with interest as mentioned in notice, within 60 days from the date of receipt of the said Notice.
The borrower/Mortgagor/guarantor having failed to repay the amount, notice is hereby given to the borrower/guarantor and the public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on him/her under Sub-Section (4) of Section 13 of Act read with rule 8 of the security interest Enforcement Rules 2002 on this 29th day September of the year 2026.
The borrower/Mortgagor/guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Punjab National Bank, Velanja Branch, for an amount of Rs. 11,80,986.30/- (Rupees Eleven Lakhs Eighty Thousand Nine Hundred Eighty six and Paise thirty only) as on 25.09.2026 and interest thereon, plus other Charges.
"The Borrower's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets."

DESCRIPTION OF THE IMMOVABLE PROPERTY
All that piece and parcel of the property bearing Plot No. 118 [As per KJP Durasti, Block No. 193/118], admeasuring area 40.15 sq. meters, together with undivided proportionate share admeasuring 20.93 sq. meters in the common roads and COP (Aggregating admeasuring 61.08 sq. meters), with all appurtenances pertaining thereto, of the housing society known and named as 'Shubham Residency' situated on the land bearing Rev. Block No. 146/A (Old Survey Nos. 139, 140, 141 & 142) and As per Re-Survey New Block No. 193, admeasuring 21107.00 sq. meters of Moje village: Jokha, Taluka: Kamrej, District: Surat.
Bounded by : • East : Plot No. 119 • West : Plot No. 115
• North : Adj. Society Road • South : Plot No. 95 Sd/-
Date : 29.09.2026 **Authorised Officer,**
Place : Surat **Punjab National Bank**



Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

Reid Road, Ahmedabad : Meghdoot Arcade, Near Sarangpur Darwaja, BRTS Stand, In Front of Jogini Mata Mandir, Sarangpur, Ahmedabad - 380 002
Annexure-IV REDEMPTION NOTICE
Date : 29.09.2026
To,
1. M/s Veer Fabricators Pvt. Ltd.
Add. : Plot No. 1162, Survey No. 1038, Village : Mathasur, Opp. Green Warehouse, Suraj - Nandasan Road, Kadi, Mehsana - 382 705
2. Shri Amrishi Ramanbhai Panchal - S/o Raman Lal
Add. : House No. 59, Supath Co-operative Society, Chandkheda, Gandhinagar - 382 424.
3. Shri Meet Bharatbhai Patel - S/o Bharat Kumar
Add. : D/204, Sarvopari Elegance, Opp. Satya Residency, New Ranip, Ahmedabad, City, Ahmedabad, Gujarat - 382 470
4. Mr. Harsh Ashokbhai Panchal - S/o Ashokbhai Ramchandras Panchal
Add. : O-301, Abhishek Apartment, Opp. Ganesh Vidhyalaya, Nava Vadaj Naranpura Vistar, Ahmedabad, Gujarat - 380 013.
Reg. : Sale of Secured Assets Under Sarfaesi Act, 2002
M/s Veer Fabricators Private Limited,
Account No. 0476120000856 and 0476120000913
This is to inform you that pursuant to the possession of the secured asset taken by the undersigned as Authorized Officer under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) on 22.12.2024 vide Possession Notice Dated 22.12.2024, for recovery of secured debt of Punjab & Sind Bank, Reid Road Ahmedabad Branch amounting to Rs. 88,18,000/- (Rupees Eighty Eight Lakhs Eighteen Thousand Only) plus interest thereon from 30.09.2023 with costs and charges, due from M/s Veer Fabricators Private Limited, the undersigned intends to sell the below mentioned secured asset for realization of entire dues, for which necessary steps including publication in newspapers are being taken.

Detail of Secured Assets
1. Hydraulic Press - 1, 2. Power Press - 1, 3. Pipe Bending Machine - 1, 4. Argon Welding Machine - 1, 5. Pipe Mill - 1, 6. Nickel Chrome Plant - 1, 7. Draw Batch - 1, 8. Straightening & Cutting Machine - 1

Place : Ahmedabad, **Authorised Officer,**
Date : 30.09.2026 **Punjab & Sind Bank**



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Velanja Branch : 151, 152, Nava Faliya, Velanja, Surat-394150.
POSSESSION NOTICE
THE SECURITY INTEREST ENFORCEMENT RULES 2002 RULE 8 (1)
(For immovable property)
Whereas,
The undersigned being the authorized officer of the Punjab National Bank, Velanja Branch, under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (54 of 2002) read in exercise of powers conferred under Section 13(12), 13(2) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated 29.06.2026 calling upon to Mr. VIJAY SAH to repay the amount mentioned in the notice being Rs. 16,28,633.59/- (Sixteen Lakhs Twenty Eight Thousand Six Hundred Thirty Three and paise fifty nine only) as on 29.05.2026 with interest as mentioned in notice, within 60 days from the date of receipt of the said Notice.
The borrower/Mortgagor/guarantor having failed to repay the amount, notice is hereby given to the borrower/guarantor and the public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on him/her under Sub-Section (4) of Section 13 of Act read with rule 8 of the security interest Enforcement Rules 2002 on this 29th day September of the year 2026.
The borrower/Mortgagor/guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Punjab National Bank, Velanja Branch, for an amount of Rs. 16,28,633.59/- (Sixteen Lakhs Twenty Eight Thousand Six Hundred Thirty Three and paise fifty nine only) as on 29.05.2026 and interest thereon, plus other Charges.
"The Borrower's attention is invited to provision of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets."

DESCRIPTION OF THE IMMOVABLE PROPERTY
All the piece and parcel of Immovable Property bearing Plot No.34, admeasuring 73.5792 sq.mtrs.. Ground First Floor Construction admm. 44.76 sq. mtrs., together with undivided proportionate share admm. 14.77 sq.mtrs. in road & COP in "Divyalok Residency", situated on the land bearing Revenue Survey No.390, 390/1, Block No. 328 of Village: Kathor, Taluka: Kamrej, Dist. Surat in the name of Vijay Sah.
Bounded by : • East : Society Road • West : Block No. 311
• North : Plot No. 35 • South : Plot No. 33 Sd/-
Date : 29.09.2026 **Authorised Officer,**
Place : Surat **Punjab National Bank**



ORIX LEASING & FINANCIAL SERVICES INDIA LIMITED
(formerly known as OAS Auto Financial Services Limited) (A Subsidiary of ORIX Infrastructure Services Limited)
Regd. Office: Plot No. 94, Marol Co-operative Industrial Estate, Andheri-Kurla Road, Andheri (E), Mumbai - 400059
Tel.: +91 22 2859 5093 / 6707 0100 | Fax : +91 22 2852 8549
Email: info@orixindia.com | www.orixindia.com | CIN: U74900MH2006PLC163937

POSSESSION NOTICE
[RULE 8(1) SECURITY INTEREST (ENFORCEMENT) RULES, 2002]
1. Whereas, the undersigned being the authorised officer of the ORIX Leasing & Financial Services India Limited, under the Securitization And Reconstruction Of Financial Assets And Enforcement Of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules 2002, issued a demand notice dated 20.07.2026 calling upon the borrower/ co-borrowers/ guarantors/mortgagors i.e., M/S SHIV SHAKTI ENGINEERS, M/S SHIV SHAKTI ENTERPRISE, MANUBHAI MATHURBHAI PATEL (IN THE CAPACITY OF CO - BORROWER AS WELL AS AVAILABLE LEGAL HEIR OF LATE MR. SHAILESH M PATEL AND LATE MRS. SHANTABEN MANUBHAI PATEL), DIXIT SHAILESHBHAI PATEL (IN THE CAPACITY OF CO - BORROWER AS WELL AS AVAILABLE LEGAL HEIR OF LATE MR. SHAILESH M PATEL AND LATE MRS. SHANTABEN MANUBHAI PATEL), to repay the amount mentioned in the notice being INR 1,06,60,472.33/- (Rupees One Crore Six Lakhs Sixty Thousand Four Hundred Seventy Two and Thirty Three Paise Only), within 60 days from the date of receipt of the said notice together with further interest and other charges till the date of payment/realization.
2. The borrowers and co-borrowers despite being served with the said notice and having failed to repay the entire notice amount together with further interest and other charges, notice is hereby given to the borrowers, co-borrowers and the public in general that the undersigned has taken **Symbolic Possession** of the property described herein below in exercise of powers conferred on him/her under section 13(4) of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on 29.09.2026.
3. The borrowers and co-borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealing with the property will be subject to the charge of ORIX Leasing and Financial Services India Limited for an amount of INR 1,06,60,472.33/- (Rupees One Crore Six Lakhs Sixty Thousand Four Hundred Seventy Two and Thirty Three Paise Only), within 60 days from the date of receipt of the said notice together with further interest and other charges till the date of payment/realization.
4. The borrowers and co-borrowers attention is invited to provisions of sub - Section (8) Of Section 13 of the Act, in respect of time available, to redeem the secured asset(s).
DESCRIPTION OF THE PROPERTY
All That Piece And Parcel of Flat No. E/403, 4th Floor, Admeasuring Approx 150 Sq. Yards, As A Member of Darshan (Shahibaug) Co-Operative Housing Society Ltd., Known As "Vasant Vihar-II", Situated At Land Bearing Final Plot No. 276 Paiki [Old Revenue Survey No. 2111/13], of TPS No. 14 of Mouje Derapur-Kajipur, Taluka Asarwa, Shahibaug, Ahmedabad, Gujarat, And Bounded As Per Site: East : Block-D, West: Passage & Lift, North : Flat No. E/402, South : Other Property
Loan Account No. : LN0000000008565
Date: 29.09.2026 **Yours Faithfully, Authorised Officer**
Place: AHMEDABAD **ORIX Leasing & Financial Services India Limited**



Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

Reid Road, Ahmedabad : Meghdoot Arcade, Near Sarangpur Darwaja, BRTS Stand, In Front of Jogini Mata Mandir, Sarangpur, Ahmedabad - 380 002
E-mail : a0476@psb.bank.in
SALE NOTICE FOR SALE OF IMMOVABLE & MOVABLE PROPERTIES

E-Auction Sale Notice for sale of Immovable & Movable Asset under the securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6(2) and 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 & Movable properties mortgaged / Charged to the Secured Creditor, the Constructive / Physical possession of which has been taken by the Authorized Officer of the Punjab & Sind Bank, Secured Creditor, will be sold on "As is Where is", "As is what is" and "Whatever there is" basis on the date as mentioned in the table herein below, for recovery of its dues to the Bank, Secured creditor from the respective borrower(s) and guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties/Assets. The Sale Will be done by the undersigned through e-auction platform Provided at website : www.baanknet.com.

DESCRIPTION OF IMMOVABLE & MOVABLE PROPERTIES									
Sr. No.	Name of the Borrower(s) / Guarantor (S) and Branch Name	Description of Property	Demand Notice Date/ Possession Date & Demand Notice Amount	Reserve Price EMD Bid Increase Amt.	Name of Authorised Officer	QR Code for Property Image	QR Code for Location	QR Code for Service Provider	
01	M/s Pharmakem (Proprietorship Firm) Proprietor : Mr. Divyesh Valjibhai Jagani - S/o Mr. Valjibhai Dharambhai Jagani Guarantor : Mrs. Anjanaben Divyesh Jagani - W/o Mr. Divyesh Valjibhai Jagani Branch : Reid Road, Ahmedabad	Flat No. B/1001, 10th Floor, Ansh Aarambh, Near Merigold Circle, Bopal, Ahmedabad - 380058, situated at NA Land bearing Survey No. 672/A, Adm. 5767 Sq. Mtrs., F.P. No. 131/1 Adm. 3460 Sq. Mtrs., Approx T.P. No. 3, Owned by Mr. Divyesh Valjibhai Jagani. Bounded by : East : Open Space, West: Flat No. B/1002, North : Flat No. B/1004, South : Open Space and Flat No. B/1002, 10th Floor, Ansh Aarambh, Near Merigold Circle, Bopal, Ahmedabad - 380058, situated at NA Land bearing Survey No. 672/A, Adm. 5767 Sq. Mtrs., F.P. No. 131/1, Adm. 3460 Sq. Mtrs., Approx T.P. No. 3, Owned by Mr. Divyesh Valjibhai Jagani. Bounded by : East : Flat No. B/1001, West : Open Space, North : Flat No. B/1003, South : Open Space	04.05.2026 / 09.07.2026 Rs. 4,83,60,950.42 + further interest and cost thereon	Rs. 1,91,00,000 Rs. 19,10,000 Rs. 1,91,000	Sh. Rohit Baswala M. 99109 75407				
02		Flat No. J/203, 2nd Floor, Sukh Shanti Apartment, Sarkhej Bavia Road, at Changodar, Taluka Sanand, District Ahmedabad - 382213, situated at NA Land bearing Survey No. 205 having Block No. 313 paiki 4010 Sq. Mtrs. paiki undivided share in the Land Adm. 990 Sq. Mtrs. and Survey No. 201 and 202 having Block No. 317 paiki Adm. 9510 Sq. Mtrs. which was amalgamated to New Survey No. 313 paiki / paiki 1 Adm. 10500 Sq. Mtrs., Owned by Mr. Divyesh Valjibhai Jagani. East : Stair Case and Passage, West : Open Space, North : As per Sale Deed Flat No. C/204 and as per site Flat No. J/204, South : Society Road		Rs. 26,00,000 Rs. 2,60,000 Rs. 26,000					
03	M/s Veer Fabricators Private Limited Directors / Mortgagors : 1. Mr. Amrishi Ramanbhai Panchal - S/o Ramanlal, 2. Mr. Meet Bharatbhai Patel - S/o Bharat Kumar, 3. Mr. Harsh Ashokbhai Panchal - S/o Ashokbhai Ramchandras Panchal Branch : Reid Road, Ahmedabad	1. Hydraulic Press - 1, 2. Power Press - 1, 3. Pipe Bending Machine - 1, 4. Argon Welding Machine - 1, 5. Pipe Mill - 1, 6. Nickel Chrome Plant - 1, 7. Draw Batch - 1, 8. Straightening & Cutting Machine - 1	27.10.2023 / 22.12.2024 Rs. 88,18,000.00 + further interest and cost thereon	Rs. 16,35,000 Rs. 1,63,500 Rs. 20,000	Sh. Rohit Baswala M. 99109 75407				
04	M/s Timmo Industries (Partnership Firm) Partners / Mortgagor 1. Sh. Narendra Bhandari - S/o Shri Sukh Sampatji Bhandari, 2. Sh. Ankush Bhandari - S/o Narendra Bhandari Branch : Reid Road, Ahmedabad	1. Kaman Engineering (Vertical Moulding Machine Model : KE:55 VS (150 gm)) Semi Automatic Micro Processor Controller PLC all Hydraulic Yukan Brand - 2. 2. Kamal Engineering (25 Kg Hooper Dryer with Load with Digital Setting PLC Type - 2), 3. Kamal Engineering (Various Moulds - 5), 4. Brightech Laser (20 W Laser Marking Machine with High Speed Digital Galvo. Sino High Speed Galvo. Ezead Controller - 2), 5. Floc LED Lights (Pick & Place Machine, Model : CHMTS10LP4, Reflow Oven (Model T-960)), Yamaha Feeder 8mm x 12 mm - 1	08.05.2024 / 20.11.2024 Rs. 63,55,474.59 + further interest and cost thereon	Rs. 13,10,000 Rs. 1,13,000 Rs. 20,000	Sh. Rohit Baswala M. 99109 75407				

DATE AND TIME OF E-AUCTION : 05.11.2026, 12.00 NOON TO 1.00 PM • DATE AND TIME OF INSPECTION : 04.11.2026, 10.00 AM TO 5.00 PM
LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS (ONLINE) ON OR BEFORE IS 05.11.2026, up to 12.00 NOON

TERMS & CONDITIONS : 1. The online E-auction shall be held through auction platform i.e. <https://baanknet.com> on the date and time provided. The intending bidders / purchasers are required to register through <https://baanknet.com> by using valid email ID and mobile number. The intending bidders/purchasers are further required to upload their KYC documents and Bank details. Registration and uploading formalities should be completed well in advance. 2. EMD Payment : The intending Bidders / Purchasers are requested to register on portal (<https://baanknet.com>) using their email-id and mobile number. The process of e-KYC is to be done through Digilocker and after completion of KYC verification, the intending bidders/purchasers may login and make the EMD payment. For EMD payment intending bidders/purchasers can be guided by the buyer manual provided therein on portal after login as buyer. Payment can be made through payment gateway and also by way of creating challans and by depositing the amount in the wallet. The payment must be ensured well in advance before the stipulated time. Interested bidder shall deposit pre-bid EMD with <https://baanknet.com> Auction portal before the close of day of bidding. The EMD shall not bear any interest, for refund of EMD of the unsuccessful bidders, bidder has to seek the refund online from e-auction service provider by logging in <https://baanknet.com> and by following procedure for refund given in buyer manual. EMD amount of the unsuccessful bidder will be returned without interest. 3. While bidding the bidder has to select the property for which offer is submitted from the list mentioned in the above website and for bidder can directly enter property ID. For queries contact number - 8291220220 & email id support.baanknet@gsbfinance.com. For registration, Login and Bidding Rules, please refer Buyer Manual link provided in the home page of <https://baanknet.com>. 4. Bidder's - Wallet should have sufficient balance equivalent to or above the EMD amount at the time of bidding. 5. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quote and the increase in the bid amount must be of increment amount mentioned. 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. 6. It is the responsibility of intending Bidders(s) to properly read the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly. 7. After finalization of e-Auction by the Authorized Officer, successful bidder will be informed by our above referred service provider through SMS/email registered with the service provider. 8. The secured asset shall not be sold below the reserve price. 9. The success auction Purchaser/ Bidder shall, have to deposit 25% (twenty five percent) of the bid amount (i.e. including EMD amount deposited earlier) immediately on finalization/concluding of Auction i.e. on the same day or not later than next working day. The balance amount of bid/purchase price payable shall be paid by successful auction Purchaser/Bidder to the Authorised officer on or before fifteenth day of confirmation of sale of the property or such extended period may be agreed upon in writing between the purchaser and secured creditors, in any case not exceeding three months. In case of failure to deposit the amount as mentioned above within the stipulated time, the amount deposited by successful bidder shall be forfeited to the Bank and Authorised 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. 10. Default of payment: Default of payment of 25% of bid amount (including EMD) on the same day or the next working day as stated above and for 75% of balance bid amount within 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 to the Bank by the Authorised officer and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold. 11. 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 deposited by the successful bidder only at the time of deposit of remaining 75% of the bid amount. 12. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate, shall be entertained. The sale certificate shall be issued only in the name of the successful bidder. 13. The Authorised Officer reserve the right to accept any or reject any/all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final. 14. The sale certificate shall not be issued pending operation at any stay/injunction/restraint order passed by the DRT/DRA/H Court or any other court against issue of sale certificate. Further, no interest shall be paid on the amount deposited during this period. The deposit made by the successful bidder, pending execution of Sale Certificate, shall be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale shall be entertained. In case of stay of order passed by the DRT/DRA/H Court or any other court, the auction may either be deferred or cancelled and persons participating in the same shall have no right to claim damages, compensation or cost for such postponement or cancellation against Authorised Officer/Bank. 15. The intending purchaser can inspect the property on date and time mentioned above or as communicated by the Bank at their expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact concerned Branch of Punjab & Sind Bank during office hours. 16. The properties are 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 Statutory authorities regarding the encumbrances and claims/rights/dues/charges of any authority such as Sale tax, Excise/GST/Income Tax and the Bank's Charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc. over the property before submitted their bids. The e-auction advertisement does not constitute and shall not be deemed to constitute any commitment or any representation of the Bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party encumbrances/claims/rights/dues. No claim of whatsoever nature regarding the property put for sale for charges / encumbrances, over the property or on any other matter etc. shall be entertained after submission of the online bid. 17. The bank does not undertake any responsibility to procure any permission/license, NOC etc. in respect of the property offered for sale. The Authorised Officer/Secured creditor shall not be responsible 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 id in any respect of and/or in relation to the sale of the said property. Successful Bidders have to comply with the provisions of Income tax regarding purchase of property & to pay the tax to the authorities as per applicable rates. 18. The bidder should ensure proper internet connectivity, Power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical glitches or reason/circumstances affecting the e-auction. 19. If Property is in symbolic possession of Bank and bidder is purchasing the property in symbolic possession then same shall be at their own risk and responsibility. 20. In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call of the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidder are required to contact the concerned Authorised Officer of the concern branch only. 21. The Sale is subject to confirmation by the Secured Creditor Bank. 22. The sale is subject to a condition/Rules/Provision prescribed in the SARFAESI Act and Security Interest (Enforcement) Rules, 2002 framed there under and the terms & conditions mentioned above. For more details if any prospective bidders may contact the above mentioned Authorised Officer. 23. TDS deducted on sale of immovable property (other than agricultural land) of defaulting customers under SARFAESI act 2002 for more than Rs. 50 Lakh Successful bidder is required to deduct & deposit TDS as per Section 393 (1) [Table: S. No. 3 (i)] of the Income Tax Act, 2025 (erstwhile Section 194-1A of Income Tax Act, 1961) on the sale proceeds of the Immovable Properties sold by the Bank under SARFAESI Act, 2002, incorporating the Name and PAN of the Owner/ Mortgagor of the Immovable Property while furnishing the Form 141 (erstwhile Form 26GB). TDS is to be deducted in cases where sale consideration is more than Rs. 50 Lakh. TDS is to be deducted at the rate of 1% of the entire sale consideration. No deduction shall be required where the consideration for the transfer of an Immovable Property is Less than or Equal to Fifty Lakh Rupees or for Transfer of Agricultural Land. The term "Agricultural Land" for this purpose has been defined in the Income Tax Act. The term "Immovable Property" for this purpose shall mean any Land (Other than Agricultural Land) or any Building or Part of a Building.

Date : 29.09.2026, Place : Ahmedabad **This Notice is also to be treated as 15/30 days statutory sale notice to Borrowers and Guarantors (LRs) Under Rule 6(2) & 8 (6) Security Interest (Enforcement), Rules 2002.** **Authorised Officer, PUNJAB & SIND BANK**



यूनियन बैंक
UNION BANK OF INDIA
A Government of India Undertaking

Gandhidham KFTZ Branch :
Aarti Complex, Ground Floor, DBZ S 98, Opp. Rotary Bhavan, Gandhidham, Kachchh, Gujarat
Ref. : BR/AMG/096 **Date : 25.08.2026, Place : Gandhidham**
Demand Notice U/S 13(2) of SARFAESI Act, 2002
To,
The Borrower/s :
1. Minaben Puraan Sunar
Address : Plot/House No. 75, Ambaji Nagar 3, Village : Varsamedi, Ta : Anjar, Dist. Kachchh
Address : Plot No. 130, Sonal Nagar, Gopalpuri, Bharatnagar, Gandhidham -370240, Kachchh
2. Purnabhadur Lalabhadur Sunar
Address : Plot/House No. 75, Ambaji Nagar 3, Village : Varsamedi, Ta : Anjar, Dist. Kachchh
Address : Plot No. 130, Sonal Nagar, Gopalpuri, Bharatnagar, Gandhidham -370240, Kachchh
Sir/Madam,
Notice Under Sec. 13 (2) read with Sec. 13 (3) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
You the addressee No. 1 & 2 herein have availed the following credit facilities from our Gandhidham KFTZ Branch (Aarti Complex, Ground Floor, DBZ S 98, Opp. Rotary Bhavan, Gandhidham, Kachchh, Gujarat) and Failed to Pay the dues / instalment / interest / operate the accounts satisfactorily and hence, in terms of the RBI guidelines as to the income Recognition and Prudential Accounting Norms, Your account/s has/have been classified as Non-Performing Asset as on 29.07.2026. As on 31.07.2026 a sum of Rs. 8,00,511.62/- (Rupees Eight Lakh Five Hundred Eleven and Sixty Two Paise) is outstanding in your account/s.
The Particulars of amount due to the Bank from No. 1 & 2 of you in Respect of the aforesaid account/s are as under :

Type of Facility	Outstanding amount as on dt. of NPA i.e. as on 30.07.2026	Unapplied Int. till 31.07.2026
Term Loan	Rs. 8,00,321.62/-	Rs. 190/-
Penal Interest (Simple)	Cost / Charges incurred by bank	Total Dues as on 31.07.2026
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Total Dues		Rs. 8,00,511.62

To secure the repayment of the monies due or the monies that may become due to the bank, Minaben Puraan Sunar have executed documents on 14.06.2017 and created security interest by way of :
Mortgage of Immovable Property described herein below :
All that land, admeasuring about 55.44 Sq. Mtrs. or thereabouts, known as Plot No. 75, Ambaji Nagar - 3, Survey No. 890/18, Anjar - Kutich, Gujarat - 370110 in Registration Sub - District of Anjar, Registration District of Kachchh, in Gujarat State (Owned by Minaben Puraan Sunar) and bounded by : Bounded on North by : Plot No. 74, Bounded on South by : Plot