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Email :cs4517@pnb.bank.in

Auction Ref No.: Divya Patel	**Date: 13.11.2026**

Ms. Divya Ketankumar Patel **(Borrower)** D/o Ketankumar Patel, A-501, Vinayak Skydeck Hapiness Road, Raysan Gandhinagar Gujarat-382426	**Mr. Ketan Kumar Patel** **(Co-Borrower)** Add- A-501, Vinayak Skydeck Hapiness Road, Raysan Gandhinagar Gujarat-382426

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

[See Proviso to rule 9(1)]

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Physical possession of which has been taken by the Authorized Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due 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.

SCHEDULE OF THE SECURED ASSETS

Date of E-Auction: 03.12.2026 (Last date of submission of EMD: 03.12.2026 up to 3.00 PM)

Name of the branch; Name of the account; Name & addresses of the borrower/Guarantors account	**Description of Immovable Properties/securities mortgaged/Owner's name (Mortgagors of properties)**	**(A) Date of demand Notice u/s 13 (2) of SARFAESI Act 2002** **(B) O/S amount as mentioned in 13 (2) notice** **(C)Possession date u/s 13 (4) of SARFAESI Act 2002** **(D)Nature of possession symbolic/physical/ constructive**	**(a) Reserve Price** **(b) EMD** **(c) Bid Increase Amt.**	**Date/ Time of E-Auction**
ARMB Ahmedabad **Ms. Divya Ketankumar Patel (Borrower)** **Mr. Ketan Kumar Patel (Co-Borrower)**	**1.**All That Piece and Parcel of Immovable Property i.e. **Residential Plot No.3** Having its admeasuring 84.07 Sq Mtrs (Open Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub	(A) 30.09.2025 (B) Rs 40,15,802.30/- plus further interest (C) 25.07.2026 (D) Physical	(a)4,05,000/- (b)40,500/- (c)5,000/-	Date: 03.12.2026 Time: 11:00 am to 04:00 pm

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	District: Vijapur District: Mehsana East: - Plot No. 2 West: - Plot No. 4 North: - Road South: - Warando of Society			
	2.All That Piece and Parcel of Immovable Property i.e. **Commercial Shop No. 7** Having its admeasuring 16.20 Sq Mtrs Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Road West: - Residential land North: - Shop No. 6 South: - Shop No. 8		(a)3,15,000/- (b)31,500- (c)5,000/-	
	3.All That Piece and Parcel of Immovable Property i.e. **Commercial Shop No. 8** Having its admeasuring 16.20 Sq Mtrs Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Road West: - Residential Land North: - Shop No. 7 South: - Shop No. 9		(a)3,15,000/- (b)31,500- (c)5,000/-	
	4.All That Piece and Parcel of Immovable Property i.e. **Commercial Shop No. 9** Having its admeasuring 16.20 Sq Mtrs Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki,		(a)3,15,000/- (b)31,500- (c)5,000/-	

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	Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Road West: - Residential Land North: - Shop No. 8 South: - Sho No. 10			
	5. All That Piece and Parcel of Immovable Property i.e. **Commercial Shop No. 10** Having its admeasuring 16.20 Sq Mtrs Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Road West: - Residential Land North: - Shop No. 9 South: - Shop No. 10 then open land		(a)1,40,000/- (b)14,000/- (c)5,000/-	
	6. All That Piece and Parcel of Immovable Property i.e. **Residential Plot No.9** Having its admeasuring 52.27 Sq Mtrs (Open Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Plot No. 8 West: - Plot No. 10 North: - Road South: - Warando		(a)2,52,000/- (b)25,200/- (c)5,000/-	

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	7. All That Piece and Parcel of Immovable Property i.e. **Residential Plot No.18** Having its admeasuring 52.27 Sq Mtrs (Open Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Plot No. 17 West: - Plot No. 19 North: - Road South: - Warando		(a)2,52,000/- (b)25,200/- (c)5,000/-	
	8. All That Piece and Parcel of Immovable Property i.e. **Residential Plot No.19** Having its admeasuring 90.48 Sq Mtrs (Open Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Plot No. 18 West: - Warando North: - Road South: - Warando of Society		(a)4,36,000/- (b)43,600/- (c)5,000/-	
	9. All That Piece and Parcel of Immovable Property i.e. **Residential Plot No.42** Having its admeasuring 48.59 Sq Mtrs (Open Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at		(a)2,35,000/- (b)23,500/- (c)5,000/-	

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	Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Plot No. 43 West: - Plot No. 41 North: - Road South: - Plot No. 40			
	10. All That Piece and Parcel of Immovable Property i.e. **Residential Plot No.44** Having its admeasuring 52.01 Sq Mtrs (Open Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Plot No. 45 West: - Plot No. 43 North: - Plot No. 40 South: - Road		(a)2,51,000/- (b)25,100/- (c)5,000/-	
	11. All That Piece and Parcel of Immovable Property i.e. **Residential Plot No.48** Having its admeasuring 52.01 Sq Mtrs (Open Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Road West: - Plot No. 63 North: - Plot No. 47 South: - Plot No. 49		(a)2,51,000/- (b)25,100/- (c)5,000/-	

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	12. All That Piece and Parcel of Immovable Property i.e. **Residential Plot No.53** Having its admeasuring 52.01 Sq Mtrs (Open Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Plot No. 58 West: - Road North: - Plot No. 52 South: - Plot No. 54		(a)2,51,000/- (b)25,100/- (c)5,000/-	
	13. All That Piece and Parcel of Immovable Property i.e. **Residential Plot No.58** Having its admeasuring 52.01 Sq Mtrs (Open Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Road West: - Plot No. 53 North: - Plot No. 59 South: - Plot No. 57		(a)2,51,000/- (b)25,100/- (c)5,000/-	
	14. All That Piece and Parcel of Immovable Property i.e. **Residential Plot No.59** Having its admeasuring 52.01 Sq Mtrs (Open Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at		(a)2,51,000/- (b)25,100/- (c)5,000/-	

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	Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Road West: - Plot No. 52 North: - Plot No. 60 South: - Plot No. 58			
	15. All That Piece and Parcel of Immovable Property i.e. **Residential Plot No.64** Having its admeasuring 52.01 Sq Mtrs (Open Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Road West: - Plot No. 47 North: - Plot No. 65 South: - Plot No. 63		(a)2,51,000/- (b)25,100/- (c)5,000/-	
	16. All That Piece and Parcel of Immovable Property i.e. **Residential Plot No.66** Having its admeasuring 71.25 Sq Mtrs (Open Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Plot No. 2 West: - Plot No. 4 North: - Road South: - Warando of Society		(a)3,45,000/- (b)34,500/- (c)5,000/-	

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	17. All That Piece and Parcel of Immovable Property i.e. **Residential Plot No.67** Having its admeasuring 52.01 Sq Mtrs (Open Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Plot No. 82 West: - Road as per Rule of N.A North: - Plot No. 66 South: - Plot No. 68		(a)2,51,000/- (b)25,100/- (c)5,000/-	
	18. All That Piece and Parcel of Immovable Property i.e. **Residential Plot No.75** Having its admeasuring 71.25 Sq Mtrs (Open Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Road West: - Plot No. 74 North: - Plot No. 76 South: - Road		(a)3,45,000/- (b)34,500/- (c)5,000/-	
	19. All That Piece and Parcel of Immovable Property i.e. **Residential Plot No.82** Having its admeasuring 52.01 Sq Mtrs (Open Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey		(a)2,51,000/- (b)25,100/- (c)5,000/-	

पंजाब नैशनल बैंक ए.आर.एम.बी. अहमदाबाद 4517 अहमदाबाद

	No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Road West: - Plot No. 53 North: - Plot No. 59 South: - Plot No. 57			
	20. All That Piece and Parcel of Immovable Property i.e. **Residential House.83** Having its admeasuring 52.10 Sq Mtrs of 52.01 Sq. Mtrs (Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Road West: - Plot No. 66 North: - Road South: - Plot No. 82		(a)7,90,000/- (b)79,000/- (c)5,000/-	
	21. All That Piece and Parcel of Immovable Property i.e. **Residential House No.84** Having its admeasuring 87.20 Sq Mtrs of 87.23 Sq. Mtrs (Plot Area) Lying and situated at Revenue Survey/Block No 142 (Old Survey No. 2173), City Survey No. 4645 Paiki, Situated at Mouje: Vijapur of Taluka: Vijapur of Registration Sub District: Vijapur District: Mehsana East: - Commercial land West: - Road North: - Road South: - Road		(a)13,25,000/- (b)1,32,500/- (c)5,000/-	

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TERMS AND CONDITIONS OF E-AUCTION SALE

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

1. The auction sale will be "online through e-auction" portal https://baanknet.com
2. The intending Bidders/ Purchasers are requested to register on portal (https://baanknet.com) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/ Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet by **03.12.2026** before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction.
3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 modes i.e., NEFT/ Cash/ Transfer (After generation of Challan from (https://baanknet.com) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash/ Transfer the bidder has to visit Punjab National Bank Branch. 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 Deposited shall not bear any interest.
4. Platform (https://baanknet.com/) for e-Auction will be provided by e Auction service provider M/S PSB Alliance having its Registered office at 4th Floor, Metro House, Mahatma Gandhi Road, Dhobi Talao, Near New Marine Lines, Mumbai 400020 (Support Number: 8291220220). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website https://baanknet.com/ This Service Provider will also provide online demonstration/ training on e-Auction on the portal.
5. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage portal.
   (1) https://baanknet.com,
   (2) www.pnbindia.in
6. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction portal (https://baanknet.com).
7. The intending Bidders / Purchasers are requested to register on portal (https://baanknet.com) using their mobile number and email-id. Further, they will upload the requisite KYC documents. Once the KYC documents are verified by-auction service provider (maytake2workingdays), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet. Only after having sufficient EMD in his Wallet, the interest bidder will be able to bid on the date of e-auction.
8. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding.
9. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be of the amount as mentioned above in the table to the last higher bid of bidders. 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.
10. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.
11. In case of any difficulty or need of assistance before or during e-Auction process may contact authorized representative of our e-Auction Service Provider (https://baanknet.com/). Details of which are available on the e-Auction portal.
12. 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).
13. The secured asset will not be sold below the reserve price.

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14. The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, less EMD amount deposited, on the same day or not later than 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 issued by a Scheduled Commercial Bank drawn in favor of "The Authorized Officer, Punjab National Bank, A/c (Name of the A/C) Payable at 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.
15. 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 made by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/full deposit of BID amount.
16. The Authorised Officer reserves the right to accept any or reject 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.
17. The sale certificate shall be issued in the favour of successful bidder on deposit of full bid amount as per the provisions of the act.
18. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".
19. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
20. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspects the property in consultation with the dealing official as per the details provide.
21. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
22. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties (E-Auctioned) not known to the bank. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.
23. 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 reasons or reasons/contingencies affecting the e-auctions.
24. It is open to the Bank to appoint a representative and make self-bid and participate in the auction.

For detailed term and conditions of the sale, please refer https://baanknet.com & www.pnbindia.in

Provisions of Rule 9(2) of The Security Interest (Enforcement) Rules, 2002, provides that the sale shall be confirmed in favour of the purchaser who has offered the highest sale price in his bid or tender or quotation or offer to the authorized officer and shall be subject to confirmation by the secured creditor.

For, Punjab National Bank
ARMB, Ahmedabad

Authorised Officer

Date: 13/11/2026
Place: Ahmedabad

Authorized Officer
Punjab National Bank
Secured Creditor

For, Punjab National Bank
ARMB, Ahmedabad

Authorised Officer