पंजाब नैशनल बैंक ...भरोसे का प्रतीक ! punjab national bank ...the name you can BANK upon !

आस्ति वसूली प्रबंधन शाखा, **ठाणे,** तिसरा माला,पी.एन.बी,प्रगती टावर, जीव्लाक, बांद्राकूर्लाकिम्प्लेक्स,वान्द्राईष्ट,मुम्बई-400051	**ARMB , Thane** 3rd **floor, PNB Pragati Tower, Block-G,** **BandraKurla Complex, Bandra East, Mumbai 400051.** **mail :cs8325@pnb.bank.in**

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Auction Ref No. PUNB83250274/ 03/ 2026-2027 **Date: 02.03.2026**

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with 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 constructive/physical/ symbolic possession of which has been taken by the Authorised 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

Lot. No.	**Name of the Branch** **Name of the Account** **Name & addresses of the Borrower/Guarantors Account**	**Description of the Immovable Properties Mortgaged/ Owner's Name(mortgagers of property(ies))**	**A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002** **B) Outstanding Amount as on** **C) Possession Date u/s 13(2) of SARFESI ACT 2002** **D) Nature of Possession Symbolic/Physical/ Constructive**	**A)Reserve Price (Rs. in Lakhs)** **B)EMD Amount, Date & Time** **C)Bid Increase Amount**	**Date/ Time of E-Auction**	**Details of the encumbrances known to the secured creditors**
1)	(a) Armb, Thane Mr Praful Bhanji Nisar (Borrower) Mrs Meena Bhanji Nisar (CoBorrower) (b) Flat no 05,Vishwashanti Building Prabhat Colony, Santacruz East,Mumbai-400055	Flat no 902, 9th floor, A Wing, Laxmi Classic Apartment CHSL, Near L. R. Tiwari college, Kanakia Road, Village Navghat, Mira Road East, Thane-401107 Built up Area: 704 Sq Ft	a) 07.01.2023 b) 60,85,096.50 (As on 07.01.2023 plus interest & charges) c) 31.07.2023 d) Symbolic	a) Rs 53,90,000/- b) Rs 5,39,000/- (26.03.2026) c) Rs 5,000/-	Date-27.03.2026 11.00 am to 04.00 pm Date-27.03.2026	Not known us Satyendra Mishra 9903085950 Amritpal Singh 8057134735 Abhinav Kumar 8709549907

TERMS AND CONDITIONS –

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 properties are being sold on “AS IS WHERE IS BASIS” and “AS IS WHAT IS BASIS” and “WHATEVER THERE IS BASIS” 2. 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. 3. The Sale will be done by the undersigned through e-auction platform provided at the Website https://ebkray.in on the date and time mentioned at the respective columns above. 4. For detailed term and conditions of the sale, please refer https://baanknet.com & www.pnbindia.in. 5. The intending Bidders/ Purchasers are requested to register on portal (https://ebkray.in) using their email-id and mobile number. The process of eKYC is to be done through Digilocker. Once the e-KYC is done, the intending Bidders/ Purchasers may transfer the EMD amount to their e-Wallet using online/challan mode before the e-Auction Date and time in the portal. The registration, verification of e-KYC, transfer of EMD in wallet and linking of wallet amount to Property must be completed well in advance, before auction. 6. 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 available on the website and follow them strictly. 7. The secured asset will not be sold below the reserve price. The minimum (first) bid would be Reserve Price Plus one Incremental bid amount. 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. 8.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. The confirmation of sale shall be subject to confirmation by the secured creditor. 9. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. 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

Date: 02.03.2026
Place: Mumbai

Amrit Pal Singh
Authorized Officer
Punjab National Bank