

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

Lo t. No.	Names 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(4) of SARFESI ACT 2002 D) Nature of Possession Symbolic / Physical / Constructive	A) Reserve Price (Rs. in Lacs) B) EMD C) Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1.	Branch: Ponda Account Name: Mr. Anil Singh Rajpurohit Borrower : Mr. Anil Singh Rajpurohit	Flat A-6 admeasuring 83 Sq Mtr, situated on Second Floor of Building known as "Poonam Apartment" constructed in the property known a "Casas de Morada situated at Ponda, within the limits of Ponda Municipal Council of Taluka and Sub District of the North Goa District, Flat bounded by: EAST: Property of Shri S Ramnathkar, WEST: Ponda Khandepar Road, SOUTH: Property of S Ramnathkar, NORTH: Flat No. A5 belonging to Dalvi	A) 07.10.2021 B) Rs.27,77,286.68 (as on 31.10.2025) + further interest and charges C) 18.02.2022 D) Symbolic	A) Rs.37.00 Lac B) Rs.3.70 Lac C) Rs 0.10 Lakh	26.05.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
2.	Branch: Ponda Account Name: M/s.Clear Vision Computers Borrower Name: M/s.Clear Vision Computers Co-borrower Name: Mr. Sushant Volvoikar	1) Mortgage of Shop No.12 -B, Sameera Plaza, Upper Bazar, Dada Vaidya Chowk, Sadar, Ponda, North Goa - 403401 2) Plot No. 44, Survey No. 275/2, Usgaon, Ponda, South Goa, Goa, admeasuring 270 sq. mtr.	A) 03.04.2017 B) Rs.43,23,273.00 (as on 31.01.2025) + further interest and charges C) 14.06.2017 D) Symbolic	A) Rs.33.00 Lakh B) Rs.3.30 Lakh C) Rs 0.10 Lakh A) Rs.36.50 Lakh B) Rs.3.65 Lakh C) Rs 0.10 Lakh	26.05.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
3.	Branch: Madgaon Account Name: Mr. Manoj Kumar Choudhary and Mrs. Mamta Choudhary Borrower: Mr. Manoj Kumar Choudhary Co-Borrower: Mrs. Mamta Choudhary	Flat No. F-2, 1 st Floor, Building – 1 (Building – A), Solitaire Classic, admeasuring 80 Sq. Mtrs., enrolled in land revenue office No. 64, bearing Survey No. 3/9 at Davorlim Village, Salcete Taluka, Goa	A) 03.04.2018 B) Rs. 68,93,721.86 (as on 31.12.2025) + further interest and charges C) 29.11.2018 D) Symbolic	A) Rs.27.00 Lac B) Rs.2.70 Lac C) Rs 0.10 Lakh	26.05.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
4.	Branch: Panaji, 18th June Road Account Name: Mr. Nandlal Mourya and Ms. Rajkumari Kushawaha Borrower: Mr. Nandlal Mourya Co-borrower : Ms. Rajkumari Kushawaha	Mortgage of Residential Flat no. 007, Bearing Municipal House no. 1/3249/F-007, On Third Floor, In The Building " BANJARA HILLS" In Plot No. AA-13, Bearing Survey No. 65/0 (Part), Situated at Village Bordem, Taluka Bicholim, Goa, admeasuring 63 Sq. Mtrs. Mortgage of Residential Flat no. 008, Bearing Municipal House no. 1/3249/F-008, On Third Floor, In The Building " BANJARA HILLS" In Plot No. AA-13, Bearing Survey No. 65/0 (Part), Situated at Village Bordem, Taluka Bicholim, Goa, admeasuring 63 Sq. Mtrs.	A) 15.04.2024 B) Rs.28,24,654.00 + further interest and charges C) 19.09.2024 D) Physical A) 15.04.2024 B) Rs.28,25,376.00 + further interest and charges C) 19.09.2024 D) Physical	A) Rs.24.00 Lac B) Rs.2.40 Lac C) Rs 0.10 Lakh A) Rs.24.00 Lakh B) Rs.2.40 Lakh C) Rs 0.10 Lakh	26.05.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
5.	Branch: Mapusa Account Name : Mr. Anand Mahalle and Mrs. Anita Mahalle Borrower Name : Mr. Anand Mahalle Co-borrower Name: Mrs. Anita Mahalle	Mortgage of Residential Flat K-1, K-2, Ground Floor, K building, Tara Gardens, admeasuring 105.00 Sq. Mtr., Near Saraswat High School, Vidyannagar, Surveyed under City Survey Mapusa under Chalta No.52 of PT Sheet No. 155 Khordim Ward, Mapusa City, Goa 403507	A) 30.09.2021 B) Rs.49,64,453.86 (as on 31.12.2025) + further interest and charges C) 28.03.2022 D) Symbolic	A) Rs.51.00 Lac B) Rs.5.10 Lac C) Rs 0.10 Lakh	26.05.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance - Not known
6.	Branch: Verna Account Name: Mr. Dinesh Sakhalakar and Mrs. Punam Sakhalakar Borrower Name: Mr. Dinesh Sakhalakar Co-borrower Name: Mrs. Punam Sakhalakar	Shop No. 112 (M. H. No.14/ 1851), having built up area of 29.89 Sq. Mtrs. at Mabai Hotel, constructed on property know as CASAS DE MARGAO, Opp. Grace Church, Varde Valvaikar Road, Margao, Dist. South Goa, Goa – 403601; bounded by: EAST: Corridor and part of building WEST: Corridor NORTH: Part of building belonging to Mabai Hotel SOUTH: Part of building belonging to Walter De Costa Residential Flat on Ground Floor having Super built-up area of 80 Sq. Mtr. (56.85 Sq. Mtr. as per approved plan) on Ground Floor of building constructed at Chalta No. 152 of PT Sheet No. 241 in a plot of Land known as NAICALEM BATA situated at Aqueim, Margao, Goa	A) 09.09.2021 B) Rs.16,54,451.92 + further Interest and charges C) 19.09.2024 D) Symbolic A) 09.09.2021 B) Rs.13,49,000.11 (as on 31.01.2025) + further interest and charges C) 19.09.2024 D) Symbolic	A) Rs.33.00 Lakh B) Rs.3.30 Lakh C) Rs 0.10 Lakh A) Rs.29.00 Lakh B) Rs.2.90 Lakh C) Rs 0.10 Lakh	26.05.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
7.	Branch: Mapusa Account Name: Mr. Randhir Singh Borrower: Mr. Randhir Singh	Mortgage of Residential Flat no.002, Banjara Hill, admeasuring 44.38 Sq. Mts., Galvani Dongor or Laker situated at village Bordem, SY no. 65/0, within the limit of Bicholim Municipality, Taluka and Sub District of Bicholim, Mapusa, North Goa, Goa, Pin: 403504.	A) 31.12.2022 B) Rs.40,32,151.86 (as on 31.01.2025) + further interest and charges C) 06.03.2023 D) Symbolic	A) Rs 16.50 Lakh B) Rs.1.65 Lakh C) Rs 0.10 Lakh	08.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
8.	Branch: Ponda Account Name: Mr. Satyendra Naik Borrower: Mr. Satyendra Naik Guarantors : 1)Mrs. Bindya S. Naik 2)Mr. Devendra G. Naik 3)Mrs. Diksha D. Naik 4)Mr. Rajendra G. Naik 5) Mrs. Riya R. Naik	House No.49/1, Savitri Niwas, Davorlim, P.O. Navelim, Sakete, Goa, Pin – 403707 admeasuring Ground Plus One 78.72 Sq. Mtrs and is bounded by: EAST: By house of Mrs. Gulab WEST: by house of Mr. Raju and one society building SOUTH: By house of Rajendra & Devendra NORTH: By building complex	A) 20.05.2024 B) Rs. 68,33,324.02 (as on 31.01.2025) + further interest and charges C) 10.09.2025 D) Symbolic	A) Rs.66.10 Lakh B) Rs..6.61 Lakh C) Rs 0.10 Lakh	08.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
9.	Branch: Mapusa Account Name: Mrs. Sashikala Anilkumar Singh and Mr. Anil Kumar Singh Borrower: Mrs. Sashikala Anilkumar Singh Co-borrower: Mr. Anil Kumar Singh	Equitable Mortgage of Residential Flat No. 003, 1 st Floor, Banjara Hill Apartment, Laker, Bordem, Bicholim, North Goa, Goa – 403504; admeasuring 48.95 Sq. Mtrs.	A) 14.08.2024 B) Rs.25,14,813.86 (as on 31.03.2025) + further interest and charges C) 10.01.2025 D) Symbolic	A) Rs 18.00 Lakh B) Rs.1.80 Lakh C) Rs 0.10 Lakh	08.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
10.	Branch: Mapusa Account Name: Mr. Sunil Kumar Laxminarayan Choudhary Borrower: Mr. Sunil Kumar Laxminarayan Choudhary Guarantor: Mrs. Seeta Devi	Equitable Mortgage of Flat no 005 & 006, plot no AA-13 Survey no 65/0 with super built up area of 55.90 sq.mtrs, 2nd floor Banjara Hill, Burdem, bicholim Near Housing Board colony Mapusa Goa north Goa -403504	A) 08.09.2021 B) Rs.56,73,504.86 (as on 31.10.2025) + further interest and charges C) 17.09.2022 D) Symbolic	A) Rs 37.00 Lakh B) Rs 3.70 Lakh C) Rs 0.10 Lakh	08.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
11.	Branch: Ponda Account Name : Mr. Gaurish Desai Borrower Name : Mr. Gaurish Desai Co-borrower Name: Mrs. Supriya Desai	EM of Flat No. F-4, in building "Ashvek Classic" at Joeffil Nagar, Panda, Goa	A) 01.06.2019 B) Rs.21,97,169.00 + further interest and charges C) 13.08.2019 D) Symbolic	A) Rs.35.00 Lac B) Rs.3.50 Lac C) Rs 0.10 Lakh	08.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known

		EM of Shop No. 47 admeasuring about 15.00 sq mtrs of super builtup area on the ground floor of the building "Super Market Phase II, in the property known as "Ramani Thikan" situated at Panda, Goa, (Construction in the property bearing survey no.164/7 of Panda)		A) Rs.19.50 Lac B) Rs.1.95 Lac C) Rs 0.10 Lakh		
12.	Branch: Vasco Account Name : Prabha Electricals & Communications Borrower Name : Prabha Electricals & Communications Co-borrower Name: Mr. Sadasivan Muralaeddharan Guarantor Name: Mr. Ashish Muralaeddharan	EM of Shop No 9, Rukmini Residency, in Property known as Uzonory bearing Chalta No.76, 77 & 78, Vasco Da Gama, Goa.	A) 05.08.2019 B) Rs.1,53,19,670.29 (as on 31.01.2026)+ further interest and charges C) 17.12.2025 D) Physical	A) Rs.15.00 Lac B) Rs.1.50 Lac C) Rs 0.10 Lakh	08.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance - Not known
13.	Branch: Mapusa Account Name: Mr. Thaverappa Lamani and Mrs. Sharu Lamani Borrower: Mr. Thaverappa Lamani Co-borrower: Mrs. Sharu Lamani	Equitable Mortgage of Flat no.009, Banjara Hill, Galvani Dongor or Laker situated at village Bordem, SY no. 65/0, Plot No. AA13, within the limit of Bicholim Municipality, Taluka and Sub District of Bicholim, Mapusa, North Goa, G o a , P i n : 4 0 3 5 0 4 admeasuring 65.76 Sq. Mtrs along with terrace area of 20.73 Sq. Mtrs.	A) 22.05.2024 B) Rs.38,08,753.83 (as on 31.10.2025) + further interest and charges C) 10.01.2025 D) Symbolic	A) Rs 26.00 Lakh B) Rs 2.60 Lakh C) Rs 0.10 Lakh	08.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
14.	Branch: Panaji Account Name : Mr. Shashank Sagvekar and Mrs. Srushti Sagvekar Borrower : Mr. Shashank Sagvekar Co-borrower: Mrs. Srushti Sagvekar	Flat No. BET-4, 8th Floor, 'B' Building, Akar Heights, Sancoale, Vasco Da Gama, Goa – 403710; admeasuring super built-up area of 76.16 Sq. Mtrs.	A) 01.12.2025 B) Rs.44,56,699.57 (as on 31.10.2025) + further interest and charges C) 30.01.2026 D) Physical	A) Rs.37.50 Lac B) Rs.3.75 Lac C) Rs 0.10 Lakh	08.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
15.	Branch: Mapusa Account Name: Mr. Uday M. Khorjekar and Mrs. Purnima U. Khorjekar Borrower: Mr. Uday M. Khorjekar Co-borrower: Mrs. Purnima U. Khorjekar	Flat No. G2, admeasuring 75 Sq. Mtrs., H. No. 177/2, Regency Apartment, Opp. Dominic & Father College Institute, Pirazona, Moira, Bardez, Goa - 403514	A) 16.01.2023 B) Rs.31,30,412.65 (as on 31.12.2025) + further interest and charges C) 20.04.2023 D) Symbolic	A) Rs.31.00 Lakh B) Rs.3.10 Lakh C) Rs 0.10 Lakh	08.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
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 sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions. The auction sale will be "online through e-auction" portal https://www.baanknet.com. 2) The intending Bidders/ Purchasers are requested to register on portal (https://baanknet.com) 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. 3) Earnest Money Deposit (EMD) amount as mentioned above shall be paid online/challan mode and will be credited in bidders e-Wallet. 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 (baanknet.com) for e-Auction will be provided by e-Auction service provider M/s PSB Alliance Pvt. Ltd. having its Registered office at Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400037 (Helpdesk Number +91 8291220220, Email Id: support.baanknet@psballiance.com). 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/ web page portal, (1) https://www.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 from e-auction portal (https://baanknet.com). 7) Bidder's e-Wallet should have sufficient balance (>=EMD amount) at the time of bidding. 8) 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 increase in the bid amount must be of increment amount mentioned. 10 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 10 minutes to the last highest bid, the e-auction shall be closed. 9) 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. 10) In case of any difficulty or need of assistance before or during e-Auction process, bidder may contact authorized representative of our e-Auction Service Provider M/s PSB Alliance Pvt. Ltd. Details of which are available on the baanknet portal. 11) 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). 12) The secured asset will not be sold below the reserve price. 13) 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 favour 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. 14) 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. 15) 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. 16) 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. 17) The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". 18) The particulars of Secured Assets specified in the Schedule herein above 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. 19) 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. 20) All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. 21) 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. 22) 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. 23) 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.						
Date: 05.05.2026 Place: Kolhapur				Sh. Venkatagiri M Authorised Officer, Punjab National Bank Secured Creditor		