

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 provision 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.	Names of the Branch / Name of the Account / Name & addresses of the Borrower / Guarantors Account	Description of the Immovable Properties Mortgaged / Owner's Name (mortgagors of property(ies))	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Outstanding Amount as on 28.09.2025 C) Possession Date u/s 13(4) of SARFAESI 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: 18 th June Road, Account Name: Mr. Avishek Ghosh Address: 1) 201, 1 st Floor, Block 'B', LA Vida, Arpora Nagao, Bardez, Goa-403001 2) A-704, Evershine Cosmic, Off New Link Road, Near Infinity Mall, Oshiwara Jogeshwari (West), Mumbai -400102 3) C/o. Mr. Amitashree Ghosh 2nd Floor, 25, Hindustan Road, Kolkata - 700029	2 BHK Flat No. 201, having a super built-up area of 123 sq.mtrs., located on the First Floor of Block 'B' of the building known as LA Vida, constructed on Plot No. 82, admeasuring an area of 1980 Sq. Mtrs., surveyed under Survey No. 155/1 of Village Arpora of Nagao, Bardez, District North Goa, Goa.	A) 23.01.2026 B) Rs.83,32,974.92 + further interest and charges C) 07.04.2026 D) Symbolic	A) Rs.122.00 Lac B) Rs.12.20 Lac C) Rs.0.10 Lac	08.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
2.	Branch: 8th June Road, Panaji Account Name: Mrs. Vrunda Parikh and Mr. Bhaven Parikh Borrower Name : Mrs. Vrunda Parikh Co-borrower Name : Mr. Bhaven Parikh Address: 1) 33, Hatkesh Society, 6th Floor,Vrindavan Bldg., N. S. Road No. 5, Vileparie, Mumbai - 400056 2) Flat No. 301, 2nd Floor 'A' Block, LA Vida Apartment Arpora, Nagao, Bardez, North Goa, Goa - 403001 3) Flat No. 102, Upper Ground Floor 'A' Block, LA Vida Arpora Bardez, North Goa, Goa - 403001	Flat No. A-102, Block A, 'La Vida', Upper Ground Floor, Village Arpora, Taluka Bardez, Goa- 403101 Flat No. A-301, Block A, 'La Vida', Second Floor, Village Arpora, Taluka Bardez, Goa- 403101	A) 30.01.2026 B) Rs.2,28,40,576.84 (as on 29.01.2026) + further interest and charges C) 07.04.2026 D) Symbolic	A) Rs.133.00 Lac B) Rs.13.30 Lac C) Rs 0.10 Lakh A) Rs.90.00 Lac B) Rs.9.00 Lac C) Rs 0.10 Lakh	08.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance - Not known

Terms and Conditions of E Auction Sale

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 through "online e-auction" portal <https://baanknet.com> 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 before the e-Auction Date and time in the portal. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through RTGS/NEFT from any Scheduled Commercial Bank (through Challan generated from the website <https://baanknet.com>; in bidders Global EMD Wallet. Payment of EMD by any other mode such as Cash/Demand Draft/Cheques will not be accepted, Transfer of EMD amount in 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. 2. The registration, verification of KYC documents and transfer of EMD amount must be completed well in advance, before auction. 3. Platform (<https://baanknet.com>) for e-Auction will be provided by e Auction service provider. 4. 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 5. 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 baanknet.in 6. The intending Bidders / Purchasers are requested to register on portal (baanknet.in)/using their mobile number and email-id. Further, they will upload the 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. Only after having sufficient EMD in his Wallet, the interest bidder will be able to bid on the date of e-auction. 7. Bidder's Global 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 minimum increase in the bid amount must be as mentioned in the SCHEDULE OF PROPERTY above to the last higher bid of the 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. 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. (1) 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 (<http://baanknet.in/>). Details of which are available on the e-Auction 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 minimum 25% (twenty-five percent) of the bid amount, less EMD amount deposited, on the same day or not later than the next working day through NEFT/RTGS/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 Borrower) payable at Mumbai or through Cash/ Transfer for which the bidder has to visit Punjab National Bank Branch. The remaining amount shall be paid within 15 days from the date of auction in the similar mode. 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. TDS, if not deducted by BAANKNET while EMD amount is remitted to the Bank, is to be deducted at applicable rates by the successful bidder only at the time of deposit of full deposit of BID amount.

Date: 20.05.2026
Place: Kolhapur

SHRI VENKATAGIRI M.
Chief Manager, Authorised Officer,
Punjab National Bank
Secured Creditor