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SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 (mortgagers of property(ies))	A) Dt. Of Demand Notice *u/s 13(2) of SARFAESI ACT 2002* B) Outstanding Amount *as on* 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:** 18th June Road, Panaji **Account Name**: Mr. Avishek Ghosh	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 Lakh B) Rs 12.20 Lakh C) Rs 0.10 Lakh	30.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance-Not known
2.	**Branch:** Ponda **Account Name :** Gaurish Desai **Borrower:** Gaurish Desai **Co-Borrower:** Mrs. Supriya Desai	EM of Flat No. F-4 in building "Ashvek Classic" at Joefil Nagar, Ponda, Goa	A) 01.06.2019 B) Rs.25,23,969.96 + further interest C)13.08.2019 D) Symbolic	A) Rs.35.00 Lakh B) Rs.3.50 Lakh C) Rs.0.10 Lakh	30.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance-Not known
3.	**Branch:** Vasco **Account Name:** Prabha Electricals and Communications **Borrower :** Prabha Electricals and Communications **Co-borrower**: Mr. Sadasivan Muraleedharan **Guarantor :** Mr. Ashish Muraleedharan	EM of Shop No 9, Rukmini Residency, in Property known as Uzornory bearing Chalta No. 76, 77 & 78, Vasco Da Gama, Goa	A) 05.08.2019 B) Rs.1,53,19,670.29 + further interest C) 17.12.2025 D) Physical	A) Rs.15.00 Lakh B) Rs.1.50 Lakh C) Rs.0.10 Lakh	30.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance-Not known
4.	**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, Salcete, 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 + further interest C) 10.09.2025 D) Symbolic	A) Rs.66.10 Lakh B) Rs.6.61 Lakh C) Rs.0.10 Lakh	30.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance-Not known
5.	**Branch:** Panjim **Account Name:** Mr. Shashank Sagvekar and Mrs. Srushti Sagvekar **Borrower:** Mr. Shashank Sagvekar **Co-borrower:** Mrs.Shrushti Sagvekar	Flat No. BET-4, 8th Floor, 'B' Building, Akar Heights, Sancoale, Vasco Da Gama, Goa – 403710; having Super Built-up area of 76.16 Sq. Mtrs.	A) 01.12.2025 B) Rs..44,56,699.57 + further interest C) 30.01.2026 D) Physical	A) Rs.33.80 Lakh B) Rs.3.38 Lakh C) Rs.0.10 Lakh	30.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance-Not known
6.	**Branch:** Mapusa **Account Name:** Mrs. Shashikala Anilkumar Singh and Mr. Anil Kumar Singh **Borrower:** Mrs. Shashikala Anilkumar Singh **Co-borrower:** Mr. Anil Kumar Singh	Equitable Mortgage of Residential Flat No. 003, 1st 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 + further interest C) 10.01.2025 D) Symbolic	A) Rs.18.00 Lakh B) Rs.1.80 Lakh C) Rs.0.10 Lakh	30.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
7.	**Branch:** Mapusa **Account Name:** Mr. Sunil Kumar Laxminarayan Choudhary **Borrower:** Mr. Sunil Kumar Laxminarayan Choudhary **Co-borrower:** Mrs. Seeta Devi	Equitable mortgage of Flat No. 005 & 006, Plot No. AA-13,Survey No. 65/0, 2nd Floor; with super built-up area of 55.90 Sq. Mtrs., Banjara Hills, Bordem, Bicholim, Near Housing Board Colony, Mapusa, North Goa - 403504	A) 06.09.2021 B) Rs.56,73,504.86 + further interest C) 17.09.2022 D) Symbolic	A) Rs.37.00 Lakh B) Rs.3.70 Lakh C) Rs.0.10 Lakh	30.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
8.	**Branch:** Mapusa **Account Name:** Mr. Thaverappa Keshwappa Lamani and Mrs. Sharu Lamani **Borrower:** Mr. Thaverappa Keshwappa **Co-borrower:** Mrs. Sharu Lamani	Equitable Mortgage of Flat No. 009, "Banjara Hill", Galvaoril Dongor or Laker, situated at Village Bordem, SY No. 65/0, Plot No. AA-13,within the limit of Bicholim Municipality, Taluka and Sub District of Bicholim, Mapusa, North Goa, Goa - 403504; admeasuring 65.76 Sq. Mtrs. alongwith terrace area of 20.73 Sq. Mtrs.	A) 22.05.2024 B) Rs.38,08,753.83 + further interest C) 10.01.2025 D) Symbolic	A) Rs.26.00 Lakh B) Rs.2.60 Lakh C) Rs.0.10 Lakh	30.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
9.	**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 + further interest C) 20.04.2023 D) Symbolic	A) Rs.28.00 Lakh B) Rs.2.80 Lakh C) Rs.0.10 Lakh	30.06.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
10.	**Branch:** 18th June Road, Panjim **Account Name:** Mrs. Vrunda Parikh and Mr. Bhaven Parikh **Borrower:** Mrs. Vrunda Parikh **Co-borrower:** Mr. Bhaven Parikh	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 Lakh B) Rs.13.30 Lakh C) Rs.0.10 Lakh A) Rs..90.00 Lakh B) Rs.9.00Lakh C) Rs.0.10 Lakh	30.06.2026 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://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 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. **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 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. **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: 10.06.2026
Place: Kolhapur

Sh. Venkatagiri M.
Authorised Officer, Punjab National Bank
Secured Creditor

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002