BASSEIN CATHOLIC CO-OPERATIVE BANK LTD

ESTD.1918

(SCHEDULED BANK)

HEAD OFFICE : CATHOLIC BANK BUILDING, PAPDY NAKA, VASAI (W)-401 207, DIST. PALGHAR, MAHARASHTRA.

Deductions during the year	90,350.10	11,40,653.00
Closing Balance	**3,81,45,996.44**	**3,82,36,346.54**
Accumulated Depreciation		
Opening Balance	3,14,23,123.74	3,01,88,340.36
Additions during the year	10,51,908.86	23,75,430.38
Deductions during the year	58,715.03	11,40,647.00
Closing Balance	**3,24,16,317.57**	**3,14,23,123.74**
Net Block (H)	**57,29,678.87**	**68,13,222.80**
I. Dead Stock		
Gross Block		
Opening Balance	0.00	70,07,851.26
Additions during the year	0.00	0.00
Deductions during the year	0.00	70,07,851.26
Closing Balance	**0.00**	**0.00**
Accumulated Depreciation		
Opening Balance	0.00	70,07,845.26
Additions during the year	0.00	0.00
Deductions during the year	0.00	70,07,845.26
Closing Balance	**0.00**	**0.00**
Net Block (I)	**0.00**	**0.00**
Total (A+B+C+D+E+F+G+H+I)	**99,43,79,557.89**	**1,13,95,80,643.44**
SCHEDULE 14: CAPITAL WORK IN PROGRESS		
Head Office Building	28,16,77,828.52	12,41,90,317.62
Computer Software	59,04,675.00	27,000.00
Total Capital Work in progress	**28,75,82,503.52**	**12,42,17,317.62**
SCHEDULE 15: OTHER ASSETS		
1.Tax paid in advance / Tax deducted at source (Net)	22,02,11,008.96	2,43,20,290.92
2.Stationery and stamps	25,30,352.00	18,68,255.55
3.Others	83,32,92,845.91	84,18,01,950.91
Total Other Assets	**1,05,60,34,206.87**	**86,79,90,497.38**

INDEPENDENT AUDITOR'S REPORT

To,
The Members,
Bassein Catholic Co-operative Bank Ltd.
Papdy, Vasai, Dist. Palghar-401207

Report on Audit of the Financial Statements

Opinion

1. We have audited the accompanying financial statements of **Bassein Catholic Co-operative Bank Ltd. (hereinafter referred to as 'the Bank')** as at 31st March 2026, which comprise the Balance Sheet as at 31st March 2026, the statement of Profit and Loss Account and the Cash Flow Statement for the year then ended and a summary of significant accounting policies and other explanatory information. The returns of Head Office, 63 branches, 1 extension counters and its departments are consolidated in these Financial Statements. As informed by the management, the Bank has not received any specific guidelines from the Central Registrar of Co-operative Societies with respect to selection of branches to be covered under audit. Key operations of the Bank are automated. With the key applications largely integrated to the core banking systems it does not require its branches to submit any financial returns. Accordingly, our audit is carried out centrally at the Head Office, based on the necessary records and data required for the purpose of the audit being made available to us and further the matter of percentages of advances, deposits, interest income and of interest expenses is not applicable to the Bank.
2. In our opinion andto the best of our information and according to the explanation given to us, said accounts along with the Memorandum of changes read together with the Notes, give the information required thereon by the Banking Regulation Act, 1949 as well as Maharashtra State Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules, 1961, and any other applicable Acts, and or circular issued by the Registrar, in the manner so required for the bank and give a true and fair view in conformity with the accounting principles generally accepted in India:
   a. In the case of the **Balance Sheet,** of state of affairs of the Bank as at **31st March, 2026;**
   b. In the case of the **Profit and Loss Account,** of the profit for the year ended on that date; and
   c. In the case of the **Cash Flow Statement,** of the cash flows for the year ended on that date.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India (ICAI). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the Bank in accordance with the code of ethics issued by the Institute of Chartered Accountants of India together with ethical requirements that are relevant to our audit of the Financial Statements under the provision of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the code of ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the financial statements.

Emphasis of Matter

4. Attention is invited to the following Notes to accounts referred in Schedule 18 of the Financial Statements :
   a. Note 18 regarding Technical write off of NPA Accounts.
   b. Note 22 regarding revised policy on appropriation of recovery from NPA accounts.

Our opinion on the financial results for the current year is not modified in respect of the above referred matters.

Information Other than the Standalone Financial Statements and Auditors' Report thereon

5. The Bank's Board of Directors is responsible for the other information. The other information comprises the Highlights for the year, Directors' Report, key financial ratios in the Annual Report, but does not include the financial statements and our auditor's report thereon, which is expected to be made available to us after the date of this Auditor's Report. Our opinion on the Financial Statements does not cover the Other Information and we do not express any form of assurance conclusion thereon.

   In connection with our audit of the Financial Statements, our responsibility is to read the Other Information identified above, when it becomes available and, in doing so, consider whether the Other Information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated. If, based on the work we have performed on the Other Information that we obtained prior to the date of this Auditor's Report, we conclude that there is a material misstatement of this Other Information, we are required to report that fact. We have nothing to report in this regard.

   When we read the other information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

6. The Management is responsible with respect to the preparation of these Financial Statements that give a true and fair view of the financial position, financial performance and cash flows of the Bank in accordance with the accounting principles generally accepted in India, including the Accounting Standards issued by ICAI, and provisions of the Banking Regulations Act, 1949, the circulars and guidelines issued by the Reserve Bank of India and the guidelines issued by the Maharashtra State Co-operative Societies Act, 1960, the Maharashtra Co-operative Societies Rules 1961from time to time.

   This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Acts for safeguarding of the assets of the Bank and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

   In preparing the Financial Statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Bank or to cease operations, or has no realistic alternative but to do so.

Auditor's Responsibilities for the Audit of the Financial Statements

7. Our objectives are to obtain reasonable assurance about whether the Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an Auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Financial Statements.

   As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the bank's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Financial Statements, including the disclosures, and whether the Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

  We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

  We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

  From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Financial Statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

Report on Other Legal & Regulatory Requirements

8. The Balance Sheet and the Profit and Loss Account have been drawn up in Forms "A" and "B" respectively of the Third Schedule in accordance with section 29 read with section 56 of the Banking Regulation Act, 1949 and provisions of the Maharashtra Co-operative Societies Act, 1960 and the Maharashtra Co-operative Societies Rules, 1961; the guidelines issued by the Reserve Bank of India and the guidelines issued by the Registrar of Co-operative Societies, Maharashtra and generally accepted accounting principles in India.

   As required by Sec.29(3) of the Banking Regulation Act, 1949 and Rule 69 of the Maharashtra Co-operative Societies Rules, 1961, we report that :

a. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit and have found to be satisfactory;
b. In our opinion, proper books of accounts as required by law have been kept by the Bank so far as it appears from our examination of those books and proper returns adequate for the purpose of our audit have been received from the branches/offices;
c. As required by section 30(3) of the Banking Regulation Act 1949, we further report that the transactions of the Bank which came to our notice have been within the powers of the Bank;
d. The Balance Sheet and the Profit and Loss Account dealt with by this report, are in the agreement with the books of account and the returns;
e. The reports on the accounts of the branches/offices certified by the branch auditors have been forwarded to us and have been properly dealt with by us in preparing this Report;
f. The accounting standards adopted by the Bank are consistent with those laid down by accounting principles generally accepted in India so far as applicable to Banks;
g. In our opinion and according to information and explanations given to us, we have not noticed any material impropriety or irregularity in the expenditure or in the realization of money due to the bank.
h. As required by the Rule 69 (6) of the Maharashtra Co-operative Societies Rules, 1961, we report on the matters specified in clauses (i) to (iv) of the said Rule to the extent applicable to the Bank.
a. During the course of our audit, we have generally not come across transactions which appear to be contrary to the provisions of the Act, the Rules or the Bye- Laws of the Bank.
b. During the course of our audit, we have generally not come across any sums which ought to have been but have not been brought into account by the Bank.
c. Following monies due to the Bank appear to be doubtful of recovery against which a provision of Rs. 23,897.94 Lakhs is made in the accounts. Advances categorized as doubtful and loss assets as per Prudential Norms are considered as doubtful of recovery :

Category	Outstanding as on 31.03.2026 (Rs. In Lakhs)
Doubtful Assets	23,770.03
Loss Assets	127.91
Total	23,897.94

Adequate provision has been made against the above advances as per RBI guidelines.

d. To the best of our knowledge, no other matters have been specified by the Registrar, which require reporting under this Rule.

Based on our verification of books of accounts and records, the bank has been awarded "A" Audit classification.

For and behalf of,
A P Sanzgiri & Co.
Chartered Accountants
FRN : 116293W

CA. Abhijit Sanzgiri
Partner
Membership No : 043230
UDIN – 26043230JPAETU7367
Place : Papdy, Vasai
Date : 25 June 2026

PHYSICAL POSSESSION NOTICE

ICICI Bank | Branch Office: ICICI Bank Ltd. Office Number 201-B, 2nd Floor, Road No. 1 Plot No. B3, WIFI IT Park, Wagle Industrial Estate, Thane (West)- 400604.

The Authorised ICICI Bank Officer under the Securitisation, Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of the powers conferred under section 13(12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, issued Demand Notices to the borrower(s) mentioned below, to repay the amount mentioned in the Notice within 60 days from the date of receipt of the said Notice.

Having failed to repay the amount, the Notice is issued to the borrower and the public in general that the undersigned has taken possession of the property described below, by exercising powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 of the said rules on the below-mentioned dates. The borrower in particular and the public in general are hereby cautioned not to deal with the property. Any dealings with the property will be subject to charges of ICICI Bank Limited.

Sr. No.	Name of the Borrower(s)/ Loan Account Number	Description of Property/ Date of Physical Possession	Date of Demand Notice/ Amount in Demand Notice (Rs)	Name of Branch
1.	Rakesh Ravi Barai/ Jyotika Rakesh Barai/ LBPUN00005458771	Flat No. 23, Stilt 3rd Floor, Building No. A, Yashada Ambience, Plot No. 25 A, Sector No. 20 (12.5% Layout), Village Chikhali, Taluka Haveli, Within The Limits Of Pimpri Chinchwad Municipal Corporation, Near Sane Chowk Police Station, More Wasti, Maharashtra, Pune 411026 / 23-06-2026	December 10,2024/ Rs. 34,92,286.30/-	Pune
2.	Chandrakant Raghunath Mane/ Sushama Chandrakant Mane/ TBPUN00007335104	Flat No. 602, 6th Floor, Bldg-F, Aarohi F, S.NOS. 123/1+2+3/1+3/2+4/2+6/2, Plot No. 1, S.NOS. 123/1+2+3/1+3/2+4/2+6/2 Plot No. 2, S.NOS. 123/1+2+3/1+3/2+4/2+6/2 Plot No.3, S.NOS. 123/1+2+3/1+3/2+4/2+6/2 Plot No.4, S.NOS. 123/1+2+3/1+3/2+4/2+6/2 Plot No.5, S.NOS. 123/1+2+3/1+3/2+4/2+6/2 Plot No.6, S.NOS. 123/1+2+3/1+3/2+4/2+6/2 Plot No.7, (old S.NOS 123/1, 123/2, 123/3/1, 123/3/2,123/4/2(P) & 123/6/2), Sus, Taluka- Mulshi, Pune 411021/ 23-06-2026	September 22,2025/ Rs. 30,75,361.00/-	Pune
3.	Kushal Rajendra Gunbharit/ Charushila Sanjay Bhat/ LBPUN00007020757 TBPUN00006999619	Apartment No. 909, 9th Floor, Kalpak Homes Kirkatwadi Phase II, Gat No. 199, 200, 201, 202, 265, Kirkatwadi, Pune 411024 / 23-06-2026	December 23,2025/ Rs. 28,98,119.00/-	Pune
4.	Pratibha Rajesh Shelar/ Shelar Rajesh Suresh/ LBPUN00003358072	Flat No D-302, 3rd Floor, Dsk Vishwa Bhaskara Chsl, Nr Road, Dhayari, S No 126/2/3 126/3 124/4 126/5 to 8, Pune, Maharashtra, India. Pune 411041 / 23-06-2026	December 16,2025/ Rs. 18,03,358.00/-	Pune

The above-mentioned borrowers(s)/guarantors(s) is/are hereby issued a 30 day Notice to repay the amount, else the mortgaged properties will be sold after 30 days from the date of publishing this Notice, as per the provisions under Rules 8 and 9 of Security Interest (Enforcement) Rules 2002.

Date: June 26, 2026 Place: Pune Sincerely Authorised Officer, For ICICI Bank Ltd.

BRIHANMUMBAI MUNICIPAL CORPORATION

TREE AUTHORITY
PUBLIC NOTICE

In accordance with the provision under section 8 (3) (C) of the Maharashtra (Urban Areas) Protection & Preservation of Trees Act 1975 (As modified upto January 2018) 01 proposal from 'L' Ward and Zone- V & 01 proposal from 'N' Ward & 01 proposal from 'S' Ward in Zone- VI i.e. **Total - 03** proposals for removal of trees is approved by Municipal Commissioner, Chairman, Tree Authority BMC under sub section (6) of section (8) of the said Act.

The information of the trees for cutting / Transplanting in above mentioned proposals is available on BMC website – **https://portal.mcgm.gov.in/** - About us -----Ward / Department Manuals -----Gardens & Tree Authority- Documents **28 (M/E), 29 (N) & 30 (S)**

Supdt. of Gardens & Tree officer
Office of the Supdt. Of Gardens & Tree Officer,
2nd Floor, Humboldt Penguin Bldg., V.J.B Botanical Udyan & Zoo, Sant. Savta Mali Marg, Byculla (East), Mumbai-400 027. Tel. No. 23742162
Email – sg.gardens@mcgm.gov.in

Sd/-
Supdt.of Gardens & Tree Officer

PRO/673/ADV/2026-27

punjab national bank

Together for the better

ARMB Mumbai Western
PNB Pragati Tower, 3rdFloor, Plot C–9, Block-G, Bandra Kurla Complex, Bandra (E), Mumbai – 400051.
Email: cs4444@pnb.bank.in

SALE NOTICE FOR SALE OF SECURED ASSETS UNDER SARFAESI ACT

E-Auction Sale Notice for Sale of Secured Assets under the Securitisation & 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

Sr No.	Name of the Branch / Name of the Account / Name & addresses of the Borrower(s) / Mortgagor(s) / Guarantors	Description of the Immovable Properties Mortgaged / Name of Mortgagor / Owner of property	A) Date 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 B) EMD (Last Date of deposit of EMD) C) Bid Incremental Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors / Name & Number of the Contact Person	Details of the encumbrances known to the secured creditors
1	**ARMB Mumbai Western** **Mr. Naresh Ramesh Dhakad and Ms. Pooja Naresh Dhakad**	Flat No. 1902, 19th Floor, D-Wing, Versatile Valley, Next to Nilje Gram Panchayat Office, Katai Toll Naka, Village Nilje, Dombivli East, Kalyan – 421204. Carpet Area :- 600.20 Sq.ft. in the name of Mr. Naresh Ramesh Dhakad	A) 20.09.2025 B) Rs. 99,69,927.16 as on 31.08.2025 + further interest & other charges C) 29.11.2025 D) Symbolic	A) Rs. 54,00,000 B) Rs. 5,40,000 17.07.2026 (Upto 11.00AM) C) Rs. 10,000	17.07.2026 11.00 AM - 04.00 PM	Not Known to Us / Sharad Kumar 7303850049 M. Sreenivasa Rao 9632786274	
2		Flat No. 1905, 19th Floor, D-Wing, Versatile Valley, Next to Nilje Gram Panchayat Office, Katai Toll Naka, Village Nilje, Dombivli East, Kalyan – 421204. Carpet Area :- 600.20 Sq.ft. in the name of Mr. Naresh Ramesh Dhakad		A) Rs. 54,00,000 B) Rs. 5,40,000 17.07.2026 (Upto 11.00AM) C) Rs. 10,000	17.07.2026 11.00 AM - 04.00 PM	Not Known to Us / Sharad Kumar 7303850049 M. Sreenivasa Rao 9632786274	
3	**ARMB Mumbai Western** **M/s D N Polymers, Proprietor – Mr. Dharmesh Babulal Shah, Guarantor Mrs. Neha Dharmesh Shah**	Office No. 05, 2nd Floor, Livia Apartments, Dange Chowk Road, Bhumkar Nagar, Wakad, Tehsil Mulshi, Pune – 411057. Area Admeasuring 326 sq. ft. in the name of Mr. Dharmesh Babulal Shah	A) 04.06.2024 B) Rs. 3,91,20,686.32 as on 04.06.2024 + further interest & other charges C) 04.06.2026 D) Physical	A) Rs. 35,00,000 B) Rs. 3,50,000 17.07.2026 (Upto 11.00AM) C) Rs. 25,000	17.07.2026 11.00 AM - 04.00 PM	Not Known to Us / Sharad Kumar 7303850049 M. Sreenivasa Rao 9632786274	
4	**ARMB Mumbai Western** **Sri Vikash J Singh (Borrower)**	Flat No. 11, 3rd Floor, Mehul Apartment CHSL, Dattapada Road, No. 2, Plot Bearing CTS 272, Village Kanheri, Borivali East, Mumbai – 400066. ADM – 336 Sqft BUA (The property is under redevelopment and it will be sold on "as is where is" or"as is what" or "whatever it is" basis)	A) 09.05.2025 B) Rs. 54,25,109.72/- as on 09.05.2025 + further interest & other charges C) 26.08.2025 D) Symbolic	A) Rs. 62,00,000/- B) Rs. 6,20,000/- 16.07.2026 (Upto 11.59PM) C)Rs. 50,000/-	17.07.2026 11.00 AM - 04.00 PM	Not Known to Us / M Sreenivasa Rao 9632786274 Anil tudu 9113311852	
5	**ARMB Mumbai Western** **M/S Jaylon Impex India Pvt Ltd (Borrower)** **Sri Jai Kaushik (Borrower)** **Smt Pushpa Kaushik (Co. Borrower)** **Sri Karan Kaushik (Co - Borrower)**	Flat No. 301, 3rd Floor, A-Wing, "Aum Artha Building", Previously known as Flat No. 9, Nugget CHSL junction of Chitakar Dhurandhar Marg and 18th Road, Khar (W), Mumbai - 400052 (Carpet Area - 1180.38 sq. ft.)	A) 27.04.2018 B) Rs. 17,74,15,803.69 as on 27.04.2018 + Further intt & other charges C) 22.03.2019 D) Symbolic	A) Rs. 7,27,00,000/- B) Rs. 72,70,000/- 16.07.2026 (Upto 11.59PM) C) Rs. 1,00,000/-	17.07.2026 11.00 AM - 04.00 PM	Not Known to Us / M Sreenivasa Rao 9632786274 Anil tudu 9113311852	
6	**ARMB Mumbai Western** **Mr. Santhanagopalan Vasudev (Borrower)** **Mrs. Radhika Rajagopalan (Co-Borrower)**	Flat no 1101, 11th floor Ayesha Palace Near Mahasrashtra Guest House Dr Babasaheb Ambdekar RD CS no 23 Dadar Naigaon Divison, Tal & Dist Mumbai-400012 in the name of Mr Santhanagopalan Vasudev (Adm. 425.00 Sq Ft RERA Carpet).	A) 11.06.2025 B) Rs. 2,08,74,967.99 as on 10.06.2025 + further interest & other charges C) 17.09.2025 D) Symbolic	A) Rs.1,73,00,000/- B) Rs. 17,30,000/- 16.07.2026 (Upto 11.59PM) C) Rs. 1,00,000/-	17.07.2026 11.00 AM - 04.00 PM	Not Known to Us / M Sreenivasa Rao 9632786274 Anil tudu 9113311852	
7	**ARMB Mumbai Western** **M/S Neogem India Ltd (Borrower)** **Mr. Gaurav Doshi (Promotor and Guarantor)** **Mr. Ronak Doshi (Guarantor)** **Mr. Mahendra Doshi (Guarantor)** **Mr. Vaitasi Doshi (Guarantor)** **Ms Reshma Doshi (Guarantor)** **Ms Renu Jawahar (Guarantor)**	Flat No. 16G on the 7th Floor, The Malabar Apartments CHS Ltd, Plot No C and 35a, Part of Cadastral Survey No 442,443 and 444 of Malabar and Cumbala Hill, Mumbai 400006 Carpet Area adm 787 sqft Mr Mahendra Doshi	A) 11.05.2016 B) PNB : 10.80 Cr plus further interest and charges from the date of NPA ie 31.03.2014 minus recoveries if any BOI : Rs. 4.89 Cr. Plus further interest and charges from the date of NPA ie30.06.2015 minus recoveries if any C) 19.07.2016 D) Symbolic	A) Rs. 3,17,84,000/- B) Rs. 31,78,400/- 16.07.2026 (Upto 11.59PM) C) Rs. 1,00,000/-	17.07.2026 11.00 AM - 04.00 PM	Not Known to Us / M Sreenivasa Rao 9632786274 Anil tudu 9113311852	
8	**ARMB Mumbai Western** **Mrs. Sushma Chetan Bane(Borrower)**	3 BHK, Flat No. 303, 3rd Floor, Tower No. 14, Atlanta Eden World of society known as Atlanta Eden World Tower No. 14 CHSL, opp. PWD Guest House, Bhadwad, Bhadwad Gaon in the village Temghar, Taluka- Bhiwandi, District- Thane-400302 and within limits Bhiwandi-Nizampur City Municipal Corporation and Registration having area 716 Sq. Ft. Carpet area.	A) 15.10.2025 B) Rs. 59,54,220.84 as on 15.10.2025 + further interest & other charges C) 09.02.2026 D) Symbolic	A) Rs. 53,10,000/- B) Rs. 5,31,000/- 16.07.2026 (Upto 11.59PM) C) Rs. 25,000.00	17.07.2026 11.00 AM - 04.00 PM	Not Known to Us / M Sreenivasa Rao 9632786274 Ranjan Kumar 9501632381	
9	**ARMB Mumbai Western** **Mr. Bharatraj Thalli (Borrower)** **Mrs. Sugandh Bharatraj Thalli (Co-Borrower)**	Flat No 405, 4th Floor, Building No L-4, Swapnapoorti Housing Scheme ,Sector-36 CIDCO, Colony Kharghar Navi Mumbai Pin:410210. In the name of Bharatraj Baskar Thalli & Mrs.Sugandh Bharatraj Thalli BUA 444 sqft	A) 19.11.2024 B) Rs. 36,02,922.00 as on 19.11.2024 + further interest & other charges C) 30.01.2025 D) Symbolic	A) Rs.35,20,000/- B) Rs. 3,52,000/- 16.07.2026 (Upto 11.59PM) C) Rs. 25,000.00	17.07.2026 11.00 AM - 04.00 PM	Not Known to Us / M Sreenivasa Rao 9632786274 Ranjan Kumar 9501632381	
10	**ARMB Mumbai Western** **M/S Sulfox Chem Pvt Ltd (Borrower)** **Mr. dilip Parekh (Director)** **Mrs. Jyoti Parekh (Director)**	PLOT NO. C-91 , UMRED INDUSTRIAL ESTATE , MIDC , VILLAGE BELGAON , NEAR TATA TOWER FACTORY , UMRED , NAGPUR 441203 (ADM AREA 5786.25 SQ MTR)	A) 04.10.2014 B) Rs. 7,66,63,788.00 as on 04.10.2014 + further interest & other charges C) 08.01.2015 D) Symbolic	A) Rs. 37,50,000/- B) Rs. 3,75,000/- 16.07.2026 (Upto 11.59PM) C) Rs. 10,000/-	17.07.2026 11.00 AM - 04.00 PM	Not Known to Us / M Sreenivasa Rao 9632786274 Ranjan Kumar 9501632381	
11	**ARMB Mumbai Western** **Mr. Pradeep Vitthal Kamble(Borrower)**	Flat No 601, 6th floor, B Wing ,Shri Tirupatti Heights CHSLSonale Bapgaon Road ,Village –Bhadwad Bhiwandi Dist Thane 421302, BUA 1048 sqft	A) 06.12.2024 B) Rs. 61,06,216.00 as on 06.12.2024 + further interest & other charges C) 20.02.2025 D) Symbolic	A) Rs. 44,33,400/- B) Rs. 4,43,340/- 16.07.2026 (Upto 11.59PM) C) Rs. 10,000/-	17.07.2026 11.00 AM - 04.00 PM	Not Known to Us / M Sreenivasa Rao 9632786274 Ranjan Kumar 9501632381	
12	**ARMB Mumbai Western** **Mr. Ritin Raghunath Shetty (Borrower)** **Mrs. Nikita Ritin Shetty (Co-Borrower)**	Flat 14 Building No 1 Vijay Garden Lotus CHSL Ghodbunder Road Near Suraj Water Park Village Kavesar Thane West - 400615, BUA - 510 sqft	A) 20.04.2021 B) Rs. 25,58,755.50 as on 20.04.2021 + further interest & other charges C) 06.07.2021 D) Symbolic	A) Rs, 48,60,000/- B) Rs. 4,86,000/- 16.07.2026 (Upto 11.59PM) C) Rs. 25,000/-	17.07.2026 11.00 AM - 04.00 PM	Not Known to Us / M Sreenivasa Rao 9632786274 Ranjan Kumar 9501632381	
13	**ARMB Mumbai Western** **M/S Four Star Importers and Traders Pvt Ltd (Borrower)** **Mr. Kaustabh Milind Chandurkar** **Mrs. Sanjivani Milind Chandurkar** **Mrs. Sanjivani Milind Chandurkar** **Mr Milind Shripad Chandurkar** **Mr. Nachiket Milind Chandurkar**	Flat No. 701, 7th Floor, W Wing Jade Residences, Type C Gat No. 1403/12, 1405A and 1405B, Awhalwadi, Wagholi, tal Haveli, Dist. Pune -421207.	A) 30.03.2022 B) Rs. 2,99,89,052.56 as on 30.03.2022 + further interest & other charges C) 17.09.2022 D) Symbolic	A) Rs. 50,01,750/- B) Rs. 5,00,175/- 16.07.2026 (Upto 11.59PM) C) Rs. 50,000/-	17.07.2026 11.00 AM - 04.00 PM	Not Known to Us / M Sreenivasa Rao 9632786274 Manoj Kumar 7738167402	
14		Flat No. 301, 3rd Floor, Bldg no. B -7 Xrbia Hinjewadi Vasundhara Society, Marunge Road, Village: Dattawadi (Nere), Tal. Mulsi Pune-411057.		A) Rs. 21,06,000/- B) Rs. 2,10,600/- 16.07.2026 (Upto 11.59PM) C) Rs. 50,000/-	17.07.2026 11.00 AM - 04.00 PM	Not Known to Us / M Sreenivasa Rao 9632786274 Manoj Kumar 7738167402	
15	**ARMB Mumbai Western** **Mr. Abhishek Verma**	Merged Flat No G-03 & G-04 at Ground Floor, "City Park Apartment" Behind Ashirwad Palace, Near Jivkor Nagar, Ghod Dod Road, At Mujra R S road, At Paky TP No. 9 (Majura), FP No. 183/B, Taluka Surat City, Dist Surat -395002, Area Admk 3500sq Ft. Super Built Up.	A) 18.05.2026 B) Rs. 2,17,22,706.00 as on 18.05.2025 + further interest & other charges C) 03.09.2021 D) Symbolic	A) Rs. 1,19,07,000/- B) Rs. 11,90,700/- 16.07.2026 (Upto 11.59PM) C) Rs. 1,00,000/-	17.07.2026 11.00 AM - 04.00 PM	Not Known to Us / M Sreenivasa Rao 9632786274 Manoj Kumar 7738167402	
16	**ARMB Mumbai Western** **Mrs. Utkarsha Uday Thakur (Borrower)** **Mr. Uday Uttam Thakur (Co Borrower)**	Flat No 103 1st Floor Janhvi Palace Co-Opp. Housing Society Opp Pleasant Park Mira Bhayander Road Mira Road (East) , Pin -401107 BUA 476sqft	A) 08.12.2025 B) Rs. 47,52,769.00 as on 08.12.2025 + further interest & other charges C) 24.02.2026 D) Symbolic	A) Rs. 44,50,600/- B) Rs. 4,45,060/- 16.07.2026 (Upto 11.59PM) C) Rs.25,000	17.07.2026 11.00 AM - 04.00 PM	Not Known to Us / M Sreenivasa Rao 9632786274 Ranjan Kumar 9501632381	

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://baanknet.com 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://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. 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: 22.05.2026
Place: Mumbai

Sd/-
Authorised Officer,
Punjab National Bank