

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 (mortgagors of property(ies))	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002 B) Outstanding Amount as on 31.10.2025 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: Ratnagiri Account Name: Mr. Anis Nakhwa Borrower: Mr. Anis Nakhwa	Residential Flat No. 4 at "Red Stone Residency", I Wing, Stilt Upper Ground Floor, Mauje Golap, Ratnagiri; with Stilt + Upper Ground Floor + 2 Floor & 10 slap top built-up area 800 Sq. Ft., owned by Mr. Anis Akram Nakhwa	A) 05.08.2019 B) Rs.47,77,347.00 + further interest and charges C) 25.11.2019 D) Symbolic	A) Rs.17.00 Lac B) Rs.1.70 Lac C) Rs.0.10 Lac	24.09.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
2.	Branch: Ratnagiri Borrower : Mrs.Ayesha Anis Nakhwa	Flat No. 21, admeasuring 800 Sq. ft., situated at Red Stone City, I Wing, 2 nd Floor at Mauje Golap, Survey No. 265, Hissa No. 2A/1/32, Tal. & Dist. Ratnagiri	A)18.10.2021 B) Rs.31,53,040 + further interest C) 25.02.2022 D) Symbolic	A) Rs 14.50 Lakh B) Rs 1.45 Lakh C) Rs 0.10 Lakh	24.09.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
3.	Branch: Ratnagiri Account Name: M/s. Sai Prasad Construction Borrower : M/s. Sai Prasad Construction Co-borrower: Mr. Zahur Ahmed Abbas Karbhari (Proprietor) Guarantor / Mortgagor : Mr. Ayyub Ibrahim Chichkar	Mortgage of Flat No. 201, admeasuring 1000 Sq. Ft., Second Floor, Chichkar heights, Khrakand Mohalla, at CTS 615A, 615D, 615E, Mahad, Tal. Mahad, Dist. Raigad, Pin – 402301 Mahad Nagar Parishad Road	A) 06.05.2023 B) Rs.58,88,736.82 + further interest and charges C) 07.11.2023 D) Symbolic	A) Rs.27.00 Lac B) Rs.2.70 Lac C) Rs.0.10 Lac	24.09.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
4.	Branch: Ratnagiri Account Name : Mr. Sameer Nakhwa Borrower : Mr. Sameer Nakhwa Guarantor : Mr. Pankaj Vishwanath Shivalkar	Equitable mortgage Flat No. 201, B Wing, 2 nd Floor, Rabiya Azizia Complex at Village Zadgaon, Ratnagiri. 415639	A)14.02.2024 B) Rs.39,78,767.75 + further interest and charges C) 25.11.2024 D) Physical	A) Rs 21.60 Lakh B) Rs 2.16 Lakh C) Rs 0.10 Lakh	24.09.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
5.	Branch: Ratnagiri Account Name: Mr. Ketan Khedekar Borrower: Mr. Ketan Khedekar Guarantor Name : 1) Mr. Shridhar Khedekar 2) Mr. Shrikant Shridhar Khedekar 3) Mr. Shahanavaj Iqbal Momin	All part and parcel of property bearing municipal House No. Z2W4000714 (Old H.No.2300), Survey No.233, Hissa No.1, Area 0.15.7 & Survey No.247C1A2, Hissa No.4/12, Area 0.05.179 also bearing CTS No.2656/6, Area 1597 Sq Mtrs & CTS No.2655/9, Area 490 Sq.Mtrs, situated at Mouje Zadgaon within municipal limits Tal & Dist. Ratnagiri.	A) 17.12.2024 B) Rs.Rs.1,74,75,102.06 + further interest and charges C) 26.12.2025 D) Symbolic	A) Rs.107.50 Lac B) Rs.10..75 Lac C) Rs.0.10Lac	24.09.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
6.	Branch: ARMB Kolhapur Account Name: Pandit Vitthal Lakhangave Borrower : Mr. Pandit Vitthal Lakhangave Co-borrower: Mrs. Alka Pandit Lakhangave Guarantor: NA	Land and Building of Mrs. Alka Pandit Lakhangave situated at Plot No. 7 of Gat No. 656/B, Krushnanagar at Tardal Village, Tal-Hatkanangale, Dist-Kolhapur admeasuring 125.46 SQ.Mtr bounded by On East : Plot no.8 of Mr. Shivaji Jadhav, On West : Plot no. 6 of Mr. Birajdar, On North : 6.10m wide Road, On South : Plot No. 28.	A) 12.10.2023 B) Rs.45,39,278.41 + further interest & charges C) 22.12.2023 D) Symbolic	A) Rs.35.00 Lakh B) Rs.3.50 Lakh C) Rs 0.10 Lakh	24.09.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
7.	Branch: ARMB Kolhapur Account Name: Amol Dashrath Kesarkar Borrower: Amol Dashrath Kesarkar Co-borrower: Dashrath Antu Kesarkar Guarantor: NA	Plot and Building at C G No. 673 (H No.885), Property in the name of Dashrath Antu Kesarkar plot admeasuring 85.50 Sq.Mtr., near Aroma Bakery, Ganesh Nagar, Shahapur, Ichalkaranji, Tal. Hatkangale, Distt. Kolhapur, bounded by EAST: Property of Shri. Pandurang Patil, WEST: Property of Shivaji Chougule, SOUTH: Property of Mr. Maruti Chougule, NORTH: Road.	A) 13.12.2021 B) Rs.30,42,808.85 + further interest and charges C) 14.03.2022 D) Symbolic	A) Rs.28.50 Lakh B) Rs.2.85 Lakh C) Rs.0.10 Lakh	24.09.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
8.	Branch: ARMB Kolhapur Account Name: Gudu Mohmad Chinchale Borrower : Gudasahab Mohmad Chinchale Co-borrower: NA Guarantor: NA	Existing land situated at R.S. No. 455/1 admeasuring 1H7R & building thereon bearing W.No 13, HNo 459/1 & 459/2, KadapureTal,Kulkarni Mala, Ichalkaranji, Tal – Hatkanangale, Dist-Kolhapur	A) 03.10.2023 B) Rs.1,15,83,947.00 + further interest & charges C) 15.12.2023 D) Symbolic	A) Rs.98.00 Lakh B) Rs.9.80 Lakh C) Rs.0.25 Lakh	24.09.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
9.	Branch: ARMB Kolhapur Account Name: Sandeep Chandrakant Mandarekar Borrower: Sandeep Chandrakant Mandarekar Co-borrower: Manisha Sandeep Mandarekar Guarantor: NA	Flat 102, 1st Floor, C S No. 1940, Anjana Heritage Builtup area 73.42 sq. mtr Mtr Near Gandhi Putala, Valiwade, Gandhi Nagar, Kolhapur	A) 31.01.2023 B) Rs.1,01,92,297.00 + further interest and charges C) 02.08.2023 D) Symbolic	A) Rs.23.00 Lakh B) Rs.2.30 Lakh C) Rs.0.10 Lakh	24.09.2026 From 11.00 A.M. to 4.00 P.M.	Encumbrance- Not known
10.	Branch: ARMB Kolhapur Account Name: Sandeep Chandrakant Mandarekar Borrower: Sandeep Chandrakant Mandarekar Co-borrower: Manisha Sandeep Mandarekar Guarantor: NA	Shop No. 3 & 4, Ground Floor C S No. 1940, Anjana Heritage, Admeasuring 44.60 Sq. Mtr Near Gandhi Putala, Valiwade, Gandhi Nagar, Kolhapur.		A) Rs.25.00 Lakh B) Rs.2.50 Lakh C) Rs.0.10 Lakh	24.09.2026 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) 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.

Sh. Venkatagiri M.

**Authorised Officer, Punjab National Bank
Secured Creditor**

Date:08.09.2026

Place: Kolhapur