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मंडलशस्त्र, ठाणे, तिसरा तल, पी.एन.बी, प्रगती टावर, जीव्लाक, बांद्राकूर्लाकम्प्लेक्स, वान्द्राईष्ट,मुम्बई-400051	**ARMB Thane** **3rd Floor, PNB Pragati Tower, Plot No. C - 9, Block - G,** **Bandra Kurla Complex, Bandra (E), Mumbai - 400051.** **e-mail: cs8325@pnb.bank.in**

Auction Ref No. PUNB83250242

Date: 12-11-2026

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 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

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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 ACT2002 B) Outstanding Amount ason C) Possession Date u/s 13(4) of SARFESI ACT2002 D) Nature of Possession Symbolic / Physical / Constructive	A) Reserve Price B) 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
1)	**ARMB Thane**	Shop No. 1, Ground Floor,	A) 12.06.2023	A) Rs.	Date: 08-12-	Not Known to Us

	M/s. Jyoti Buildcon Office No. 1, Bhawani Mansion, Plot No. 23, Sector 19, Axis Bank. New Panvel 410206. **Ms. Jyoti Manoj Kumar Sant Singh (Proprietor)** Palms Water, Behind Roshan Petrol Pump, Murbad Road, Kalyan West, Thane - 421301 **Mr. Manoj Kumar Singh (Guarantor)** Flat No. 401, Vrindawan Shrishti Complex, Khadakpada, Kalyan West, Dist. Thane - 421301	Deepak Jyoti Heights, Near Pipeline Bus Stop, Temghar Pada, Bhiwandi, Village Temghar, Taluka Bhiwandi, District Thane – 421302 in the name of Ms. Jyoti Manoj Kumar Sant Singh. Area adm. 630 sq. ft. Carpet.	B) Rs. 30,11,239.80 plus Interest & charges less recovery thereon C) 22.08.2023 D) Symbolic	30,00,000.00 B) Rs. 3,00,000.00 (upto 07-12-2026 till 11:59 pm) C) Rs. 5,000.00	2026 Time: 11.00 am to 04.00 pm	Rohit 9058763899 Devakumara Y N 8095807705 Kaushalya 8750332726

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 “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/challanmode 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 (**https:// 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/ webpageportal.
   (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 ofincrement amount mentioned. **05 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 **05 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 ProviderM/s PSB Alliance Pvt. Ltd. Details of which are available on **https://baanknet.com**.

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, or NEFT / RTGS as per Bank details: Name of A/C= 'Sundry-NPA/SARFAESI/Auction related', Account Number-832500317118A, IFSC–PUNB0832500, Place– Mumbai. 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 prospective bidder shall independently verify and ascertain all outstanding dues, arrears, interest, penalties, charges and/or any other liabilities payable in respect of the said property to the Society, Government authorities, local authorities, statutory bodies and/or any other legal or competent authority. The prospective bidder shall be solely responsible for payment and discharge of all such dues and liabilities, if any, directly to the respective office, department or authority, and the same shall be payable by the successful bidder over and above the auction sale consideration. The Bank/Secured Creditor shall not be responsible or liable for any such outstanding dues or liabilities

22. The property is being sold with all the existing and future encumbrances whether known or unknown to the Bank. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. 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

23.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.

24.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.

Authorized Officer

Place: Mumbai

Punjab National Bank
Secured Creditor

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