Place : Maharashtra
Date : 15-01-2026

Sd/- Authorised Officer
For : Aadhar Housing Finance Limited

Date: 15-01-2026, Place: Nagpur

Sd/- Authorized Officer, Cholamandalam Investment

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Asset Recovery Management Branch
PNB House, Kingsway, Nagpur – 440001
Ph: 0712- 6603753, 6630484, Email: cs6795@pnb.bank.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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 Authorized 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 Branch / Name of Account / Name of Borrower (Individual / Joint / Firm / Co.) Name of Proprietor / Partners / Directors / Guarantor (s)	Details of Immovable Properties Mortgaged / Owner's Name (Mortgagers of properties)	A)Dt. Of Demand Notice u/s 13(2) of SARFESI Act 2002 B)Outstanding Amount C)Possession Date u/s 13(4) of SARFESI Act 2002 D)Nature of Possession Symbolic/ physical/Constructive	A) Reserve Price (Rs.) B)EMD Amount C) last Date of EMD Deposit C)Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1.	Amravati M/s Deep Saree NX (Borrower) Mr. Amit Ashok Jagmalani (Proprietor/ Mortgagor) Mr. Mukesh Ashok Jagmalani (Guarantor)	The undivided share & interest in all that piece & parcel of Plot Comprising of Shop No B2-306 admeasuring 461.13 Sq Ft (42.84 Sq Mtrs), Shop No B2-307 admeasuring 461.13 Sq Ft (42.84 Sq Mtrs), Shop No B2-308 admeasuring 461.13 Sq Ft (42.84 Sq Mtrs), Shop No 309 admeasuring 461.13 Sq Ft (42.84 Sq Mtrs), Shop No 310 admeasuring 461.13 Sq Ft (42.84 Sq Mtrs), Shop No 311 admeasuring 470.82Sq Ft (43.74 Sq Mtrs), Shop No B2-312 admeasuring 470.82 Sq Ft (43.74 Sq Mtrs) on 3rd floor, situated at Wing B, Building No 2 at from out of building /commercial complex known as ""Dreamland Business Park"". Bounded as under: East: 2.4 Mtr wide passage and thereafter Road, West: Shop No B2-305 2.4 Mtrs wide passage & thereafter road, North- Shop No B2-304 & 305, South- 2.4 Mtrs wide passage & thereafter common Staircase/ lift **Owner: Shri Amit Ashokkumar Jagmalani**	A) 18.05.2023 B) Rs. 40,00,443.50 as on 29.04.2023 + interest and other charges w.e.f. 30.04.2023 C) 19.08.2023 D) SYMBOLIC Possession	A) Rs. 35,64,000/- B) Rs. 3,56,400/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM	Not Known
2.	Amravati M/s Nirman Marketing (Borrower) Shri Sanjay Newadram Pamnani (Proprietor/Mortgagor) Mrs. Kusum Sanjay Pamnani (Guarantor)	All R.C.C. Super Structure comprising the tentative Shop No. 007 out of Wing-A, Building No. 05, having built up area ground floor, admeasuring 66.92 sq. mtr, Mezzanine floor admeasuring 41.95 Sq. Mtr., First floor admeasuring 66.86 Sq. Mtr, Second Floor admeasuring 66.86 sq. mtr., Third Floor admeasuring 66.86 sq. mtr admeasuring 3,331.25 Sq. ft (309.45 Sq. Mtrs), from out of building/commercial complex known as "Dreamzland Business Park' on the land/Plot Bhumapan No. 119, 144, 39/3, 37/2, Field Survey No. 38/1, 42/1, 38/1-A, 38/2, 39/1, 42/1, 39/1, 39/3, 135, hereinabove, alongwith 0.140% undivided share in said Plot, Situated at Mouja Borgaon Pragane- Nandgaon, Tq & Dist. Amravati, within the jurisdiction of Sub Registrar, Amravati Rural, within limits of Zilla Parishad, Amravati Bounded as under: East: Shop No. A5-008, West: Road and Common Parking, North: Shop No. A5-005, South: Shop No A5-009. **Owner: Sanjay Newandram Pamnani**	A) 30.10.2023 B) Rs 1,01,42,051.00 + intt & other charges w.e.f. 01.10.2023 C) 14.10.2025 D) PHYSICAL Possession	A) Rs. 35,64,000/- B) Rs. 3,56,400/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM	Not Known
3.	Kingsway, Nagpur M/s KNC Engineering (Borrower) Mr. Rahul Nerkar (Proprietor/ Mortgagor)	All that R.C.C. Super Structure comprising Flat No. 3/12, covering a Built-up area of about 833.65 sq. fts. (837.65 sq. fts. as per MHADA letter dated 08.08.1984) on the 3rd Floor, of the building No. 3, known as "MIG Rambag Colony" standing on All those pieces & parcel of land bearing NIT Plot Nos. 80B & 97 total admeasuring 7915.06 sq. mts (Or 85197 Sq. Fts) of Mouza-Jatarodi bearing City Survey No. 349, Corporation House No. 681/8/3/12, situated at Rambag Colony, Nagpur within the limits of Nagpur Municipal Corporation, Ward No. 11 in Tah & Dist. Nagpur **Owner: Shri Rahul D. Nerkar**	A) 07.07.2016 B) Rs. 44,08,713.18 as on 30.06.2016 + interest and other charges w.e.f. 01.07.2016 C) 27.09.2016 D) SYMBOLIC Possession	A) Rs. 30,80,000/- B) Rs. 3,08,000/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM	Not Known
4.	Amravati M/s Kangna Sarees Mens Wear (Borrower) Mrs. Karishma Alias Kusum Sanjay Pamnani (Proprietor/ Mortgagor) Mr Sanjay Newadram Pamnani (Guarantor)	The undivided 0.140% share and interest in all that piece and parcel of land and building bearing plot situated at Mouja Borgaon, Pragane Nandgaon Peth, Tah and Dist. Amravati, together with Shop No A5-005 (Consists of Ground (with front open lobby) + Upper Floors with Balcony, out of wing-A, Building No 5, Having built up area admeasuring 3331.25 Sq. Feet (309.45 Sq. Mtrs) (GF-66.92 Maz. F.-41.95 F.F. - 66.86, SF -66.86, TF -66.86) from out of building /commercial complex known as "Dreamzland Business Park" on the land / plot having Bhumapan No 119,144,(Bhumapan No 39/3 Gut No. 134), (Bhumapan No. 37/2 Gat No 142) (Field Survey No 38/1 Gat No 139), (Field Survey No 42/1 Gat No 87), (Field Survey No 38/1-A Gat No 140), (Field Survey No 38/2 Gat No 138), (Field Survey No 39/1 Gat No 88), (Field Survey No 42/1 Gat No 87), (Field Survey No 39/1 Gut No 133), (Field Survey No 39/3 Gat No 134), field survey No 135 Tah Dist Amravati Bounded as under: East: By Shop No A5-006, West: By raod and common parking North: By Shop No A5-003 South: By Shop No A5-007 **Owner: Mrs. Karishma Alias Kusum Sanjay Pamnani**	A) 31.10.2024 B) Rs.1,04,08,013.00+ intt & other charges w.e.f 01.10.2024 C) 14.10.2025 D) PHYSICAL Possession	A) Rs. 35,64,000/- B) Rs. 3,56,400/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM	Not Known
5.	Pratap Nagar, Nagpur Shri Dinesh Ashok Virani (Borrower/Mortgagor) Smt. Vinita Dinesh Virani (Co-Borrower/Mortgagor)	All that piece & Parcel of property bearing Flat No 303, 3rd floor of the building known and styled as GURUKRUPA TOWERS, standing on NIT Plot NO 21,22 and 23, Khasara No 25/3,Mouza Indora, Sheet No 604/9, City Survey No. 24, Ward No. 57, covering a built up area 65.45 Sq Mtrs together with 3.08% undivided proportionate share and interest in the Plot No 21,22 and 23 admeasuring about 1705.156 Sq Mtrs having NMC House No. 3919/C/21+22+23 in the name of Shri Dinesh Ashok Virani & Smt Vinita Dinesh Virani Boundaries: East: Road, West: Hudco Quarters, North: Staircase and Flat No. 305, South: Flat No 302	A) 05.09.2022 B) Rs. 33,83,570.22 + further interest and other charges w.e.f. 01.09.2022 C) 20.11.2023 D) PHYSICAL Possession	A) Rs. 27,25,000/- B) Rs. 2,72,500/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM	Not Known
6.	Somalwada, Nagpur Mr. Ayaz Ahmed Nisar Ahmed Sheikh (Borrower/Mortgagor) Smt. Shabana Ayaz Ahmed Sheikh (Co-Borrower)	The Undivided 33.00% Share and interest in all that Piece and Parcel of land bearing Plot No 19 admeasuring 144.00 Sq. Mtrs together with Apartment No. B/201 containing by admeasurements approx. 116.127 Sq Mtrs on the second Floor of the building named and styled as PARAS APARTMENT WING-B in the layout of western coalfields Employees Co-Op Housing Society out of Khasra No. 79/1, 85/2, 86/1 Patwari Halka No. 8 of Mouza Gorewada, within the limits of Nagpur Municipal Corporation and Nagpur Improvement Trust, Tah And Dist. Nagpur in the Name of Shri. Ayaz Ahmed Nisar Ahmed Sheikh Boundaries of Plot: East: Plot No 18, West: Plot No 20, North: Road, South: Plot No 14	A) 20.02.2024 B) Rs. 36,07,891.58 + further interest and other charges w.e.f. 01.02.2024 C) 10.09.2024 D) PHYSICAL Possession	A) Rs. 39,83,000/- B) Rs. 3,98,100/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM	Not Known
7.	Suryanagar, Nagpur M/s Asia Agro (Borrower) Mr. Sumit Rikhab Kothari (Proprietor) Mrs. Vimalabai Tejramji Mohariya (Guarantor/ Mortgagor) Mr. Shrikant Tejramji Mohariya (Guarantor) Mr. Roshan Tejramji Mohariya (Guarantor)	All that Piece and Parcel of land and building bearing Plot No. 69, containing by total admeasurement 139.35 Sq. Mtrs as per sale deed 132.98 Sq. Mtrs as per Regularization letter in Kh. No. 13/15 of Mouza- Dighori, in the layout of Aradhana Co-Operative Housing Society Ltd. Nagpur, togetherwith House constructed thereon , bearing Corporation House No 2680/A/ 69, City Survey No. 58 within the limits of Nagpur Municipal Corporation Ward No. 21 in Tehsil and District Nagpur Boundaries: East: Plot No 68, West: Plot No 70, North: Road, South: Plot No. 72 **Owner: Smt. Vimalabai Tejramji Mohariya**	A) 04.12.2024 B) Rs. 77,32,626.58 + further interest and other charges w.e.f. 01.12.2024 C) 01.03.2025 D) SYMBOLIC Possession	A) Rs. 75,60,000/- B) Rs. 7,56,000/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM	Not Known
8.	Nandanvan, Nagpur M/s Shiv Industries (Borrower) Smt. Anita Ishwardas Pardhi (Proprietor/ Mortgagor)	All that piece & parcel of Non-Agricultural/Industrial Plot No. 3 admeasuring 824.91 Sq Mtrs out of Khasara No. 39/2/A/5/3 admeasuring 1.17 HR revenue Rs 7.55 of Mouza Heti (Surta) with Class I Occupacy Rights, Patwari Halka No 10 within the limits of Tahsil Saoner & Dist Nagpur in the name of Smt. Anita Ishwardas Pardhi Bounded as under: East: Khasara No. 33, West: 12.00 Meter Wide Road, North: Plot No. 5 belonging to Smt Seema Jaikishore Saboo South: 12.00 Mtrs Wide Road **Owner: Smt. Anita Ishwardas Pardhi**	A) 06.05.2021 B) Rs. 54,34,139.42 + further interest and other charges w.e.f. 01.05.2021 C) 22.10.2024 D) PHYSICAL Possession	A) Rs. 57,20,000/- B) Rs. 5,72,000/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM	Not Known
9.	Nandanvan, Nagpur Mr. Yashwant Ramkrishna Raut (Borrower/Mortgagor)	All that piece and parcel of Apartment No. 001 situated at Mazzanine Floor of the building constructed on the plot bearing no. 107, M House No. 2633/107, Ward No. 20, Mouza- Harpur, C. S. No. 507, Sheet No. 24, Situated at Bapu Gruha Nirman Sahakari Sanstha Layout Bapu Nagar, Plot admeasuring area 464.515 Sq. Mtrs and is known and styled as SAPTASHRUNGI HEIGHTS covering a built up area of about 57.068 Sq. Mtrs within the local limits of NMC and NIT, Tahsil and District Nagpur Bounded By East: Apartment No. G-1, G-2, G-3, West: Open space and road, North: Open space and Plot No. 108, South: Open space and Plot no. 106 **Name of Owner: Shri Yashwant Ramkrishnaji Raut**	A) 07.10.2019 B) Rs. 25,61,829.01 + further interest and other charges w.e.f. 01.10.2019 C) 16.12.2020 D) SYMBOLIC Possession	A) Rs. 36,00,000/- B) Rs. 3,60,000/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM	Not Known
10.	Chandrapur M/s Shiv Shakti Rice Mill (Borrower) Mr. Rajesh Vasantrao Rainchwar (Proprietor/ Mortgagor) Mrs. Sarita Rajesh Rainchwar (Guarantor/ Mortgagor)	All that piece and parcel of the property situated at Mouza and Gram Panchayat- Saoli, Sheet No. 8, City Survey No. 593, area admeasuring 46.30 Sq. Mtrs of land and Pacca House of Slab Built over it out of total 46.30 Sq. Mtrs, Gram Panchayat Property No. 260, Tah- Saoli, District– Chandrapur East: House of Shri Raju Vijay Rainchwar, West: House of Shri Raju Yenurwar, North: Road of Grampanchayat, South: House of Shri Anil Yenurwar **Owner: Mrs Sarita Rajesh Rainchwar**	A) 28.04.2023 B) Rs. 2,69,80,552.01+ intt and other charges 01.04.2023 C) 04.10.2023 D) SYMBOLIC Possession	A) Rs. 15,40,000/- B) Rs. 1,54,000/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM	Not Known
		All that piece and parcel of the property (industrial construction) situated at Mouza- Saoli, Tahsil- Saoli, Old survey No. 327/1, New Survey No. 384, (Occupancy Class- II) Area admeasuring 0.20 H.R. (Non Agricultural Land) out of Total 2.22 H. R. Agricultural Land, Tah & Dist. Chandrapur. Boundaries: East : Land of Rice Mill of Rajesh Rainchwar, West : Vacant Land, North : Vacant Land, South : Land of Narayan Rasse & Bapuji Mohurle **Owner: Mr. Rajesh Vasantrao Rainchwar**	A) 28.04.2023 B) Rs. 2,69,80,552.01+ intt and other charges 01.04.2023 C) 04.10.2023 D) SYMBOLIC Possession	A) Rs. 44,55,000/- B) Rs. 4,45,500/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM	
11	Dharampeth, Nagpur M/s Atharva Enterprises (Prop. Smt. Anuja Deshpande) Mr. Shripad Deshpande (Guarantor) M/s Neev Promotors & Developers (Guarantor)	**Property 1:** EM of entire superstructure comprising of all piece and parcel of Apartment No 301, 3rd floor ""MANOMAY APARTMENTS", Plot No. 173, Kh. Nos. 88/2IG, 60, 58 & 59 Mouza - Khamla, PSK No. 9,Corporation House No.3483/173, City Survey No. 2219, Sheet No 37, Sahakar Nagar, NMC Nagpur, Ward No 75, Nagpur Owned by M/s .Neev -Promoters & Developers, Partnership Firm of Mr. Sibnaryana Goral & Mrs Shalu Goral. Boundaries: East- Plot No.174, West- Plot No 172, North- Road, South- Plot No. 170	A) 12.04.2021 B) Rs. 85,48,589.07 as on 31.03.2021 + intt & other charges w.e.f. 01.04.2021 C) 23.11.2021 D) SYMBOLIC Possession	A) Rs. 30,25,000/- B) Rs. 3,02,500/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM	Not Known
		Property 2: EM of entire superstructure comprising of all piece and parcel of Apartment No.302, 3rd floor ""MANOMAY APARTMENTS"", Plot No.173, Kh. Nos. 88/2IG, 60, 58 & 59 Mouza- Khamla, PSK No. 9, Corporation House No. 3483/173, City Survey No. 2219, Sheet No 37, Sahakar Nagar, NMC Nagpur, Ward No. 75, Nagpur Owned by M/s Neev Promoters & Developers, Partnership Firm of Mr Sibnarayan Goral & Mrs Shalu Goral. Boundaries: East: Plot No.174, West: Plot No.172, North: Road, South: Plot No. 170	A) 12.04.2021 B) Rs. 85,48,589.07 as on 31.03.2021 + intt & other charges w.e.f. 01.04.2021 C) 23.11.2021 D) SYMBOLIC Possession	A) Rs. 30,25,000/- B) Rs. 3,02,500/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM	
12.	Khamla, Nagpur M/s Kehav Khanak Seeds Pvt. Ltd. (Borrower) Shri. Satpal Keshavdas Hassani (Director/ Mortgagor & legal Heir of Late. Shri Keshav Sahajram Hassani)Smt. Kesar Satpal Hassani (Director/ Mortgagor) Ms. Roshni Keshavdas Hassani (Owner/ Mortgagor & Legal Heir of Late Shri Keshav Sahajram Hassani) Ms. Chanda Keshavdas Hassani (Owner/Mortgagor & Legal Heir of Late Shri. Keshav Sahajram Hassani) Shri Satpal Keshavdas Hassani (Guarantor/Mortgagor) / Legal Heirs of Late Shri. Keshav Sahajram Hassani) Smt. Kesar Satpal Hassani (Guarantor/Mortgagor)	**Property 1:** All that piece and parcel of the Bhoomidhari land bearing Plot No. 20 (A-Type) in Ashirwad Sahakari grah Nirman Sanstha Maryadit, Fulchur Peth, Gondia, Tahsil and Dist. Gondia containing by admeasurement 3000 Sq. Ft being a portion of the entire land bearing Field Nos. 216/3, 216/4, 217/1, 217/4, 218/2, 242/2 and 243/2 together with the existing single storeyed house thereon covering a builtup area of about 1190 Sq. Ft. situated at Fulchur Peth within the limits of the Gram Panchayat Fulchur, in the Tahsil and Dist. Gondia and bounded as under: East: Plot No. 19-A, Ashok Hasani, West: Plot No. 21-A, Satish Singhania, North: Society Road, South: Boundary Wall & Agriculture Land. **Owner & Mortgagor: Shri. Keshavdas Sahajram Hassani**	A) 04.01.2024 B) Rs. 9,24,56,780.12+ further interest & other charges w.e.f. 01.01.2024 C) 01.04.2024 D) SYMBOLIC Possession	A) Rs. 1,13,24,700/- B) Rs. 11,32,470/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM	Not Known
		"Property 2: All that piece and parcel of Property Bearing Plot No. 315/6 (New), 315/1 (Old), Gram Panchayat- Khamari, Thak No. 93, P.H. No. 31, Near Amgaon, outer ring road, Gondia, admeasuring 2000 Sq. Mtr. Teh & Dist. Gondia. Bounded as under: East: Road, West: Land of Tejsingh Baghele, North: Land of Tejsingh Baghele, South: Own Land **Owner & Mortgagor: Shri. Keshav Sahajram Hasani & Satpal Keshavdas Hassani**	A) 04.01.2024 B) Rs. 9,24,56,780.12+ further interest & other charges w.e.f. 01.01.2024 C) 01.04.2024 D) SYMBOLIC Possession	A) Rs. 36,00,000/- B) Rs. 3,60,000/- C) 05.02.2026 (Till 5.00 PM) D) 10000.00	06.02.2026 11.00 AM to 4.00 PM	Not Known

TERMS AND 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.con .com) using their email-id and mobile number. The process of eKYC is to be done through Digi locker. 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 ate 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@psballance.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, https://baanknet.com, 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 favour 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 herein above 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 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 provided.
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 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**
24. Contact Person **Amar A Nagrale (Manager) - 8830714121, Hemant Marwah (Officer Law) -9717619613, Sandeep Akhare (Sr. Manager) - 9657394162, Shri Chandrashekhar Barapatre (Sr. Manager) - 7755911193, Shri Sanjay Kumar Sharma (Chief Manager ARMB) - 9012683623.**

Date : 15/01/2026
Place : Nagpur

Authorized Officer,
Punjab National Bank

NAGPUR