

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.

Security interest is enforcement) Rules, 2002.

This clause 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, on the condition that the said 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

Date of E-Auction: 30.12.2025 (Last date of deposit of EMD: 29.12.2025)

Sr No.	Name of the branch; Name of the account; Name & addresses of the borrower/Guarantors account	Description of Immovable Properties/securities mortgaged/Owner's name (Mortgagors of properties)	(a) Date of demand Notice u/s 13 (2) of SARFAESI Act 2002 (b) Q/S amount as on date of 13 (2) notice (c) Possession date u/s 13 (4) of SARFAESI Act 2002 (d) Nature of possession symbolic/physical/ constructive	(a) Reserve Price (b) EMD (c) Bid Increase Amt.	Date/Time of E-Auction
1.	Kingsway, Nagpur Sh. Yogesh Prabhakar Punjabi (Borrower / Mortgagor) Smt. Rachana Yogesh Punjabi (Co-Borrower / Mortgagor)	The Undivided 2.074% share and interest in all that piece and parcel of land and building bearing Plot Nos 67,68, 69, 70, 71 & 72 containing by admeasurements 1176.52 sq mtr (KH 12664.06 sq ft) together with Apartment No G-3 admeasuring built up area of 582.26 sq ft (54.094 sq mtrs), on the Ground Floor of the A-Wing of building named and styled as ARYAN HERITAGE, being the portion of entire land bearing KH No 87/4 of Mouza- Ganeshpur, Wani, District Yavatmal. Owner- Mr. Yogesh Prabhakar Punjabi & Mrs. Rachana Yogesh Punjabi. Boundaries of Apartment No G-1: East- 9.00 mtr road, West- Apartment No G-2, North- 12.00 mtrs Wide Road, South- Open Space/ Garden.	(a) 06/11/2024 (b) Rs 40,82,802.00 as on 31/10/2024 + intt & other charges w.e.f. 01/11/2024 (c) 18/02/2025 (d) SYMBOLIC	(a) Rs.16,07,000/- (b) Rs.1,60,700,000/- (c) Rs. 10,000/-	Date: 30.12.2025 Time: 11:00 am to 4:00 pm
		The Undivided 2.074% share and interest in all that piece and parcel of land and building bearing Plot Nos 67,68, 69, 70, 71 & 72 containing by admeasurements 1176.52 sq mtr (KH 12664.06 sq ft) together with Apartment No G-2 admeasuring built up area of 582.26 sq ft (54.094 sq mtrs), on the Ground Floor of the A-Wing of building named and styled as ARYAN HERITAGE, being the portion of entire land bearing KH No 87/4 of Mouza- Ganeshpur, Wani, District Yavatmal. Owner- Mr. Yogesh Prabhakar Punjabi & Mrs. Rachana Yogesh Punjabi. Boundaries of Apartment No G-1: East- Apartment No G-1, West- Apartment No G-3, North- 12.00 mtrs Wide Road, South- Open Space/ Garden.	(a) 06/11/2024 (b) Rs 40,82,802.00 as on 31/10/2024 + intt & other charges w.e.f. 01/11/2024 (c) 18/02/2025 (d) SYMBOLIC	(a) Rs.16,07,000/- (b) Rs.1,60,700,000/- (c) Rs. 10,000/-	Date: 30.12.2025 Time: 11:00 am to 4:00 pm
		The Undivided 2.074% share and interest in all that piece and parcel of land and building bearing Plot Nos 67,68, 69, 70, 71 & 72 containing by admeasurements 1176.52 sq mtr (KH 12664.06 sq ft) together with Apartment No G-3 admeasuring built up area of 582.26 sq ft (54.094 sq mtrs), on the Ground Floor of the A-Wing of building named and styled as ARYAN HERITAGE, being the portion of entire land bearing KH No 87/4 of Mouza- Ganeshpur, Wani, District Yavatmal. Owner- Mr. Yogesh Prabhakar Punjabi & Mrs. Rachana Yogesh Punjabi. Boundaries of Apartment No G-1: East- Apartment No G-2, West- Apartment No G-4, North- 12.00 mtrs Wide Road, South- Open Space/ Garden.	(a) 06/11/2024 (b) Rs 40,82,802.00 as on 31/10/2024 + intt & other charges w.e.f. 01/11/2024 (c) 18/02/2025 (d) SYMBOLIC	(a) Rs.16,07,000/- (b) Rs.1,60,700,000/- (c) Rs. 10,000/-	Date: 30.12.2025 Time: 11:00 am to 4:00 pm
2.	Kingsway, Nagpur Smt. Rachana Yogesh Punjabi (Borrower / Mortgagor) Sh. Yogesh Prabhakar Punjabi (Co-Borrower / Mortgagor)	The Undivided 2.074% share and interest in all that piece and parcel of land and building bearing Plot Nos 67,68, 69, 70, 71 & 72 containing by admeasurements 1176.52 sq mtr (KH 12664.06 sq ft) together with Apartment No G-4 admeasuring built up area of 582.26 sq ft (54.094 sq mtrs), on the Ground Floor of the B-Wing of building named and styled as ARYAN HERITAGE, being the portion of entire land bearing KH No 87/4 of Mouza- Ganeshpur, Wani, District Yavatmal. Owner- Mr. Yogesh Prabhakar Punjabi & Mrs. Rachana Yogesh Punjabi. Boundaries of Apartment No G-4: East- Apartment No G-3, West- Apartment No G-5, North- 12.00 mtrs Wide Road, South- Open Space/ Garden.	(a) 06/11/2024 (b) Rs 29,76,294.00 as on 31/10/2024 + intt & other charges w.e.f. 01/11/2024 (c) 18/02/2025 (d) SYMBOLIC	(a) Rs. Rs.16,07,000/- (b) Rs.1,60,700,000/- (c) Rs. 10,000/-	Date: 30.12.2025 Time: 11:00 am to 4:00 pm
		The Undivided 2.074% share and interest in all that piece and parcel of land and building bearing Plot Nos 67,68, 69, 70, 71 & 72 containing by admeasurements 1176.52 sq mtr (KH 12664.06 sq ft) together with Apartment No G-5 admeasuring built up area of 582.26 sq ft (54.094 sq mtrs), on the Ground Floor of the B-Wing of building named and styled as ARYAN HERITAGE, being the portion of entire land bearing KH No 87/4 of Mouza- Ganeshpur, Wani, District Yavatmal. Owner- Mr. Yogesh Prabhakar Punjabi & Mrs. Rachana Yogesh Punjabi. Boundaries of Apartment No G-5: East- Apartment No G-4, West- Apartment No G-6, North- 12.00 mtrs Wide Road, South- Open Space/ Garden.	(a) 06/11/2024 (b) Rs 29,76,294.00 as on 31/10/2024 + intt & other charges w.e.f. 01/11/2024 (c) 18/02/2025 (d) SYMBOLIC	(a) Rs.16,07,000/- (b) Rs.1,60,700,000/- (c) Rs. 10,000/-	Date: 30.12.2025 Time: 11:00 am to 4:00 pm
		The Undivided 2.074% share and interest in all that piece and parcel of land and building bearing Plot Nos 67,68, 69, 70, 71 & 72 containing by admeasurements 1176.52 sq mtr (KH 12664.06 sq ft) together with Apartment No G-6 admeasuring built up area of 582.26 sq ft (54.094 sq mtrs), on the Ground Floor of the B-Wing of building named and styled as ARYAN HERITAGE, being the portion of entire land bearing KH No 87/4 of Mouza- Ganeshpur, Wani, District Yavatmal. Owner- Mr. Yogesh Prabhakar Punjabi & Mrs. Rachana Yogesh Punjabi. Boundaries of Apartment No G-6: East- Apartment No G-5, West- 9.00 mtrs wide road, North- 12.00 mtrs Wide Road, South- Open Space/ Garden.	(a) 06/11/2024 (b) Rs 29,76,294.00 as on 31/10/2024 + intt & other charges w.e.f. 01/11/2024 (c) 18/02/2025 (d) SYMBOLIC	(a) Rs.16,07,000/- (b) Rs.1,60,700,000/- (c) Rs. 10,000/-	Date: 30.12.2025 Time: 11:00 am to 4:00 pm
	PWS Kamptee Road, nagpur Smt. Varsha Yojiraj Shende (Borrower & Mortgagor)	All that Piece and Parcel of "YAPARI SANKUL" Shop No FF-33, on the First Floor, Built Up area 7.432 Sq Mtr, Corporation House No. 3/FF-33, KH No 312/3, City Survey No 1784, Sheet No 75, Municipal Corporation House No 3/FF-33, Ward No 71, Mouza Sitabuldi, Variety Square, Gorepeth, Near Eternity Mall, situated in Leasehold Plot in Civil Expansion scheme of NIT, Morbhawan, Sitabuldi, Warda Road Nagpur within the limits of NHC and NIT. Boundaries: East- Passage, West- Shop/WC/Toilet, North- Shop No. FF-34, South- Passage	(a) 30/10/2024 (b) Rs 9,73,943.50- intt & other charges w.e.f.01/01/2024 (c) 07/01/2025 (d) SYMBOLIC	(a) Rs.12,96,000/- (b) Rs.1,29,600/- (c) Rs. 10,000/-	Date: 30.12.2025 Time: 11:00 am to 4:00 pm

Details of the encumbrances known to the secured creditors - Not known

TERMS AND CONDITIONS OF E-AUCTION SALE

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The sale shall be subject to the Terms & Conditions prescribed in the Security Inte

1. The auction sale will be "online through e-auction portal <https://baanknet.com/>
2. The Intending Bidders/ Purchasers are requested to register on portal (<https://baanknet.com>) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/ Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet by **29.12.2025**

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 mode i.e. NEFT/ Cash/ Transfer (After generation of Challan from <https://baanknet.com>) in bidders Global EMD Wallet before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction.

NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash/ Transfer the bidder has to visit Punjab National Bank Branch. Payment of EMU by any other mode such as Cheques will not be accepted. 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 having its Registered office at 4th Floor, Metro House, Mahatma Gandhi Road, Chhatrapati Shivaji Maharaj, New Marine Lines, Mumbai 400020 (Support Number: 8291220220). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website (<https://baanknet.com/>) and also attend the demonstration/ training on e-Auction on the portal.

<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
(a) <http://banknet.com>, (b) 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 portal (<https://baanknet.com>).

7. The Intending Bidders / Purchasers are requested to register on portal (<https://baanknet.com>) using their mobile number and email-id. Further, they will upload the requisite KYC documents. Once the KYC documents are verified by auction service provider (may take 2 working days), the Intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet. Only after having

8. Bidder's Global Wallet should have sufficient balance (\geq EMD amount) at the time of bidding.

9. 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 minimum increase in the bid amount must be of the amount as mentioned in the table to the last higher bid of bidders. Ten 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 ten minutes to the last highest bidder.

10. 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. In case of any difficulty or need of assistance before or during e-Auction process may contact authorized representative of our e-Auction Service Provider (<https://baanknet.com/>). Details of which are available on the website.

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/

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 bank) for the account of the Government of Punjab". If the bidder fails to deposit the remaining amount within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have to refund the amount to the bidder.

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 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/modify the bidding process 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 the successful bidder. The successful bidder shall be responsible for the payment of the purchase price of the property to the Government of Karnataka, within the stipulated time.

10. 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

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. The bidder is also advised to 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. The bidder is advised to ensure that they have sufficient funds to complete the purchase of the property.

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 to make sell-bid and participate in the auction. For detailed terms and conditions, please refer to the website www.pnbindia.in and www.pnbintl.com.

25. Further any statutory dues of Central Govt/ State Govt/ Any other statutory body shall be paid by the Purchaser of IP. Bank will Not bear any types of dues Past/Present/Future.

Date : 26.11.2025, Place : Nagpur

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