

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	Description of the Immovable Properties Mortgaged	A) Date of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Outstanding Amount as on C) Possession Date u/s 13(4) of SARFAESI 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
	Name & addresses of the Borrower(s) / Mortgagor(s) / Guarantors	Name of Mortgagor / Owner of property				
1	Circle Sastra Thane M/s Sona Synthetics Mr. Dhruv Shailesh Shah and Mrs. Hiteshree Shailesh Shah (Partners, Guarantors & Mortgager) Mr. Shailesh N Shah (Mortgager & Guarantor) 701, Nishita Tower, BPS Estate, Devi Dayal Road, Mulund West, Mumbai 400 080 Mr. Jiten N Shah (Mortgager & Guarantor) Mr. Nathalal V Shah and Mr. Nathalal V Shah (HUF) (Mortgager & Guarantor) 201, Rahul Tower, R P Road, Opp LIC Colony, Mulund West, Mumbai 400 080.	House No. 1352, S. No. 30/6, 30/8, 31/1, 31/2, 31/3, 31/4, 32/5, 32/9, Plot No.3 Adm 833 sq mtr & Construction thereon, Village Narpoli, Near Jaykumar Sakharam Taware School, Narpoli, Bhiwandi 421302 New Sona Compound, Gala No.869,870 & 871, S No.29/1, 142/2, Plot No.1 adm 555 sq mtr, Plot No.3 adm 580 sq mtr, Plot No.4, adm 580 sq mtr and construction thereon, Opp Bhandari Compound, Near Ramchandra Hotel, Village Narpoli, Bhiwandi Dist Thane 421302	A) 26.12.2019 B) Rs.6,14,10,524/- (As on 24.12.2019) plus Interest & Charges C) 11.03.2020 D) Symbolic	A) Rs.4,18,50,000/- B) Rs.41,85,000/- (28.03.2025 upto 3.00 pm) C) Rs.10,000/-	Date: 28.03.2025 Time: 10.00 a.m. to 04.00 p.m	Not Known to us Muridhar Gudi 9082652526
			A) 26.12.2019 B) Rs.6,14,10,524/- (As on 24.12.2019) plus Interest & Charges C) 11.03.2020 D) Symbolic	A) Rs.1,62,50,000/- B) Rs.16,25,000/- (28.03.2025 upto 3.00 pm) C) Rs.10,000/-	Date: 28.03.2025 Time: 10.00 a.m. to 04.00 p.m	Not Known to us Muridhar Gudi 9082652526
2	CIRCLE SASTRA THANE Late Shri Radheshyam R Gurjar & all his legal heirs Mrs. Susheela R Gurjar Flat No. 104, D Wing, Shashwat Vastu, Opp Parivar Garden, Asangaon West 421601 Mrs. Susheela R Gurjar 203, Mota Devra Navaniya, Taluka Vallabh Nagar, Navaniya, Udaipur Rajasthan 313601 Mr. Prakash Maruti Shinde (Guarantor) Flat No. 103, D Wing, Shashwat Vastu, Opp Parivar Garden, Asangaon West 421601	Flat No.104, D Wing, Shashwat Vastu, Opp Parivar Garden, Asangaon West 421601 (Area : 387.50SFT Carpet) Shri Radheshyam R Gurjar & all his legal heirs Mrs. Susheela R Gurjar	A) 22.11.2023 B) Rs.17,22,009.62 (As on 30.10.2023) plus Interest & Charges C) 20.02.2024 D) Symbolic	A) Rs.15,52,000/- B) Rs.1,55,200/- (28.03.2025 upto 3.00 pm) C) Rs.5,000/-	Date: 28.03.2025 Time: 10.00 a.m. to 04.00 p.m	Not Known to us Muridhar Gudi 9082652526
3	CIRCLE SASTRA THANE M/s Amardeep Fabrics Mr. Sunil A Laungani (Partner) Mr. Rakesh A Laungani (Partner) Sai Leela Shah Aptt, Flat No.310, Near ICICI Bank, Ulhasnagar-3	M/s Amardeep Fabrics, Industrial Plot No. 422 along with factory Building and other ancillary structures near Dinesh Plastic Work Co., Murbad Industrial area, Off kalyan Ahmednagar Road, Vill Taluka Murbad, Dist Thane 421401.	A) 11.04.2022 B) Rs.407.49 Lakhs + further interest since date of NPA C) 05.07.2022 D) Symbolic	A) Rs.1,94,00,000/- B) Rs.19,40,000/- (28.03.2025 upto 3.00 pm) C) Rs.10,000/-	Date: 28.03.2025 Time: 10.00 a.m. to 04.00 p.m	Not Known to us Muridhar Gudi 9082652526
4	CIRCLE SASTRA THANE Mrs. Aparna S Laungani, Mrs. Meera A Laungani & Mrs. Sneha R Laungani (Guarantors) Sai Leela Shah Apartments, Flat No.310, Near ICICI Bank, Ulhasnagar-3	M/s Amardeep Fabrics, Industrial Plot No. B-11 along with factory Building and other ancillary structures, Opp Precision Adhesive Tapes Company & near Thasidar Office,, Murbad Industrial area, Off kalyan Ahmednagar Road, Vill Taluka Murbad, Dist Thane 421401.	A) 11.04.2022 B) Rs.407.49 Lakhs + further interest since date of NPA C) 05.07.2022 D) Symbolic	A) Rs.1,08,00,000/- B) Rs.10,80,000/- (28.03.2025 upto 3.00 pm) C) Rs.10,000/-	Date: 28.03.2025 Time: 10.00 a.m. to 04.00 p.m	Not Known to us Muridhar Gudi 9082652526
5	CIRCLE SASTRA THANE M/s Baba Mungipa Steel Industry Pvt. Ltd 202, A-Wing, Hall Mark, LBS Marg, Mulund West 400 080. Mr. Rajpal Singh Panghal (Director & Guarantor) 3B, Flat No.1403, Siddhanchal Complex, Phase -VI, Pokhran Road No.2,Vasant Vihar, Thane 400607 Mr. Ishwar S Samota (Director & Guarantor) 501, Bldg. No.A-6, Mount Palace, Yogi Hill CHS, Near Swapna Nagari, Mulund West 400080 Mrs. Jyoti Rajpal Singh Panghal (Guarantor) 3B, Flat No.1403, Siddhanchal Complex, Phase -VI, Pokhran Road No.2,Vasant Vihar, Thane 400607	Factory Land & Bldg situated at GutNo.220, Plot No.9, Village Khupri, Taluka Wada Thane (Area 4461 SQ Met) M/S Baba Mungipa Steel Industry	A) 14.02.2013 B) Rs.9,72,00,304.19 (As on 31.12.2019) plus Interest & Charges C) 17.06.2014 D) Physical	A) Rs.46,17,000/- B) Rs.4,62,000/- (28.03.2025 upto 3.00 pm) C) Rs.46,000/-	Date: 28.03.2025 Time: 10.00 a.m. to 04.00 p.m	Not Known to us Muridhar Gudi 9082652526
6	CIRCLE SASTRA THANE M/s Pipetech Engineering Solutions Pvt Ltd. Mr. Hiranman Bhawar (Director) Ms Shaila Agale (Director) Unit No.207 and 2012, Bldg B Type, Udyog Bhavan-I, Plot No. AM-20, Additional Ambemath Ind. Area, MIDC, Ambemath East 421501	Unit No.207,2nd Floor, Bldg B Type, Udyog Bhavan-I, Plot No. AM-20, Additional Ambemath Ind. Area, MIDC, Ambemath East 421501	A) 10.07.2023 B) Rs.4,33,12,801.38 (As on 10.07.2023) plus Interest & Charges C) 16.09.2023 D) Symbolic	A) Rs.68,00,000/- B) Rs.6,80,000/- (28.03.2025 upto 3.00 pm) C) Rs.10,000/-	Date: 28.03.2025 Time: 10.00 a.m. to 04.00 p.m	Not Known to us Muridhar Gudi 9082652526
7	CIRCLE SASTRA THANE Mr. Hiranman Bhawar Kanchanganga CHS, C-21, Flat No.A-22, B Cabin Road, Navare Nagar, Ambemath East 421501 Ms. Shaila Agale W/O Mr. Sunil Agale,	Unit No.212,2nd Floor, Bldg B Type, Udyog Bhavan-I, Plot No. AM-20, Additional Ambemath Ind. Area, MIDC, Ambemath East 421501	A) 10.07.2023 B) Rs.4,33,12,801.38 (As on 10.07.2023) plus Interest & Charges C) 16.09.2023 D) Symbolic	A) Rs.67,00,000/- B) Rs.6,70,000/- (28.03.2025 upto 3.00 pm) C) Rs.10,000/-	Date: 28.03.2025 Time: 10.00 a.m. to 04.00 p.m	Not Known to us Muridhar Gudi 9082652526
8	Opp Bhagade Talim, 238, Shaniwar Peth, Talegaon Dabhade, Pune 410506 Mr. Sumedh H Bhawat (Guarantor) Row House No.39, Royal Park Row House, B Cabin Road, Near Navare Nagar, Gut No.49, CTS No.9277, Vill Morivali, Ambemath East 421501	Shop No.5, Ground Floor, Jay Bhavani Apartment, Navare Nagar Road, Ambemath East 421501	A) 10.07.2023 B) Rs.4,33,12,801.38 (As on 10.07.2023) plus Interest & Charges C) 16.09.2023 D) Symbolic	A) Rs.26,00,000/- B) Rs.2,60,000/- (28.03.2025 upto 3.00 pm) C) Rs.5,000/-	Date: 28.03.2025 Time: 10.00 a.m. to 04.00 p.m	Not Known to us Muridhar Gudi 9082652526
9		Kanchanganga CHS, C-21, Flat No.A-22, B Cabin Road, Near Navare Nagar, Ambemath East 421501	A) 10.07.2023 B) Rs.4,33,12,801.38 (As on 10.07.2023) plus Interest & Charges C) 16.09.2023 D) Symbolic	A) Rs.26,00,000/- B) Rs.2,60,000/- (28.03.2025 upto 3.00 pm) C) Rs.5,000/-	Date: 28.03.2025 Time: 10.00 a.m. to 04.00 p.m	Not Known to us Muridhar Gudi 9082652526

	Mrs. Jyoti Rajpal Singh Panghal (Guarantor) 3B, Flat No.1403, Siddhanchal Complex, Phase -VI, Pokhran Road No.2,Vasant Vihar, Thane 400607					
6	CIRCLE SASTRA THANE M/S Pipetech Engineering Solutions Pvt Ltd. Mr. Hiranman Bhawar (Director) Ms. Shaila Agale (Director) Unit No.207 and 2012, Bldg B Type, Udyog Bhavan-1, Plot No.A-20, Additional Ambemath Industrial Area, MIDC, Ambemath East 421501	Unit No.207,2nd Floor, Bldg B Type, Udyog Bhavan-1, Plot No. AM-20, Additional Ambemath Ind. Area, MIDC, Ambemath East 421501	A) 10.07.2023 B) Rs.4,33,12,801.38 (As on 10.07.2023) plus Interest & Charges C) 16.09.2023 D) Symbolic	A) Rs.68,00,000/- B) Rs.6,80,000/- (28.03.2025 upto 3.00 pm) C) Rs10,000/-	Date: 28.03.2025 Time: 10.00 a.m. to 04.00 p.m	Not Known to us Murtidhar Gudi 9082652526
7	Mr. Hiranman Bhawar Kanchanganga CHS, C-21, Flat No.A-22, B Cabin Road, Navare Nagar, Ambemath East 421501 Ms. Shaila Agale W/O Mr. Sunil Agale,	Unit No.212,2nd Floor, Bldg B Type, Udyog Bhavan-1, Plot No. AM-20, Additional Ambemath Ind. Area, MIDC, Ambemath East 421501	A) 10.07.2023 B) Rs.4,33,12,801.38 (As on 10.07.2023) plus Interest & Charges C) 16.09.2023 D) Symbolic	A) Rs.67,00,000/- B) Rs.6,70,000/- (28.03.2025 upto 3.00 pm) C) Rs10,000/-	Date: 28.03.2025 Time: 10.00 a.m. to 04.00 p.m	Not Known to us Murtidhar Gudi 9082652526
8	Opp Bhegade Talim, 238, Shaniwar Peth, Talegaon Dabhade, Pune 410506 Mr. Sumedh H Bhawat (Guarantor) Row House No.39, Royal Park Row House, B Cabin Road, Near Navare Nagar, Gut No.49, CTS No.9277, Vill Morivali, Ambemath East 421501	Shop No.5, Ground Floor, Jay Bhavani Apartment, Navare Nagar Road, Ambemath East 421501	A) 10.07.2023 B) Rs.4,33,12,801.38 (As on 10.07.2023) plus Interest & Charges C) 16.09.2023 D) Symbolic	A) Rs.26,00,000/- B) Rs.2,60,000/- (28.03.2025 upto 3.00 pm) C) Rs5,000/-	Date: 28.03.2025 Time: 10.00 a.m. to 04.00 p.m	Not Known to us Murtidhar Gudi 9082652526
9		Kanchanganga CHS, C-21, Flat No.A-22, B Cabin Road, Near Navare Nagar, Ambemath East 421501	A) 10.07.2023 B) Rs.4,33,12,801.38 (As on 10.07.2023) plus interest & Charges C) 16.09.2023 D) Symbolic	A) Rs.26,00,000/- B) Rs.2,60,000/- (28.03.2025 upto 3.00 pm) C) Rs5,000/-	Date: 28.03.2025 Time: 10.00 a.m. to 04.00 p.m	Not Known to us Murtidhar Gudi 9082652526
10		Row House No.39., Royal Park Row House CHS, B Cabin Road, Near Navare Nagar, Gut No.49, CTS No.9277, Vill Morivali, Ambemath East 421501	A) 10.07.2023 B) Rs.4,33,12,801.38 (As on 10.07.2023) plus Interest & Charges C) 16.09.2023 D) Symbolic	A) Rs.87,00,000/- B) Rs.8,70,000/- (28.03.2025 upto 3.00 pm) C) Rs10,000/-	Date: 28.03.2025 Time: 10.00 a.m. to 04.00 p.m	Not Known to us Murtidhar Gudi 9082652526
11	Circle SASTRA Thane Mrs. Devyani Patil & Mr. Pramod Tulsiram Patil Flat No.604 & 605, 6th Floor, Penta No. 1, Type 2, Pentagonoan Enclave, Asangaon, Dist Shahpur Flat No.605, 6th Floor, Penta No. 1, Type 2, Pentagonoan Enclave, Asangaon, Dist Shahpur Built Up Area: 369 Sq Ft Flat No.605, 6th Floor, Penta No. 1, Type 2, Pentagonoan Enclave, Asangaon, Dist Shahpur In the name of Mrs. Devyani Patil & Mr. Pramod Tulsiram Patil Built Up Area: 369 Sq Ft	Fiat No.604, 6th Floor, Penta No. 1, Type 2, Pentagonoan Enclave, Asangaon, Dist Shahpur In the name of Mrs. Devyani Patil & Mr. Pramod Tulsiram Patil Built Up Area: 369 Sq Ft Flat No.605, 6th Floor, Penta No. 1, Type 2, Pentagonoan Enclave, Asangaon, Dist Shahpur In the name of Mrs. Devyani Patil & Mr. Pramod Tulsiram Patil Built Up Area: 369 Sq Ft	A) 10.10.2023 B) Rs.25,74,815.22 (as on 30.09.21.22) plus interest & charges thereon C) 02.01.2023 D) Symbolic	A)Rs 19,10,000/- B)Rs. 1,91,000/- (31.03.2025 upto 03.00 pm) C)Rs. 5,000/- A)Rs 19,10,000/- B)Rs. 1,91,000/- (31.03.2025 upto 03.00 pm) C)Rs. 5,000/-	31.03.2025 10.00 am to 04.00 pm	Not Known to us Murtaza Suratwala 9967860528
12	Circle Sastra Thane Mrs. Meenakshi Kunal Jethi (Borrower) Mr. Kunal Rajan Jethi (Guarantor) Flat no B 1902 Sai crystal sector 35D near ICICI Bank Kharghar Navi Mumbai-410210	Flat no 1004 10th floor Nirmal Heights Plot no 36 and 53 sector 51, Dronagiri, Tal Uran, Dist Raigad Built up area 387.60 sq.ft Mrs. Meenakshi Kunal Jethi	A)18.10.2021 B)Rs.25,96,020/- (as on 30.06.2021 plus interest and charges) C)11.02.2022 D)Physical	A)Rs.29,70,000/- B)Rs.2,97,000/- (31.03.2025) C)Rs.5,000/-	31.03.2025 10.00 am to 04.00 pm	Not Known to us Murtaza Suratwala 9967860528
13	Circle Sastra Thane Mr. Sandeep Ananda Kale (Borrower) Mrs. Asha Sandeep Kale (Co-Borrower) Flat no C 201, 2nd Floor, Indra Dham CHSL, Plot No. 67, Sector - 6A, Kamotho, Navi Mumbai-410221. Property ID: PUNB83250269	Flat no C 201, 2nd Floor, Indra Dham CHSL, Plot No. 67, Sector - 6A, Kamotho, Navi Mumbai-410221 Built up Area: 444.00 Sq. Ft. Mr. Sandeep Ananda Kale Mrs. Asha Sandeep Kale	A)03.04.2024 B)Rs.26,79,881.97 (plus interest and charges) C)11.07.2024 D)Symbolic	A)Rs.37,97,000/- B)Rs.3,79,700/- (28.03.2025) C)Rs.5,000/-	28.03.2025 10.00 am to 04.00 pm	Not Known to us Tamikant Ghai 7900042920
14	Circle Sastra Thane Mrs. Chandani Arun Singh (Borrower) Flat no 409, Trinity CHSL, Adi Shankaracharya Road, Tirandaz Village, Near Hiranandani Hospital, IIT Main Gate, Powai, Mumbai-400 076. Carpet Area: 585.00 Sq. Ft. Owner: Mr. Parasnath Subedar Singh (Guarantor/Deceased)	Flat no 409, Trinity CHSL, Adi Shankaracharya Road, Tirandaz Village, Near Hiranandani Hospital, IIT Main Gate, Powai, Mumbai-400 076. Carpet Area: 585.00 Sq. Ft. Owner: Mr. Parasnath Subedar Singh (Guarantor/Deceased)	A) 15.09.2023 B)Rs.12,29,026.18 (as on 14.09.2023 plus interest and charges) C) 02.12.2023 D) Symbolic	A)Rs.1,44,00,000/- B)Rs.14,40,000/- (31.03.2025) C)Rs.10,000/-	31.03.2025 10.00 am to 04.00 pm	Not Known to us Murtaza Suratwala 9967860528
15	Circle Sastra Thane Amish Ashvin Shah B-901, 9th floor, Ansal Heights, G.M. Bhosale Marg Worli Mumbai-400018.	Flat no 705, 7th floor, Noble Heights Triveni Nagar, Kurar village, Malad west, Mumbai-400097. In the name of Mr. Amish Ashvin Shah Built up area :660.16sq.ft	A)01.10.2021 B)Rs.1,68,63,150.54 as on 31.05.2021 (plus interest and charges) C)21.12.2023 D)Physical	A)Rs.86,15,000/- B)Rs. 8,61,500/- C)Rs.10,000/-	Date: 31.03.2025 Time: 10.00 am to 4.00p.m	Not Known to us Murtaza Suratwala 9967860528
16	Circle Sastra Thane Amish Ashvin Shah B-901, 9th floor, Ansal Heights, G.M. Bhosale Marg Worli Mumbai-400018.	Flat no 1201, 12th floor, Noble Heights Triveni Nagar, Kurar village, Malad west, Mumbai-400097. In the name of Mr. Amish Ashvin Shah Built up area 552.19sq.ft	A)01.10.2021 B)Rs.1,68,63,150.54 as on 31.05.2021 (plus interest and charges) C)21.12.2023 D)Physical	A)Rs.72,10,000/- B)Rs. 7,21,000/- C)Rs.10,000/-	Date: 31.03.2025 Time: 10.00 am to 4.00p.m	Not Known to us Murtaza Suratwala 9967860528

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 auction sale will be "online through e-auction" portal <https://psballiance.com/ebkay>, <https://psballiance.com/ebkay> 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 are requested to register on portal (<https://psballiance.com/ebkay>) before the e-auction date and time in the portal. The registration, verification of

	Road, Tirandaz Village, Near Hiranandani Hospital, IIT Main Gate, Powai, Mumbai-400 076, Property ID : PUNB83250252	Mumbai-400 076. Carpet Area : 585.00 Sq. Ft. Owner: Mr. Parasnath Subedar Singh (Guarantor/Deceased)	(and charges) C) 02.12.2023 D) Symbolic	C)Rs.10,000/- (https://psballiance.com/ebkgray)	04.00 pm 10.00 am to 4.00 pm	Suratwala 9967860528
15	Circle Sastra Thane Amish Ashvin Shah B-901, 9th floor, Ansal Heights, G.M.Bhosale Marg Worli Mumbai-400018.	Flat no 705, 7th floor, Noble Heights Triveni Nagar, Kurar village, Malad west, Mumbai-400097. In the name of Mr. Amish Ashvin Shah Built up area : 660.16sq.ft	A) 01.10.2021 B) Rs.1,68,63,150.54 as on 31.05.2021 (plus interest and charges) C) 21.12.2023 D) Physical	A) Rs.86,15,000/- B) Rs. 8,61,500/- C) Rs.10,000/-	Date: 31.03.2025 Time: 10.00 am to 4.00p.m	Not Known to us Murtaza Suratwala 9967860528
16	Circle Sastra Thane Amish Ashvin Shah B-901, 9th floor, Ansal Heights, G.M.Bhosale Marg Worli Mumbai-400018.	Flat no 1201, 12th floor, Noble Heights Triveni Nagar, Kurar village, Malad west, Mumbai-400097. In the name of Mr. Amish Ashvin Shah Built up area 552.19sq.ft	A) 01.10.2021 B) Rs.1,68,63,150.54 as on 31.05.2021 (plus interest and charges) C) 21.12.2023 D) Physical	A) Rs.72,10,000/- B) Rs. 7,21,000/- C) Rs.10,000/-	Date: 31.03.2025 Time: 10.00 am to 4.00p.m	Not Known to us Murtaza Suratwala 9967860528

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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 auction sale will be "online through e-auction" portal <https://psballiance.com/ebkgray>, www.pnbndia.in. 2. The intending Bidders/ Purchasers are requested to register on portal (<https://psballiance.com/ebkgray>) 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 one working day 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. 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://www.ebkgray.in>) in bidders Global EMD Wallet. 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 EMD 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://psballiance.com/ebkgray>) for e-Auction will be provided by e Auction service provider M/S PSB Alliance having its office at Unit 1, 3rd Floor, Vios Tower, Off Eastern Freeway, Near Wadala Truck Terminal, New Cuffe Parade, Wadala East, Mumbai, Maharashtra 400037. The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://psballiance.com/ebkgray>. 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/ page portal. (1) <https://psballiance.com/ebkgray> (2) www.pnbndia.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-Bkgray (<https://psballiance.com/ebkgray>). 7. The intending Bidders / Purchasers are requested to register on portal (<https://psballiance.com/ebkgray>) using their mobile number and email-id. Further, they will upload the requisite KYC documents. Once the KYC documents are verified by e-auction service provider, the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet. Only after having sufficient EMD in his Wallet, the interest bidder will be able to bid on the date of e-auction. 8. Bidder's Global Wallet should have sufficient balance (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 as per the bid incremental amount to the last higher bid of the 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 bid, the e-auction shall be closed. 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. (1) 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://psballiance.com/ebkgray>). Details of which are available on the e-Auction 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 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. 14. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 19A-14 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 Authorized 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 minimum (first) bid would be Reserve Price Plus one Incremental bid amount). Thereafter, bidders shall improve their offer in multiple of incremental bid amount as mentioned in advertisement. 16. The sale shall be confirmed in favour of the purchaser who has offered the highest sale price in his bid or tender or quotation or offer to the authorized officer and shall be subject to confirmation by the secured creditor. 17. 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. 18. The properties are being sold on 'AS IS WHERE IS BASIS' and 'AS IS WHAT IS BASIS' and 'WHATEVER THERE IS BASIS' 19. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation. 20. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspect the property in consultation with the dealing official as per the details provide. 21. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. 22. 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. 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://psballiance.com/ebkgray>, www.pnbndia.in.

Date: 12.03.2025

Place: Mumbai

Sd/-
 Authorised Officer,
 Punjab National Bank