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CIRCLE SASTRA CENTER, Kolhapur

1182/17, Ground Floor, Rajarampuri 4th Lane, Takala, Kolhapur-416008

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### 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

| Lot No. | Name of the Branch                                                                                                                                                                                                                             | Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))                                                                                                                                                                                                                                                                                                                                                           | A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002<br>B) Outstanding Amount as on 31.03.2025<br>C) Possession Date u/s 13(4) of SARFESI ACT 2002<br>D) Nature of Possession Symbolic/Physical/ Constructive | A) Reserve Price (Rs. in Lacs)                            | Date/Time of E-Auction                           | Details of the encumbrances known to the secured creditors |
|---------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------|
|         | Name of the Account<br>Name & addresses of the Borrower/ Guarantors Account                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                                | B) EMD<br>C) Bid Increase Amount                          |                                                  |                                                            |
| 1       | <b>Ratnagiri</b><br>Account Name : Mr. Shakil Koltharkar<br>Borrower : Mr. Shakil Koltharkar<br>Guarantor : Mrs. Yasmin Shakil Koltharkar                                                                                                      | Mortgage of Flat No. 3, Ground Floor Above Stilt, Jannat Plaza, Zadgaon, within Municipal limits, Ratnagiri, S No. 380A1A1A1A1A1A1, Hissa No. 1D ½, admeasuring 812 Sq.Ft. built up, in the name of Mr. Shakil Rahiman Koltharkar, Pin-415612; bounded by :<br>ON EAST : Internal Road<br>ON WEST : CTS No. 722 A/1<br>ON NORTH : Road<br>ON SOUTH : CTS No. 777 A/4                                                                                    | A) 23.11.2022<br>B) Rs. 21,81,115.00 + further interest<br>C) 27.02.2023<br>D) Symbolic                                                                                                                        | A) Rs. 22.00 Lakh<br>B) Rs. 2.20 Lakh<br>C) Rs. 0.10 Lakh | 14.05.2025<br>From<br>11.00 A.M. to<br>4.00 P.M. | Encumbrance -<br>Not known                                 |
| 2       | <b>Ratnagiri</b><br>Account Name : Mr. Irfan Kapde and Ayashabi Kapde<br>Borrower : Mr. Irfan Kapde<br>Co-borrower : Mrs. Ayashabi Kapde<br>Guarantor : Mr. Rajesh Palkar                                                                      | Mortgage of Flat No. B19, Second Floor, "B" Wing, Sankheshwar Heritage, Arogya Mandir, Shivaji Nagar, Mouza Nachane, Ratnagiri-415612                                                                                                                                                                                                                                                                                                                   | A) 21.09.2021<br>B) Rs. 21,07,671.53 + further interest<br>C) 25.02.2022<br>D) Symbolic                                                                                                                        | A) Rs. 17.00 Lac<br>B) Rs. 1.70 Lac<br>C) Rs. 0.10 Lac    | 14.05.2025<br>From<br>11.00 A.M. to<br>4.00 P.M. | Encumbrance -<br>Not Known                                 |
| 3       | <b>Ratnagiri</b><br>Account Name : Mr. Sayeed Iqbal Khan and Mrs. Reshma Sayeed Khan<br>Borrower : Mr. Sayeed Iqbal Khan<br>Co-borrower : Mrs. Reshma Sayeed Khan<br>Guarantors :<br>1) Mr. Raees Sayeed Khan<br>2) Mr. Abdul Kadir Musa Akbar | Equitable mortgage of Residential Plot No. 390, LIG Municipal No. 749/D/390, MHADA Colony, Kokan Nagar, S. No. 381/1A & H. No. 2/1 & C.S. No. 612A/114, Mauje Nachane, within municipal limit, Tal. & Dist. Ratnagiri-415612, title in name of Mr. Sayeed Iqbal Khan and Mrs. Reshma Sayeed Khan. Property bounded by :<br>ON EAST : MIG Plot No. 391<br>ON WEST : MIG Plot No. 389<br>ON NORTH : 6.0 Mtrs. Wide Road<br>ON SOUTH : MIG Plot No. 35, 36 | A) 19.11.2019<br>B) Rs. 24,70,653.41 + further interest<br>C) 06.03.2020<br>D) Symbolic                                                                                                                        | A) Rs. 7.00 Lac<br>B) Rs. 0.70 Lac<br>C) Rs. 0.10 Lac     | 14.05.2025<br>From<br>11.00 A.M. to<br>4.00 P.M. | Encumbrance -<br>Not Known                                 |
| 4       | <b>Ratnagiri</b><br>Account Name : Mr. Anis Nakhwa<br>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 sloop top built-up area 800 Sq.Ft., owned by Mr. Anis Akram Nakhwa                                                                                                                                                                                                                            | A) 05.08.2019<br>B) Rs. 47,77,347.00 + further interest<br>C) 25.11.2019<br>D) Symbolic                                                                                                                        | A) Rs. 17.00 Lac<br>B) Rs. 1.70 Lac<br>C) Rs. 0.10 Lac    | 14.05.2025<br>From<br>11.00 A.M. to<br>4.00 P.M. | Encumbrance -<br>Not Known                                 |
| 5       | <b>Ratnagiri</b><br>Borrower : M/s. Vimal Enterprises<br>Co-borrower :<br>1) Mr. Ajit Matsagar (Partner)<br>2) Mr. Rajaram Matsagar (Partner / Guarantor)<br>3) Mr. Mohan Matsagar (Partner)<br>4) Mrs. Vimal Matsagar (Guarantor / Mortgagor) | House No. 4/335, Kuvarba, Ratnagiri; situated in Suvery No. (H. No. 23/A/131 with G+1 floor) admeasuring 2600 Sq.Ft. within Plot area of 300 Sq.Mtr. Standing in the name of Mr. Rajaram Sakham Matsagar and Mrs. Vimal Rajaram Matsagar                                                                                                                                                                                                                | A) 29.07.2022<br>B) Rs. 48,41,113.42 + further interest<br>C) 19.10.2022<br>D) Symbolic                                                                                                                        | A) Rs. 37.00 Lac<br>B) Rs. 3.70 Lac<br>C) Rs. 0.10 Lac    | 14.05.2025<br>From<br>11.00 A.M. to<br>4.00 P.M. | Encumbrance -<br>Not Known                                 |
| 6       | <b>Ratnagiri</b><br>Borrower : Mr. Sameer Nakhwa<br>Guarantor : Mr. Pankaj Vishwanath Shivalkar                                                                                                                                                | Equitable mortgage of Flat No. 201, B Wing, 2nd Floor, Rabiya Manzil, Azizia Complex at Village Zadgaon, Ratnagiri-415639; bounded by :<br>EAST : Open space<br>WEST : Terrace<br>SOUTH : A Wing<br>NORTH : Staircase and passage                                                                                                                                                                                                                       | A) 14.02.2024<br>B) Rs. 36,47,340.50 + further interest<br>C) 25.11.2024<br>D) Symbolic                                                                                                                        | A) Rs. 24.00 Lac<br>B) Rs. 2.40 Lac<br>C) Rs. 0.10 Lac    | 14.05.2025<br>From<br>11.00 A.M. to<br>4.00 P.M. | Encumbrance -<br>Not Known                                 |
| 7       | <b>Ratnagiri</b><br>Account Name : M/s. Sai Prasad Construction<br>Borrower : M/s. Sai Prasad Construction<br>Co-borrower : Mr. Zahur Ahmed Abbas Karbhari (Proprietor)<br>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; bounded by :<br>EAST : OPEN MARGIN SPACE<br>WEST : FLAT NO. 202<br>NORTH : FLAT NO. 208<br>SOUTH : OPEN MARGIN AND SPACE & MAHAD NAGAR PARISHAD ROAD                                                                                                                         | A) 06.05.2023<br>B) Rs. 52,94,001.82 + further interest<br>C) 07.11.2023<br>D) Symbolic                                                                                                                        | A) Rs. 27.00 Lakh<br>B) Rs. 2.70 Lakh<br>C) Rs. 0.10 Lakh | 14.05.2025<br>From<br>11.00 A.M. to<br>4.00 P.M. | Encumbrance -<br>Not Known                                 |

|    |                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                 |                                                                                         |                                                           |                                                  |                            |
|----|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|-----------------------------------------------------------|--------------------------------------------------|----------------------------|
| 7  | <b>Ratnagiri</b><br>Account Name : M/s. Sai Prasad Construction<br>Borrower : M/s. Sai Prasad Construction<br>Co-borrower : Mr. Zahur Ahmed Abbas Karbhari (Proprietor)<br>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; bounded by :<br>EAST : OPEN MARGIN SPACE<br>WEST : FLAT NO. 202<br>NORTH : FLAT NO. 208<br>SOUTH : OPEN MARGIN AND SPACE & MAHAD NAGAR PARISHAD ROAD | A) 06.05.2023<br>B) Rs. 52,94,001.82 + further interest<br>C) 07.11.2023<br>D) Symbolic | A) Rs. 27.00 Lakh<br>B) Rs. 2.70 Lakh<br>C) Rs. 0.10 Lakh | 14.05.2025<br>From<br>11.00 A.M. to<br>4.00 P.M. | Encumbrance -<br>Not Known |
| 8  | <b>Ratnagiri</b><br>Account Name : M/s. J. K. Infrastructure<br>Borrower : M/s. J. K. Infrastructure<br>Co-borrower : Mr. Nihad Ahmed Zahur Karbhari (Proprietor)<br>Guarantors / Mortgagors :<br>1) Mrs. Arifa Hamid Mukadam<br>2) Mrs. Nasira Abdul Rahiman Kazi | House No. 140 and 141, Survey No. 105/A/1, H. No. 64A admeasuring 0-05-00 at Village Nayari, Taluka Sangameshwar, Dist. Ratnagiri; bounded by :<br>EAST : LAND OF ASHU H. PILPILE<br>WEST : HOUSE OF SHAMSUDDIN M. KUMDAN<br>NORTH : LAND OF IBRAHIM A. KAZI<br>SOUTH : HOUSE OF YUSUF S. MODAK                                 | A) 21.07.2023<br>B) Rs. 30,32,951.92 + further interest<br>C) 08.11.2023<br>D) Symbolic | A) Rs. 15.00 Lakh<br>B) Rs. 1.50 Lakh<br>C) Rs. 0.10 Lakh | 14.05.2025<br>From<br>11.00 A.M. to<br>4.00 P.M. | Encumbrance -<br>Not known |
| 9  | <b>Ratnagiri</b><br>Borrower : Mrs. Sanjana Khade<br>Co-borrower / Mortgagor : Mr. Ashok Ganpat Khade                                                                                                                                                              | Grampanchayat House No. 442/A, Gal/Hissa No. 90/11/C, total area 0-03-20 H.R., situated at Shrigaon, within Grampanchayat limit of Shrigaon, Tal. & Dist. Ratnagiri, Maharashtra-415629; bounded by :<br>ON EAST : Road<br>ON WEST : Open Place<br>ON SOUTH : Payare House<br>ON NORTH : Saffe House                            | A) 07.10.2021<br>B) Rs. 22,17,481.00 + further interest<br>C) 24.11.2022<br>D) Symbolic | A) Rs. 19.00 Lac<br>B) Rs. 1.90 Lac<br>C) Rs. 0.10 Lac    | 14.05.2025<br>From<br>11.00 A.M. to<br>4.00 P.M. | Encumbrance -<br>Not Known |
| 10 | <b>Ratnagiri</b><br>Borrower : Mrs. Ayesha Anis Nakhwa<br>Guarantors : Anis Nakhwa                                                                                                                                                                                 | Flat No. 21, admeasuring 800 Sq.Mtrs., situated at Red Stone City, I Wing, 2nd Floor at Mauje Golap, Survey No. 265, Hissa No. 2A/1/32, Tal. & Dist. Ratnagiri                                                                                                                                                                  | A) 18.10.2021<br>B) Rs. 42,26,930 + further interest<br>C) 25.02.2022<br>D) Symbolic    | A) Rs. 15.00 Lac<br>B) Rs. 1.50 Lac<br>C) Rs. 0.10 Lac    | 14.05.2025<br>From<br>11.00 A.M. to<br>4.00 P.M. | Encumbrance -<br>Not Known |
| 11 | <b>Ratnagiri</b><br>Borrower : Mrs. Jaibunnisa Rafiq Shaikh<br>Guarantor : Mr. Abdul Hanif Mohammad Sathoo                                                                                                                                                         | Mortgage of Flat 9, Second Floor, Tilekar Complex, M G Road, Bazarpath Mouje Zadgaon, Ratnagiri-415612                                                                                                                                                                                                                          | A) 23.11.2022<br>B) Rs. 27,70,330.70 + further interest<br>C) 27.02.2023<br>D) Symbolic | A) Rs. 16.00 Lac<br>B) Rs. 1.60 Lac<br>C) Rs. 0.10 Lac    | 14.05.2025<br>From<br>11.00 A.M. to<br>4.00 P.M. | Encumbrance -<br>Not Known |
| 12 | <b>Ratnagiri</b><br>Borrower : Mrs. Pradnya Pradip Pawar<br>Guarantors :<br>1) Mrs. Rachana Rupesh Talekar<br>2) Mr. Santosh A. Desai<br>3) Mr. Abhishek Pawar                                                                                                     | Commercial Shop / Gala No. 1147 at Pawar Sankul, Kawanchiwadi, land bearing Survey No. 27 A 3, Hissa No. 2/35; admeasuring 162 Sq.Ft., in the name of Mrs. Pradnya Pradip Pawar by way of Power of Attorney vide Regn. No. 1163/2016 dated 02/03/2016                                                                           | A) 11.03.2024<br>B) Rs. 22,96,522 + further interest<br>C) 14.05.2024<br>D) Symbolic    | A) Rs. 8.00 Lac<br>B) Rs. 0.80 Lac<br>C) Rs. 0.10 Lac     | 14.05.2025<br>From<br>11.00 A.M. to<br>4.00 P.M. | Encumbrance -<br>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 :  
The auction sale will be "online through e-auction" portal <https://www.baanknet.com>.
- 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.
- 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.
- 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.
- 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](http://www.pnbindia.in)
- 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>).
- Bidder's e-Wallet should have sufficient balance (>=EMD amount) at the time of bidding.
- 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. \_\_\_ 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 \_\_\_ minutes to the last highest bid, the e-auction shall be closed.
- 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, 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.
- 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).
- The secured asset will not be sold below the reserve price.
- 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.
- 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.
- 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 sale certificate shall be issued in the favour of successful bidder on deposit of full bid amount as per the provisions of the act.
- The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".
- 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.
- 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.
- All statutory dues/attend charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
- 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 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.
- 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](http://www.pnbindia.in)

Date : 25.04.2025  
Place : Kolhapur

Sh. Abhijeet Katavare  
Authorized Officer  
Punjab National Bank  
Secured Creditor