



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ

punjab national bank

the name you can BANK upon!

Asset Recovery Management Branch

PNB House, Kingsway, Nagpur – 440001

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 Q)Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1.	Amravati M/s Meera Industries (Borrower) (Prop- Shri. Piyush Kishor Gangan) Shri. Piyush Kishor Gangan (Proprietor/ Guarantor) Shri. Kishor Motilali Gangan (Guarantor/ Mortgagor)	1. All that piece and parcel of Open Plot No. 01, admeasuring 275 Square Meter (2959.00 Square Feet) of Survey No. 88 (as per 7/12 record Survey No. 88/1) Occu. Class-1, situated at Mouje-Chandur Railway, Part-1 of Chandur Railway, Tehsil-Chandur Railway, District- Amravati Bounded by: East- Road, West- Agri. Field Survey No. 87, North- Field Survey No. 89, South- Road Owner: Shri Kishor Motilali Gangan 2. All that piece and parcel of Open Plot No. 02, admeasuring 10265.83 Square Meter (110466.33 Square Feet) of Survey No. 88 (as per 7/12 record Survey No. 88/1) Occu. Class-1, situated at Mouje- Chandur Railway, Part-1 of Chandur Railway, Tehsil-Chandur Railway, District- Amravati Bounded by: East- Agri. Field Survey No. 89 (Part) and Road, West- Agri. Field Survey No. 88 (Part), North- Open Space, Road and amenity Plot No. 4, South- Agri. Field Survey No. 72 Owner: Shri. Kishor Motilali Gangan 3. All that piece and parcel of Open Plot No. 03, admeasuring 620.14 Square Meter (6672.70 Square Feet) of Survey No. 88 (as per 7/12 record Survey No. 88/1) Occu. Class-1, situated at Mouje- Chandur Railway, Part-1 of Chandur Railway, Tehsil-Chandur Railway, District- Amravati Bounded by: East- Agri. Field Survey No. 89 (Part) and Road, West- Road, North- Agri. Field Survey No. 89, South- 9 Meter wide Road Owner: Shri. Kishor Motilali Gangan	A) 02.04.2026 B) Rs. 16,73,87,701.12 as on 31.03.2026 + further Interest and other Charges w.e.f. 01.04.2026 C) 09.09.2026 D) Physical Possession	A) Rs. 2,60,79,000/- B) Rs. 26,07,900/- C) 26.10.2026 D) 50000.00	27.10.2026 (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.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/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@psballiance.com).** The intending Bidders/ Purchasers are requested 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. Bidding 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, any 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 1954- 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 ""**WHATSOEVER THERE IS BASIS**""
18. The particulars of Secured Assets disclosed 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 omission, mistake, 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 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. Reserve price of plant and Machinery is exclusive of applicable GST
25. Contact Person 1. Kapil Gharde (Manager) - 7757005195, 2. Ashish Rajurkar (Dy Manager)- 9903097503, 3. Sandeep Akhare (Sr. Manager) - 9657394162, 4. Shri Sanjay Kumar Sharma (Chief Manager ARMB) - 9012683623.
Date : 21/09/2026, Place : Nagpur

Authorized Officer, Punjab National Bank

JANA SMALL FINANCE BANK

(A Scheduled Commercial Bank)

Registered Office: The Fairway, Ground & First Floor, Survey No.10/1, 11/2 & 12/2B, Off Domlur, Koramangla Inner Ring Road, Next to EGL Business Park, Challaghatta, Bangalore-560071, Branch Office: 101 & 102, Ground Floor, Perfect Plaza (Prasadam), Plot No.97, Cement Road, Telegraph Colony, Pratap Nagar, Nagpur (MH)-440022.

DEMAND NOTICE UNDER SECTION 13(2) OF SARFAESI ACT, 2002.

Whereas you the below mentioned Borrower's, Co-Borrower's, Guarantor's and Mortgagors have availed loans from **Jana Small Finance Bank Limited**, by mortgaging your immovable properties. Consequently to default committed by you all, your loan account has been classified as Non performing Asset, whereas **Jana Small Finance Bank Limited** being a secured creditor under the Act, and in exercise of the powers conferred under section 13(2) of the said Act read with rule 2 of Security Interest (Enforcement) Rules 2002, issued **Demand notice** calling upon the Borrower/s Co-Borrower/s Guarantor/s Mortgagors as mentioned in column No.2 to repay the amount mentioned in the notices with future interest thereon within **60 days** from the date of notice, but the notices could not be served on some of them for various reasons.

Sr. No.	Name of Borrower/ Co-Borrower/ Mortgagor	Loan Account No. & Loan Amount	Details of the Security to be enforced	Date of NPA & Demand Notice date	Amount Due in Rs. / as on
1	1) Mr. Nilesch Kumar, S/o. Mohanlal, 2) Mrs. Shanta, W/o. Mohanlal, 3) Mrs. Babita, W/o. Nilesch	Loan Account No. 46500430000514 Loan Amount:- Rs.4,50,000/-	Immovable Property: All that piece and parcel of land bearing House/ Plot No.103, total admeasuring area of 592 Sq.ft. (55.018 Sqr.mtrs.), together with construction thereon, situated at Gram Dodi, P.H. No.14, Tehsil Jawar & District Sehore (M.P.). Bounded by: East by: House of Madan Atariya, West by: Common Road, North by: House of Omprakash and South by: Common Road and House of Manglal.	01.09.2026 & 16.09.2026	Rs.3,92,008.42 (Rupees Three Lakh Ninety & Fourty Two Paise Only) as on 09.09.2026
2	1) Mr. Majid Kha, S/o. Ghisu Kha, 2) Mrs. Hameeda Bee, W/o. Majid	Loan Account No. 46500430000961 Loan Amount:- Rs.4,93,000/-	Immovable Property: All that piece and parcel of land bearing Part of Survey No. 135/1, total admeasuring area of 40 Sqr.mtrs, together with construction thereon, situated at Patriya Chouhan, P.H. No.56, Tehsil Ashta & District Sehore (M.P.). Bounded by: East by: House of Sattar Khan, West by: House of Rashid Khan, North by: Common Road and South by: House of Ajit Khan.	01.09.2026 & 16.09.2026	Rs.5,17,502.90 (Rupees Five Lakh Seventeen Thousand Five Hundred Two and Ninety Paise Only) as on 09.09.2026
3	1) Mr. Hanif Pathan, S/o. Hamid Pathan, 2) Mrs. Chhummoo Bee, W/o. Hamid Pathan	Loan Account No. 30609630000740 Loan Amount:- Rs.7,40,000/-	Immovable Property: All that piece and parcel of land bearing Plot No.86, total admeasuring area of 1000 Sq.ft. (92.93 Sqr.mtrs.), together with construction thereon, situated at Ekta Nagar Colony, Ward No.05, (Sarat No.56), Gram Itlawa, P.H. No.19 (New No.42), Tehsil & District Dewas (M.P.). Bounded by: East by: Road, West by: Plot No.83, North by: Plot No.87 and South by: Plot No.85.	01.09.2026 & 16.09.2026	Rs.6,77,856.21 (Rupees Six Lakh Seventy Seven Thousand Eight Hundred and Fifty Six Twenty One Paise Only) as on 09.09.2026
4	1) Mrs. Saroj Solanki, W/o. Jalam, 2) Mr. Jalam Singh, S/o. Nirbhay	Loan Account No. 30600430000301 Loan Amount:- Rs.5,00,000/-	Immovable Property: All that piece and parcel land bearing House No.65, total admeasuring area of 900 Sq.ft. (83.64 Sq.mtrs.), together with construction thereon, situated at Gram Khatamba, P.H. No.16 (New 00137), within the limits of Grampanchayat Khatamba, Tehsil & District Dewas (M.P.). Bounded by: East by: Main Road of Village Abadi, West by: House of Bherulath Rathore, North by: Bhopal Road and South by: Government Land Naala and Temple Land.	01.09.2026 & 16.09.2026	Rs.4,76,188.61 (Rupees Four Lakh Seventy Six Thousand One Hundred Eighty Eight and Sixty One Paise Only) as on 09.09.2026
5	1) Mrs. Pramila, W/o. Chintaram Rathoud (Prop. M/s. Rathore Silai Center), 2) Mr. Chintaram Rathoud, S/o. Mohan	Loan Account Nos. 30369440000462 30369410000121 Loan Amount:- Rs.8,00,000/-	Immovable Property: All that piece and parcel of land bearing House No.56/2 (Part), total admeasuring area of 400 Sq.ft. (37.17 Sqr.mtrs.), together with construction thereon, situated at Bajaran Nagar, Lasudiya (M.P. Ward No.35, within the limit of Nagar Nigam Indore, Tehsil & District Indore (M.P.). Bounded by: East by: Remaining Portion of Same Plot, West by: House of Dinesh Prajapat, North by: Road and South by: Other's House.	01.09.2026 & 16.09.2026	Rs.6,56,635.86 (Rupees Six Lakh Fifty Six Thousand Six Hundred Thirty Five and Eighty Six Paise Only) as on 09.09.2026
6	1) Mr. Kanhaiyalal, S/o. Shankarlal, 2) Mrs. Jamma Bai Mandawaliya, W/o. Kanhaiyalal	Loan Account Nos. 45579420001286 45579430000566 Loan Amount:- Rs.11,00,000/-	Immovable Property: All that piece and parcel of land bearing Part of Nagar Palika House No.74/4, admeasuring area of 540 Sq.ft. (50.16 Sq.mtrs.), together with construction thereon, situated at Ward No.10, Mohalla Shivaji Marg, Khachrod, within the limits of Nagar Palika Khachrod, Tehsil Khachrod& District Ujjain (M.P.). Bounded by: East by: Plot of Jafari Sahab, West by: Common Road, North by: Plot of Mandawaliya and South by: Mandir.	01.09.2026 & 16.09.2026	Rs.10,86,492.28 (Rupees Ten Lakh Eighty Six Thousand Four Hundred Ninety Two and Twenty Eight Paise Only) as on 09.09.2026
7	1) Mr. Bharat Singh, S/o. Laxman, 2) Mrs. Sanju Bai, W/o. Bharat	Loan Account No. 36410440000081 Loan Amount:- Rs.5,00,000/-	Immovable Property: All that piece and parcel of land bearing House/ Plot No.25, admeasuring area of 2700 Sq.ft., together with construction thereon, Part of Survey No.300, situated at Gram Ninawatkhedha, P.H. No.05, within the limits of Grampanchayat Attawada, Tehsil & District Ujjain (M.P.). Bounded by: East by: Government Road, West by: Open Land, North by: Open Land and South by: Open Land.	01.09.2026 & 16.09.2026	Rs.3,82,781.74 (Rupees Three Lakh Eighty Two Thousand Seven Hundred Eighty One and Seventy Four Paise Only) as on 09.09.2026
8	1) Mr. Prem Singh, S/o. Dule Singh, 2) Mrs. Dinesh Kunwar, W/o. Prem Singh	Loan Account No. 47170430001040 Loan Amount:- Rs.5,00,000/-	Immovable Property: All that piece and parcel of land bearing House/ Plot No.107/3, admeasuring area of 1260 Sq.ft, together with construction thereon, Part of Survey No.379, situated at Gram Kheda, P.H. No.10, within the limits of Grampanchayat Pachola, Tehsil Madkane & District Ujjain (M.P.). Bounded by: East by: Common Road, West by: Agriculture Land of Sodan Singh, North by: Open Land of Self and South by: Common Road & Open Land of Self.	01.09.2026 & 16.09.2026	Rs.5,08,140.90 (Rupees Five Lakh Eight Thousand One Hundred Forty and Ninety Paise Only) as on 09.09.2026
9	1) Mr. Jasmal Singh, S/o. Meharban Singh, 2) Mrs. Liia Kunwar, W/o. Jasmal	Loan Account No. 32760430000113 Loan Amount:- Rs.2,50,000/-	Immovable Property: All that piece and parcel of land bearing House/ Plot No.110, admeasuring area of 2880 Sq.ft., together with construction thereon, Part of Survey No.245, situated at Gram Chiradi, P.H. No.22, within the limits of Grampanchayat Chiradi, Tehsil Tarana & District Ujjain (M.P.). Bounded by: East by: Common Road, West by: House of Govardhan Singh, North by: Common Road and South by: House of Abhay Singh.	01.09.2026 & 16.09.2026	Rs.1,93,345.88 (Rupees One Lakh Ninety Three Thousand Three Hundred Forty Five and Eighty Eight Paise Only) as on 09.09.2026
10	1) Mr. Vikash, S/o. Bharat Gil, 2) Mrs. Durga Bai, W/o. Bharat Gil	Loan Account Nos. 45589610000221 45589410001003 Loan Amount:- Rs.14,30,000/-	Immovable Property: All that piece and parcel of land bearing Part of Survey No.278/1, 279 & 280, total admeasuring area of 2706.55 Sq.mtrs., together with construction thereon, situated at Gram Nipaniya, P.H. No.11, R.N.M. 1 Nagda, within the limits of Grampanchayat Nipaniya, Tehsil Nagda & District Ujjain (M.P.). Bounded by: East by: Land of Jagjit Singh Chawla, West by: Nagda-Tal Road, North by: Plot of Sunita Bai and South by: Remaining land of Seller.	01.09.2026 & 16.09.2026	Rs.14,16,981.81 (Rupees Fourteen Lakh Sixteen Thousand Nine Hundred Eighty One and Eighty One Paise Only) as on 08.09.2026
11	1) Mr. Ram Singh Rathore, S/o. Keshar Singh, 2) Mrs. Shyama Bai, W/o. Ram Singh Rathore	Loan Account No. 51850440000019 Loan Amount:- Rs.4,00,000/-	Immovable Property: All that piece and parcel land bearing House No.264, total admeasuring area of 1350 Sq.ft. (125.46 Sq.mtrs.), together with construction thereon, Part of Khasra No.1172, situated at Gram Sunera, P.H. No.114, within the limits of Grampanchayat Sunera, Tehsil & District Shajapur (M.P.). Bounded by: East by: Plot of Ghanshyam, West by: Road and Plot of Manish, North by: Plot of Ambaram and South by: Polt of Mukesh.	01.09.2026 & 16.09.2026	Rs.3,44,344.29 (Rupees Three Lakh Forty Four Thousand Three Hundred Forty Four and Twenty Nine Paise Only) as on 08.09.2026
12	1) Mr. Mr. Bhagvan Singh Choudhari, S/o. Badrialip (Prop. M/s. Bhagvan Dairy Farm), 2) Mrs. Manu Bai, W/o. Bhagvan Singh Choudhari	Loan Account Nos. 306094400000265 30609410000062 Loan Amount:- Rs.12,00,000/-	Immovable Property: All that piece and parcel of land bearing Part of Survey No.144/2, admeasuring area of 300 Sq.mtrs., together with construction thereon, situated at Gram Khumariyarav, P.H. No.15/37, within the limits of Grampanchayat Khumariyarav, Tehsil Sonkatch & District Dewas (M.P.). Bounded by: East by: Khumariya to Bisakhedi Road, West by: Land of Seller, North by: Land of Rajesh and South by: Land of Seller.	01.09.2026 & 16.09.2026	Rs.10,22,532.24 (Rupees Ten Lakh Twenty Two Thousand Five Hundred Thirty Two and Twenty Four Paise Only) as on 08.09.2026

Notice is therefore given to the Borrower/ Co-Borrower/ Guarantor & Mortgagor as mentioned in Column No.2, calling upon them to make payment of the aggregate amount as shown in column No.6, against all the respective Borrower/ Co-Borrower within **60 days** of Publication of this notice as the said amount is found payable in relation to the respective loan account as on the date shown in Column No. 6. It is made clear that if the aggregate amount together with future interest and other amounts which may become payable till the date of payment, is not paid, **Jana Small Finance Bank Limited** shall be constrained to take appropriate action for enforcement of security interest upon properties as described in Column No. 4. Please note that this publication is made without prejudice to such rights and remedies as are available to **Jana Small Finance Bank Limited** against the Borrower/s Co-Borrower/s Guarantor/s Mortgagors of the said financials under the law, you are further requested to note that as per section 13(13) of the said act, you are restrained/prohibited from disposing of or dealing with the above security or transferring by way of sale, lease or otherwise of the secured asset without prior consent of Secured Creditor.

Sd/- Authorised Officer, For Jana Small Finance Bank Limited

PROFIT & LOSS A/c FOR YEAR ENDING 31 MARCH-2026

(CONSOLIDATED)				
31/03/2025	PARTICULARS	31/03/2026	2025-26	
90,685,996.00	1) INTEREST PAID ON DEPOSITS		119,418,633.00	
90,685,996.00	(A) Interest Paid on Deposits	119,418,633.00		
16,649,785.00	2) Inter Office / ABB Interest (Contra)	22,776,457.00	22,776,457.00	
911,700.00	3). Board of Directors	1,003,324.00	1,003,324.00	
399,970.00	Board Meeting Expenses	406,080.00		
205,602.00	Travelling Allowance to Directors	242,367.00		
245,428.00	Daily Allowance to Directors	242,877.00		
60,700.00	Director Training Expenses	112,000.00		
14,444,139.00	4). STAFF SALARY EXPENSES	15,566,130.00	15,566,130.00	
13,739,231.00	Staff Salary & Allowance	14,249,634.00		
1,237,483.00	Bank's Contribution to PF	1,267,654.00		
14,825.00	Staff Uniform Expenses	28,800.00		
7,600.00	Training to Staff	20,462.00		
4,309,842.60	5). RENT, TAX, ELECTRICITY & INSURANC	4,849,539.00	4,849,539.00	
975,367.00	Rent	999,408.00		
740,344.00	Electricity	753,000.00		
67,054.00	Insurance	799,006.00		
1,924,077.60	DICG Insurance Premium	2,298,125.00		
199,902.00	6). POSTAGE & TELEGRAM	208,142.63	208,142.63	
50,507.00	Postage Expenses	55,416.94		
149,395.85	Telephone Expenses	152,725.69		
302,900.00	7). LEGAL EXPENSES	226,050.00	226,050.00	
117,700.00	Legal & Consultation Charges	3,500.00		
185,200.00	Professional Charges	222,550.00		
355,315.00	8). AUDIT FEES	137,500.00	137,500.00	
355,315.00	Audit Fee	137,500.00		
915,791.02	9). PRINTING / ADVERTISING	797,308.89	797,308.89	
613,094.02	Printing & Stationery	647,686.89		
30,639.00	Advertising	34,622.00		
1,867,218.34	10) DEPRECIATION	1,788,763.54	1,788,763.54	
243,981.70	Dead Stock - General @15 %	282,799.75		
219,056.50	Furniture & Fixtures @ 10 %	191,019.00		
31,906.34	Electrical Equipments @15.33 %	214,900.79		
139,771.00	Vehicles @ 20 %	125,272.00		
768,180.00	Computers & Software @33.33 %	509,912.00		
241,031.00	Premises @10%	457,960.00		
400,148.35	11) REPAIR & MAINTENANCE	276,881.21	276,881.21	
400,148.35	Repair & Maintenance	276,881.21		
720,735.00	GST Input Credit Reversed	1,165,456.26		
11,478,919.24	13) OTHER EXPENSES	16,384,102.75	16,384,102.75	
492,772.50	AGM Expenses	665,988.00		
395,767.30	AMC Charges	374,638.00		
69,000.00	Books & Periodicals	550.00		
8,495.20	Association Fee	104,000.00		
38,352.00	Bank Charges	98,620.00		
45,219.00	Ceremony Expenses	3,915.00		
45,219.00	Clearing Expenses	82,520.69		
106,220.46	Conveyance Expenses	48,180.00		
345,000.00	Facility Usage	385,000.00		
103,926.00	Govt Securities Amortization	120,307.00		
48,900.00	Membership Fees	12,000.00		
8,620.00	Newspaper Expenses	8,090.00		
380,615.64	Office Expenses	373,103.49		
214,638.48	Other Misc Expenses	12,672.91		
84,620.00	PF Admn Charges	87,926.00		
6,472,256.80	Pigmy Agents Commission	6,865,167.00		
492,772.50	Recovery Expenses	6,990.00		
205,015.00	SMS Charges	410,045.00		
254,292.00	Travel Expenses	137,766.00		
4,860.00	Vehicle Expenses	59,117.00		
700,798.60	DC/DR Rent/VPN Charges	508,180.00		
372,522.22	Sundry Expenses	323,349.90		
	Computer Hardware & Software	413,400.00		
	- Typing & Xerox Expenses	500.00		
82,811.00	ATM Switch (Sarvatra)	4,633,110.00		
	Software & ATM Expenses (NPCL)	10,250.00		
189,000.15	Switching Interchange Fee	523,558.57		
59,494.80	UPI Interchange Fee	39,623.00		
	Loss on Sale of Assets	67,834.00		
743,216.00	Written-Off Loan & Advances			
12,205,589.47	14) PROVISIONS:	16,490,038.40	16,490,038.40	
500,000.00	Standard Assets @ 0.40 %	1,075,000.00		
8,100,000.00	Income Tax	8,000,000.00		
800,000.00	Audit Fees	650,000.00		
1,000,000.00	Bonus/E-gratia Bonus to Staff	600,000.00		
1,000				