Schedule Assets

punjab national bank
...the name you can BANK upon!

**Branch Office: ARMB, THANE**, Address 3rd Floor, Punjab National Bank, PNB, Pragati Tower, Bandra Kurla Complex, Bandra East, Mumbai 400 051, **E-mail :- cs8325@pnb.co.in**.

**PROCLAMATION OF SALE**

Whereas under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, a notice dated **15.09.2023** for the recovery of sum of **Rs.25,66,206.41** plus further interest and charges from date of NPA 'was issued to the borrower **Mr. Mukesh Ramashish Sharma & Mrs. Divya Ramavtar Nai Alias Mrs. Divya Mukesh Sharma** and whereas the secured assets mentioned in the schedule were taken in possession on 13/04/2022.Whereas the sale of secured asset is to be made to recover the secured debt and whereas on the **27th February 2026** (the date fixed for the sale), there will be due under the secured debt, a sum of **Rs.25,66,206.41** plus further costs and interest. Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said property shall be sold by public auction at **10:00 A.M.** on the said **27th February 2026** at **Mumbai. The** sale will be of the property of the borrower above named and the liabilities and claims attaching to the said property, so far as they have been ascertained, are those specified in the Schedule against each lot. The property will be put up for sale in the lots specified in the Schedule. If the amount to be realized by sale is satisfied by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before any lot is knocked down, amount due as aforesaid, interest and cost (including the cost of the sale) are tendered to the 'Authorized Officer' or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid. At the sale, the public generally is invited to bid either personally or by duly authorized agent. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold. It is open to the Bank to appoint a representative and to make self-bid and participate in the auction. **If the Borrower pays the amount due to the Bank in full before the date of sale, auction is liable to be stopped.** The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation. **The reserve price, below which the property shall not be sold, is Rs.39,00,000. (RUPEES THIRTY NINE LAKHS ONLY).**The amount by which the bidding is to be increased shall be determined by the 'Authorized Officer'/auctioneer conducting the sale. In the event of any dispute arising as to the amount bid, or as to the bidder, the lot shall at once be again put up to auction. The highest bidder shall be declared to be the purchaser of any lot provided always that he is legally qualified to bid and provided further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the 'Authorized Officer' to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so. For reasons recorded, it shall be in the discretion of the 'Authorized Officer' to adjourn/discontinue the auction.* The price of each lot shall be paid at the time of sale or soon after as may be directed by the 'Authorized Officer', and in default of payment, the property shall forthwith be again put up and resold(* Applicable in case of movable assets)**The person declared to be the purchaser shall pay immediately after such declaration, a deposit of twenty-five per cent of the amount of purchase money to the 'Authorized Officer' and, in default of such deposit, the property shall forthwith be put up again and resold. In case the initial deposit is made as above said, the balance amount of the purchase money payable shall be paid by the purchaser to the 'Authorized Officer' on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. In default of payment within the period mentioned above, the property shall be resold, after the issue of a fresh proclamation of sale. The deposit shall stand forfeited to the Bank and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold. **Applicable in case of immovable assets) [* and ** Only the applicable clause should be retained.]

**SCHEDULE OF PROPERTY**

| No. of lots | Description of property to be sold with the name/s of the owner/s | Revenue assessed upon the property or any part thereof | Details of any encumbrances, known to the Bank, to which the property is liable | Claims, if any, which have been put forward to the property and any other known particulars bearing on its nature and value | Reserve Price, Date of E-Auction and Time | EMD Amount and Late date of deposit of EMD |
|---|---|---|---|---|---|---|
| 1 | 2 | 3 | 4 | 5 | 6 | 7 |
| 1 | Flat No 1001, 10th Floor, E- Wing, Central Park, Ekta Park Ville, Opp. Global City, Narangi Bypass road, Village-Chikal Dongri, Virar West. Palghar – 401303. Mr. Mukesh Ramashish Sharma & Mrs. Divya Ramavtar Nai Alias Mrs. Divya Mukesh Sharma Built Up : 658.54 Sq.Ft | Not Known to us | Any unpaid property taxes if any, presently occupied by tenant, any other encumbrance not known to Authorized Officer. | Not Known to Authorized Officer | Rs. 39.00 Lakhs<br>27.02.2026<br>11.00 A.M. to 4.00 P.M. | Rs.3,90,000.00<br>till 26.02.2026 |

**Dated: 02.02.2026**

**Authorized Officer,**
**Branch Office: ARMB, THANE**
**PNB, Pragati Tower, Bandra Kurla Complex.**

पंजाब नेशनल बैंक Punjab National Bank 8325 ARMB Thane, BKC, Mumbai-51 आस्ति वसूली प्रबंधन शाखा, बी.के.सी., मुंबई-51