पंजाब नैशनल बैंक punjab national bank

Sanctioning Branch/Office: Indira Nagar 892800
Branch Address: SHOP NO 23,SNEH HEIGHT APT 100FT RING ROAD,SNO 876,INDIRA NAGAR,DIST NASHIK
Phone No: , Email ID: bo8928@pnb co in

Ref. No: 8928000000068

Date: 27/04/2022

To,
MR YASHODATTA RAJENDRA AUSARKAR,
Add. : N32 P19 GANESH CHWOK
C I D C O, NASHIK,
District : NASIK,
City : NASIK,
State : MAHARASHTRA
Pincode : 422009

Dear Sir / Madam,

SUBJECT: SANCTION LETTER FOR YOUR APPLICATION - HL-FOR CONSTRUCTION/ ADDITIONS/ PURCHASE OF HOUSE/ FLAT.

We are pleased to inform that we have sanctioned a HOUSING LOAN of Rs. 1000000/- (Ten Lakhs only) in your favour for HL-FOR CONSTRUCTION/ ADDITIONS/ PURCHASE OF HOUSE/ FLAT. on the undernoted terms & conditions.

Sanction Terms and conditions		
Name of the Borrower		MR YASHODATTA RAJENDRA AUSARKAR
Name of the Co-Borrower		Not Applicable
Name of the Guarantor		Not Applicable
Purpose		Housing Loan For Purchase Of Residential Property Flat No 05 First Floor Ausarkar Avenue Gat No 2378 Plot No 14 Near Panchavati Hotel Shreeam Nagar Airport Road Mouje Ozar Tal Niphad Dist Nashik Having Agreement Cost Rs 12.00 Lacs As Per Registered Agreement Serial No 15922022 Dated 19 April 2022 Between Jyoti Enterprises Prop Shri Rajendra Dattatray Ausarkar And Yashodatta Rajendra Ausarkar The Realizable Value Of The Property Is Rs11,96,050.00 And Market Value Is Rs 12,59,000.00 As Per Valuation Report From Panel Valuer Mr Amit K Mudvikar Dated 05.02.2022
Margin		Min 15.00% (Actual contribution by borrower is 16.67%)
Sanctioned Loan Amount		Rs.1000000/-(including credit insurance premium if any)
Credit Insurance Premium		Bank Finance of Rs.17000.0/- (Out of total Credit Insurance Premium 20000.00/-)
Solar Loan Amount		Rs.0.0/-
Rate of Interest*		Repo Rate**: (4.00%)+ Mark-up***(2.50%) +Business Strategic Premium BSP(0.25%) + Spread(.95%) = 7.7% p.a. at present. **The Change in Applicable rates will be effective from the first day of the following month as and when RBI amends the Repo Rate. *** Further,Mark-up+ BSP shall be rest after a period of 3 Years from the date of sanction or at such intervals as may be persmissible under the RBI guidelines/regulations from time to time.
Type of Interest		Floating
Repayment Tenor		360 Months
Holiday / Moratorium period		0 Months
Amt. of EMI		Rs.7130.00
Festival bonanza offer applied		NA
Upfront fee / Processing fee		Rs.4130.00
Documentation Fee		Rs.1593.00
CIC charges		Rs.118.00
Other Charges		Rs.0.00
Security	Primary	residential Flat No 05 First Floor Ausarkar Avenue Gat

		No 2378 Plot No 14 Near Panchavati Hotel Shreeam Nagar Airport Road Mouje Ozar Tal Niphad Dist Nashik Having Carpet Area 430 Sq Ft On First Floor, Of The Project Namely Ausarkar Avenue Constructed Within The Limits Of Ojhar Grampanchyat Nashik
	Collateral	
	Guarantor	
Prepayment Penalty		NIL
Loan account to be opened at Branch		Indira Nagar SOL-ID : 892800
Penal Interest, if any		In case of default in repayment of loan/non compliance of terms & conditions the borrower shall be liable to pay penal interest of 2% on the default/irregular amount.

*is subject to change from time to time
The above sancion is,however,subject to:

i) Execution of loan documents as per Bank's format & guidelines:

ii) The ROI/EMI is subject to change from time to time;

iii) The above sanction shall be valid for a period of six months from the date of issue of the sanction letter.

iv) That any third party liability coming on the bank due to wrong information/declaration given by borrower, will be his/her responsibility.

Please convey acceptance for having acceptance for having accepted the terms & conditons of the sanction.

Scheme specific terms and conditions:

General terms and conditions:

1. Interest whether floating type or fixed type will be charged in the account as per sanction. Reset of interest will be as per stipulated in the sanction. Interest is to be calculated on daily balance due to the Bank so long as the amount due from the borrower is not paid in its entirety and the same will form part of the principal and carry interest at the applicable rate at monthly rests.

2. Further, it should also be ensured that margin stipulated is maintained / provided at each stage of disbursement.

3. All service charges viz. Upfront Fees/ processing Fees, Documentation Charges, Inspection charges etc. will be charged from the applicant as per sanction before release of credit facilities. b) All other event based charges like legal fees,charges for dishonour of cheques/ NACH mandate/ standing instructions,charges for drawing of Credit Information Report from Credit Information Companies like CIBIL etc., registration of charge with CERSAI in case of mortgage of property etc. will be recovered from the applicant immediately on occurring of the event.

4. Processing Fee paid by the Customer for availing the loan is non-refundable. Loan to repaid in Equated Monthly Instalments (EMI) or as stipulated in the sanction if otherwise. The loan will be secured by mortgage of/ charge on assets purchased through bank funds in case of primary security and/or assets in case of collateral security, within the stipulated time period as specified in the sanction. Personal guarantee if any, will be obtained as per sanction.

5. The borrower shall get the assets, mortgaged/ charged to the bank, insured against all risks at their own cost with usual bank clause. A copy of the insurance policy will be kept on bank's records also.

6. In case the same is not complied with, the bank will get the same insured and cost recovered from the borrower.

7. The Borrower may avail health and/or life insurance cover for himself with the Bank as the sole beneficiary under the policy / policies. a) Customers have been explained the repayment process of the loan in respect of, tenure, periodicity, amount and mode of repayment of the loan. No notice, reminder or intimation is given to the customer regarding his/her obligation to pay the EMI/ Instalment regularly on due date.

8. On non-payment of EMI/ Instalment by the due dates, Bank shall remind the customers by making telephone calls, sending written intimations by post and electronic medium or by making personal visits by Bank's authorized personnel at the addresses provided by the customer. Costs of such calls/communication /visits shall be recovered from the customer

9. Notwithstanding what is stated herein, it shall be the liability of the customer to ensure that the EMIs/ Instalments are regularly paid on the due dates

10. Credit information relating to any customer's account is provided to the Credit Information Bureau (India) Limited (CIBIL) or any other licensed bureau on a monthly basis. To avoid any adverse impact on the credit history with CIBIL, it is advised that the customer should ensure timely payment of the amount due on the loan amount.

11. The recovery process of enforcement of mortgage/securities, including but not limited to, taking possession and sale of the mortgaged property in accordance with the procedure prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (SARFAESI Act) or under any other law, is followed purely as per the directions laid down under the respective law.

12. Intimation/Reminders/Notice(s) are given to customer prior to initiating steps for recovery of overdues, under the Negotiable Instruments Act, Civil Suit as well as under the SARFAESI Act.

13. All floating loans/credit facilities linked with MCLR are subject to Reset clause. On Reset date, the interest rate may change and if the same is not acceptable to the borrower, the outstanding term loan shall have to be adjusted in full, failing which the bank would charge the revised interest rate from the date of reset.

14. If the bank chooses to revise the interest rate due to the reset clause, and in case, the borrower is not agreeable with the proposed rate fixed at the time of reset or no consensus is arrived at mutually on rate of interest to be charged from the reset date, pre-payment option may be exercised by the borrower for discontinuation of the loan. In such an eventuality, no pre-payment penalty will be levied which will provide a comfort to the good corporate borrowers. However, a reasonable time of not more than one month shall be given to the borrower to make arrangement for repaying the bank's loan. After expiry of the stipulated period, the interest rate as fixed by the bank shall be charged.

15. The bank will make efforts to keep its borrowers informed of any change in interest rates through the official website (www.pnbindia.in) , annual statement of accounts, display in its offices and general announcements from time to time. Penal Interest of 2 percent will be levied in the account in case of:
- Non-payment of any installment of principal and/or interest,costs and other charges due, on the amount in default from the date of default; or
- Any irregularity in the Loan account; or
- Default in Furnishing information as prescribed/called for by the Bank; or d. Diversion or -. Default in creation of security within the stipulated time; or
- Non-compliance of any of the terms & conditions of this Agreement; or
-. Any other case as the Bank may deem fit. The applicant should bring in their entire contribution before release of the Loan or in the manner otherwise provided in the sanction.

16. The Credit Life Insurance, if any will come into force once documents regarding Credit Life Insurance is executed by the student borrower and from the date of issuance of Policy by the concerned insurance company.

17. EMI of Home loan to be routed through respective Top-up (ODHL) accounts only.

Pre disbursement terms and conditions:

Post disbursement terms and conditions:

For Punjab National Bank
Indira Nagar, Nashik

Thanking You,
Yours truly,
Senior Manager
For Punjab National Bank

Authorised Signatory

I/We acknowledge receipt of the sanction.I/We, undersigned agree to the terms and conditions set out in this letter.

THE BORROWER OR BORROWERS
Name : YASHODATTA RAJENDRA AUSARKAR
Address : N32 P19 GANESH CHWOK
C I D C O ,
NASHIK NASIK,
NASIK MAHARASHTRA 422009

NC/330
O/C

Revised Annexure - 31 (Revised SI-4)

DRAFT FORMAT OF DEMAND NOTICE UNDER SECTION 13(2) OF THE ACT

Registered Post with A/D

To

Date:02/06/2025

1) **Ms. Yashodatta Rajendra Asurkar**
N32, P19 Ganesh Chowk, CIDCO
Nashik, Maharashtra- 422009

2) **Ms. Yashodatta Rajendra Asurkar**
Flat no. 05, 1st Floor . Asurkar Avenue,
Gat no.2378, Plot no. 14, Shreeram Nagar
Airport Road, Mouje, Ozor, Niphad, Nashik
MH-423502

Sub: Notice u/s 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter called 'Act ')

Dear Sir(s),

At your request, you have been granted by the Bank, through its **Indira Nagar** Branch from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favour of the Bank. The relevant particulars of the said credit facilities and the security agreement(s)/document(s) executed by you are stated in Schedule 'A' and 'B' respectively excluding pledge of movables. You have availed the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s) / document(s).

2. You have also created mortgage by way of deposit of title deeds/ Registered mortgages creating security interest in favour of the Bank. The documents relating to such mortgage are also stated in Schedule 'B'.

3. The relevant particulars of the secured assets are specifically stated in Schedule 'C'.

4. You have also acknowledged subsistence of the liability in respect of the aforesaid credit facilities by executing confirmation of balances and revival letters and other documents from time to time. The operation of and conduct of the above said financial assistance/credit facilities have become irregular and the debt has been classified as

Non-Performing Assets on **29/05/2025** in accordance with the directives/guidelines relating to asset classifications issued by the Reserve Bank of India consequent to the default committed by you in repayment of principal debt and interest thereon.

5. The said financial assistance is also secured by the personal guarantee of: **-NA**

Despite repeated requests, you have failed and neglected to repay the said dues / outstanding liabilities.

6. Therefore, the Bank hereby calls upon you u/s 13(2) of the said Act by issuing this notice to discharge in full your liabilities stated hereunder to the Bank within 60 days from the date of this notice. Your outstanding liabilities (in aggregate) due and owing to the Banks is the sum of **Rs. 10,31,904.21 (Ten Lakh Thirty One Thousand Nine Hundred Four Rupees and Twenty One Paisa Only)** as on **29/05/2025** You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

7. If you fail to repay to the Bank the aforesaid sum of **Rs. 10,31,904.21 (Ten Lakh Thirty One Thousand Nine Hundred Four Rupees and Twenty One Paisa Only)**as on **29/05/2025** with further interest and incidental expenses, costs as stated above in terms of this notice u/s 13(2) of the Act, the Bank will exercise all or any of the rights detailed under subsection (4) of Section 13 and under other applicable provisions of the said Act.

8. You are also put on notice that in terms of sub-Section 13 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed in Schedule 'C' of this notice without obtaining written consent of the Bank.

9. ***We invite your attention to the provisions of sub-section (8) of Section 13 of the SARFAESI Act which speaks about the time available to the borrower/guarantor to redeem the secured assets.***

10. The Bank reserves its rights to call upon you to repay the liabilities that may arise under the outstanding Bills Discounted, Bank Guarantees and Letter of Credit issued and established on your behalf as well as other contingent liabilities.

11. This notice is without prejudice to the Bank's right to initiate such other actions or legal proceedings as it deems necessary under any other applicable provisions of law.

Yours faithfully,

For Punjab National Bank

(Name Designation)
AUTHORISED OFFICER

Copy to:

SCHEDULE 'A'

Name of Borrower:

S. No.	Nature of Facility	Outstanding inclusive of interest as on date of NPA i.e. as on	Un applied interest w.e.f 01/05/2025 To 30/05/2025	Penal Interest (Simple)	Cost/ Charges incurred by Bank
3.	Term Loan(s)	Rs.10,23,742.32	8,161.89	0.00	0.00
	Total. Amt in Rs.	**Rs. 10,31,904.21 (Ten Lakh Thirty One Thousand Nine Hundred Four Rupees and Twenty One Paisa Only)**			

SCHEDULE 'B'

List of Documents (Details of Security Documents including all supplementary documents & Documents evidencing creation of mortgage)

S. No.	Name of the Document	Nature of Security	Date of Execution	Amount Secured (Rs.)
1.	PNB1121(Agreement for Housing Loan)	IP	27.04.2022	1000000.00
2.	Mortgage Deed	IP	27.04.2022	1000000.00
3	PNB 2057	IP	27.04.2022	1000000.00
4	Irrevocable letter of authority	IP	27.04.2022	1000000.00

Part – II
(Equitable Mortgage of Immovable properties)

All that piece and parcel of Flat No. 5, Having area Adm. 39.96 Sq.Mtr. Built Up Situated on 1st floor in the building by name " Asurkar Avenue" Constructed on Plot No. 14 bearing Gat No. 2378 Situated at Village Ojhar, Tal-Niphad and Dist-Nashik.

Date:02/06/2025

Place: Nashik

(Authorised Officer)

पंजाब नैशनल बैंक ...भरोसे का प्रतीक !
punjab national bank ...the name you can BANK upon !

RECOVERY SECTION CIRCLE OFIICE, NASHIK
Woodland Tower Apartment, Second Floor, Gangapur Road Nashik -422005
Email ID – conashiksamd@pnb.co.in

OIL

SI-13

Date: 03-01-2026

Ms. Yashodatta Rajendra Asurkar N32, P-19 , Ganesh Chouk, Cidco Cidco, Nashik Pin 422009 Mob: 919579921481	**Ms. Yashodatta Rajendra Asurkar** Flat No. 5, 1st Floor, Asurkar Avenue Gat no 2378, Plot No 14, Shriram Nagar Airport Road , zar Ozar , Taluka : Niphad Dist : Nashik – 423502 Mob: 919579921481

Notice under Section 13(4) of the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002, read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

Dear Sir/Madam,

Sub: Sale of Secured Assets

Please refer to the notice dated **20-06-2025** issued by the Authorized Officer u/s 13(2) of the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002, and also possession notice dated 24/05/2023 issued by the authorized officer while taking the possession of the under mentioned Assets on **16-09-2025**

Em of all that piece and parcel of Flat No. 5, having area adm 39.96 Sq. m situated on 1st floor in the "Asurkar Avenue" constructed on plot No.14, bearing Gut No. 2378, Shreeram Nagar , Ojhar, Taluka –Niphad , Nashik- 422207

Adm area : 39.96 Sqm
Name of Property owner – Yashodatta Rajendra Asurkar

Boundaries: -

East	Open Space	**West**	Staircase & Flat No. 02
North	Flat No. 04	**South**	Open Space

पंजाब नैशनल बैंक ...भरोसे का प्रतीक..!
punjab national bank ...the name you can BANK upon !

RECOVERY SECTION CIRCLE OFIICE, NASHIK
Woodland Tower Apartment, Second Floor, Gangapur Road Nashik -422005
Email ID – conashiksamd@pnb.co.in

In this connection, you are hereby called upon to pay the outstanding dues amounting to. **Rs. 10,31,904.21 (Rupees Ten Lakh Thirty-One Thousand Nine Hundred Four and Twenty-One paisa only)** as on **29-05-2025** as mentioned in the above notices with up to date interest and costs incurred by the undersigned while taking possession of the said assets and thereafter for preservation of the same, within **30 days** from the date of receipt of this notice and get release of the aforesaid assets from the undersigned. In case you fail to pay the aforesaid amounts within the said period, the undersigned may be constrained to sell Aforesaid assets for realizing the dues and take other measures as deemed fit as per the provisions of the aforesaid Act and Rules.

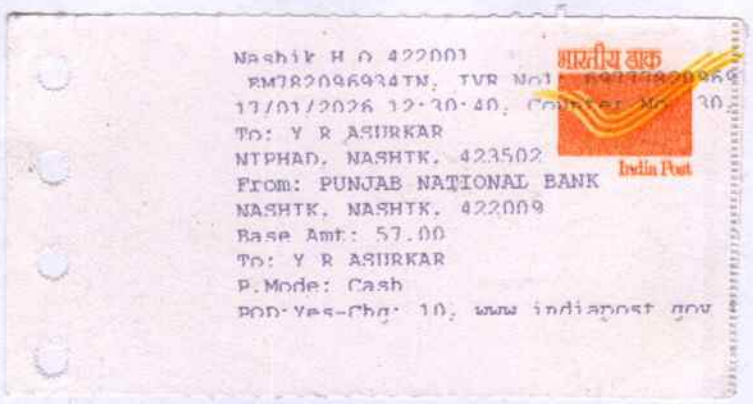
Thanking you,

Yours faithfully,

Punjab National Bank

Chief Manager & Authorised Officer
SH. Anand Pradhan
CHIEF MANAGER, AUTHORISED OFFICER
PUNJAB NATIONAL BANK SECURED CREDITOR





पंजाब नैशनल बैंक ... जहाँ आप बैंक कर सकते हैं

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

BO: INDIRANAGAR, NASHIK
PHONE: (0253) 2326565, Indira Nagar, Nashik, Distt. Nashik – 422009

POSSESSION NOTICE

Whereas,

The undersigned being the Authorised Officer of Punjab National Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated 02-06-2025 calling upon the Borrower Mortgagor **Mrs. Yashodatta Rajendra Asurkar,** EM of **All that piece and parcel of Flat No. 5, Having area Adm. 39.96 Sq.Mtr. Built Up situated on 1st floor in the building by name " Asurkar Avenue" constructed on Plot No. 14 bearing Gut No. 2378, Shreeram Nagar Situated at Village Ojhar, Tal-Niphad and Dist-Nashik – 422207,** Its to repay the amount mentioned in the notice being **Rs.10,31,904.21 (Rupees Ten Lakh Thirty One Thousand Nine Hundred Four and Twenty One Paisa Only)** as on 29-05-2025 plus interest and other charges there after within 60 days from the date of notice/date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower/mortgagor/guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on the 16th day of September the year 2025.

The borrower/mortgagor/guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Punjab National Bank for an amount of **Rs.10,31,904.21 (Rupees Ten Lakh Thirty One Thousand Nine Hundred Four and Twenty One Paisa Only)** as on 29-05-2025 plus interest and other charges thereafter.

The borrower's/mortgagor's attention is invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to redeem the secured assets.

Description of immovable property:
EM of All that piece and parcel of Flat No. 5, Having area Adm. 39.96 Sq.Mtr. Built Up situated on 1st floor in the building by name " Asurkar Avenue" constructed on Plot No. 14, bearing Gut No. 2378, Shreeram Nagar Situated at Village Ojhar, Tal-Niphad and Dist-Nashik – 422207
Admeasuring Area: 39.96 Sq.Mtr.
Owner- Mrs. Yashodatta Rajendra Asurkar
Boundaries: -

East	Open Space	**West**	Staircase & Flat No. 02
North	Flat No. 04	**South**	Open Space

Date: 16/09/2025
Place: OJHAR

MANISH KUMAR PALIWAL
Authorised Officer
Punjab National Bank

WHEREAS We,

SN	Name of Panch & Father's/Husband Name	Address	Age	Occupation
1.	Ambadas Prabhakar Lokhande	Flat No 5, Asaarkar Avenue Ozar Nashik	48	Business
2.				
3.	9096174818			

the above mentioned Panchs on being called by Shri **Manish Kumar Paliwal**, the Authorised Officer of Punjab National Bank, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 were present at immovable property situated on:

Description of immovable property:-

EM of All that piece and parcel of Flat No. 5, Having area Adm. 39.96 Sq.Mtr. Built Up situated on 1st floor in the building by name " Asurkar Avenue" constructed on Plot No. 14 bearing Gut No. 2378, Shreeram Nagar Situated at Village Ojhar, Tal-Niphad and Dist-Nashik – 422207

Admeasuring Area: 39.96 Sq.Mtr.

Owner- Mrs. Yashodatta Rajendra Asurkar

Boundaries: -

East	Open Space	**West**	Staircase & Flat No. 02
North	Flat No. 04	**South**	Open Space

We declare and state that the Authorised Officer, in exercise of Powers under Section 13(4) of the said Act, today went to above mentioned immovable property of **Mrs. Yashodatta Rajendra Asurkar**, has not repaid dues of the bank Authorized officer has taken over possession of secured assets, between the hours....16.20.....and ...17.00.....in our presence. Therefore, we solemnly, declare that the facts of the Panchnama mentioned herein are true & correct to the best of our observations & knowledge.

S.N.	Name of Panch & Father's/Husband Name	Address	Signature
1.	Ambadas Prabhakar Lokhande	Flat No.5, Asaarkar Avenue, Ozar, Nashik	16.9.2025
2.			
3.	9096174818		

Date: 16/09/2025
Place: OJHAR

MANISH KUMAR PALIWAL
Authorised Officer
Punjab National Bank

शस्त्र प्रभाग, प्रधान कार्यालय,
प्लाट न. - 4, सेक्टर - 10, द्वारका, नई दिल्ली - 110075
SASTRA DIVISION, HEAD OFFICE
PLOT NO.4, SECTOR-10, DWARKA, NEW DELHI-110075

NC/330
O/C

Revised Annexure - 31 (Revised SI-4)

DRAFT FORMAT OF DEMAND NOTICE UNDER SECTION 13(2) OF THE ACT

Registered Post with A/D

To

Date:02/06/2025

1) Ms. Yashodatta Rajendra Asurkar
N32, P19 Ganesh Chowk, CIDCO
Nashik, Maharashtra- 422009

2) Ms. Yashodatta Rajendra Asurkar
Flat no. 05, 1st Floor . Asurkar Avenue,
Gat no.2378, Plot no. 14, Shreeram Nagar
Airport Road, Mouje, Ozor, Niphad, Nashik
MH-423502

Sub: Notice u/s 13(2) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter called 'Act ')

Dear Sir(s),

At your request, you have been granted by the Bank, through its **Indira Nagar** Branch from time to time, various credit facilities by way of financial assistance against various assets creating security interest in favour of the Bank. The relevant particulars of the said credit facilities and the security agreement(s)/document(s) executed by you are stated in Schedule 'A' and 'B' respectively excluding pledge of movables. You have availed the financial assistance with an undertaking for repayment of the said financial assistance in terms of the said agreement(s) / document(s).

2. You have also created mortgage by way of deposit of title deeds/ Registered mortgages creating security interest in favour of the Bank. The documents relating to such mortgage are also stated in Schedule 'B'.

3. The relevant particulars of the secured assets are specifically stated in Schedule 'C'.

4. You have also acknowledged subsistence of the liability in respect of the aforesaid credit facilities by executing confirmation of balances and revival letters and other documents from time to time. The operation of and conduct of the above said financial assistance/credit facilities have become irregular and the debt has been classified as

Non-Performing Assets on **29/05/2025** in accordance with the directives/guidelines relating to asset classifications issued by the Reserve Bank of India consequent to the default committed by you in repayment of principal debt and interest thereon.

5. The said financial assistance is also secured by the personal guarantee of: **-NA**

Despite repeated requests, you have failed and neglected to repay the said dues / outstanding liabilities.

6. Therefore, the Bank hereby calls upon you u/s 13(2) of the said Act by issuing this notice to discharge in full your liabilities stated hereunder to the Bank within 60 days from the date of this notice. Your outstanding liabilities (in aggregate) due and owing to the Banks is the sum of **Rs. 10,31,904.21 (Ten Lakh Thirty One Thousand Nine Hundred Four Rupees and Twenty One Paisa Only)** as on **29/05/2025** You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, cost, charges, etc.

7. If you fail to repay to the Bank the aforesaid sum of **Rs. 10,31,904.21 (Ten Lakh Thirty One Thousand Nine Hundred Four Rupees and Twenty One Paisa Only)**as on **29/05/2025** with further interest and incidental expenses, costs as stated above in terms of this notice u/s 13(2) of the Act, the Bank will exercise all or any of the rights detailed under subsection (4) of Section 13 and under other applicable provisions of the said Act.

8. You are also put on notice that in terms of sub-Section 13 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed in Schedule 'C' of this notice without obtaining written consent of the Bank.

9. ***We invite your attention to the provisions of sub-section (8) of Section 13 of the SARFAESI Act which speaks about the time available to the borrower/guarantor to redeem the secured assets.***

10. The Bank reserves its rights to call upon you to repay the liabilities that may arise under the outstanding Bills Discounted, Bank Guarantees and Letter of Credit issued and established on your behalf as well as other contingent liabilities.

11. This notice is without prejudice to the Bank's right to initiate such other actions or legal proceedings as it deems necessary under any other applicable provisions of Law.

Yours faithfully,

For Punjab National Bank

(Name Designation)
AUTHORISED OFFICER

Copy to:

SCHEDULE 'A'

Name of Borrower:

S. No.	Nature of Facility	Outstanding inclusive of interest as on date of NPA i.e. as on	Un applied interest w.e.f 01/05/2025 To 30/05/2025	Penal Interest (Simple)	Cost/ Charges incurred by Bank
3.	Term Loan(s)	Rs.10,23,742.32	8,161.89	0.00	0.00
	Total. Amt in Rs.	**Rs. 10,31,904.21 (Ten Lakh Thirty One Thousand Nine Hundred Four Rupees and Twenty One Paisa Only)**			

SCHEDULE 'B'

List of Documents (Details of Security Documents including all supplementary documents & Documents evidencing creation of mortgage)

S. No.	Name of the Document	Nature of Security	Date of Execution	Amount Secured (Rs.)
1.	PNB1121(Agreement for Housing Loan)	IP	27.04.2022	1000000.00
2.	Mortgage Deed	IP	27.04.2022	1000000.00
3	PNB 2057	IP	27.04.2022	1000000.00
4	Irrevocable letter of authority	IP	27.04.2022	1000000.00

Part – II
(Equitable Mortgage of Immovable properties)

All that piece and parcel of Flat No. 5, Having area Adm. 39.96 Sq.Mtr. Built Up Situated on 1st floor in the building by name " Asurkar Avenue" Constructed on Plot No. 14 bearing Gat No. 2378 Situated at Village Ojhar, Tal-Niphad and Dist-Nashik.

Date:02/06/2025

Place: Nashik

(Authorised Officer)

AMIT K. MUDVIKAR
VALUERS & ENGINEERS
B.E., F.I.V., M.I.E.

GOVT. REGISTERED VALUER
Reg No. 777 of 2013-14
Approved Valuer Licence No. CAT-I/F-25578

CHARTERED ENGINEER
Reg No. M-153316-3

Head Office :14, Deepak Park A, Shastri Nagar Chowk, Pune Nagar Road,aboveJanaseva Bank, Kalyaninagar, Pune 411014.
Ph.: 020-48609645Mob.: 9822280317 / 7720031720 / 7387496661
Mumbai Office : Shop No. 128, Ground Floor, Agarwal Trade Center, Sector 11, Sakal Bhavan Rd, Near B.P. Marane Academy, CBD Belapur, Navi Mumbai 400614
Ph.: 022-49762418, Mob: 7875027002/7507188187/9665570665

Panel Valuer SBI Canara Bank, PNB, Indian Bank, Bank of Maharashtra, Cosmos Bank, ICICI Home Finance, Canfin Homes

Ref No: AKM/NK/63-22 05.02.2022

To,
The Branch Manager
Punjab National Bank
Branch: Indira Nagar, Nashik.

Subject: Assessment of Fair Market Value for Home loan purpose

Client Name — Mrs. Yashodatta Rajendra Ausarkar.

Address of the property — Flat No. 05, First Floor, "Ausarkar Avenue", Gat No. 2378, Plot No.14, Near Panchavati Hotel, Shreeam Nagar, Airport Road, Mouje Ozar, Tal. Niphad, Dist. Nashik.

Fair Market **Value** — **Rs. 12,59,000.00**
(Rs. Twelve Lacs Fifty-nine Thousand only)

Government Value	Realizable Value
Rs. 9,48,945.00 (Rs. Nine Lacs Forty-eight Thousand Nine Hundred Forty-five only)	Rs.11,96,050.00 (Rs. Eleven Lac Ninety-six Thousand Fifty only)

Respected Sir,

We are enclosing herewith a valuation report. The valuation given in this report is as per my best knowledge. We have visited to the said property in presence of Mr. Ausarkar.
Report contains 1+13=14 pages including photographs.
Kindly acknowledge the receipt.

amit khanderao mudvikar
AMIT K. MUDVIKAR
PANEL VALUER
PUNJAB NATIONAL BANK

Branches

Kolhapur: off F-30,Trade center , station Road, near LIC Office Kolhapur 406001 Mob. 9881735617

PCMC: Off No.B11C Shubham Heights, near Govind Garden Chowk, Pimple Saudagar, Pune 411027Mob. 9665570665

Solapur: Block No.2 ChaitanyaNagar, near BhartiVidyapeeth Solapur 413004Mob 8856886767

Nashik: Off No.22, Kapadia Commercial Complex, Gadkari Chowk, Nashik 422002 Mob 9665612372

Latur: Off No 1, Jeevan Jyoti Apartment, Adarsh colony, atur413531Mob: 8275273111

पंजाब नैशनल बैंक punjab national bank

BO: INDIRANAGAR, NASHIK
PHONE: (0253) 2326565, Indira Nagar, Nashik, Distt. Nashik – 422009

POSSESSION NOTICE

Whereas,

The undersigned being the Authorised Officer of Punjab National Bank under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated 02-06-2025 calling upon the Borrower Mortgagor **Mrs. Yashodatta Rajendra Asurkar,** EM of **All that piece and parcel of Flat No. 5, Having area Adm. 39.96 Sq.Mtr. Built Up situated on 1st floor in the building by name " Asurkar Avenue" constructed on Plot No. 14 bearing Gut No. 2378, Shreeram Nagar Situated at Village Ojhar, Tal-Niphad and Dist-Nashik – 422207,** Its to repay the amount mentioned in the notice being **Rs.10,31,904.21 (Rupees Ten Lakh Thirty One Thousand Nine Hundred Four and Twenty One Paisa Only)** as on 29-05-2025 plus interest and other charges there after within 60 days from the date of notice/date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower/mortgagor/guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on the 16th day of September the year 2025.

The borrower/mortgagor/guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Punjab National Bank for an amount of **Rs.10,31,904.21 (Rupees Ten Lakh Thirty One Thousand Nine Hundred Four and Twenty One Paisa Only)** as on 29-05-2025 plus interest and other charges thereafter.

The borrower's/mortgagor's attention is invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to redeem the secured assets.

Description of immovable property:
EM of All that piece and parcel of Flat No. 5, Having area Adm. 39.96 Sq.Mtr. Built Up situated on 1st floor in the building by name " Asurkar Avenue" constructed on Plot No. 14, bearing Gut No. 2378, Shreeram Nagar Situated at Village Ojhar, Tal-Niphad and Dist-Nashik – 422207
Admeasuring Area: 39.96 Sq.Mtr.
Owner- Mrs. Yashodatta Rajendra Asurkar
Boundaries: -

East	Open Space	**West**	Staircase & Flat No. 02
North	Flat No. 04	**South**	Open Space

Date: 16/09/2025
Place: OJHAR

MANISH KUMAR PALIWAL
Authorised Officer
Punjab National Bank

WHEREAS We,

SN	Name of Panch & Father's/Husband Name	Address	Age	Occupation
1.	Ambadas Prabhakar	Flat No. 5, Ausarkar	48	Business
2.	Lokhande	Avenue Ozar Nashik		
3.	9096174818			

the above mentioned Panchs on being called by Shri **Manish Kumar Paliwal**, the Authorised Officer of Punjab National Bank, under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 were present at immovable property situated on:

Description of immovable property:-

EM of All that piece and parcel of Flat No. 5, Having area Adm. 39.96 Sq.Mtr. Built Up situated on 1st floor in the building by name " Asurkar Avenue" constructed on Plot No. 14 bearing Gut No. 2378, Shreeram Nagar Situated at Village Ojhar, Tal-Niphad and Dist-Nashik – 422207

Admeasuring Area: 39.96 Sq.Mtr.

Owner- Mrs. Yashodatta Rajendra Asurkar

Boundaries: -

East	Open Space	**West**	Staircase & Flat No. 02
North	Flat No. 04	**South**	Open Space

We declare and state that the Authorised Officer, in exercise of Powers under Section 13(4) of the said Act, today went to above mentioned immovable property of **Mrs. Yashodatta Rajendra Asurkar**, has not repaid dues of the bank Authorized officer has taken over possession of secured assets, between the hours.....16.00.....and ..17.00.....in our presence. Therefore, we solemnly, declare that the facts of the Panchnama mentioned herein are true & correct to the best of our observations & knowledge.

S.N.	Name of Panch & Father's/Husband Name	Address	Signature
1.	Ambadas Prabhakar	Flat No.5, Ausarkar	
2.	Lokhande	Avenue Ozar, Nashik	16.9.2025
3.	9096174818		

Date: 16/09/2025
Place: OJHAR

MANISH KUMAR PALIWAL
Authorised Officer
Punjab National Bank