पंजाब नैशनल बैंक
punjab national bank
SASTRA Division, Head Office:
Dwarka , New Delhi

(MODIFIED)

STATUS NOTE FOR NPA ACCOUNTS

PUNJAB NATIONAL BANK
Branch JALGAON (022200)
CIRCLE OFFICE: NASHIK

(Rs. In lakh)

Name of the Account: ARTI JAYPRAKASH BAVISKAR 022200AI00000039	Branch JALGAON Name of Incumbent: Shri. Santosh Nikam (Mob: 7987431023) and Dealing Officer Shri. Sumit Salve (Mob: 9503717031) Name of Dealing Officer at Circle Office with Mobile No.	
	As on last quarter 31/03/2026 5507063.09	As on the date of Status Note 31/03/2026 5507063.09

1.	Address of the Unit	Office: Works:	WAGHUR RESERVOIR, TAL – JAMNER, DIST – JALGAON, MAHARASHTRA - 425001
2.	Name(s) and contact Number(s) of key person(s)		ARTI JAYPRAKASH BAVISKAR
3.	Activity for which advance made		TERM LOAN – Fish Farming
4.	i) Date of original sanction/last renewal/enhancement ii) Name of the recommending/ sanctioning officials with their designation.		12/07/2023 TERM LOAN 4800000.00 BRANCH MANAGER Shri.
5.	Status of the Account	Date	Amount
	NPA	28/09/2025	4959494.09 (Principal O/S)

	Suit filed	NO	NA
	Decreed	NA	NA
	Previous and Next date of hearing (with purpose of both the dates)	NA	
	If non suit filed, Limitation available upto		

6	Whether Consortium advance Yes/No (if yes, give details)	Name of leader and other members with % share	Our % share	Present o/s
		NA	NA	NA
6.1	Date of last JLM/JLF held:			
7	Present business activity of the unit (if closed since when)	Fish Farming (Cage Culture)		

8 Detail of Prop./Partners/Directors/promoters

	Name	NMs	IP	CR dated
1				

(It should be at the time of sanction and latest available)

9 Detail of Guarantors

	Name	NMs	IP	CR dated
1				
2				
3				

(It should be at the time of sanction and latest available)

10 Nature and amount of facility sanctioned:

A Fund Based

Sr. No.	Nature of facility (Also mention under which scheme of Retail Banking, if applicable))	Limit	Sanctioning Authority	Last renewed/ reviewed (Designation/name)
1	TERM LOAN – Fish Farming	4800000.00	PLP AGRICULTURE SEGMENT HEAD	
2				

B. Non Fund Based:-

Sr. No.	Nature of facility	Limit	Sanctioning Authority (Designation/ Name)	Last renewed/ reviewed on (Designation/name)
1	NIL			
2	NIL	NIL	NIL	NIL
		NIL	NIL	NIL

11 (a). Position of Account as on last quarter 31.03.2026
(Rs. in lakh)

Nature of facility	Book Outstanding	Net Outstanding	Provision
TERM LOAN	4959494.09	5507063.09	
Total	4959494.09	5507063.09	

11(b)	Present Book Outstanding (as on date of submission of status report) Total	5507063.09
11 (c)	Outstanding Non Fund Based Facility i.e. LG/LC issued but bank's liability yet not crystallized	NIL
11 (d)	Memoranda Dues as on last quarter	5507063.09

12. Details of Allied/Associate Concerns:
(i) With which Bank dealing - PNB
-Status of account : NPA
-Latest outstanding : 5507063.09
(ii) Whether dealing with Punjab National Bank, if yes, present position of their accounts

13 (a). Position of Security Available:
(Full details along with our share (in % share) if consortium)

Particulars	Value at the time of Sanction/last renewal	Market value at present	Basis & date of valuation
Primary: Stocks: Other Irrigation Items			
Collateral: Mortgaged IPs: Block Assets: Others:	5624000/-	6295000/-	05/02/2026

Note:

1. Give complete description of IPs i.e. address, plot area, ownership, whether commercial/residential etc.
2. Please ensure that Valuation is got done as per extant guidelines of the Bank
3. In case of Consortium Advance, total value of securities available vis-a-vis PNB's share be mentioned invariably
4. If PNB is 2nd charge holder, then dues of 1st charge holder(s) as on _____, total value of security and residual value of security available be mentioned and our Bank's share

13 (b) Other Attachable Assets:

Particulars	Present Value	Basis & date of valuation
	NIL	NIL

In suit filed Account Whether ABJ obtained, if not reasons thereof: NA

14. Date of Last verification of the securities by Incumbent(I/I)/Concurrent Auditor(CA) and observations, if any:

Nature of Security	Date	Verified by (I/I)/(CA)	Observations
Primary Security			
Collateral Security	04/02/2026	(I/I)	NA Plots No. 37,38,47 & 56

15.	Position of DICGC/ECGC/, CGFT Claim (Date and amount of claim filed & present position)	NA
16.	Anticipated Shortfall NA	Rs._____ Balance outstanding _____ SI/DI Security available – ECGC/CGFT Claim available – Extent of GovtGuarantee)

17. Convincing reasons of Account becoming NPA: NA

18. If Wilful defaulter case/Fraud Reported to RBI -Yes/No (If yes, give details of fraud, date of reporting to RBI, date of filing FIR and present status of investigation under FIR/criminal proceedings initiated by CBI): NO

18.1 Whether notice of wilful default issued to the borrower, if not the reasons for the same be informed: NO

19. Efforts made for upgradation:

-Date of meeting of the party with Circle Head/FGM: Met with higher officials before becoming NPA
-Prospects of Reschedulement/Restructuring examined: Not Found eligible
-Prospects of Tagging arrangements examined Not Eligible
-Efforts for regularization through cash recovery Followed time to time

20. SARFAESI Action:

Recall Notice issued on:	29-09-2025
Notice u/s 13(2) issued on:	16-10-2025
Notice u/s 13(4) issued on:	NA
Symbolic Possession taken on:	04-02-2026
Physical Possession taken on:	NA
Steps taken for auction and other facts worth mentioning:	NA
If action not yet taken under SARFAESI Act, reasons for the same be informed	NA

22. Status of Compromise: Whether any compromise offer submitted by the party in the account. If yes, details along with latest status of the same be mentioned: NO

22 (a) If compromise approved: NA

Date of approval	NIL
OTS Amount	NIL
Entire amount payable by	NIL
Amount due and received up to date	NIL
If compromise declared failed, give reasons and further steps initiated	NIL

22 (b) If not compromised: -

Efforts made for compromise be mentioned in details giving Dates meetings with Branch/CO/HO Officials and Outcome of the meeting	We had met with borrower several times. We tried to convince him for OTS / upgrading the account. But he is not ready to do OTS / upgradation of account.

23. Staff Accountability: NA

24. Brief History: (Please avoid repetition of facts already mentioned above)
Brief history should also include the following points:
-When limits were sanctioned/enhanced/reviewed/renewed- 12/07/2023
Upto which time Account remained regular- Nil
How it became irregular and since when- Natural Calamity Loss
Specific reasons of the Account becoming irregular and then NPA- Natural Calamity
-Steps taken to safeguard/recovery/upgradation and its outcome)- Several visits & notice were sent to borrower.

Smt. Arti Jayprakash Baviskar is customer of Jalgaon branch (022200). She had approached us for credit facilities. Accordingly branch had sent all required documents to PLP for sanctioning. PLP Nashik had sanctioned Term Loan – Fish Farming (Cage Culture) of Rs. 4800000.00 as on 12/07/2023. The accounts ran regular initially. However later on due to financial constraints faced by borrower it turned NPA as on 28/09/2025. Borrower said that it's mainly due to Natural Calamity. Since then we had followed with her from time to time but she did not respond positively. We had issued recall notice to the borrower as on 29/09/2025 and 13(2) notice as on 16-10-2025.

25.Proposed Resolution Strategy – Opinion of the Branch Head :

(This column has been drafted to receive the free opinion of the Branch Head regarding the resolution/ recovery in this NPA Account. It is to be noted that no explanation of any kind will be called by the authorities against the opinion for resolution in this account. However it is to be noted that the opinion is not binding on the Higher Authorities, and the recovery measures are to be initiated as and when due. This column would help the SASTRA Centre head to form strategy for recovery/ resolution of the NPA Account.)

Possibility of resolution of NPA account through :-

a- Up gradation through cash recovery – No chance

b- Adjustment through cash recovery – No chance

c- Recovery through OTS – No chance

Branch Head may also suggest that out of the above recovery measures which recovery measures could be the most effective recovery measure.

We may proceed for suit filing and at the same time keep negotiating with borrower.

It should also include :

(i) Amount of irregularity(CADU amount)

(ii) Strategy for resolution.

26. Expected time for resolution:

Officer/Manager

Punjab National Bank जलगाव Jalgaon 022200

Branch Head

FORMAT FOR POST SANCTION INSPECTION / VISIT REPORT FOR ALL BUSINESS LOANS UPTO 50 LAKH

ANNEXURE I-C

(To be used at the time of Renewal/ Review/Consecutive Visit)

1. Name of the Borrower	Mrs. Arti Jayprakash Baviskar
2. Branch/ Office:	Navi Peth, Jalgaon
3. Address	Residential: Plot No. 4, Sane Guruji Colony, Telephone Nagar, Jalgaon, MH, 425001 Registered Office/Place of Work: Waghur Dam
4. Activity of the Unit (Industry / Sector)	Fish Farming (Cage Culture)
5. Details of Unit / Location visited	Waghur Dam
6. Name of the person & designation contacted at the borrower's place	Mr. Sandip Jadhav - Project Manager

7. Details of facilities sought from our Bank

(Amt in Lakh)

Type of facilities	Sanctioned Limit	Outstanding Balance	Status of Account
Term Loan	48.0		NPA
Working Capital			
Non-fund			
TOTAL	48.0		

8. Whether assets (Stock/ Plant & Machinery/ Equipment/ Vehicle) have been created out of Bank finance as per sanction terms	Yes
9. All the securities obtained in the account have been insured with 'Agreed Bank Clause' wherever necessary	*Yes / No / Not Applicable* Insurance Detail: Fixed assets, Inventory — Value of insurance (₹ in Lakh): *As per copy attached* — Valid upto:
10. Whether Loan is secured by IP, details as per Annexure I-C-1be submitted	Yes
11. Adverse Remarks, if any	Nil
12. Other observations of the visiting official in brief	Satisfactory

Signature of Visiting Official		
Details of Visiting official	Name: Sh. Rajvardhan Bharadwaj Designation: Sr. Branch Manager	PF No. 51780
Place and Date of Inspection	Place: Jalgaon	Date of Inspection: 04/02/2026

पंजाब नैशनल बैंक जलगाव Jalgaon 0222 Punjab National Bank