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

ARMB, Kolhapur Circle, 1182/17, Ground Floor, Rajarampuri 4th Lane, Takala, Kolhapur – 416008
Email : cs8264@pnb.bank.in Telephone : 0231-2524017 / 2524018 / 2524019

M/s Balaji Oil Mill Plot No 22, Vrundavan Society, Near RTO office, Vijaypur road, Solapur - 413004	**Mrs. Jyoti Prakash Kotmale (Proprietor)** 312, Sushil Nagar, Vijaypur road, Solapur South, Solapur - 413004
Mrs. Jyoti Prakash Kotmale (Proprietor) R/o Santosh Nagar, Barshi Road, Wale Tq, North Solapur Solapur - 413001	**Mrs. Anita Anand Gaddam (Guarantor)** Opp. D.ed College, Gokul Nagar, Vidi Gharkul, Daji Peth, North Solapur, Solapur - 413005

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 symbolic possession of which has been taken by the Authorised Officer the Secured Creditor, will be sold on "As is Where is", As is What is" and Whatever there is" **on 24.09.2026 from 11:00 A.M. to 04:00 P.M. with 10 minutes extension if necessary**, for recovery of **₹32,03,827.90 (Rupees Thirty Two Lakh Three Thousand Eight Hundred Twenty Seven and Paise Ninety Only) as on 31.07.2026** (plus further interest and charges), due to the secured creditor from the respective borrower(s) and guarantor(s). The reserve price will be **Rs.9,00,000/-** and the earnest money deposit will be **Rs.90,000/-.**

(Give short description of the immovable property with known encumbrances, if any)

Lot. No.	Name of the Branch Name of the Account Name & addresses of the Borrower / Guarantors Account	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 B) Outstanding Amount as on 31.07.2026 C) Possession Date u/s 13(4) of SARFESI ACT 2002 D) Nature of Possession Symbolic/Physical/Constructive	A)Reserve Price (Rs. in Lakhs) B) EMD C)Bid Increase Amount D) Property ID	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1.	Solapur Account Name : M/s. Balaji Oil Mill	Residential open Plot no 183 to 186, adm 371.84 Sq. Mtr., Gat No. 78/2/2/2/3/4, At	A) 23.09.2021 B) Rs.32,03,827.90 + further interest and charges	A) Rs.9.00 Lac B) Rs.0.90 Lac C) Rs.0.10 Lac D) PUNBU75566156ABA40355973	24.09.2026 From 11.00	Encumbrance – Not Known

EM243946896IN
EM243946834IN
EM243946882IN
EM243946794IN
EM243946848IN

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	Borrower Name : M/s. Balaji Oil Mill **Co-borrower : Mrs. Jyoti Prakash Kotmale** (Prop.) **Guarantor : Mrs. Anita Anand Gaddam**	Kalpana Nagar, Khed, Tal. North Solapur, Dist. Solapur, bounded by: East – Plot no 175 to 178 West – Internal Road North – Plot no 182 South – Plot no 187	C) 18.02.2022 D) Symbolic		AM to 4.00 PM	

TERMS AND CONDITIONS OF E-AUCTION SALE

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 through "online e-auction" portal **https://baanknet.com**

The intending Bidders/Purchasers are requested to register on portal (https://baanknet.com; using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/ Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet before the e-Auction Date and time in the portal.
Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through RTGS/NEFT from any Scheduled Commercial Bank (through Challan generated from the website **https://baanknet.com**; in bidders Global EMD Wallet. Payment of EMD by any other mode such as Cash/Demand Draft/Cheques will not be accepted. Transfer of EMD amount in 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.

2. The registration, verification of KYC documents and transfer of EMD amount must be completed well in advance, before auction.

3. Platform (**https://baanknet.com**) for e-Auction will be provided by e Auction service provider.

4. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage portal.

    (1) https://baanknet.com
    (2) www.pnbindia.in

5. 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 baanknet.in

6. The intending Bidders / Purchasers are requested to register on portal (baanknet.in/) using their mobile number and email-id. Further, they will upload the requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet. Only after having sufficient EMD in his Wallet, the interest bidder will be able to bid on the date of e-auction.

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7. Bidder's Global 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 minimum increase in the bid amount must be as mentioned in the SCHEDULE OF PROPERTY above to the last higher bid of the bidders. Ten 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 ten 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. (1) In case of any difficulty or need of assistance before or during e-Auction process may contact authorized representative of our e-Auction Service Provider (http://baanknet.in /). Details of which are available on the e-Auction portal.

11. 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).

12. The secured asset will not be sold below the reserve price.

13. The successful bidder shall have to deposit minimum 25% (twenty-five percent) of the bid amount, less EMD amount deposited, on the same day or not later than the next working day through NEFT/RTGS/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 Borrower) payable at Mumbai or through Cash/ Transfer for which the bidder has to visit Punjab National Bank Branch. The remaining amount shall be paid within 15 days from the date of auction in the similar mode. 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 194-1A of Income Tax Act 1961. TDS, if not deducted by BAANKNET while EMD amount is remitted to the Bank, is to be deducted at applicable rates by the successful bidder only at the time of deposit of full deposit of BID amount.

Yours faithfully,
For Punjab National Bank

Date : 31.08.2026
Place : Kolhapur

पंजाब नैशनल बैंक Punjab National Bank Circle Office Kolhapur सर्कल ऑफिस कोल्हापूर

SMT. PRITI
CHIEF MANAGER
AUTHORISED OFFICER