

For Affiliation

ARMB: SHIMLA
REGENT HOUSE, THE MALL ROAD, SHIMLA – 171001
E-mail: CS8314@pnb.co.in

Annexure – 53c
Date: 20.02.2026

To

M/S SAI INDUSTRIES BRICK KILN PROP LT. SH. JOGINDER SINGH PATHANIA S/O SH NATHU SINGH R/O VILL. SAUHRA, PO MATLAHAR, TEHSIL JAWALI, DISTT. KANGRA H.P. 176023 (Borrower & Mortgagor in M/s Sai Industry Kiln Prop. Sh. Joginder Singh Pathania)	SMT. SUKANYA DEVI W/O LT. SH. NATHU RAM R/O VILL. SOUHRA, P.O. MATLAHAR, TEHSIL JAWALI, DISTT. KANGRA, H.P., PIN 176023 (Guarantor in NPA Account M/s Sai Industry Brick Kiln Prop. Sh. Joginder Singh Pathania and GPO Holder)
SH MANU PRATAP SINGH S/O LT. SH. JOGINDER SINGH PATHANIA R/O VILL SOUHRA, PO MATLAHAR, TEHSIL JAWALI, DISTT. KANGRA, H.P. PIN 176023 (Legal Hier of Sh. Joginder Singh Pathania S/o Sh. Nathu Ram and Borrower & Mortgagor in NPA Account Manu pratap Singh & Bhanu Partap Singh)	SH. BHANU PRATAP SINGH S/O LT. SH. JOGINDER SINGH PATHANIA R/O VILL SOUHRA, PO MATLAHAR, TEHSIL JAWALI, DISTT. KANGRA, H.P. 176023 (Legal Hier of Sh. Joginder Singh Pathania S/o Sh. Nathu Ram & Co-Borrower in NPA Account Manu Pratap Singh & Bhanu Partap Singh)
SMT. SUDESH KUMARI W/O LT. SH. JOGINDER SINGH PATHANIA R/O VILL SOUHRA PO MATLAHAR, TEHSIL JAWALI, DISTT. KANGRA, H.P. 176023 (Legal Hier of Sh. Joginder Singh Pathania S/o Sh. Nathu Ram and Mortgagor & Guarantor in NPA Account Manu Pratap Singh & Bhanu Partap Singh)	SH. RAJINDER KUMAR S/O SHRI JAGDISH CHAND R/O VILL GHAROLI , PO DHIALA TEHSIL NURPUR, DISTT. KANGRA H.P. 176022 (Guarantor in NPA Account Manu Pratap Singh & Bhanu Partap Singh)

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

अचल संपत्तियों के विक्रय हेतु विक्रय सूचना

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 constructive/physical/symbolic possession of which has been taken by the Authorised Officer of the Bank/Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 27.03.2026 as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective

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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.

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

अवल संपत्तियों के विक्रय हेतु विक्रय सूचना

Sn	Name of the Branch	Description of the Immovable Property/ Mortgage/ Owner's Name (Mortgagors of Property/ies)	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002	A) Reserve Price (Rs. in Lacs)	Date/ Time of E-Auction	Details of the Encumbrance to the secured creditors
			B) Outstanding Amount	B) EMD		
1	Name of the Account	Name & addresses of the Borrower/ Guarantor s	C) Possession Date u/s 13(4) of SARFAESI ACT 2002	C) Bid Increase	Amount	
	BO. Lubh		D) Nature of Possession Symbolic/Physical	A) Amount		
	M/S SAI INDUSTRIES BRICK KILN PROP LT SH JOGINDER SINGH PATHANIA & MANU PRATAP SINGH AND BHANU PARTAP SINGH	Reg. Mortgage of Land & Superstructure Building in respect of Khata No. 44, Khatauni No 63, Khastara No 48/4355, 536/486/355, 356, 357, Plot 4, Land measuring 00-77-45 HM to the extent of 1/2 share ie. Land measuring 00-38-72 HM and Khata No 43, Khatauni No 62, Khastara No. 505/44,45 Plots 2, Land measuring 00-28-21 HM and Khata No 15, Khatauni No 26, Khastara No 351, 352, Plots 2, Land measuring 00-16-56 HM to the extent of 32/69 share ie. Land measuring 00-07-68 HM and Khata No 51, Khatauni No 70, Khastara No 41,46,47, Plots 3, Land measuring 00-58-18 HM to the extent of 1/8 share ie Land measuring 00-07-27 HM and Khata No 1min, Khatauni No 2 min, 4 min, Khastara No 21, 20, 23, Plots 3, Land measuring 00-45-10 HM in	A)08.02.2020 (Manu Pratap & Shri Bhanu Pratap) & 26.12.2019 (M/S SAI Industry Brick kiln Prop Sh. Joginder Singh Pathania)	A)Rs.202.07 Lacs	Date: 27.03.2026 Time: 11.00AM TO 04.00 PM	Not Known
			B)In NPA Account Manu Pratap Singh & Bhanu Pratap Singh As on 30.11.2019 is Rs. 36,39,814.26 (Rs. Thirty Six Lakhs Thirty Nine Thousand Eight Hundred Fourteen and Paise Twenty Six) with further interest & charges w e f 01.12.2019 until payment in full & In NPA Account M/s Sai Industries Brick Kiln-Prop Sh. Joginder Singh Pathna , as on 31.07.2019 is Rs. 73,48,733/- (Rs. Seventy Three Lakhs Forty Eight Thousand Seven Hundred Thirty Three) with further	B) Rs. 20.21 Lacs		

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M/S SAI INDUSTRIES BRICK KILN PROP LT SH JOGINDER SINGH PATHANIA S/O SH NATHU SINGH R/O VILL SAUHRA, PO MATLAHAR, TEHSIL JAWALI, DISTT KANGRA H P 176023 (Borrower & Mortgagor in M/s Sai Industries Brick Kiln Prop sh. Joginder Singh Pathania)	equal share situated in Mohal Guhra, Mauja & Tehsil Jawali, Distt Kangra H P as per Jamabandi of the year 2015- 16. Total Land 12698 Sqmtr	interest & other charges w e f 01 07 2019 untill payment in full C) 08 01 2021	C/Rs 1.00 Lacs
SMT SUKANYA DEVI W/O LT SH NATHU RAM R/O VILL. SOUHRA, P.O. MATLAHAR, TEHSIL JAWALI, DISTT KANGRA, H P. PIN 176023 (Guarantor in NPA Account M/s Sai Industry Brick Kiln Prop. Sh. Joginder Singh Pathania and GPO Holder)		D) Symbolic	
SH MANU PRATAP SINGH S/O LT. SH JOGINDER SINGH PATHANIA R/O VILL SOUHRA, PO MATLAHAR, TEHSIL JAWALI, DISTT KANGRA, H P. PIN 176023 (Legal Hier of Sh. Joginder Singh Pathania S/o Sh. Nathu Ram and Borrower & Mortgagor in NPA Account Manu pratap Singh & Bhanu Partap Singh)			
SH BHANU PRATAP SINGH S/O LT. SH JOGINDER SINGH PATHANIA R/O VILL SOUHRA, PO MATLAHAR, TEHSIL			

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JAWALI DISTT. KANGRA, H.P. 176023 (Legal Hier of Sh. Joginder Singh Pathania S/o Sh. Nathu Ram & Co-Borrower in NPA Account Manu Pratap Singh & Bhanu Pratap Singh)						
SMT SUDESH KUMARI W/O LT. SH. JOGINDER SINGH PATHANIA R/O VILL SOUHLA PO MATLAHAR, TEHSIL JAWALI, DISTT. KANGRA, H.P. 176023 (Legal Hier of Sh. Joginder Singh Pathania S/o Sh. Nathu Ram and Mortgageor & Guarantor in NPA Account Manu Pratap Singh)						
SH RAJINDER KUMAR S/O SHRI JAGDISH CHAND R/O VILL CHAROLI PO DHIALA TEHSIL NURPUR, DISTT KANGRA H.P. 176022 (Guarantor in NPA Account Manu Pratap Singh & Bhanu Pratap Singh)						
Sn	Name of the Branch	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgageors of property(ies))	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002	A) Reserv e Price (Rs. in Lacs)	Date/ Time of E- Auction	Details of the encum brance s known to the secure d credito rs
	Name of the Account		B) Outstanding Amount	B)EMD		
	Name & addresses of the Borrower/ Guarantor s		C) Possession Date u/s 13(4) of SARFAESI ACT 2002	C) Bid increas e Amount		
			D) Nature of Possession Symbolic/Physical	t		
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BO LUBH			
A)Khata No.84, Khatoni No.130, Khasra No.171, 173, 346, Plots 3, Land measuring 00-12-13 HM to the extent of 5/16 share ie. Land measuring 00-03-79 HM and Khata No.85, Khatoni No. 131, Khasra No.345, Land measuring 00-42-45 HM to the extent of 5/32 share ie land measuring 00-06-63 HM total land in two khatas are 00-10-42 HM situated in Mohal Sohura, Mauja & Tehsil Jawali, Distt. Kangra, H.P. as per Jamabandi for the year 2011-12 in the name of Sh. Manu Pratap Singh S/O Sh. Joginder Singh S/O Sh. Nathu Ram R/O Village Saurha, PO Matlahar, Tehsil Jawali, Distt. Kangra, H.P. Self and General Power of attorney holder Smt. Sukanya Devi W/O Nathu Ram R/O Village Saurha, PO Matlahar, Tehsil Jawali, Distt. Kangra, H.P. Vide Document No.38/2018 dated 22.02.2018 registered with sub registrar and Smt. Sudeesh Kumari W/O Sh. Joginder Singh and Sh. Bhanu Pratap Singh S/O Sh. Joginder Singh R/O Village Saurha, PO Matlahar, Tehsil Jawali, Distt. Kangra, H.P.	A)08.09.2020 (Manu Pratap & Shri Bhanu Pratap) & 26.12.2019 (M/s SAI Industry Brick kiln Prop Sh. Joginder Singh Pathania)	A) Rs. 65.91 Lakhs	Date 27.03.2026 Time 11:00AM TO 04:00 PM
B) Reg Mortgage of Land and Superstructure Building in respect of Khata No.56 min,	B)In NPA Account Manu Pratap & Shri Bhanu Pratap, As on 30.11.2019 is Rs. 36,39,814.26 (Rs. Thirty Six Lakhs Thirty Nine Thousand Eight Hundred Fourteen and Paise Twenty Six.) with further interest & charges w e f 01.12.2019 untill payment in full & in NPA Account M/s Sai Industries Brick Kiln Prop Sh. Joginder Singh Pathania, as on 31.07.2019 is Rs. 73,48,733/- (Rs. Seventy Three Lakhs Forty Eight Thousand Seven Hundred Thirty Three) with further interest & other charges w e f 01.07.2019 untill payment in full	B) 6.60 lakhs	C) 08.01.2021 D)Symbolic

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C/Rs. 1 00 Lakhs		
		M/S SAI INDUSTRIES BRICK KILN PROP LT SH JOGINDER SINGH PATHANIA S/O SH NATHU SINGH R/O VILL. SAUHLRA, PO MATLAHAR, TEHSIL JAWALI, DISTT. KANGRA H P. 176023 (Borrower & Mortgagor in M/s Sai Industries Brick Kiln Prop.sh. Joginder Singh Pathania) SMT. SUKANYA DEVI W/O LT SH. NATHU RAM R/O VILL. SOUHLRA, P.O. MATLAHAR, TEHSIL JAWALI, DISTT. KANGRA, H.P., PIN 176023 (Guarantor in NPA Account M/s Sai Industry Brick Kiln Prop. Sh. Joginder Singh Pathania and GPO Holder) SH MANU PRATAP SINGH S/O LT SH. JOGINDER SINGH PATHANIA R/O VILL SOUHLRA, PO MATLAHAR, TEHSIL JAWALI, DISTT. KANGRA, H P PIN 176023 (Legal Hier of Sh. Joginder Singh Pathania S/o Sh. Singh Ram and Borrower Nathu Ram in NPA & Mortgagor in NPA Account Manu pratap Singh & Bhanu Pratap Singh) SH BHANU PRATAP SINGH S/O LT SH. JOGINDER SINGH PATHANIA R/O VILL SOUHLRA, PO MATLAHAR, TEHSIL JAWALI, DISTT. KANGRA, H P 176023 (Legal Hier of Sh. Joginder Singh Pathania S/o Sh. Nathu Ram & Co-Borrower in NPA Account Manu Pratap Singh & Bhanu Pratap Singh)
		Khatauni No.78 min, Khadra No.568/491, Land measuring 00-04-00 HM to the extent of ½ Share ie. Land measuring 00-02-00 HM situated in Mohal Souhtra, Tehsil Jawali, Distt. Kangra, H.P. Parcha Jamabandi for the year 2011- 12 in the name of 1. Sh. Manu Pratap Singh S/O Joginder Singh S/O Nathu Ram R/O Village Sauthra, PO Matlahar, Tehsil Jawali, Distt. Kangra, H.P. Self and General Power of Attorney Holder Smt. Sukanya Devi W/O Sh. Nathu Ram 2. Smt. Sudesh Kumari W/O Sh. Joginder Singh 3. Sh. Bhanu Pratap Singh S/O Sh. Joginder Singh R/O Village Sauthra, PO Matlahar, Tehsil Jawali, Distt. Kangra, H.P. Total Land =12425qmt.

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SH RAJINDER KUMAR S/O SHRI JAGDISH CHAND R/O VILL GHAROLI, PO DHIALA TEHSIL NURPUR, DISTT KANGRA H.P. 176022 (Guarantor in NPA Account Manu Pratap Singh & Bhanu Partap Singh)					

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 "online through e-auction" portal [https://www. Baanknet.com](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 Digi locker. Once the e-KYC is done, the intending Bidders/ Purchasers may transfer the EMD amount to their e-Wallet using online payment or challan mode. The EMD amount has to be linked with property before the EMD End 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 EMD End date time / auction.
3. Earnest Money Deposit (EMD) amount as mentioned above deposited in e-Wallet, shall be linked with property. Bidders, not linking the required EMD online before EMD end date time, will not be allowed to participate 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,

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VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400037 (Helpdesk Number +91 8291220220. Email Id support_bananknet@psballiance.com). The intending Bidders/Purchasers are required 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

1. <https://baanknet.com>.

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. Bidder's e-Wallet should have sufficient balance ($\geq$ 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 **Rs. 1,00,000/-**. **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. 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, only successful bidder will be informed by above referred service provider through SMS/ email (On mobile not 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 by way of Transfer / NEFT / RTGS / in the form of Banker's Cheque/ Demand Draft issued by a Scheduled Commercial Bank drawn in favor of -The Authorized

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Officer, Punjab National Bank, A/c (Name of the A/C) Payable at (Place). In case of failure to deposit the amount 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 and TDS is to be paid 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/adourn/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 "WHATEVER THERE IS BASIS"**.
18. The particulars of Secured Assets specified 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 error, 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 provide.
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 internet failure, power failure or technical reasons or reasons/contingencies affecting the e-auctions.



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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://banknet.com>.

Yours faithfully,

For Punjab National Bank

Rashmi Gahlot
 (Rashmi Gahlot)

Chief Manager
 AUTHORISED OFFICER

Date: 20.02.2026

Place: Shimla