

SAM Department, Circle Office, II Floor, Market Road, Ernakulam – 682011
Tel: 0484 2384641/646 email: coekmsamd@pnb.co.in

10.03.2026

Mrs. Safiya Shiyas Palloorath Valappil House Pilakkad, Varavoor Thrissur- 680585	Mr. Mohammed Shiyas S/o Late Hassan Palloorath Valappil House Pilakkad, Varavoor Thrissur- 680585	Smt. Aleema W/o Late Hassan Palloorath Valappil House Pilakkad, Varavoor Thrissur- 680585
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Dear Sir,

Sub: Sale of Secured Assets charged to the banks under the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002, read with Rule 9(1) of the Security Interest (Enforcement) Rules, 2002.

With reference to the above subject, you are hereby called upon to pay the outstanding dues amounting to Rs. 2435125.00/- as on 28/02/2026 with further interest, Cost and charges as applicable thereafter, within 15 days from the date of receipt of this notice and get release of the aforesaid assets from the Bank failing which the secured assets will be auctioned on 27/03/2026 , the copy of which is enclosed for your information.

Thanking you,

Yours faithfully,



कृते पंजाब नैशनल बैंक
For PUNJAB NATIONAL BANK

मुख्य प्रबंधक / प्राधिकृत अधिकारी
Chief Manager / Authorised Officer
मंडल कार्यालय / C O Ernakulam

AUTHORISED OFFICER
PUNJAB NATIONAL BANK

(Signature)

CC: The Branch Head, THIRUMITTACODE (435100) for information please



पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



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

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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 PROVISIO TO RULE 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s), Mortgagor(s) and Guarantor (s) that the below described immovable properties mortgaged/charged to the secured creditors, the constructive possession of which has been taken by the Authorized officer of Punjab National Bank, secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" on 27/03/2026 for recovery of amount, as mentioned below due to Punjab National Bank secured creditors from below Named Borrower(s), Mortgagor(s) and Guarantor(s).

Borrower / Mortgagor:

Mrs. Safiya Shiyas Palloorath Valappil House Pilakkad, Varavoor Thrissur- 680585	Mr. Mohammed Shiyas S/o Late Hassan Palloorath Valappil House Pilakkad, Varavoor Thrissur- 680585	Smt. Aleema W/o Late Hassan Palloorath Valappil House Pilakkad, Varavoor Thrissur- 680585
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Sl no	Name of Borrower/*Guarantor	Name of owner(s) Mortgagors of Properties	Description of Mortgaged Properties	Details of Encumbrances known to the secured creditor	Date of Notice under Section 13(2) of SARFAESI ACT	Date of Notice under Section 13(4) of SARFAESI ACT	Reserve Price	EMD
1	Mrs. Safiya Shiyas Palloorath Valappil House Pilakkad, Varavoor Thrissur- 680585 Mr. Mohammed Shiyas S/o Late Hassan Palloorath Valappil House Pilakkad, Varavoor Thrissur- 680585 Smt. Aleema W/o Late Hassan Palloorath	Mr. Mohammed Shiyas S/o Late Hassan Palloorath Valappil House Pilakkad, Varavoor Thrissur- 680585 Smt. Aleema W/o Late Hassan Palloorath Valappil House Pilakkad, Varavoor Thrissur	All that part and parcel of property having an extent of All that part and parcel of property having an extent of 4.66 Ares in Survey No. 202/4 in Resurvey No. 49/6 along with building there on in Pilakkad Village , Talappilli Taluk, Palakkad District belonging to Mr. Mohammed Shiyas & Smt. Aleema	NA	26/10/2023	13/02/2024	32.75 Lacs	3.275 Lacs



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
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Valappil House Pilakkad, Varavoor Thrissur- 680585							
Total: Rs.32,75,000/-							
Last Date for Depositing EMD				Before 4PM on 27/03/2026			
Inspection of Property with Prior Appointment with Authorized Officer				Before 27/03/2026			
Date of e auction and Time of E auction				Date 27/03/2026 From 11.00 AM to 05.00 PM			
BID MULTIPLIER (Minimum incremental Bid Value)				Rs 10,000.00 (Ten thousand only)			

TERMS AND CONDITIONS OF E-AUCTION SALE

- 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>
- 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 Digilocker. Once the e-KYC is done, the intending Bidders/ Purchasers may transfer the EMD amount to their e-Wallet using online/challan mode before the e-Auction 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 auction.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online/challan mode and will be credited in bidders e-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.
- 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, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East. Mumbai-400037 (Helpdesk Number +91 8291220220, Email Id: support.baanknet@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.
- The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ web page portal.
(i)<https://Baanknet.com>
(ii)www.pnbindia.in
- 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>).
- Bidder's e-Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.
- 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 increment amount mentioned. 10 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 10 minutes to the last highest bid, the e-auction shall be closed.
- 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.
- 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(eBKray) portal.
- 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/

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मुख्य प्रबंधक / प्राधिकृत अधिकारी
Chief Manager / Authorised Officer
मैं का एम्पावरिंग / C.O. Empowering
Authorized Officer
Punjab National Bank
Secured Creditor