

ARMB NOIDA
SH-12, 1st floor Gama Shopping Centre, Gama-I, Greater Noida, UP-201308,
email:-cs8290@pnb.co.in

Auction Ref No.:

Date:- 16.03.2026

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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 Authorized Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective 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.

SCHEDULE OF THE SECURED ASSETS

Sr. No	NAME OF THE BRANCH	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	A) RESERVE PRICE (RS. IN LAKHS)	DATE/ TIME OF E – AUCTION	DETAILS OF THE ENCUMBRANCES KNOWN TO THE SECURED CREDITORS
	NAME OF THE ACCOUNT NAME & ACCOUNT ADDRESSES OF THE BORROWER/ GUARANTORS/PARTNERS IN THE ACCOUNT		B) OUTSTANDING AMOUNT AS ON C) POSSESSION DATE U/S 13(4) OF SARFESI ACT 2002 D) NATURE OF POSSESSION SYMBOLIC/ PHYSICAL/ CONSTRUCTIVE	B)EMD C) BID INCREASE AMOUNT		
1	BO: Noida Sector-63 (D.No. 671700) Borrower: - Prahlad Tyagi & Amrata Tyagi Address: - 1. 277, Shakti Khand, Indrapuram, Ghaziabad UP 201014 Address: - 2. Plot 5/1514/4, Sector-5, Vasundhara, Ghaziabad UP 201010 Address: - 3. A 902, HIG Garden Apartment, Sector 3, Vaishali, Ghaziabad UP, 201019 Address: - 4. House Number- 175, Makanpur-1, Indrapuram Ghaziabad UP 201014	House No. 5/1514/4, Sec 5, Vasundhara, Ghaziabad, Uttar Pradesh 201010 in the name of Mr. Prahlad Tyagi S/o Late Sh. Rajendra Singh having total covered area measuring 651.728 Sq. Mtrs bounded as under: East: Building No 5/1514/3 side 24.00 Mtr. West: Road 15	A)01.03.2025 B) 127,05,514.40/- + Further interest and Charges thereon C)06.06.2025 D)Symbolic	Rs 7,30,00,000/- Rs 73,00,000/- Rs.10,00,00 0/-	28.04.2026 11.00 AM TO 04.00 PM	Known Encumbrances to the secured Creditor is mentioned below MR.RAVINDR A KUMAR



Guarantor: - Address:- 1 373, Niti Khand-2, Indrapuram Ghaziabad UP 201014 Address:- 2. House Number 6A, Divine Heritage, GK-2, Indrapuram Ghaziabad, UP 201014	Mtr Wide Side 24.00 Mtr. North: Road 30 Mtr Wide Side 18.00 Mtr. South: Plot No 5/1515 Side 18.00 Mtr				MOB:8171640 088 AUTHORISED OFFICER ARMB NOIDA
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Encumbrances Disclosure: -

1. The mentioned property is mortgaged to Punjab National Bank by Prahlad Tyagi in 2013
2. Later on Prahlad Tyagi without any consent of bank constructed the mentioned property into multiple units and sold to multiple buyer at present 14 third party interest created over the property known to secured creditor as mentioned below.

Sl. No.	First Party	Second Party	Date of Encumbrances created
1	Prahlad Tyagi	Smt. Ruchi Kumari W/O- Sujit Raut	30.12.2019
2	DO	Sh. Babu Ram S/O- Baru Singh	14.08.2019
3	DO	Roshan Lal Bansal S/O- Rameshwar Das Bansal	22.07.2019
4	DO	Mrs. Leela Bansal W/O- Roshan Lal Bansal	22.07.2019
5	DO	Sh. Umesh Chand S/O- Vijay Pal Singh	28.06.2019
6	DO	Sh. Ghamandi Singh S/O- Raghuvveer Singh	09.05.2019
7	DO	Meenakshi Bharadwaj W/O- Sachin Bharadwaj	25.03.2019
8	DO	Neelam W/O Umesh Chand & Mithlesh W/O- Narendra Pal	02.03.2020
9	DO	Keshav Kumar S/O- Ram Nandan & Bhavna Singh W/O- Keshav Kumar	20.12.2021
10	Neelam W/O Umesh Chand & Mithlesh W/O- Narendra Pal	Kunal Khanna S/O- Bal Kishan Khanna	25.11.2022
11	Prahlad Tyagi	Madhu W/O- Abhishek Singh	22.06.2022
12	Keshav Kumar S/O- Ram Nandan & Bhavna Singh W/O- Keshav Kumar	Manju Tyagi W/O- Arvind Tyagi	13.09.2024
13	Deepti Tyagi w/o- Sanjay Kumar Tyagi	Farhana Khatoon D/O- Md. Kaleem	09.09.2021
14	Ramesh Bhatt S/O- Raghuvar Deendayal	Kusum Devi w/o- Jai Singh	31.01.2023



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.

1. The auction sale will be "online through e-auction" portal <https://baanknet.com>.
2. The intending Bidders/ Purchasers are requested to register on portal (<https://baanknet.com>) using their mobile number and email-id. 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 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, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400034 (Helpdesk Number +91 8291220220, E mail ID: support.ebkay@psballiance.com). The intending Bidder/ 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>.
(2) www.pnbindia.in
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 incremental amount mentioned. Five 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 Five 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 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 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 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 made by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/full deposit of BID amount.
 15. The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjourn/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 Authorized Officer, but the Authorized 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.
 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://baanknet.com>. & www.pnbindia.in

Date: 16.03.2026

For Punjab National Bank


Authorized Officer

Gamma-1, Greater Noida
ARMB
Authorized officer

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 20