पंजाब नैशनल बैंक punjab national bank
...भरोसे का प्रतीक ! ...the name you can BANK upon !
Circle Office , SAM Vaishnavi Towers, Kumarichantha, Ambalathara P O, Thiruvananthapuram – 695026
Phone no - 0471 2960608 E mail: cotvmrecovery@pnb.co.in

CO SAM /e-AUCTION/2025

To, May 14, 2026

M/S Winline Infotech Prop Mrs. Bini S, Revenue Tower, Room No 2, Ist Floor Thiruvalla Pathanamthitta 689101	Mrs.Bini S Prop M/S Winline Infotech Siby Land, Kuttoor, Thiruvalla, Pathanamthitta 689106	Mr.Sibi M Kuruvila Siby Land, Kuttoor, Thiruvalla, Pathanamthitta 689106	Mr. P M Kuruvila Siby Land, Kuttoor, Thiruvalla, Pathanamthitta 689106

Dear Sir/Madam,

Reg.: A/c 2151250000073 in the name of -**M/S. Winline Infotech** Prop Mrs. Bini S from our BO: THIRUVALLA (392200)

Kindly refer to our demand notice issued **u/s 13(2) of SARFAESI Act dated 10-04-2025 followed by possession notice dated 02-08-2025** issued u/s **13(4)** of the said Act. Having failed to adjust the above loan account we have decided to bring the mortgaged property for e-auction sale under the SARFAESI Act.

Please find enclosed copy of the e-auction sale notice dated **14th May 2026** for your perusal and necessary action.

Thanking you,

Yours faithfully,

कृते पंजाब नैशनल बैंक
For PUNJAB NATIONAL BANK

अधिकृत अधिकारी/AUTHORISED OFFICER
AUTHORISED OFFICER
मंडल कार्यालय, तिरुवनंतपुरम
CIRCLE OFFICE, THIRUVANANTHAPURAM

पंजाब नैशनल बैंक PUNJAB NATIONAL BANK 9199 मंडल कार्यालय, तिरुवनंतपुरम CIRCLE OFFICE, THIRUVANANTHAPURAM

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

CIRCLE SASTRA CENTRE- ThiruvananthapuramVaishnavi Towers, Bye Pass Road, Kumarichantha, Ambalathara P O,Thiruvananthapuram-695026.Email: cs8326@pnb.co.in

Auction Ref No:

Date : May 14, 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

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/s13(2) of SARFESIACT 2002 B Outstanding Amount as on 07-10-2022. C Possession Date u/s13(4) of SARFESIACT2002 D Nature of Possession Symbolic/Physical/ Constructive	a) Reserve Price (Rs.in Lacs) b) EMD c) Bid increase Amount
1	BO: **Thiruvalla** **2151250000073** **M/S Winline Infotech** Prop Mrs. Bini S M/S Winline Infotech Prop Mrs. Bini S, Revenue Tower, Room No 2, Ist Floor Thiruvalla Pathanamthitta 689101 Mrs.Bini S Prop M/S Winline Infotech Siby Land, Kuttoor, Thiruvalla, Pathanamthitta 689106 Mr.Sibi M Kuruvila Siby Land, Kuttoor, Thiruvalla, Pathanamthitta 689106 Mr. P M Kuruvila Siby Land, Kuttoor, Thiruvalla, Pathanamthitta 689106	EM of all those pieces and parcel of 3 Ares 05 Sq. M of land and building which is comprised in Re sy no 11 (Old sy no 210/17) of Kuttoor village, Thiruvalla Taluk, Pathanamthitta District in the name of Mr. P M Kuruvila. **Boundaries** **North** :House (Jose Mathew) thereafter Chandy **South**: House (Saji) **East**:PanchayathRoad **West** : House Mathew	A-10.04.2025 **B**- Rs **13,08,847.20** + Interest from 01/04/2025 C- 02.08.2025 D- Symbolic	a) Rs 35.00 Lac b) Rs 3.50 Lac c) Rs 0.10 Lac
Date/Time of E-Auction – 30th May 2026 From 10:30 AM to 5:00 PM				
Details of the encumbrances known to the secured creditors - Not Known to us				

पंजाब नैशनल बैंक PUNJAB NATIONAL BANK 9199 मंडल कार्यालय, तिरुवनंतपुरम CIRCLE OFFICE, THIRUVANANTHAPURAM

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. 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. 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 by at least one working day before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction.

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 modes i.e. NEFT/ Cash/ Transfer (After generation of Challan from (https://baanknet.com) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash/ Transfer the bidder has to visit Punjab National Bank Branch. Payment of EMD by any other mode such as Cheques will not be accepted. 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.

4. Platform (https://baanknet.com) for e-Auction will be provided by e Auction service provider PSB alliance Pvt Ltd, Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400 037 (Contact Phone 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).

5. 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

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 https://baanknet.com.

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 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. 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 https://baanknet.com. 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 in the form of Banker's Cheque/ /NEFT/RTGS Account no: **39200317118A**, **IFSC:PUNB0392200**/Demand Draft issued by a Scheduled Commercial Bank

drawn in favor of "The Authorized Officer, Punjab National Bank, A/c: **M/S Winline Infotech**. 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. It shall be the responsibility of the successful bidder to remit the 1% of TDS in Favor of Mortgagors as applicable u/s 194-IA of the Income Tax act 1961 within stipulated time i.e. 15 days from the date of auction if the bid amount is Rs.50.00 lakhs and above. The purchaser has to produce the proof of having deposited TDS.

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 favor 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 maintenance 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.

पंजाब नैशनल बैंक PUNJAB NATIONAL BANK 9199 CIRCLE OFFICE, THIRUVANANTHAPURAM

कृते पंजाब नैशनल बैंक
For PUNJAB NATIONAL BANK

अधिकृत अधिकारी/AUTHORISED OFFICER
मंडल कार्यालय, तिरुवनंतपुरम
CIRCLE OFFICE, THIRUVANANTHAPURAM

Date: 14/05/2026
Place: Trivandrum

Authorized Officer
Punjab National Bank
Secured Creditor

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002