

ARMB: Ernakulam (D NO: 4459) email – cs4459@pnb.bank.in
1st Floor, PNB House, No: 40/1461, Market Road Ernakulam- 682011

To,

07-05-2026

M/s Global Knowledge Foundation Trust, 3C, Summer Breeze, Kuravankonam, Kowdiar P.O, Thiruvananthapuram – 695003 having Registered Office at 10/B, Choice Heights, Kowdiar P.O, Thiruvananthapuram – 695003 and Administrative Office at Axis College of Engineering and Technology, H. No. 5/424, Nandikara P.O., Via Kodakara, NH-47, Thrissur-680301 represented by its General Secretary	Mr.T.C. Wilson, S/o Chacko, General Secretary and Trustee of M/s Global Knowledge Foundation having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 or b) Residential address at Thekkanam House, Okkal P.O., Thanipuzha, Aluva or c) also having address at Summer Breeze, No.3C, Kuravankonam Junction, Kowdiar P.O, Pin - 695003, Kowdiar Village, Thiruvananthapuram Dist.	Mr.B. Syed Mohammed, S/o late.Abdulla, Chairman and Trustee of M/s Global Knowledge Foundation, having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 b) residential address at Anjes Ashiyamma 50/1835 Chennellore Road,Society Padi North Edappally North AIMS PO Kochi-682041
Mr.M.K. Nassarudeen Musaliar, S/o K.M.K Musaliar, Treasurer and Trustee of M/s Global Knowledge Foundation, having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 b) residing at Amal, 236/1104 (4), Injikkal, Petta Village, Vallakadavu P.O, Pin -695008, Thiruvananthapuram.	Mr.G. Harikumar, S/o Gopala Pillai, Joint Secretary and Trustee of M/s Global Knowledge Foundation, having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 b) residing at TC 9/2037 (15), A Line, Edapazhanji, Sasthamangalam P.O, Pin 695010, Thiruvananthapuram	Mr.K.G.Madhu, S/o P.Gopi, Trustee of M/s Global Knowledge Foundation, having address at a) 10/B, Choice Heights, Kowdiar P.O, Thiruvananthapuram – 695003 b) residing at Kallieth, PRA 142A, Padayani Road, Maruthankuzhi, Vattiyurkavu Village, Vattiyurkavu P.O, Thiruvananthapuram – 695013.
Mr.Kunjipokker Mohammed, S/o (late)Mohammed, Trustee of M/s Global Knowledge Foundation having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 or b) residing at Thekkepatayil House, Punnayoor Panchayat, P O Vadakkekadva Pattakulangara Temple NorthTrichur, Kerala -6795629.	MRS. Deepa J Nair, D/o Jayakumari.S, DDRA-402C, NSS Karayogam Road, Kudappanakkunnu, Thiruvananthapuram – 695043	Mrs.S. Bindu Kaladevi, D/o Sivakumari Amma, Puthumadam Puthenveedu, 5th Avenue, No. 86, Abhaya Nagar, Oolanpara, Peroorkada, Thiruvananthapuram.
Mr.Abdul Kareem, S/o Pareed, Muslimveettil House, Venkidangu P.O., Thrissur-680510	Mrs.Soudha Abdul Kareem, W/o Abdul Kareem, Muslimveettil House, Venkidangu P.O., Thrissur-680510	Mr.Muhammed Asharaf alias K.K. Asharaff, S/o Kunjumon Musaliyar, residing at Karappam House, Chovalloor, Kandanassery,Thrissur – 680517
Mr. C.C.Thampi, S/o Chakkautty Trustee of M/s Global Knowledge Foundation having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 Residing at Cheruvathoor House, Kottol, Pazhanji P O, Pazhanji Village, Thrissur- 690542.	Mr. G. Harikumar, Legal heir of late Suryadatt TC 9/2037 (15), A Line, Edapazhanji, Sasthamangalam P.O, Pin 695010, Thiruvananthapuram.	Mrs.Visweswari.W/o G. Harikumar Legal heir of late Suryadatt, residing at TC 9/2037, Thampuran Nagar, A Lane, Edapazhanji, Sasthamangalam P.O, Thiruvananthapuram- 695010
Axis College of Engineering and Technology,East Kodaly, Kodakara, Murikkingal P O,Thrissur District -680517		

Dear Sir/Madam,

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 8(6) & 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. 8,83,84,000.00 (Rupees Eight Crore Eighty Four Lakhs Eighty Four Thousand Only)** as on **30.04.2026** with further interest, Cost and charges as applicable from **01.05.2026**, 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 **08-06-2026**, the copy of which is enclosed for your information.

Thanking you,

Yours faithfully,



[Signature]
**AUTHORISED OFFICER
PUNJAB NATIONAL BANK
SECURED CREDITOR**

Copy to :-BO Angamaly ,Ernakulam

ARMB: Ernakulam (D NO: 4459) email – cs4459@pnb.bank.in
1st Floor, PNB House, No: 40/1461, Market Road Ernakulam- 682011

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 8(6) & 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 08-06-2026 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/Guarantors:

M/s Global Knowledge Foundation Trust, 3C, Summer Breeze, Kuravankonam, Kowdiar P.O., Thiruvananthapuram – 695003 having Registered Office at 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 and Administrative Office at Axis College of Engineering and Technology, H. No. 5/424, Nandikara P.O., Via Kodakara, NH-47, Thrissur-680301 represented by its General Secretary	Mr.T.C. Wilson, S/o Chacko, General Secretary and Trustee of M/s Global Knowledge Foundation having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 or b) Residential address at Thekkanam House, Okkal P.O., Thanipuzha, Aluva or c) also having address at Summer Breeze, No.3C, Kuravankonam Junction, Kowdiar P.O., Pin -695003, Kowdiar Village, Thiruvananthapuram Dist.	Mr.B. Syed Mohammed, S/o late.Abdulla, Chairman and Trustee of M/s Global Knowledge Foundation, having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 b) residential address at Anjes Ashiyamma 50/1835 Chernellore Road,Society Padi North Edappally North AIMS PO Kochi-682041	Mr.M.K. Nassarudeen Musaliar, S/o K.M.K Musaliar, Treasurer and Trustee of M/s Global Knowledge Foundation, having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 b) residing at Amal, 236/1104 (4), Injikkal, Petta Village, Vallakadavu P.O, Pin - 695008, Thiruvananthapuram .	Mr.G. Hari Kumar, S/o Gopala Pillai, Joint Secretary and Trustee of M/s Global Knowledge Foundation, having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 b) residing at TC 9/2037 (15), A Line, Edapazhanji, Sasthamangalam P.O, Pin 695010, Thiruvananthapuram	Mr.K.G.Madhu, S/o P.Gopi, Trustee of M/s Global Knowledge Foundation, having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 b) residing at Kallith, PRA 142A, Padayani Road, Maruthankuzhi, Vattiyurkavu Village, Vattiyurkavu P.O, Thiruvananthapuram – 695013.
Mr.Kunjipokker Mohammed, S/o (late)Mohammed, Trustee of M/s Global Knowledge Foundation having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 or b) residing at Thekkepatayil House, Punnayoor Panchayat, P O Vadakkekkadvia Pattakulangara Temple NorthTrichur, Kerala - 6795629.	Mrs.Deepa J Nair, D/o Jayakumari.S, DDRA-402C, NSS Karayogam Road, Kudappanakkunnu, Thiruvananthapuram – 695043	Mrs.S. Bindu Kaladevi, D/o Sivakumari Amma, Puthumadam Puthenveedu, 5th Avenue, No. 86, Abhaya Nagar, Oolanpara, Peroorkada, Thiruvananthapuram.	Mr.Abdul Kareem, S/o Pareed, Muslimveettil House, Venkidangu P.O., Thrissur-680510	MrsSoudha Abdul Kareem, W/o Abdul Kareem, Muslimveettil House, Venkidangu P.O., Thrissur-680510	Mr Muhammed Asharaf alias K.K. Asharaff, S/o Kunjumon Musaliyar, residing at Karappam House, Chovalloor, Kandanassery,Thrissur – 680517
Mr. C.C.Thampi, S/o Chakkautty Trustee of M/s Global Knowledge Foundation having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 Residing at Cheruvathoor House, Kottol, Pazhanji P O, Pazhanji Village, Thrissur- 690542.	Mr. G. Hari Kumar, Legal heir of late Suryadatt TC 9/2037 (15), A Line, Edapazhanji, Sasthamangalam P.O, Pin 695010, Thiruvananthapuram	Mrs.Visweswari.W/o G. Hari Kumar, Legal heir of late Suryadatt, residing at TC 9/2037, Thampuram Nagar, A Lane, Edapazhanji, Sasthamangalam P.O, Thiruvananthapuram-695010	Axis College of Engineering and Technology East Kodaly, Kodakara, Murikkingal P O Thrissur District - 680517		

Proposed property Description:-

S N o	Name of Borrower/*Guarantor	Name of owner(s) Mortgagors of Properties	Description of Mortgaged Properties	Details of Encumbrances known to the secured creditor or	Date of Notice under Section 13(2) of SARFAESI ACT	Date of Notice under Section 13(4) of SARFAESI ACT	Reserve Price (in lakhs)	EMD (in lakhs)



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1	M/s Global Knowledge Foundation Trust, 3C, Summer Breeze, Kuravankonam, Kowdiar P.O., Thiruvananthapuram – 695003 having Registered Office at 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 and Administrative Office at Axis College of Engineering and Technology, H. No. 5/424, Nandikara P.O., Via Kodakara, NH-47, Thrissur-680301	M/s Global Knowledge Foundation Trust	1) EM of all that part and parcel of property consisting of 107.66 Ares comprising 13.25 Ares of land in Sy No.1821/2, 12.15 Ares of land in Sy No.1821/1, 11.23 Ares of land in Sy No.1822, 24.69 Ares of land in Sy No.1829 and 46.34 Ares of land in Sy No.1820 of vellikulangara Village, Mukundapuram Taluk, Thrissur District	N A	23.08.2024	19-11-2024	Rs 1770.00 Lakhs	Rs 177.00 Lakhs
2	Mr.T.C. Wilson, S/o Chacko, General Secretary and Trustee of M/s Global Knowledge Foundation having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 or b) Residential address at Thekkanam House, Okkal P.O., Thanipuzha, Aluva or c) also having address at Summer Breeze, No.3C, Kuravankonam Junction, Kowdiar P.O, Pin -695003, Kowdiar Village, Thiruvananthapuram	M/s Global Knowledge Foundation Trust	<u>Boundaries:</u> North: Property of Sini and Jomon; South: Property belonged to Jose; East: Property of Robin; West: Panchayath Road.					
	Mr.B. Syed Mohammed, S/o late.Abdulla, Chairman and Trustee of M/s Global Knowledge Foundation, having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 b) residential address at Anjes Ashiyamma 50/1835 Chennellore Road, Society Padi North Edappally North AIMS PO Kochi-682041	M/s Global Knowledge Foundation Trust	2) EM of all that part and parcel of property consisting of 43.67 Ares of land comprising 27.88 Ares of land in Sy No.1828 and 15.79 Ares of land in Sy No.1829 of Vellikulangara Village, Mukundapuram Taluk, Thrissur District					
	Mr.M.K. Nassarudeen Musaliar, S/o K.M.K Musaliar, Treasurer and Trustee of M/s Global Knowledge Foundation, having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 b) residing at Amal, 236/1104 (4), Injikkal, Petta Village, Vallakadavu P.O, Pin -695008, Thiruvananthapuram	M/s Global Knowledge Foundation Trust	<u>Boundaries:</u> North: Property of Robin Jacob; South: Panchayath Road and property of Robin Jacob; East: Property belong to James; West: Panchayath Road.					
	Mr.G. Harikumar, S/o Gopala Pillai, Joint Secretary and Trustee of M/s Global Knowledge Foundation, having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 b) residing at TC 9/2037 (15), A Line, Edappazhanji, Sasthamangalam P.O, Pin 695010, Thiruvananthapuram	M/s Global Knowledge Foundation Trust	3) EM of all that part and parcel of property consisting of 40.47 Ares of land comprising 16.49 Ares of land in Sy No.1822 and 23.98 Ares of land in Sy No.1829 of Vellikulangara Village, Mukundapuram Taluk, Thrissur District					
	Mr.K.G.Madhu, S/o P.Gopi, Trustee of M/s Global Knowledge Foundation, having address at a) 10/B, Choice Heights, Kowdiar P.O, Thiruvananthapuram – 695003 b) residing at Kalliehi, PRA 142A, Padayani Road, Maruthankuzhi, Vattiyurkavu Village, Vattiyurkavu P.O, Thiruvananthapuram – 695013.	M/s Global Knowledge Foundation Trust	<u>Boundaries:</u> North: Property of Marykutty; South: 3 meters with property of Robin; East: Property belong to Robin Jacob; West: Panchayath Road.					



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Mr.Kunjipokker Mohammed, S/o (late)Mohammed, Trustee of M/s Global Knowledge Foundation having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 or b) residing at Thekkepatayil House, Punnayoor Panchayat, P O Vadakkedavla Pattakulangara Temple NorthTrichur, Kerala - 6795629. Mrs.Deepa J Nair, D/o Jayakumari.S, DDRA-402C, NSS Karayogam Road, Kudappanakkunnu, Thiruvananthapuram – 695043 Mrs.S. Bindu Kaladevi, D/o Sivakumari Amma, Puthumadam Puthenveedu, 5th Avenue, No. 86, Abhaya Nagar, Oolanpara, Peroorkada, Thiruvananthapuram Mr.Abdul Kareem, S/o Pareed, Muslimveettil House, Venkidangu P.O., Thrissur-680510 MrsSoudha Abdul Kareem, W/o Abdul Kareem, Muslimveettil House, Venkidangu P.O., Thrissur- 680510 Mr Muhammed Asharaf alias K.K. Asharaff, S/o Kunjumon Musallyar, residing at Karappam House, Chovallloor, Kandanassery,Thrissur – 680517 Mr. C.C.Thampi, S/o Chakkautty Trustee of M/s Global Knowledge Foundation having address at a) 10/B, Choice Heights, Kowdiar P.O., Thiruvananthapuram – 695003 Residing at Cheruvathoor House, Kottol, Pazhanji P O, Pazhanji Village, Thrissur- 690542. Mrs.Visweswari.W/o G. Harikumar Legal heir of late Suryadatt, residing at TC 9/2037, Thampuran Nagar, A Lane, Edapazhanji, Sasthamangalam P.O, Thiruvananthapuram- 695010 Axis College of Engineering and Technology East Kodaly, Kodakara, Murikkingal P O Thrissur District -680517	M/s Global Knowledge Foundation Trust M/s Global Knowledge Foundation Trust M/s Global Knowledge Foundation Trust	4) EM of all that part and parcel of property consisting of 16.53 Ares of land comprising 7.16 Ares of land in Sy no.1821/11, 3.10 Ares of land in Sy No.1821/2 and 6.27 Ares of land in Sy No.1822 of Vellikulangara Village, Mukundapuram Taluk, Thrissur District <u>Boundaries:</u> North: Property of Rinsy; South: Property of Robin Jacob; East: Property belong to Robin Jacob ; West : Property belongs to Marykutty and others. 5) EM of all that part and parcel of property consisting of 19.61 Ares of land in Sy No.1828 of Vellikulangara Village , Mukundapuram Taluk , Thrissur District <u>Boundaries:</u> North: Property belonged to James Jacob; South: Panchayath Road; East: Property belong to Robin Jacob ; West : Panchayath Road.					
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1st Floor, PNB House, No: 40/1461, Market Road Ernakulam- 682011

	6) EM of all that part and parcel of property consisting of 11.86 Ares of land comprising 1.52 Ares of land in Sy No.1829 and 10.34 Ares of land in Sy No.1822 of Vellikulangara Village , Mukundapuram Taluk , Thrissur District <u>Boundaries</u> North: Property of Robin Jacob; South: Property of Panachikal James; East: Property of Robin Jacob ; West : Panchayath Road and property of Jose.				
	7) EM of all that part and parcel of property consisting of 116.25 Ares of land comprising 97.13 Ares of land in Sy No 1817 and 19.12 Ares of land in Sy No.190 of Vellikulangara Village, Mukundapuram Taluk, Thrissur District <u>Boundaries:</u> North: Property of Madathani Tomy; South: Properties of Jomon & Marykutty; East: Properties of Shaji with a pathway and others ; West : Properties of Sini, W/o Kalathingal Yohannan.				
	8) EM of all that part and parcel of property consisting of 80.94 Ares of land comprising 30.35 Ares of land in Sy No.190,10.22 Ares of land in Sy No.1817 and 40.37 Ares of land in Sy No.1818 of Vellikulangara Village , Mukundapuram Taluk , Thrissur District <u>Boundaries;</u> North: Kannukadan Vettukar Vaka; South: Properties of Kuzhukkaram Jomon and Rincy; East: Properties of Rincy ; West : Properties Kannukadan Varghese Purayidam and Rincy.				





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Total:Rs.17,70,00,000/-(Rupees Seventeen Crore Seventy Lakhs only)	
Last Date for Depositing EMD	Before 4PM on 07-06-2026
Inspection of Property with Prior Appointment with Authorized Officer	Before 06-06-2026
Date of e auction and Time of E auction	Date:08-06-2026 From 11.00 AM to 05.00 PM
BID MULTIPLIER (Minimum incremental Bid Value)	Rs 10,00,000.00 (Ten lakh 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/ registered with the service provider).
- The secured asset will not be sold below the reserve price.
- 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/ Demand Draft issued by a Scheduled Commercial Bank drawn in favor of "The Authorized Officer, Punjab National Bank, E-Auction Account(445900317118A), Payable at Ernakulam. 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.



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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 Authorised 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 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.
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: 07-05-2026

Place: Ernakulam

**Authorized Officer
Punjab National Bank
Secured Creditor**


