



Circle Office SAM: Mandi (H.P) Address: PNB Circle Office, Khaliar, Mandi HP-175001, Contact No. 01905-222094, Email- cs8276@pnb.co.in

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF MOVABLE & IMMOVABLE PROPERTIES

LAST DATE & TIME OF SUBMISSION OF EMD 08-06-2026 UP TO 3:00 P.M FOR PROPERTY SR. NO. 1 TO 2 AND 23.06.2026 UP TO 3:00 P.M. FOR PROPERTY SR. NO. 3 TO 4

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 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 Branch & Account	Name of Owner of The Property/Asset	Details Of Property/Asset	Demand Notice Date/Outstanding Amount/ Date Of Possession	Reserve Price	EMD(10% of Reserve Price)	Bid Increase Amount	Date/Time of auction	Dues Payable to Local Bodies/State/Central Govt.
1.	PUNJAB NATIONAL BANK NER CHOWK, DISTRICT MANDI (H.P) M/S NAINA PURE MILK PRODUCTS PVT. LTD. (DIRECTORS SH. MANJEET KUMAR SHARMA & SH. SATISH KUMAR) A/C NO. 091100AG00043893, 0911008600000177, 091100IL00000172, 091100EG00000016	SH. RAM KRISHAN S/O KARAM SINGH	REGISTERED MORTGAGE OF LAND & BUILDING AS PER DETAIL MENTIONED BELOW: - KHATA/KHATAUNI NO. 29/43 KHASRA NO 350, MEASURING 00-01-94 HECTARE BEING 2/45 SHARE OF TOTAL LAND MEASURING 00-43-60 HECTARE AT MUHAL NALOH/349, SUB-TEHSIL BHADROTA TEHSIL SARKAGHAT, DISTRICT MANDI HP AS PER JAMABANDI COPY OF THE YEAR 2010-11. KHATA/KHATAUNI No 28/42, KHASRA No. 191, MEASURING 00-02-35 HECTARE BEING 2/45 SHARE OF TOTAL LAND MEASURING 00-52-89 HECTARE AT MUHAL NALOH/349, SUB-TEHSIL BHADROTA, TEHSIL SARKAGHAT, DISTRICT MANDI HP AS PER JAMABANDI COPY OF THE YEAR 2010-11. KHATA/KHATAUNI NO 27/41, KITTA-32 MEASURING 00-10-03 HECTARE BEING 2/45 SHARE OF TOTAL LAND MEASURING 02-25-77 HECTARES AT MUHAL NALOH/349 SUB TEHSIL BHADROTA TEHSIL SARKAGHAT, DISTRICT MANDI H.P. AS PER JAMABANDI COPY OF THE YEAR 2010-11.	<u>Demand Notice Date</u> 30-05-2023 <u>Outstanding Amount</u> Rs.42,40,691/ (Rs. Forty Two Lakhs Forty Thousand Six Hundred Ninety One only) with further interest w.e.f 01-04-2023 for Loan Accounts 091100AG00043893 & 0911008600000177 & further Interest w.e.f 01-05-2023 for Loan Accounts 091100IL00000172 & 091100EG00000016 and other charges and less recovery. <u>Physical Possession Date: -</u> 12-01-2024	Rs 23,50,000/- (Rupees Twenty Three Lakh Fifty Thousand Only)	Rs 2,35,000/- (Rupees Two Lakh Thirty Five Thousand Only)	Rs 30,000/- (Rupees Thirty Thousand Only)	08-06-2026 11:00 A.M. To 04:00 PM	NOT KNOWN
2.	Punjab National Bank Chanol, Distt. Mandi (H.P) Parveen Kumar S/o Mohan Lal A/C No. 867100IB00000076 Bharti W/o Parveen A/c No. 867100KU00000086 867100IB00000085	Sh. Mohan Lal Alias Maghu	REGISTERED MORTGAGE OF LAND AND BUILDING OF MOHAN LAL ALIAS MAGHU (MORTGAGOR/GUARANTOR) COMPRISED UNDER KHATA KHATAUNI NO. 51/54,55,56, KITA 15 MEASURING 03-01-14 BIGHAS SITUATED AT MUHAL RIGAR/286 TEHSIL BALH DISTT MANDI HP. REGISTERED MORTGAGE OF LAND AND BUILDING OF MOHAN LAL ALIAS MAGHU (MORTGAGOR/GUARANTOR) COMPRISED UNDER KHATA KHATAUNI NO. 50/53, KHASRA NO. 427, MEASURING 00-19-18 BIGHAS SITUATED AT MUHAL RIGAR/286 TEHSIL BALH DISTT MANDI HP. REGISTERED MORTGAGE OF LAND AND BUILDING OF MOHAN LAL ALIAS MAGHU (MORTGAGOR/GUARANTOR) COMPRISED UNDER KHATA KHATAUNI NO. 59/64 KHASRA NO. 110 & 207 MEASURING 01-06-08 BIGHAS SITUATED AT MUHAL RIGAR/286 TEHSIL BALH DISTT MANDI HP. REGISTERED MORTGAGE OF LAND AND BUILDING OF MOHAN LAL ALIAS MAGHU (MORTGAGOR/GUARANTOR) COMPRISED UNDER KHATA KHATAUNI NO. 49/52, KHASRA NO. 142, MEASURING 00-08-00 BIGHAS SITUATED AT MUHAL RIGAR/286 TEHSIL BALH DISTT MANDI HP.	<u>Demand notice date</u> Parveen Kumar:- 19-06-2023 Bharti W/o Parveen:- 03-01-2023 <u>Outstanding Amount</u> Parveen Kumar A/c:- Rs.22,22,877/- (Rupees Twenty-Two Lakh Twenty-Two Thousand Eight Hundred Seventy-Seven Only) plus interest w.e.f. 01.06.2023 and other charges and less recovery. Bharti W/o Parveen A/c:- Rs.19,51,007.32/- (Rupees Nineteen Lakh Fifty-One Thousand and Seven and Thirty-Two Paise Only) plus interest w.e.f. 01.01.2023 and other charges and less recovery. (Symbolic Possession) Parveen Kumar A/c & Bharti W/o Parveen A/c 01.09.2023	Rs.63,00,000/- (Rupees Sixty Three Lakh Only)	Rs.6,30,000/- (Rupees Six Lakh Thirty Thousand Only)	Rs. 70,000/- (Rupees Seventy Thousand Only)	08-06-2026 11:00 A.M. To 04:00 PM	NOT KNOWN
3.	PUNJAB NATIONAL BANK ANI, DISTRICT KULLU (H.P) SMT. KANTA DHIMAN W/O SH LACHHI RAM (BORROWER) A/C NO. 097500NC00013512	SMT KANTA DEVI D/O MEHAR CHAND	REGISTERED MORTGAGE OF LAND AND BUILDING OF KANTA DEVI D/O MEHAR CHAND COMPRISED UNDER KHATA KHATAUNI NO. 1545/ 1787, KHASRA NO. 1955, MEASURING 0-03-05 BIGHAS BEING 1/4 SHARE OF TOTAL LAND 0-13-0 BIGHAS SITUATED AT THUAR PHATI MANJHADESH TEHSIL ANI DISTT KULLU HP AS PER JAMABANDI YEAR 2015-2016.	<u>Demand Notice Date</u> 16-06-2025 <u>Outstanding Amount</u> Rs. 23,61,366.82 (Rs. Twenty Three Lakh Sixty One Thousand Three Hundred Sixty Six and Paise Eighty Two Only) with further interest w.e.f 01.06.2025 and other charges and less recovery. Symbolic Possession Date 15-11-2025	Rs 23,00,000/- (Rupees Twenty Three Lakh Only)	Rs 2,30,000/- (Rs. Two Lakh Thirty Thousand Only)	Rs 30,000/- (Rupees Thirty Thousand Only)	23-06-2026 11:00 A.M. To 04:00 PM	NOT KNOWN

4.	PUNJAB NATIONAL BANK ANI, DISTRICT KULLU (H.P) M/S JF & COMMISSION AGENT PROP SH KRISHAN SINGH THAKUR (BORROWER) A/C NO. 0975008700001418	SH.KRISHAN THAKUR S/O SH JIWAT RAM	LAND MEASURING 0-3-0 BIGHAS BEING 3/83 SHARE OUT OF TOTAL LAND MEASURING 4-3-0 BIGHAS COMPRISED UNDER KHASRA NO. 2458 OF KHATA KHATAUNI NO. 365/ 395 IN THE NAME OF SH KRISHAN THAKUR S/O SH JIWAT RAM THAKUR SITUATED IN PHATI KARANA SUB TEHSIL ANI DISTT KULLU HP AS PER JAMABANDI FOR THE YEAR 2007-08.	<u>Demand Notice Date</u> 15-05-2025	Rs 45,00,000/- (Rupees Forty Five Lakh Only)	Rs 4,50,000/- (Rs. Four Lakh Fifty Thousand Only)	Rs 50,000/- (Rupees Fifty Thousand Only)	23-06-2026 11:00 A.M. To 04:00 PM	NOT KNOWN
				<u>Outstanding Amount</u> Rs. 20,10,783.76 (Rs. Twenty Lakh Ten Thousand Seven Hundred Eighty Three and Paise Seventy Six Only) with further interest w.e.f 01.05.2025 and other charges and less recovery.					
				<u>Symbolic Possession Date</u> 14-11-2025					

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.

(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 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.

3. 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.

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-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.

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 baanknet portal (<https://baanknet.com>).

7. Bidder's e-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 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.

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 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/ 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 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. 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 inspect 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.

24. GST will be applicable on Moveable Assets Sale Amount as per latest GST Guidelines and GST 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.

For detailed term and conditions of the sale, please refer <https://baanknet.com> & www.pnbindia.in

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

The borrower/guarantors are hereby notified to pay the outstanding Amount as mentioned above along with up to date interest and ancillary expenses before the date of e-auction, failing which the property will be auctioned/sold and balance dues, if any will be recovered with interest and cost.

Place: MANDI HP

Date: 20-05-2026

Authorized Officer, Punjab National Bank , CO SAM, CO MANDI HP