

Asset Recovery Management Branch, Vaishnavi Tower, bypass Road, Kumarichanta,
Thiruvananthapuram-695026, Email: cs8326@pnb.bank.in;

**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 **23.06.2026** 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:

M/s Jaya Bakery Prop: Mr Harikumar R Karthikapally P O Haripad Alappuzha 690549	M/S S&H Bake House Prop:Mr Harikumar Thamalakkal P O Haripad Alappuzha 690548	Mr Harikumar R Ambadiyil veedu Kumarapuram P O Puthupally South Alappuzha 690548
M/s Karthika Distributors Prop:Mrs Karthika Menon KP/V/439 Thamalakkal P O Haripad Alappuzha 690548	Mrs Karthika Menon W/o Harikumar R Mampazhakari Ramankari Alappuzha-689595	

S l o	Name of Borrower/*Guarantor	Name of owner(s) Mortgagors of Properties	Description of Mortgaged Properties	Details of Encumbranc es known to the secured creditor	Date of Notice under Section 13(2) of SARFAE SI ACT	Date of Notice under Section 13(4) of SARFAE SI ACT	Reserve Price (in Lakhs)	EMD (in Lakhs)
1	BO:HARIPAD M/s Jaya Bakery Prop: Mr Harikumar R Karthikapally P O Haripad Alappuzha 690549	Mr Harikumar R Ambadiyil vedu Kumarapura m P O	1)EM of all those part and parcel of 44 ares of land and residential building which comprised in Re Sy No.227/10-b and 0.123 ares comprised in resy no 227/9-	No Encumberan ce to the best of knowledge of Authorised Officer	24.02.2025	02.05.2025	49,92,000/-	4,99,200/-
2	M/S S&H Bake House Prop:Mr Harikumar Thamalakkal P O Haripad Alappuzha	Puthupally South Alappuzha 690548	13(14 cents of landed property comprised in old sy no 4893,4892,4891,4890 of Kumarapuram village Karthikapally Taluk Alappuzha district owned by Sri Harikumar R Boundaries North: Property of Sreenivasan Achari South: Road East: Road					
3	Mr Harikumar R Ambadiyil veedu Kumarapuram P O Puthupally South Alappuzha 690548							



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M/s Karthika Distributors Prop: Mrs Karthika Menon KP/V/439 Thamalakkal P O Haripad Alappuzha 690548		West: Property of Reghu					
Mrs Karthika Menon W/o Harikumar R Mampazhakari Ramankari Alappuzha-689595							
Date for Depositing EMD		22.06.2026					
Inspection of Property with Prior Appointment with Authorized Officer		21.06.2026					
Date of e auction and Time of E auction		Date 23.06.2026 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 portal.
- After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above

