

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 **17.07.2026** 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:

Mr Jayasekharan Nair M.R
S/o Ramakrishnan Nair
Melethil House
Kommithazham
Attachakkal
Pathanamthitta 689692

Mrs Haritha Mohan
W/o Jayasekharan Nair M.R
Melethil House
Kommithazham
Attachakkal
Pathanamthitta 689692

S	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: Pathanamthitta							
1	Mr Jayasekharan Nair M.R S/o Ramakrishnan Nair Melethil House Kommithazham Attachakkal Pathanamthitta 689692	Mr Jayasekharan Nair M.R S/o Ramakrishnan Nair Melethil House Kommithazham Attachakkal Pathanamthitta 689692	Property1 EM of all those part and parcel of 5.06 ares of dry land Re Sy No 221/1A/27-1 and the residential building situated thereon of Konnithazham village in Kozhencherry Taluk Pathanamthitta district owned by Haritha Mohan Boundaries North: Road South: Property of Rajasekharan nair East: private road & Property of chandrasekharan nair West: Property of Presanna & Rethnamma	No Encumbran ce to the best of knowledge of Authorised Officer	13.12.2023	02.03.2025	Rs 34.51	Rs 3.15
2	Mrs Haritha Mohan W/o Jayasekharan Nair M.R Melethil House Kommithazham Attachakkal Pathanamthitta 689692	Mrs Haritha Mohan W/o Jayasekharan Nair M.R Melethil House Kommithazham Attachakkal Pathanamthitta 689692	Property2 EM of all those part and parcel of 4.05 ares of					

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dry land in Sy No
221 1A-7 and 01.01 ares
in sy no 221/1A--27-5
of in Konnithazham
village in Kozhencherry
Taluk Pathanamthitta
district owned by
Jayasekharan nair
Boundaries

North: Road
South: Property of
Chakkaethil
East: Property of
Edavoor
Vengopalapillai
West: Property of
Presanna

Last Date for Depositing EMD

16.07.2026

Inspection of Property with Prior Appointment with Authorized Officer

15.07.2026

Date of e auction and Time of E auction

Date 17.07.2026
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.pnbhindi.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 make to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of 10 minutes to the