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

ARMB, 4th FLOOR, 7 BHIKAJI CAMA PLACE, NEW DELHI-110 066
E-mail: cs4168@pnb.bank.in

Dated: 30.06.2026

M/s SAI FOOD BAKERY HOUSE. Shop No 6, H 39-40 Subhash Market, Kotla Mubarakpur, New Delhi, 110003	Sh Vinod Kumar A-26, Amrit Nagar, South Extension Part I, New Delhi-110003
Sh Rahul Kumar A-26, Amrit Nagar, South Extension Part I, New Delhi-110003	Sh Tanuj Kumar A-26, Amrit Nagar, South Extension Part I, New Delhi-110003
Smt Poonam W/o Sh Vinod Kumar (Mortgager) 127, Ali Ganj Kotla Mubarakpur, New Delhi	

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 to the Secured Creditor, the 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 above mentioned 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

S No	Name of Branch Name of Account Name & Addresses of the Borrower / Guarantors Account	Description of the movable & immovable property Mortgaged/ Owner's Name (mortgagers of property)	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002 B)Outstanding Amount as per Demand Notice C)Possession Date u/s 13(4) of SARFAESI ACT 2002 D)Nature of Possession Symbolic/Physical/Constructive	A) Reserve Price (Rs. in Lakhs) B)EMD C)Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1.	**BO: Kotla Mubarakpur (153600)** **M/s SAI FOOD BAKERY HOUSE.** **Account No.1536008700001456, 153600IL00000093, 016200JH00000458** **Address:-** Shop No 6, H 39-40 Subhash Market, Kotla Mubarakpur, New Delhi, 110003 **Also At** Sh Vinod Kumar A-26, Amrit Nagar, South Extension Part I, New Delhi-110003 **Also At** Sh Rahul Kumar	**Equitable mortgage of property bearing PVT Shop no. 6, Area measuring 150 sqft (15 sq mtr. Aprox.) and easement attached there to known as Sarman complex on the property no. H- 39-40(old no.H-93/B) MCD No. 366, Out of Khasra no. 627/12 Situated at Subhash market Kotla Mubarakpur, New Delhi -110003 standing in the name of Smt. Poonam W/o Sh. Vinod kumar**	**A) 26.10.2021** **B) Rs.64.56 Lacs** **C) 02.06.2022** **D) Physical**	**A)Rs.26.00 lacs** **B) Rs.2.60 lacs** **C) Rs. 50,000/-**	**22.07.2026** 11:00 am to 04:00 pm	There is no SA pending / stay on sale of property

	A-26, Amrit Nagar, South Extension Part I, New Delhi-110003 **Also At** Sh Tanuj Kumar A-26, Amrit Nagar, South Extension Part I, New Delhi-110003 **Also At** Smt Poonam W/o Sh Vinod Kumar (Mortgager) 127, Ali Ganj Kotla Mubarakpur, New Delhi					

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. The auction sale will be "online through e-auction" portal **https://baanknet.in**

2. The intending Bidders/ Purchasers are requested to register on portal (https://ebkray.in) 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 payment or challan mode. The EMD amount has to be linked with property before the EMD End 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 EMD End date time / auction.

4. Earnest Money Deposit (EMD) amount as mentioned above deposited in e-Wallet, shall be linked with property. Bidders, not linking the required EMD online before EMD end date time, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.

   Platform (**https://baanknet.in**://ebkray.in) 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.ebkray@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website **https://baanknet.in** 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.in** (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 e-auction portal (**https://baanknet.in**).

7. Bidder's e-Wallet should have sufficient balance (>=EMD amount) at the time of bidding.

पंजाब नैशनल बैंक Punjab National Bank ए.आर.एम.बी. दक्षिणी दिल्ली A.R.M.B. South Delhi D.No. 168

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 05 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 05 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 above referred service provider through SMS/ email. (On mobile no/ email address given by them/ registered with the service provider).
12. The secured assets 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 by way of Transfer / NEFT / RTGS / 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 (**PNB DRT Cell Account No. 416800317118A**) . In case of failure to deposit the amount 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 paid by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/full deposit of BID amount.
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 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 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 assets and specifications before submitting the bid. The bidder inspects the property in consultation with the dealing official as per the details provided.

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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, encumbrance, or any other dues to the Government or anyone else in respect of property (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.in** & **www.pnbindia.in.**

Date:30.06.2026

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Name: O.P. Bhalotia
Chief Manager
Authorized Officer