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

BRANCH OFFICE: Nawanshahr Main 010710

E mail: bo010710@pnb.bank.in;cokptsamd@pnb.bank.in

Auction Ref No. PUNBANAND010710

Date:06.07.2026

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 **physical** 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

Name of the Branch **Nawanshr** Ambedkar, Ambedkar Chowk Chowk 010710	Description of the Immovable Properties Mortgaged/ Owner's Name(mortgagers of property(ie s))	Dt Of Demand Notice u/s 13(2) of SARFESI ACT 2002 **18.05.2021**	A)Reserve Price (Rs.in Lakhs) B) EMD (last date of deposit of EMD c)Bid Increase Amount	Date/ Time of E- Auction	Details of the encumbrances known to the secured creditors
Name of the Account **M/s Anand Steel Tubes & PVC pipes** Through proprietor Sh Romesh Chander (Ramesh Chander) s/o Anand Parkash r/o H.No 3/79	**Property : 1** EM of Commercial Property measuring 1k-12m-7 sarsai (32.77 marals) i.e 295/1926 share of total land 10k-14 m situated at Village Kariyam, Distt Nawanshar, Title deed no. 4883 dt 10.01.2013, comprising of Khata No.54/57 khasra no. 57//23/2/1(1-6), 69//2/3 (5-8), 3/1 (4-0)	Outstanding Amount as on 31.03.2013 Rs **8951297.78 + intt w.e.f NPA classification & OTHER Misc Charges**	**Property : 1** A) Reserve Price **Rs 33.43 Lakh** B)EMD: **Rs. 3.35 Lakh** c)Bid Increase Amount **Rs.20000/-**	**Date: 04.08.2026** **Time: From 11 AM to 4 PM**	**Not known**

EP854470891IN

EP854470945IN

mohalla Buchraan Nawanshar	**Property : 2** EM of Commercial Property measuring 1k-10m-4sarsai i.e 274/1899 share of total land 10k-11 m situated at Village Kariyam, Distt Nawanshar, Title deed no 563 dt 02.05.2013, comprising of Khata No.55/58 khasra no 69//9/1(5-12), 18/1/2(1-1), 18/2(3-18) ------------ EM of Commercial Property measuring 0k-15m-2sarsai i.e 137/1899 share of total land 10k-11 m situated at Village Kariyam, Distt Nawanshar, Title deed no 5468 dt 21.02.2013, comprising of Khata No 55/58 khasra no. 69//9/1(5-12), 18/1/2(1-1), 18/2(3-18)	Symbolic Possession Date u/s 13(2) of SARFESI ACT 2002: **16.09.2021** Nature of Possession: **Physical**	**Property : 2** A) Reserve Price (Rs. in Lakhs): **Rs. 50.66 Lakh** B)EMD **Rs.5.07 Lakh** c)Bid Increase Amount: **Rs.20000/**		

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

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.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 **https://baanknet.com**.

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 (**010710317118A)** Payable at Nawanshahr. 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 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.

PNB CIRCLE OFFICE KAPURTHALA