O/C

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

CO SAM Bhagalpur, Ground Floor of Naulakha Apartment, Opp DIG Kothi, Badi Khanjarpur, Bhagalpur-812001, Bihar
Email Id: cobhagrecovery@pnb.bank.in

BO: Bhagalpur Bazaar (Sol Id: 196600)
Email Id: bo1966@pnb.co.in

Auction Ref No. 2026-27/Q2/01

Date: 03-08-2026

Firm: M/s Abhishek Dal Mill

Proprietor: Mrs Champa Devi
Guarantor: Mr Dilip Kumar Sah

Add: Goshi Tola Lane, Nathnagar, Bhagalpur-812006, Bihar

Mob No: 9631168225/9570234472

Appendix-IV-A
[See Provision to rule 8(6) read with rule 9(1)]
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) read with 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) and Guarantor (s) that the below described immovable property mortgaged/charged 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 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

Date of E-Auction: 24.08.2026 (Last date of submission of EMD: On or before the E-Auction Date & Time in the portal)

Sr No	Name of the Branch Name of the Account Name & addresses of the Borrower/Guarantors of the Account	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property (ies))	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002 B) Outstanding Amount as on date of 13(2) C) Possession Date u/s 13(4) of SARFESI ACT 2002 D) Nature of	(a)Reserve Price (b) EMD (c) Bid Increase Amt.	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors

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			Possession Symbolic/Physical /Constructive			
1	**Name of Branch:** PNB BO Bhagalpur Bazaar (Sol Id: 196600) **Name of the Account:** Firm:M/s Abhishek Dal Mill (CIF: U74494062) ODMIP A/C: 0566210032081 CFITL A/C: 0566306714187 **Name & addresses of the Borrower/Guarantors of the Account:** Proprietor: Mrs Champa Devi (CIF: U74493385) Guarantor: Mr Dilip Kumar Sah (CIF: U74493416) Add: Goshi Tola Lane, Champanagar, Nathnagar, Bhagalpur-812001, Bihar Mob No: 9631168225/9570234472	All that part and parcel of the property covered under Registered Mortgage of Deed No 12715 Dated 11.10.2019, standing in the name of Sh. Dilip Kumar Shah, S/O Ramlakhan Sah, bearing Jamabandi No. 1152, Bhag No-7, Page No 136 at Khata No. 128, Khesra No. 8 & 9 (Part), having area of 2022 Sq Ft, Anchal Nathnagar Office, situated at Mohalla Bhimkitta, KB Lal Road, Nathnagar Ward No. 20, under Municipal Corporation Bhagalpur, Anchal Nathnagar, PS: Nathnagar and Distt and Sub Registry Bhagalpur, District: Bhagalpur-812006, Bihar. **Boundary:** **North:** Yogendra Yadav and Suresh Yadav **South:** Gali **East:** Subodh Kumar Sah **West:** Thakurbari Road	**A)** 14.01.2025 **B)** Rs 1550775.44 (Rupees Fifteen Lakh Fifty Thousand Seven Hundred Seventy Five and Forty Four Paise only) as on 14.01.2025 with further interest and incidental expenses, costs. **C)** 03.07.2025 **D)** Symbolic	**Reserve Price:** Rs 9059940.00 **EMD:** Rs 906000.00 **Last date of deposit of EMD:** 23.08.2026 **Bid Increase Amt:** Rs 100000.00	**Date:** 24.08.2026 **Time:** 10:00 am to 5:00 pm	Nothing within the knowledge of the Bank.

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**&**https://baanknet.in**
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

पंजाब नैशनल बैंक Punjab National Bank 920700 SAM Circle Office, Bhagalpur 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**
   (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.

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. Ten 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 Ten 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 ebkray 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**

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Email Id: cobhagrecovery@pnb.bank.in

National Bank, A/c (196600317118A). 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 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 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 inspects 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.

For detailed term and conditions of the sale, please refer:

https://baanknet.in

www.pnbindia.in.

For Punjab National Bank

Authorised Signatory

Date: 03-08-2026
Place: Bhagalpur

Authorized Officer
Punjab National Bank

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

पंजाब नैशनल बैंक Punjab National Bank 920700