



Circle Office , SAM

Vaishnavi Towers, Kumarichantha, Ambalathara P O, Thiruvananthapuram – 695026
Phone no - 0471 2960608 E mail: cotvmrecovery@pnb.bank.in

CO SAM /e-AUCTION/2026-27

14.09.2026

To

Sh. Sanilkumar S/o Krishna Pillai Vadakkemadom Thottapuzhasserry Maramon P.O Kozhencherry 689549 Ph : 919447904442	Smt. Divyalakshmi W/o Sanil Kumar Vadakkemadom Thottapuzhasserry Maramon P.O Kozhencherry 689549 Ph : 919447904442	Address-2 Smt. Divyalakshmi W/o Sanil Kumar Anjilikkathu House Kuttoor Muri, Thottapuzhasseri Village Thiruvalla Taluk Pathanamthitta Dist Ph : 919447904442
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Dear Sir/Madam,

Reg.: A/c in the name of Sh. Sanil Kumar & Smt. Divya Lakshmi 430100NC0000188274301009900000354 from our Branch Office, Kozhencherry

Kindly refer to our demand notice issued u/s 13(2) of SARFAESI Act dated 07.09.2017 followed by possession notice dated 05.02.2018 issued u/s 13(4) of the said Act. Having failed to adjust the above loan account we have decided to bring the mortgaged property for e-auction sale under the SARFAESI Act.

You are hereby called upon to pay the outstanding dues amounting to Rs. 44,78,297.67 /- as on 31.05.2026 with further interest, cost and applicable charges from 01.08.2026. within 15 days from the date of release of this notice and get release of the aforementioned assets from the bank failing which the secured assets will be auctioned on 30.09.2026 the copy of which is enclosed for your information.

Thanking you,

पंजाब नैशनल बैंक
For Punjab National Bank

अधिकृत अधिकारी
AUTHORISED OFFICER
PUNJAB NATIONAL BANK
CIRCLE OFFICE, THIRUVANANTHAPURAM



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
PUNJAB NATIONAL BANK

ਅਧਿਕਾਰਤ ਆਈਕਾਪੀਓ-ਐਥਰਾਈਜ਼ਡ ਆਫਿਸਰ
CIRCLE OFFICE, THIRUVANANTHAPURAM
ਅਧਿਕਾਰਤ ਆਈਕਾਪੀਓ-ਐਥਰਾਈਜ਼ਡ ਆਫਿਸਰ



Circle Office , SAM
Vaishnavi Towers, Kumarichantha, Ambalathara P O, Thiruvananthapuram – 695026
Phone no - 0471 2960608 E mail: cotvmrecovery@pnb.bank.in

Auction Ref No:

Date: 14.09.2026

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 constructive/physical/ symbolic 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

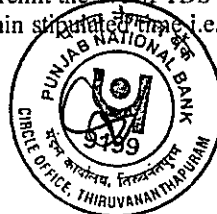
S N o.	Name of the Branch Kozhenchery	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002	A) Reserve Price (Rs. in Lacs)										
	Name of the Account		B) Outstanding Amount	B) EMD										
	Name & addresses of the Borrower/Guarantors Account		C) Possession Date u/s 13(4) of SARFESI ACT 2002	C) Bid Increase Amount										
	Sh. Sanilkumar & Smt. Divyalakshmi 430100NC00001882 4301009900000354		D) Nature of Possession Symbolic/Physic al/Constructive											
1.	Sh. Sanilkumar S/o Krishnapillai Vadakkemadom Thottapuzhasserry Maramon P.O Kozhencherry 689549 Ph : 919447904442	EM of all that part and parcel of Property consisting of 5.24 Ares of land and residential building comprised in ReSy No. 243/6 of Thottapuzhassery Village, Thiruvalla Taluk, Pathanamthitta District owned by Sh. Sanilkumar & Smt. Divyalakshmi	A) 07/09/2017 B) Rs. 44,78,297.67/- + further interest and charges from 01/08/2026 C) 05/02/2018 D) Symbolic	A.24.66 Lac B) 2.466 Lac C) 0.10 Lac										
2.	Smt. Divyalakshmi W/o Sanilkumar Vadakkemadom Thottapuzhasserry Maramon P.O Kozhencherry 689549	<u>Property in the name of Sh. Sanilkumar & Smt. Divyalakshmi</u> <table><tr><td>Boundaries</td><td>Details</td></tr><tr><td>North</td><td>Temple Property</td></tr><tr><td>South</td><td>Property of Sh. Sreedharan Namboothiry</td></tr><tr><td>East</td><td>Madackapattil Property</td></tr><tr><td>West</td><td>Way</td></tr></table>	Boundaries	Details	North	Temple Property	South	Property of Sh. Sreedharan Namboothiry	East	Madackapattil Property	West	Way		
Boundaries	Details													
North	Temple Property													
South	Property of Sh. Sreedharan Namboothiry													
East	Madackapattil Property													
West	Way													
Date/Time of Auction			30.09.2026 from 11:00 am to 5:00 pm											
Details of Encumbrance – NOT KNOWN TO US														



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.

1. 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 mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/ Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet by at least one working day before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction.
3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 modes i.e. NEFT/ Cash/ Transfer (After generation of Challan from (<https://baanknet.com>) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash/ Transfer the bidder has to visit Punjab National Bank Branch. Payment of EMD by any other mode such as Cheques will not be accepted. 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 PSB alliance Pvt Ltd, Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai-400 037 (Contact Phone 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>).
5. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage 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 <https://baanknet.com>.
7. Bidder's Global Wallet should have sufficient balance ($\geq$ 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 minimum increase in the bid amount must be higher bid of the bidders. 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 may contact authorized representative of our e-Auction Service Provider <https://baanknet.com>. Details of which are available on the e-Auction 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/ NEFT/RTGS Account no: 430100317118A, IFSC:PUNB0430100/Demand Draft issued by a Scheduled Commercial Bank drawn in favor of "The Authorized Officer, Punjab National Bank, A/c: SANIL KUMAR AND DIVYA LAKSHMI. 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. It shall be the responsibility of the successful bidder to remit the 1% of TDS in Favor of Mortgagors as applicable u/s 194-IA of the Income Tax act 1961 within stipulated time i.e. 15 days from the date of



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K MOITAM BALMUP

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