

Stressed Asset Management Department, Circle Office
Shathabdi Bhavan, Mini By Pass Road, (0495) 2740531 Govindapuram, Kozhikode 673 016

Date:03-09-2026

To.

Sri.Shyamlal M (Being the Borrower for A/c 452200NC00000262 & 4522009900000061) S/o Gangadharan M Mannarakkal House Near AUP School Kodakkad P O Pin-676319	Sri.Shyamlal M (Being the Borrower for A/c Nos : 452200NC00000262 & 4522009900000061) Staff Pareeksha Bhavan Calicut University Pin-673635	Smt.Shyamala (Being the Co borrower for A/c 4522009900000061 only) Mannarakkal House Near AUP School Kodakkad P O Pin-676319
Smt.Shyamala M (Being the Guarantor for A/c.452200NC00000262 Mannarakkal House Near AUP School Kodakkad P O Pin-676319	Smt.Dhanalakshmi K W/o Shyam Lal M (Being the Guarantor for A/c No - 4522009900000061) Mannarakkal House Near AUP School Kodakkad P O Pin-676319	

Sir/Madam,

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

30 days Notice under Rule 8 (6) of the Security Interest (Enforcement) Rules,2002

A/c Sri.Shyamlal M (Being the Borrower for A/c Nos.452200NC00000262 & 4522009900000061) & Smt.Shyamala (Being the Co -borrower for A/c 4522009900000061 Only)

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 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 27-10-2026 for recovery of Rs.5,19,944.28 (Rupees Five Lakhs Nineteen Thousand Nine Hundred Forty Four and Twenty Eight Paise Only) [4522009900000061- Rs.4,20,858.82 as on 31-08-2026 (Plus interest from 01-09-2026 onwards and charges) 452200NC00000262 -Rs.99,085.46 as on 30-08-2026 (Plus interest from 31-08-2026 onwards and charges)]as due to the Bank/ Secured Creditor from the Borrowers Sri.Shyamlal M (in the A/c Nos.452200NC00000262 & 4522009900000061) , Smt.Shyamala (in the A/c 4522009900000061 only) and Guarantors Shyamala M (in the A/c No.452200NC00000262)& Dhanalakshmi K (in the A/c No.4522009900000061) .The reserve price will be Rs.19,60,000/- and the earnest money deposit will be Rs.1,96,000/-



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Description of the Immovable properties Mortgaged/Name of Mortgagors of properties :

All that part and parcel of property consisting of 10 Cents of land with residential building thereon in Re Survey No.676/1 in Ariyallur Amsom and kodakkad Desom of Tirurangadi Taluk and Malappuram District owned by Sri.Shyam Lal and Smt.Shyamala .

Boundaries (As per Title Deed)

East	Thannile sesham paramb
North	Peedikakkandi paramb
West	Kudukkakandi paramb
South	Bhagapathrathile 2.4 numberukal

Boundaries (As per Location Sketch)

East	Mannarakkal Jayesh
North	Chonari hyder
West	Chonari kunjeen
South	Mannarakkal devadas

Details of the Encumbrances known to the secured creditor – NIL

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 properties are being sold on“AS IS WHERE IS BASIS” and“ AS IS WHAT IS BASIS ”and “WHATEVER THERE IS BASIS” (2) The particulars of Secured Assets specified in the Schedule herein above 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. (3) The Sale will be done by the undersigned through e-auction platform provided at the Website www.baanknet.com on 27-10-2026; 11.00AM to 05:00 PM.

For detailed terms and conditions of the sale, please refer www.baanknet.com & www.pnb.bank.in.

Place: Kozhikode

Date: 03-09-2026



Authorized Officer,
Punjab National Bank, Secured Creditor

Copy to:Bo:Parappanangadi, For your information please