

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 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 that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorized officer of Punjab National 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 respective properties.

The auction will be held on Date 03.11.2026 From 12.00 PM to 02.00 PM

SL. No.	Name of the Branch, Name of the Account, Name &addresses of the Borrower / Guarantors Account	Description of the Immovable Properties Mortgaged / Owner's Name (mortgagers of property(ies))	A) Dt. of Demand Notice u/s 13(2) of SARFAESI ACT 2002. B) Outstanding Amount. C) Possession Date u/s 13(4) of SARFESI ACT 2002. D) Nature of Possession Symbolic / Physical/ Constructive
1	1) Sri. Smithesh O J (Late), (PROP- A.A Associates), Alingal House, Mundur P O,Palakkad-678592, 2) M/s A A Associates, Alingal House, Mundur P O., Palakkad-678592, 3) Mrs. Chandrika A K, W/o Janardhanan O R (Late), Alingal (H), Mundur P O, Palakkad, Kerala-678592, 4) Mrs. Smija O J, W/o Madhusoosanan P K, Puthanpura, Thenoor, Parali,Palakkad, Kerala-678612, 5) Mrs. Smitha Muralidharan, W/o C Muralidharan, 19/72, Chaithanya H37, Murikkavu AKG Nagar,West Yakkara , Palakkad, Kerala-678001	0.1640 hectares (16.40 Ares)of land with residential building thereon in Re SY No. 86/2(old Sy.No.45/1A) Mundur No.1 village, Palakad taluk, Palakad district in the name of Mr. Smithesh O J, Chandrika A K, Smija O J and Smitha Muralaedharan.	A) 23.06.2021 B) Rs.60,45,910.77 (Rupees Sixty lakhs Forty Five Lakh Nine hundred and Ten and paise Seventy seven only) as on 30.09.2026 with further interest, Cost and charges C) 16.09.2021 D) Constructive Possession a) Reserve Price : 29,50,000/- b) EMD : 2,95,000/- c) Bid Increase Amount: Rs. 10,000,00/- Details of Encumbrances known to the secured creditor - NA
2	1) M/s Nellisseray Agencies, Prop: Tony John, Nellisseray Veedu, Vakkala Santhi Gram Road, Elavampaddam Palakkad-678684 2) Mrs.Beena Tony, W/oTony John, Nellisseray Veedu, Vakkala Santhi Gram Road, Elavampaddam Palakkad-678684	1.All that part and parcel of property consisting of 0.2835 Hectare of land along with all attachments thereon situated in Old Sy.No 644/2B2, 644/4, Re Sy No.500/2 of Vakkala, Kizhakken chery II Village, Alathur Taluk, Palakkad District belonging to Mr.Tony John. Boundaries: North: Property of John and Lini.,South:Vazhy and canal, East: Property of Tony, West:House compound of Tony and Road 2.All that part and parcel of property consisting of 0.2023 Hectare of land and building situated in Old Sy.No 644/2B2, 644/4, Re Sy No.500/2 of Vakkala, Kizhakkenchery II Village, Alathur Taluk, Palakkad District belonging to Mr.Tony John. Boundaries: North: John N V Kudiyiruppu, South : vazhy and canal, East: Rubber plantation of John N V, West: Panchayath Road,	A) 28.12.2023 B) Rs.53,20,206.70 (Rupees Fifty Three lakhs Twenty thousand Two hundred and six and paise Seventy only) as on 30.09.2026 with further interest, Cost and charges C) 07.05.2024 D) Constructive Possession a) Reserve Price : 31,00,000 b) EMD : 3,10,000/- c) Bid Increase Amount: . Rs 10,000,00 Details of Encumbrances known to the secured creditor - NA A) 28.12.2023 B) Rs.53,20,206.70 (Rupees Fifty Three lakhs Twenty thousand Two hundred and six and paise Seventy only) as on 30.09.2026 with further interest, Cost and charges C) 07.05.2024 D) Constructive Possession a) Reserve Price : 53,00,000 b) EMD : 5,30,000 c) Bid Increase Amount: . Rs 10,000,00 Details of Encumbrances known to the secured creditor - NA

Last Date for Depositing EMD : 02.11.2026

Inspection of Property with Prior Appointment with Authorized Officer: 31.10.2026

TERMS AND CONDITIONS: 1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: 2. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". 3. 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. 4. The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjourndiscontinue or vary the terms of the auction at anytime without assigning any reason whatsoever and his decision in this regard shall be final. 5. The secured asset will not be sold below the reserve price. 6. The Sale will be done by the undersigned through e-auction platform provided at the Website <https://Baanknet.com> . 7. For detailed term and conditions of the sale, please refer <https://Baanknet.com> & www.pnbindia.in.

Date: 13.10.2026, Place: Ernakulam

(Sd/-) Authorized Officer, Punjab National Bank, Secured Creditor