पंजाब नेशनल बैंक (भारत सरकार का उपक्रम) मंडल कार्यालय सैली रोड़, कमल स्वीट्स के पास पठानकोट, पंजाब 145001		**Punjab National Bank** (A Govt. of India Undertaking) **Circle Office,**Saili Road, Near Kamal Sweets, Pathankot, Punjab 145001 email-copathansam@pnb.bank.in **Tel- 0186-2236913**

Date:04-11-2026

PROCLAMATION OF SALE

(SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION)

Sh. Dinesh Kumar s/o Sh. Ramesh Kumar, House No. B/1/97, Lamini Road, Qazipura Mohalla, Pathankot, Punjab- 143001 Mob-9646299228
Neelam w/o Ramesh Kumar, House No. B/1/97, Lamini Road, Qazipura Mohalla, Pathankot, Punjab- 143001

Reg: 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 provision to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Dear Sir/Madam,

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 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.

In this connection, you are hereby called upon to pay the outstanding dues as mentioned in the above notices with upto date interest and costs incurred by the undersigned while taking possession of the said assets and thereafter for preservation of the same, within 15 days from the date of receipt of this notice and get release of the aforesaid assets from the undersigned. In case you fail to pay the aforesaid amounts within the said period, the undersigned may be constrained to sell aforesaid assets for realizing the dues and take other measures as deemed fit as per the provisions of the aforesaid Act and Rules.

SCHEDULE OF THE SECURED ASSETS

Lot. 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))	Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 Outstanding Amount as on Possession Date u/s 13(4) of SARFAESI ACT 2002 Nature of Possession Symbolic/Physical/Constructive	A)Reserve Price (Rs. in Lacs) B)EMD C)Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1	**PNB- SSC Pathankot** Sh. Dinesh Kumar s/o Sh. Ramesh Kumar, House No. B/1/97, Lamini Road,	Land and Building bearing title deed no. 1509 dated 16-06-2015, Khasra no. 95/1(2-9) having 2/49 share to the extent of land measuring 0-2 Khewat no. 99/102, Khatoni no. 174, Hadbast no. 340 situated at Lamini Road, Qazipur Mohalla, Pathankot	A) 09-07-2018 B) Rs. 15,72,505/- as on 30.06.2018 C) 06-11-2018 D)Symbolic Possession	**A) Rs 17,31,000/-** **B) Rs 1,73,100/-** **C) Rs 10000/-**	**26/11/2026 From 11AM to 4 PM**	Equitable Mortgage to **PNB- SSC Pathankot**

पंजाब नेशनल बैंक
(भारत सरकार का उपक्रम)
मंडल कार्यालय
सैली रोड़, कमल स्वीट्स के पास
पठानकोट, पंजाब 145001

Punjab National Bank
(A Govt. of India Undertaking)
Circle Office,Saili Road, Near Kamal Sweets, Pathankot, Punjab 145001
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Tel- 0186-2236913

	Qazipura Mohalla, Pathankot, Pin – 143001 Neelam w/o Ramesh Kumar, House No. B/1/97, Lamini Road, Qazipura Mohalla, Pathankot, Pin- 143001	belongs to Smt. Neelam w/o Sh. Ramesh Kumar Bounded as: East: House of Harbans Lal West: Property of Banarsi Dass North: Street 20' wide South: House of Sh. Rama				

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 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.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** 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.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 baanknet 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 through NEFT/ RTGS in PNB account no **470600317118A (IFSC-PUNB0470600)**. 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 - IA 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.

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For detailed term and conditions of the sale, please refer **https://baanknet.com** & www.pnbindia.in.

Date: 04-11-2026
Place: Pathankot

Narendra Kumar Srivastava
Authorized Officer
Punjab National Bank
Secured Creditor

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