punjab national bank
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CIRCLE OFFICE PATIALA, PUNJAB NATIONAL BANK
SECOND FLOOR, OPPOSTE IMPROVEMENT TRUST BUILDING, CHHOTI BARADARI
PATIALA, EMAIL ID : coptlrecovery@pnb.bank.in

E-AUCTION SALE NOTICE

SALE NOTICE FOR SALE OF MOVABLE/IMMOVABLE PROPERTIES

E-Auction sale notice for sale of Moveable / immoveable Assets under securitisation and Reconstruction of financial Assets and Security interest act,2002 read with rule 8(6) of security interest (Enforcement)RULES 2002 notice is here by given to public in general and to borrower(s)/grantor (s)/ mortgagor(s)in particular that the undermentioned moveable/ immovable property(ies) mortgaged/charged/hypothecated to the secure creditor the constructive /physical /symbolic possession of which has been taken by authorized officer of bank/secured creditor will be sold on " as is where isbasis" , " as is what is basis" and "whatever there is basis" on the date smentioned in the table hereunder, to recover the dues due towards the secured creditor (here bank)from the borrower(s)/ guarantor(s)/mortgagor(s),respectively. The Reserve Price and the Earnest Money Deposit(hereafter EMD)is mentioned in the table below against the respective assets

For detailed terms and conditions of the sale, Please refer **https://baanknet.com, www.pnb.bank.in**

Sr. No.	Name of the Branch	Name and Address of the Borrower(s) Guaranor(s)/ Mortgagor(s)	Description of the immovable Properties Mortgaged/ Owner's Name Mortgagers of Property/ies	Date of Demand Notice u/s 13(2) of SARFAESI Act 2002 Outstanding Amount Nature of Possession	Reserve Price EMD Bid Increase	Account Name Ac No., IFSE Code (Amount to be deposited only after bid terms Successful)	Date/Time of E Auction Details of the encumbrances known to the secured creditors
1.	1. BO: Sanaur (085500)	Sh. Subeg Singh S/o Bhajan Singh (Borrower), H No-115, Ward No-9, Near Sant Ishar Singh School, Sanaur, Patiala, Pin-147103. Smt. Satinder Kaur w/o Subeg Singh (Co-Borrower), H No-115, Ward No-9, Near Sant Ishar Singh School, Sanaur, Patiala, Pin-147103. Sh. Bhajan Singh S/o Bhagwan Singh (Guarantor), H No-115, Ward No-9, Near Sant Ishar Singh School, Sanaur, Patiala, Pin-147103.	Residential House, situated at Plot No 74, bearing khewat No. 874/784 min, khatauni no.1274, Khasra. No. 178//2/6-11, 178//3/6-18, 178//8/2/6-4-4.50, 178//9/5-16,178//10/2-9, 178//12/0-3-6.75, 178//13/8-0,178//26/1-6,326//2/0-5, total kittas =9 measuring 37 Kanal 13 1/4 marlas to the extent of 5/753 1/4 share i.e. 0K-5M measuring 30'x45" = 150 sq.yards, owned by Smt. Satinder Kaur W/o Sh. Subeg Singh through Sale deed vasika No, 2112 dated 05/06/2015, bounded as under:- East:- Road 20' side 45', West:- Vacant Plot, side 45', North:- Vacant plot, side 30', South:- Road 20', side 30'.	08-07-2026 Rs. 15,36,701.00 as on 30/06/2026 plus further interest and other charges thereon w.e.f. 01/07/2026 Less Recovery if any Symbolic	Rs. 17.77 Lakhs Rs. 1.77 Lakhs Rs. 0.10 Lakhs	SUNDRY-NPA/ SARFAESI/ AUCTION RELATED 073910317118A IFSC CODE PUNB0073910	26.11.2026 (from 11:00 am to 04:00 pm with unlimited auto extension of 10 minute Not Known to the Bank

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 8(6)/Rule 9(1) OF STATUTORY INTEREST (ENFORCEMENT) RULES 2002

Terms & Condition :-

1. The auction sale will be only "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 bye-auction service provider, the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his EMD Wallet before auction, i.e. 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. Bidder's Wallet should have sufficient balance (EMD amount) at the time of bidding. Only after having sufficient EMD in his Wallet, the interested bidder will be able to bid on the date of e-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)in bidders 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 may contact help desk: **+91 82912 20220** , Helpline e- mail ID- **support.baanknet@psballiance.com.** The in tending Bidders/Purchasers are required to participate in thee-Auction process at e-Auction Service Provider's web site **https://baanknet.com.** This Service Provider will also provide online demonstration/trainingone-Auction on the portal.
5. The Sale Notice containing the General Terms and Conditions of Sale is available/published in the following web sites/webpageportal. **https://baanknet.com.**
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. During the e-auction bidders has to place at least on e bid higher to that of Reserve Price/inter-se bidding over and above the last bid quoted. The minimum increase in the bid amount must be of amount mentioned against Each property. 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 often minutes to the last highest bid, the e-auction shall be closed.
8. 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.
9. Incase 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.
10. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed your above referred service provider through SMS/email. (On mobile no/email address given by them/registered with the service provider).
11. The secured asset will not be sold below the reserve price.
12. 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 in the SUNDRY-NPA/SARFAESI/AUCTION RELATED Account, A/c No: 829600317118A, IFSC Code: PUNB0829600. 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 National Bank, A/c (Name of the A/C) Payable at In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be for feited 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.
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 National Bank, A/c (XXXXXX317118A) Payable at the linked branch (XXXXXX is the Sol ID of the respective branch). 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. The Authorised 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.
15. 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.
16. The properties are being sold on' AS IS WHERE IS BASIS and "AS IS WHAT IS BASIS"and "WHATEVER THERE IS BASIS".
17. In case any stay granted by the Honorable court, the sale confirmation or issuing of Sale Certificate or decision of amount already deposited to purchase property (ies) will be subject to order /directions by the that Honorable Court.
18. The particulars of Secured Assets specified in the Schedule here in 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, mis-statement 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. will 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 any one 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/ attachment/stay 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 reasonsor reasons/contingencies affecting the e-auctions.
23. It is open to the Bank to appoint are preventative and make self-bid and participate in the auction. For detailed term and conditions of the sale, please refer **https://baanknet.com.**

Date : 24.10.2026 **Place : Patiala** **Authorised Officer, Punjab National Bank**