पंजाब नैशनल बैंक ..जहाँ आप का विश्वास है | punjab national bank ...the name you can BANK upon!

Asset Recovery Management Branch, Blue Bell Square, 1st Floor, bypass Road,Kumarichanta, Thiruvanantapuram-695026, Email: cs8326@pnb.bank.in;

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 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), Mortgagor(s) and Guarantor (s) that the below described immovable properties mortgaged/charged to the secured creditors, 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 **26.11.2026** for recovery of amount, as mentioned below due to Punjab National Bank secured creditors from below Named Borrower(s), Mortgagor(s) and Guarantor(s).

Borrower / Mortgagor:

M\S. THE ROYALE GARDENS Prop: M.K. Jacob, Nangiarkulangara.P.O, Haripad, Alleppey - 690513	**Mr.M.K.JACOB** S\o Kochumman, Manatharayil House, Vazhuthanam, Pallippad, Haripad,Alleppey

Sl no	Name of Borrower/*Guarantor **BO:Haripad AC No 4276008700001041 427600IC00003415 427600IC00003433 427600IC00003460**	Name of owner(s) Mortgagors of Properties	Description of Mortgaged Properties	Details of Encumbrances known to the secured creditor	Date of Notice under Section 13(2) of SARFAESI ACT	Date of Notice under Section 13(4) of SARFAESI ACT	Reserve Price (in Lakhs)	EMD (in Lakhs)
1 2	**M\S. THE ROYALE GARDENS** Prop: M.K. Jacob, Nangiarkulangara. P.O, Haripad, Alleppey - 690513 **Mr.M.K.JACOB** S\o Kochumman, Manatharayil House, Vazhuthanam, Pallippad, Haripad,Alleppey	**Mr.M.K.JACOB** S\o Kochumman, Manatharayil House, Vazhuthanam, Pallippad, Haripad, Alleppey	Property1 EM of All That part and parcel of Land and Building consisting of in 47.76 Ares of land there on in Re.Sy No.467/6-1,467/1-2,467/7-3,467/2-2,467/6-2,467/20,467/21,467/22,467/23,467/6-2-3,467/7-2,467/6-2-2,464/2,467/17, Door No – X/344,343, Chingoli Village, Karthikapally Taluk, Alapuzha Diistrict, Kerala - 690532. Boundaries **North**: Property of Mr M K Jacob **South**: Property of Mrs Janamma Puthenpurachakl & Ibrahim **East:** Road & Property of Mr Shibu & Mrs Kutty **West:** Property of Rugmani Nediyankandathil Mrs Shobana Thundil **Property2** EM of All That part and parcel of Land and Building consisting of in 89.99 ares of land &bldg in Harippad(Re.Sy.No.469/13-2,467/2,-2,464/1-	No Encumberance to the best of knowledge of Authorised Officer	09.01.2015	19.08.2022	254.00 80.03	25.40 8.03

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			2,467/2,467/1,464/1-3,468/1,468/3,468/2,468/4-2 of Chingoli Village, KarthikappallyTaluk, Alapuzha District, Kerala – 690532 **Boundaries** **North**:Property of Mr Anandan,Biju Bhavanam & Mrs Valsala Surajbhavanam **South**: Property of Mr M K Jacob **East:** Road & Property of Mr Bahuleyan Valiyathara kizhahhathil Mr Thilakan manayil and Anil Shibu Bhavanam **West:** Property of Sukumara Kochupurackal & Mr Kaldharan Thundil Vadakkethil					

Last Date for Depositing EMD	~~22.11.2026~~ 25.11.26
Inspection of Property with Prior Appointment with Authorized Officer	24.11.2026
Date of e auction and Time of E auction	Date 26.11.2026 From 11.00 AM to 05.00 PM
BID MULTIPLIER (Minimum incremental Bid Value)	Rs 10,000.00 (Ten Thousand only)

TERMS AND CONDITIONS OF E-AUCTION SALE

1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.
   The auction sale will be "online through e-auction" portal https://www.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.
   (i)https://Baanknet.com
   (ii)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