पंजाब नैशनल बैंक punjab national bank

Circle Office-Jaipur Ajmer ,2nd Floor, Plot NO. 2, Nehru Place, Tonk Road, Jaipur 302015
Mob.8003242400, E mail: coajmsamd@pnb.co.in ,

Regd. Post/Speed Post

Date :-13.11.2026

Sh. Gheesu Kachchhawa S/o Sh. Jagdish Kachchhawa Add:- Flat no 317, 2nd Floor, Bock C, shreevatika near janana hospital, Makarwali Ajmer Rajasthan 305001.	Mrs. Meenakshi Dagadee W/o Sh. Gheesu Kachchhawa Add:-Flat no 317, 2nd Floor, Bock C, shreevatika near janana hospital, Makarwali Ajmer Rajasthan 305001.
Sh. Gheesu Kachchhawa S/o Sh. Jagdish Kachchhawa Add:-Indira colony, Chawandiya, Pushkar, ajmer-305022	Mrs. Meenakshi Dagadee W/o Sh. Gheesu Kachchhawa Add:-Indira colony, Chawandiya, Pushkar, ajmer-305022

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Reg:- Notice under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6)& 9(1) of the Security Interest (Enforcement) Rules, 2002 (As per Amendment of 2016 in SARFAESI Act).

Dear Sir,
Sub: Sale of Secured Assets in Sh. Gheesu Kachchhawa & Smt. Meenakshi Dagadee (Account no.01536011002911)

Please refer to the notice dated **08.01.2026** issued by Authorized Officer u/s 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and also **possession** notice dated **18.03.2026.**

Description of immovable properties
Equitable Mortgage of Property Residential Flat situated at Flat no 317,Block-C, 2nd Floor , Shreevatika near Janana Hospital, Makarwali, Ajmer-305001. standing in the name of Sh. Gheesu Kachchhawa & Smt. Meenakshi Dagadee area admeasuring 550.00 Sq. ft(super Builtup Area). **Bounded as** **East :- Corridor** **West :- Flat no 327** **North :- Flat no 318** **South :- Flat no 316**

In this connection, you are hereby called upon to pay the outstanding dues amounting to **Rs. 10,19,377.41 (Rupees. Ten Lakh Nineteen Thousand Three Hundred Seventy Seven & Paisa Forty One only) as on 30.09.2026 with further interest and other charges less recovery if any,** until payment in full and costs incurred by the undersigned while taking possession of the said assets and thereafter for preservation of the same, **within 30 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.

Thanking you
Yours faithfully

Authorized Officer
Punjab National Bank

Attachment:- Sale notice newspaper publication draft.

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Auction Ref No. COSAMD 05/2026 **Dated:13.11.2026**

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 8(6) & 9(1) with 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 **possession** of which has been taken by the Authorized 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.

SCHEDULE OF THE SECURED ASSETS

Lot No.	Name of the Branch Name of the Account Name & Addresses of the Borrower/ Guarantors in Account	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002 B) Outstanding Amount as on C) Possession Date u/s 13(4) of SARFESI ACT 2002 D) 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.	**Station Road, Ajmer (015310)** **Sh. Gheesu Kachchhawa & Smt. Meenakshi Dagadee** **Sh. Gheesu Kachchhawa (Borrower & Mortgagor)** **Smt. Meenakshi Dagadee (Co-Borrower & Mortgagor)** **Add-1**: Flat no 317, 2nd Floor, Bock C, shreevatika near janana hospital, Makarwali Ajmer Rajasthan 305001.. **Add-2**: Indira colony, Chawandiya, Pushkar, ajmer-305022	Equitable Mortgage of Property Residential Flat situated at Flat no 317,Block-C, 2nd Floor , Shreevatika near Janana Hospital, Makarwali, Ajmer-305001. standing in the name of Sh. Gheesu Kachchhawa & Smt. Meenakshi Dagadee area admeasuring 550.00 Sq. ft(super Builtup Area). Bounded as East :- Corridor West :- Flat no 327 North :- Flat no 318 South :- Flat no 316	A) 08.01.2026 B) **Rs. 10,19,377.41** as on 30/09/2026 plus further interest and charges until payment in full. C) **18.03.2026** D) **Symbolic Possession**	**A) Rs. 9,26,000/-** **B) Rs 92,600/- (03.12.2026 till 3.00PM)** **C)Rs. 10,000/-**	**03.12.2026 From 11.00 AM to 04.00 PM**	Not Known

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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 eKYC is done,The intending bidders/purchasers may transfer the EMD amount to their e-Wallet using online payment or challan mode. The EMD amount has to be linked with property before the EMD End date and time in the portal. The registration, verification of eKYC ,transfer of EMD in wallet and linking of wallet amount to property must be completed well in advance , before EMD End date and time/auction.

3. Earnest Money Deposit (EMD) amount as mentioned above deposited in e-Wallet, shall be linked with property .Bidders, not linking the required EMD online before EMD End date time, 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 1st,3rdfloor,VIOS Commercial Tower, Near Wadala Truck Terminal ,Wadala East,Mumbai-400037.(Helpdesk no. +91-8291220220,Email Id: support.ebkray@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.pnb.bank.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://banknet.com).

7. Bidder"s e- Wallet should have sufficient balance (>=EMD amount for **Rs 92,600.00)** 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 Rs. 10,000/- . 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 **https://baanknet.com** 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 by way of transfer/NEFT/RTGS/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" payable at Ajmer or through NEFT/RTGS in the following Account Name – NPA/SARFAESI/AUCTION RELATED, Account No "015310317118A" (IFSC Code PUNB0015310)" Payable at Ajmer .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- 1A of Income Tax Act 1961 and TDS is to be paid by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/full deposit of BID amount.

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15. 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.
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 inspect 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.

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

Date:-13.11.2026

Place :- Ajmer

Authorized Officer

Punjab National Bank
Secured Creditor

STATUTORY SALE NOTICE UNDER RULE 8(6) & 9(1) OF THE SARFAESI ACT, 2002