ARMB Surat, 1st Floor, Meghani Tower, Station Road, SURAT-395003
(m) +91-8146092877; Email-id: cs8323@pnb.co.in

Auction Ref No. **Date: 11.11.2026**

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 proviso to Rule 8 (6) 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 constructive/physical/ 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.

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)	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Outstanding Amount as on 31.10.2026 + further interest and charges C) Possession Date u/s 13(4) of SARFAESI 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]	MAJURA [079100] **MS Divamira Silk (A Properietorship Firm)** Shop No 8113/8114, Millenium Textile Market-4, Ring Road, Bhathena, Surat : 395 002, Gujarat. **Also Residing At** Shop No 45/46, Millenium Textile Market-4, Ring Road, Bhathena, Surat : 395 002, Gujarat. **Sh Amit Kumar Agarwal S/O Deendayal Agarwal (Prop : Divamira Silk)** 601, 6th Floor, Block C, Amrut Kunj Apartment, Bhatar Road, Athawa, Surat, Gujarat # 395 001 **Miss Noopur Amit Agarwal D/o Amit Agarwal (Guarantor)** 601, 6th Floor, Block C, Amrut Kunj Apartment,	All the piece and parcel of immovable property known as Shop No 45 admeasuring 645.409 square feet(Built up Area) i.e equivalent to to 59.960 Square meters and 620.448 Square Feet (Carpet Area) i.e. equivalent to 57.641 Square meters on the Ground Floor of Commercial Complex Known and named "Millenium Textiles Market-4", along with undivided proportional share in Road & COP admeasuring 202.459 square feet i.e. 18.809 square meters in the land underneath the said building constituting the land of Revenue Survey No 68+295 Paiki 1, admeasuring 47,037 square meters of Moje : Udhana, Old Taluka : Surat City, New Taluka : Udhana, District : Surat. Standing in the name of Ms Noopur Amit Agrawal and is bounded as follows : - East : - Adj Khadi West : Adj R.S. No 67; North : - Adj Khadi South : - Adj Railway Border. All the piece and parcel of immovable property known as Shop No 46 admeasuring 638.198 square feet(Built up Area) i.e equivalent to to 59.290 Square meters and 619.350 Square Feet (Carpet Area) i.e. equivalent to 57.539 Square meters on the	(A). 11.02.2026 B)Rs. 3,32,85,313.95 + Further Interest & other charges thereon (C) 18.04.2026 (D) Symbolic	A) Rs.186 .00 B) Rs.18. 60 C) Rs 1.00	**03.12 .2026** From 11:00 a.m. to 4.00 p.m.	Not Known PUNB0 79100DI VAMIR A

[2]	Bhatar Road, Athawa, Surat, Gujarat # 395 001 **Smt Mamta Agarwal W/o Ravi Agarwal (Guarantor)** E 308 Ashirwad Palace, Jivkor Nagar, Near Bhatar Char Rasta, Surat , Gujarat # 395 007	Ground Floor of Commercial Complex Known and named "Millenium Textiles Market-4", along with undivided proportional share in Road & COP admeasuring 200.197 square feet i.e. 18.599 square meters in the land underneath the said building constituting the land of Revenue Survey No 68+295 Paiki 1, admeasuring 47,037 square meters of Moje : Udhana, Old Taluka : Surat City, New Taluka : Udhana, District : Surat. Standing in the name of Ms Noopur Amit Agrawal and is bounded as follows : - East : - Adj Khadi West : Adj R.S. No 67; North : - Adj Khadi South : - Adj Railway Border.				

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.ebkray.in**

2. The intending Bidders/ Purchasers are requested to register on portal (**https://ebkray.in**) using their email-id and mobile number. The process of eKYC is to be done through Digi locker. 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://ebkray.in**) 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.ebkray@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website https://ebkray.in 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://ebkray.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://ebkray.in).

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 ebkray 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 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 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 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 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 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.

24. Properties in symbolic possession will be handed over to successful bidder after obtaining physical possession through legal procedure

25. Authorized Officer will not be responsible for any delay in obtaining physical possession due to any legal / court proceeding and/or reasons beyond control of the Authorized Officer.

For detailed term and conditions of the sale, please refer https://ebkray.in & www.pnb.bank.in.

PAWAN KUMAR SINGH,
CHIEF MANAGER,
AUTHORIZED OFFICER,
PUNJAB NATIONAL BANK,
SECURED CREDITOR.

DATE: 11.11.2026
PLACE: SURAT

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