पंजाब नेशनल बैंक
(भारत सरकार का उपक्रम)
आस्ति वसूली प्रबंधन शाखा
सैली रोड़, कमल स्वीट्स के पास
पठानकोट, पंजाब 145001

Punjab National Bank
(A Govt. of India Undertaking)
Asset Recovery Management Branch, Saili Road,
Near Kamal Sweets, Pathankot, Punjab 145001
email- bo829500@pnb.bank.in
MOB-9115554320

Ref No: PUNB829500P75

Date:10.11.2026.

PROCLAMATION OF SALE

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

Smt ASHA MITTAL WO BAL KRISHAN MITTAL H NO 183 WARD NO 4 ADARSH NAGAR GURDASPUR 143521.	Smt MAMTA MITTAL WO AMAN MITTAL H NO 183 WARD NO 4 ADARSH NAGAR GURDASPUR 143521.
Smt POONAM MITTAL WO RAJAN MITTAL H NO 183 WARD NO 4 ADARSH NAGAR GURDASPUR 143521.	Sh. RAJJAN MITTAL SO Shri BAL KRISHAN MITTAL H NO 183 WARD NO 4 ADARSH NAGAR GURDASPUR 143521.
Shri AMAN MITTAL WO BAL KRISHAN MITTAL H NO 183 WARD NO 4 ADARSH NAGAR GURDASPUR 143521.	Shri BAL KRISHAN MITTAL THROUGH HIS LEGAL HEIR 1. Smt ASHA MITTAL WO BAL KRISHAN MITTAL. 2. Smt. RACHNA DO BAL KRISHAN MITTAL. 3. Sh. RAJJAN MITTAL SO Shri BAL KRISHAN MITTAL 4. Shri AMAN MITTAL WO BAL KRISHAN MITTAL. All resident of H NO 183 WARD NO 4 ADARSH NAGAR GURDASPUR 143521.

Reg: 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 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 Physical 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.

In this connection, you are hereby called upon to pay the outstanding dues as mentioned in the above notices with up-to-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.

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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 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.	PNB ARMB Pathankot (829500) 1. **Smt ASHA MITTAL WO BAL KRISHAN MITTAL H NO 183 WARD NO 4 ADARSH NAGAR GURDASPUR 143521.** 2. **Smt MAMTA MITTAL WO AMAN MITTAL H NO 183 WARD NO 4 ADARSH NAGAR GURDASPUR 143521.** 3. **Smt POONAM MITTAL**	EM of Land and Residential House building constructed on plot measuring 5 Kanal 17 Marla situated at Village Tugalwal HB No 533 Tehsil and Distt Gurdaspur Comprising Khewat No. 411, Khatauni No. 821, Khasra No. 31 R/25/2 (1-17) Khewat No 577, Khatauni no 1064, Khasra no. 50R/5/2 (7-0) area 8 kanal 17 Marla being 117/177 share 5 Kanal 17	A. 17.05.2022 B. Rs.34,11,022/- as on 31.03.2022 + further interest w.e.f 01.04.2022 C. 13.06.2024 D. Physical	Rs.31,97,000/ EMD Rs.3,19,700/- Bid increase Amount Rs.50.000/-.	11.00 Am to 04.00 PM Date: 03.12.2026	Not Known to Bank.

	WO RAJAN MITTAL H NO 183 WARD NO 4 ADARSH NAGAR GURDASPUR 143521. 4. Smt. RAJJAN MITTAL SO Shri BAL KRISHAN MITTAL H NO 183 WARD NO 4 ADARSH NAGAR GURDASPUR 143521. 5. Shri AMAN MITTAL WO BAL KRISHAN MITTAL H NO 183 WARD NO 4 ADARSH NAGAR GURDASPUR 143521. 6. Shri BAL KRISHAN MITTAL THROUGH HIS LEGAL HEIR • Smt ASHA MITTAL WO BAL KRISHAN MITTAL. • Smt. RACHNA DO BAL KRISHAN MITTAL.	marla Sale deed No 2094, Bahi no 1 Zild (Binding) No 536, Page No 81 dated 04.02.2011 in name of Smt. Asha Mittal W/O Sh. Bal Krishan Mittal. North: - Common Passage. South: - Agriculture land. West: - Common Passage between both side along with Agriculture land of others. East: - Common Passage.				

	○ Sh. RAJJAN MITTAL SO Shri BAL KRISHAN MITTAL ○Shri AMAN MITTAL WO BAL KRISHAN MITTAL. All resident of H NO 183 WARD NO 4 ADARSH NAGAR GURDASPUR 143521.					

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 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://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.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://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 bids 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 bids 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-mentioned service provider through SMS/ email. (On mobile no/ email address given by them/ registered with the service provider).
12. The secured assets 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. **829500317118A (IFSC-PUNB0829500)**. 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 favor 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 Authorized Officer, but the Authorized 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 assets and specifications before submitting the bid. The bidder inspects the property in consultation with the dealing official as per the details provided.
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, encumbrance, or any other dues to the Government or anyone else in respect of property (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.

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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** & www.pnbindia.bank.in.

HIRA LAL HANS
Authorized Officer
Punjab National Bank
Secured Creditor

Date: 10.11.2026
Place: Pathankot

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