O/C

पंजाब नैशनल बैंक ...भरोसे का प्रतीक ! punjab national bank ...the name you can BANK upon !

ASSET RECOVERY MONITORING BRANCH
RAM GANGA VIHAR, PHASE II MORADABAD - 244001
Email: cs8281@pnb.co.in

पंजाब नैशनल बैंक Punjab National Bank 8281 Ram Ganga Vihar रामगंगा, मुरादाबाद ARMB, Moradabad

M/s A.H. Handicrafts At: Naya Gaon, Station Road, Vidhya Nagar, Moradabad (UP)-244001 Mob no- 9027559533	(Borrower's Firm)
Sh. Mohd. Akram s/o Sh. Altaf Hussain At: Naya Gaon, Vidhya Nagar, Harthala Sonakpur, Moradabad (UP)-244001 (Mobile- 9927323990, 9027553533)	(Proprietor/Mortgagor)
Smt. Nazia Parveen Urf Nikki w/o Sh. Mohd. Akram At: Vidhya Naagr, Harthala Sonakpur, Moradabad (UP)-244001 Mob no- 9027559533	(Guarantor & Mortgagor)

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) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/ Symbolic/ physical possession of which has been taken by the Authorized Officer the Secured Creditor, will be sold on **"As is Where is", As is What is" and Whatever there is"** on **03.12.2026**, for recovery of **Rs.25,56,008.94** due (as per 13 (2) notice) to the secured creditor from **M/s A.H. Handicrafts , Sh. Mohd. Akram s/o Sh. Altaf Hussain, Smt. Nazia Parveen Urf Nikki w/o Sh.Mohd.Akram.**

The reserve price will be **Rs.44,44,200/-** and the earnest money deposit will be **Rs.4,44,420 /-** The Remaining details are mentioned in the table below against the respective properties:

SCHEDULE OF THE SECURED ASSETS

S No	Branch Account Name Name & Address of Borrower/ Guarantors	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 per Demand Notice u/s 13(2) of SARFAESI Act 2002 C) Present Outstanding as on 30.09.2026 D) Possession Date u/s 13(4) of SARFAESI ACT 2002 E) Nature of Possession Symbolic/ Physical/ Constructive	A) Reserve Price (Amt in Rs.) B) EMD C)Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1.	PNB Branch: ARMB, Moradabad	Property No. 01: EM of Residential Property consisting into two Sale Deeds situated	A) 09/06/2025 B) Rs.25,56,008.94/- + Intt. and other	Rs. 44,44,200/- Rs. 4,44,420/-	03.12.2026	Not known any

	M/s A.H. Handicrafts, Sh. Mohd. Akram s/o Sh. Altaf Hussain, Smt. Nazia Parveen Urf Nikki w/o Sh. Mohd. Akram	at Naya Gaon, Vidhya Nagar, Near Railway Station Harthala, Tehsil & DistrictMoradabad (UP), (Smt. Nazia Parveen Urf Nikki w/o Sh. Mohd. Akram) 1. Registered in Bahi No. 01, Zild No. 9593, Pages 323-350, Serial No. 1422, Dated 19.02.2015, Area- 31.20 Sq meters, 2. 2- Registered in Bahi No. 01, Zild No. 7623, Pages 133-160, Serial No. 3610 Dated 26.04.2012, Area- 95.14 Sq Meter. *Residential Single Storied Building, total area 126.34 Sq.Mt. **Bounded as:** North: House of Ayyub & Rasta 4.05 Meter South: House of Sharafat East: House of Mohd. Saddiq West: House of Mohd. Rafi	charges, w.e.f. 09.06.2025 C) Rs. 25,78,169.94/-+ further int. W.e.f. 30.09.2026+Legal charges D) 31/12/2025 E) Symbolic	**Rs. 50,000/-**	From 11:00 AM to 04:00 PM	

TERMS & 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 properties are being sold on "*AS IS WHERE IS BASIS*" and "*AS IS WHAT IS BASIS*" and "*WHATEVER THERE IS BASIS*"
2. 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.
3. The Sale will be done by the undersigned through e-auction platform provided at the Website **https://baanknet.com** on **03.12.2026 @ 11.00 AM to 04:00 PM**
4. For detailed term and conditions of the sale, please refer https://baanknet.com , support.baanknet@psballiance.com **& www.pnbindia.in**.
5. The intending Bidders/ Purchasers are requested to register on portal (https://baanknet.com) using their mobile number and email-id. The process of eKYC is to be done through Digilocker. Once the e-KYC is done, the intending Bidders/ Purchasers may transfer the EMD to their e-Wallet using online payment or challan mode. The EMD amount must be linked with property before the EMD End 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 EMD End date time/ auction.

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6. 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.
7. Platform (https://baanknet.com) for e-auctions 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-400034.The intending Bidder/ 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.
8. The Sale Notice containing the General Terms and Conditions of Sale is available / published in https://baanknet.com websites/ web page portal.
9. 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)
10. Bidder's e-Wallet should have sufficient balance (>=EMD amount) at the time of bidding
11. 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 incremental amount mentioned. Five minutes time will be allowed to bidders to quote successive higher bids and if no higher bid is offered by any bid after the expiry of Five minutes to the last highest bid, the e-auction shall be closed.
12. 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.
13. 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 e-Auction portal.
14. 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).
15. The secured assets will not be sold below the reserve price.
16. 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, A/c (Name of the A/C) Payable at (Place) In case of failure to deposit the amount 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.
17. 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.
18. 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.
19. The sale certificate shall be issued in the favor of successful bidder on deposit of full bid amount as per the provisions of the act.
20. The properties are being sold on "*AS IS WHERE IS BASIS*" and "*AS IS WHAT IS BASIS*" and "*WHATEVER THERE IS BASIS.*
21. 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, mistake, or omission in this proclamation.
22. It shall be the responsibility of the bidders to inspect and satisfy themselves with the assets and specifications before submitting the bid. The bidder inspects the property in consultation with the dealing official as per the details provided.
23. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
24. 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.

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25. The bidder should ensure proper internet connection, 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.
26. The bidder should ensure proper internet connection, 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.
27. It is open to the Bank to appoint a representative and make self-bid and participate in the auction.
28. For detailed term and conditions of the sale, please refer https://baanknet.com & **www.pnbindia.in**

Date: 12.11.2026

कृते पंजाब नैशनल बैंक
For Punjab National Bank
Anil Kumar
Authorized officer
अधिकृत अधिकारी

STATUTORY SALE NOTICE UNDER RULE 8(6) READ WITH RULE 9 (1) OF THE SARFAESIACT,2002