

DETAILS OF THE ENCUMBRANCES KNOWN TO THE SECURED CREDITORS : NOT KNOWN

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.

Lot No.	Name of the Branch Name of the Account/ Borrower/ Guarantor with Address	SCHEDULE OF THE SECURED ASSETS 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 C) Possession Date u/s 13(4) of SARFESI ACT 2002 D) Nature of Possession Symbolic/ Physical/ Constructive	A) Reserve Price B) EMD C) Bid Increase Amount
1.	PNB Hamirpur CONTACT NO. 8988164398	Registered Mortgage of a commercial cum residential IP area measuring 244-82 Sq. mtrs comprised in Khata 324, Khatauni No. 590, Kita 9 Khasra No. 1736, 1738, 1739, 1745, 3367/1740, 1744, 3135/1746, 1747, 3137/1753 as per Nakal Jamabandi for the year 2013-14 situated in up Mahal Shiv Nagar Mouja Bajuri "Anand Cloth house, Pratap Gali, Hamirpur, Tehsil & District Hamirpur, (HP) & Building constructed thereupon in the name of Smt. Salochana Devi W/O Sudesh Raj mortgaged with PNB, Hamirpur (H.P).	A) 04.07.2018 B) Rs. 3,42,23,253.75 as on 30.06.2018 (Rupees Three Crore Forty Two Lakhs Twenty Three Thousand Two Hundred Fifty Three and Seventy Five Paise Only) with further interest and expenses w.e.f 01.07.2018 until payment in full C) 27.03.2023 D) Physical	A) Rs. 161.19 Lakh B) Rs. 16.12 Lakh C) Rs. 0.50 Lakh
	(Borrower): M/S Anand Foundation Educational Society, Vill. Dugnehra, P.O. Jhaniara Tehsil & Distt. Hamirpur (H.P). (Guarantor): 1. Sh. Sudesh Raj Anand S/o Sh. Ishwar Dass R/o Shiv Nagar, Mouja Bajuri Tehsil & Distt. Hamirpur (H.P). 2. Sh. Pankaj Anand S/o Sh. Sudesh Raj Anand R/o Vill. Dugnehra, P.O. Jhaniara Tehsil & Distt. Hamirpur (H.P). 3. Smt. Salochana Devi W/o Sh. Sudesh Raj Anand R/o Shiv Nagar, Mouja Bajuri, Tehsil & Distt. Hamirpur (H.P). 4. Sh. Lalit Anand S/o Sh. Sudesh Raj Anand, R/o Shiv Nagar, Mouja Bajuri Tehsil & Distt. Hamirpur (H.P). 5. Sh. Vivek Anand S/o Sh. Sudesh Raj Anand, R/o Shiv Nagar, Mouja Bajuri Tehsil & Distt. Hamirpur (H.P).			
2.	PNB DOH CONTACT NO. 8628964532	Land Comprised in Khata / Khatauni No. 257 Min/282 Min, Khasra No. 1331/1, Area-0K-03M, Salam as per jamabandi 2011-12, VIII Doh, Mauza Bamson, Tehsil-Bhoranj, Distt-Hamirpur (HP) and also the construction and Superstructure to be built/ built thereon with all rights of easement of all kinds appurtenant thereto.	A) 11.10.2023 B) Rs. 2,85,843.00 (Rupees Two Lakh Eighty Five Thousand Eight Hundred Forty Three and Paise Zero Only) with further interest & charges w.e.f 31.08.2023 Less Recovery, if any until payment in full C) 08.02.2024 D) Symbolic	A) Rs. 9.00 Lakh B) Rs. 0.90 Lakh C) Rs. 0.50 Lakh
	(Borrower): Sh. Kamal Dev S/o Sh. Chepu Ram R/o Vpo-Dho, Tehsil-Bhoranj & Distt-Hamirpur (HP), Pin 177029 (Co-Borrower): Smt Pinki Devi W/o Sh. Kamal Dev R/o Vpo-Dho, Tehsil-Bhoranj & Distt-Hamirpur (HP), Pin 177029 (Guarantor): Sh. Dharam Singh S/o Sh. Albel Singh R/o Vill Pidarta, Po-Tikkari Manhasan, Tehsil-Bhoranj, Distt-Hamirpur (HP)			
3.	PNB TAHLIWAAL Contact No. 7340013235	Khata No. 90 Min Khatauni No.128 Min Khasra No.247/2, Land Measuring 0-01-80 Hects And Khata No. 91 Min Khatauni No. 129 Min Khasra No.490/200/3, Land Measuring 0-01-76 Hects. Total Land Measuring 0-03-56 Hectst Situated At Mohal Sornu Mouja Kandbari Tehsil-Palampur, Distt-Kangra (Hp) Vide Jamabandi For The Year 2010-2011 Together With All Building And Structure Constructed / Erected Thereon	A) 01.08.2023 B) Rs. 1,37,38,746.37 (Rs. One Crore Thirty Seven Lakh Thirty Eight Thousand Seven Hundred Forty Six and Paise Thirty Seven Only) with further interest & charges w.e.f 29.06.2023 Less Recovery, if any until payment in full C) 29.03.2024 D) Symbolic	A) 207.23 Lakh B) 20.73 Lakh C) 0.50 Lakh
	(BORROWER): M/s Ashoka Filling Station Prop: Ashok Kumar S/o Sh. Bihari Lal Bara Bhuiin, Vpo Bhunatar, Distt Kullu, HP-175125 (PROPRIETOR): Sh. Ashok Kumar S/o Sh Bihari Lal R/o Village Sornu, Po- Kamleha Tehsil-Palampur & Distt Kangra (HP)			
	Attached To The Earth Or Permanently Fastened To Anything Attached To The Earth Or Kept Or Lying Thereon			
4.	PNB Ladraur Contact No. 9459927100	Land Comprised in Khata No-63, Khatauni No-88, Khasra No. 1136, area measuring 08-18 Bigha to the extent of 29/178 share i.e 01-09 B Situated in Mauza Barota, Pargana-Ajmerpur, Sub-Tehsil-Bharari, Distt-Bilaspur (HP) as per jamabandi of year 2010-11 along with the Super Structure existing or to be raised over the same in the name of Sh. Kuldeep Kumar S/o Sh. Kishan Singh.	A) 04.01.2024 B) Rs. 13,02,246.00 (Rupees Thirteen Lakh Two Thousand Two Hundred Forty Six and Paise Zero Only) with further interest & charges w.e.f 31.12.2023 Less Recovery, if any until payment in full C) 25.04.2024 D) Symbolic	A) 25.47 Lakh B) 2.55 Lakh C) 0.50 Lakh
	(BORROWER): Sh. Kuldeep Kumar S/o Sh. Krishan Singh R/o Vpo-Barota, Tehsil-Ghumarwin, Distt-Bilaspur, HP-174027 (GUARANTOR): Sh. Ram Lal S/o Sh. Shivu Ram R/o Vpo-Barota, Tehsil-Ghumarwin, Distt-Bilaspur, HP-174027			

TERMS AND CONDITIONS: 1. 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 (<http://www.mstcecommerce.com/>) 2. The intending Bidders/ Purchasers are requested to register on portal (<https://www.mstcecommerce.com/>) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by E-Auction service provider (may take 2 working days), the intending Bidders/ Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet before the E-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction. 3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 modes i.e. NEFT/ Cash/ Transfer (After generation of Challan from (<https://www.mstcecommerce.com/>)) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash/ Transfer the bidder has to visit Punjab National Bank Branch. Payment of EMD by any other mode such as Cheques will not be accepted. 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 (<http://www.mstcecommerce.com/>) for E-Auction will be provided by e Auction service provider M/S MSTC Limited having its Registered office at 225-C, A.J.C. Bose Road, Kolkata- 700020 (contact Phone & Toll free Numbers 079-41072412/ 411/ 413 or 1800-103-5342). The intending Bidders/Purchasers are required to participate in the E-Auction process at E-Auction Service Provider's website <http://www.mstcecommerce.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://www.ibapi.in/> (2) <http://www.mstcecommerce.com/> (3) 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 www.ibapi.in/ portal (<https://www.ibapi.in/>). 7. The intending Bidders/ Purchasers are requested to register on portal (<https://www.mstcecommerce.com/>) using their mobile number and email id. Further, they will upload the requisite KYC documents. Once the KYC documents are verified by E-Auction service provider (may take 2 working days), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet. Only after having sufficient EMD in his Wallet, the interest bidder will be able to bid on the date of E-Auction. 8. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding. 9. 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 minimum increase in the bid amount must be of Rs. 50000 to the last higher bid of the bidders. Ten 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 ten minutes to the last highest bid, the E-Auction shall be closed. 10. 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. (1) In case of any difficulty or need of assistance before or during E-Auction process may contact authorized representative of our E-Auction Service Provider (<http://www.mstcecommerce.com/>). Details of which are available on the E-Auction 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 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 the 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 asset and specification before submitting the bid. The bidder inspects the property in consultation with the dealing official as per the details provided. 20. All statutory dues/attendat 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://www.ibapi.in/>, <http://www.mstcecommerce.com/> & www.pnbindia.in