

Circle Sastra Centre: Mandi (H.P) Contact No. 01905-222094.

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF MOVABLE & IMMOVABLE PROPERTIES

LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS HARD COPY TO THE AUTHORISED OFFICER 21-12-2023 UP TO 4:00 P.M.

Sale of immovable/ MOVABLE property /ies mortgaged to Bank under **Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** Whereas, the Authorized Officer of Punjab National Bank has taken possession of the following property/ies pursuant to the notice issued under **Section 13(2)** read with **Rule 6(2)/ 8(6)** of the Security Interest (Enforcement) Rules 2002 in the following loan account with right to sell the same on **"AS IS WHERE IS BASIS and AS IS WHAT IS BASIS"** for realization of Bank's dues plus interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under **Section 13(4)** of the said Act proposes to realize the Bank's dues by sale of the said property/ies. The sale will be done by the undersigned through e-auction platform provided at the Web Portal (<https://www.ibapi.in>;<http://www.mstcecommerce.com>). **Bank will be free to bid for eligible cases**

DESCRIPTION OF IMMOVABLE / MOVABLE PROPERTIES

| Sr. No. | Name of Branch & Account | Name of Owner of The Property/Asset | Details Of Property/Asset | Demand Notice Date/Outstanding Amount/ Date Of Possession | Reserve Price | EMD(10% of Reserve Price) | Bid Increase Amount | Date/Time of auction | Dues Payable to Local Bodies/State/Central Govt. |
|---------|--|--|---|---|---|---|---|--|--|
| 1 | Punjab National Bank Bhangrotu, District Mandi (H.P) M/S HI-TECH SATLUJ MOTORS PVT. LTD. (DIRECTORS SH. NARENDER KUMAR GULERIA & SMT. BABLI GULERIA) A/C NO. 0911009300010961 9862009300000166 | SH. NARENDER KUMAR S/O DHARAM CHAND | REGISTERED MORTGAGE OF LAND AND BUILDING OF NARENDER KUMAR S/O DHARAM CHAND COMPRISED UNDER KHATA/KHATAUNI NO. 69/79, KHASRA NO. 1123/1, 1126/2 AREA 00-13-06 BIGHA AT MUHAL NAGCHALA/219, TEHSIL BALH, DISTRICT MANDI HP. | <u>Demand Notice Date</u> 08-11-2021 | Rs 2,00,00,000 /- (Rupees Two Crore Only) | Rs 20,00,000/- (Rupees Twenty Lakhs Only) | Rs 2,00,000/- (Rupees Two Lakh Only) | 22-12-2023 11:00 A.M. To 04:00 PM | NOT KNOWN |
| | | | REGISTERED MORTGAGE OF LAND AND BUILDING OF NARENDER KUMAR S/O DHARAM CHAND COMPRISED UNDER KHATA/KHATAUNI NO. 69/79, KHASRA NO. 1125/1, 1126/3 AREA 00-11-13 BIGHA AT MUHAL NAGCHALA/219, TEHSIL BALH, DISTRICT MANDI HP. | <u>Outstanding Amount</u> Rs.6,55,57,926.78/ (Rs. Six Crore Fifty Five Lakh Fifty Seven Thousand Nine Hundred Twenty Six and Seventy Eight Paise only) with further interest w.e.f 01.04.2021 and other charges and less recovery. | | | | | |
| | | | REGISTERED MORTGAGE OF LAND AND BUILDING OF NARENDER KUMAR S/O DHARAM CHAND COMPRISED UNDER KHATA/KHATAUNI NO. 185/222, KHASRA NO. 1077, 1082, KITA 2 TOTAL LAND MEASURING 04-17-16 BIGHAS OUT OF WHICH SHARE OF 1968/10432 I.E 00-18-09 BIGHA SITUATED AT MUHAL NAGCHALA/219, TEHSIL BALH, DISTRICT MANDI HP. REGISTERED MORTGAGE OF LAND AND BUILDING OF NARENDER KUMAR S/O DHARAM CHAND COMPRISED UNDER KHATA/KHATAUNI NO. 405/466, KHASRA NO. 1078,1124 KITA 2 TOTAL LAND MEASURING 05-05-14 BIGHA OUT OF WHICH SHARE OF 1500/31710 I.E 00-05-00 BIGHA SITUATED AT MUHAL NAGCHALA/219, TEHSIL BALH, DISTRICT MANDI HP. | (Physical Possession date 03-08-2022 for Property in name of Narender Kumar S/o Dharam Chand at Khasra No 1123/1, 1126/2, Area 00-13-06 Bigha & Khasra no. 1125/1 & 1126/3 Area 00-11-13 Bighas) (Symbolic Possession date 25-01-2022 for Property in name of Narender Kumar S/o Dharam Chand at Khasra No 1077,1082 Area 00-18-09 Bigha & Khasra No 1078,1124 Area 00-05-00 Bigha.) | Rs 3,25,00,000/- (Rupees Three Crore Twenty Five Lakhs Only) | Rs 32,50,000/- (Rupees Thirty Two Lakhs Fifty Thousand Only) | Rs 3,25,000/- (Rupees Three Lakhs Twenty Five Thousand Only) | | |
| 2 | Punjab National Bank Sundernagar, District Mandi (H.P) M/S N.G ENTERPRISES A/C NO. 3034008700004346 | SH. NISHANT GULERIA S/O KISHAN CHAND | REGISTERED MORTGAGE OF LAND AND BUILDING OF NISHANT S/O KISHAN SINGH COMPRISED UNDER KHATA/KHATAUNI NO 133/181, KHASRA NO. 705/595, MEASURING 00-18-18 BIGHAS SITUATED AT MUHAL BAHOT/25, TEHSIL SUNDERNAGAR, DISTRICT MANDI HP AS PER JAMABANDI FOR THE YEAR 2010-2011. | <u>Demand Notice Date</u> 20-08-2022 | Rs 32,00,000/- (Rupees Thirty Two Lakhs Only) | Rs 3,20,000/- (Rupees Three Lakhs Twenty Thousand Only) | Rs 40,000/- (Rupees Forty Thousand Only) | 22-12-2023 11:00 A.M. To 04:00 PM | NOT KNOWN |
| | | | | <u>Outstanding Amount</u> Rs. 42,31,694/- (Rs. Forty Two Lakhs Thirty One Thousand Six Hundred Ninety Four only) with further interest w.e.f 01.06.2022 and other charges and less recovery. | | | | | |
| | | | | <u>Symbolic Possession Date</u> 30-12-2022 | | | | | |
| 3 | PUNJAB NATIONAL BANK MANALI, DISTT. KULLU (H.P) SMT. POONAM DEVI W/O SH. YOG RAJ A/C No. 171300NC00000711 | SMT. POONAM DEVI W/O SH.YOG RAJ | EQUITABLE MORTGAGE OF LAND AND BUILDING OF SMT. POONAM DEVI W/O SH.YOG RAJ MEASURING 00-05-00 BIGHAS BEING 5/51 SHARE OUT OF TOTAL LAND MEASURING 02-11-00 BIGHA COMPRISED UNDER KHASRA NO. 1502, KHATA KHATAUNI NO. 279/108 SITUATED AT VILLAGE JAMAD P.O PALACH TEHSIL BANJAR DISTT. KULLU (H.P) | <u>Demand notice date</u> 19-04-2017 | Rs.10,70,000/- (Rupees Ten Lakhs Seventy Thousand Only) | Rs.1,07,000 /- (Rupees One Lakh Seven Thousand Only) | Rs.11,000/- (Rupees Eleven Thousand Only). | 22-12-2023 11:00 A.M. To 04:00 PM | NOT KNOWN |
| | | | | <u>Outstanding Amount</u> Rs 98,13,290.23/- (Rupees Ninety Eight Lakhs Thirteen Thousand Two Hundred Ninety and Twenty Three Paise only) with further interest from 01.04.2017 until payment in full & others charges. | | | | | |
| | | | | <u>(Physical Possession)</u> 18.09.2019 | | | | | |

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| 4. | PUNJAB NATIONAL BANK BO BHANGROTU M/S BRAHMA MILK UDYOG PROP. RAMESH SEN S/O NIKKA RAM A/C NO 986200AG00000016 & 9862008600000018 | SH. RAMESH SEN S/O NIKKA RAM | REGISTERED MORTGAGE OF LAND AND BUILDING COMPRISED UNDER KHATA KHATAUNI NO. 188/213, KHASRA NO. 665, MEASURING 01-18-15 BIGHA OUT OF WHICH LAND TO THE EXTENT OF 4/30 SHARE MEASURING 00-05-03 BIGHA SITUATED AT MUHAL NER/222, TEHSIL BALH DISTT. MANDI H.P. | <u>Demand Notice Date</u> 12.03.2023 <u>Outstanding Amount</u> Rs. 7,94,627.16/- (Rupees Seven Lakh Ninety Four Thousand Six Hundred Twenty Seven and Sixteen Paise Only) with further interest w.e.f. 01.04.2018 and other charges and less recovery. (Physical Possession) 09-10-2023 | Rs 32,22,350/- (Rupees Thirty Two Lakhs Twenty Two Thousand Three Hundred Fifty Only) | Rs 3,22,235/- (Rupees Three Lakh Twenty Two Thousand Two Hundred Thirty Five Only) | Rs 35,000/- (Rupees Thirty Five Thousand Only) | 22-12-2023 11:00 A.M. To 04:00 PM | NOT KNOWN |
| 5. | PUNJAB NATIONAL BANK SUNDERNAGAR NARESH CHOWK, DISTT. MANDI (H.P) SH. RAMESH SEN S/O NIKKA RAM A/C No. 7490008700001048 & 749000IS000000028 | SH. RAMESH SEN S/O NIKKA RAM | REGISTERED MORTGAGE OF IMMOVABLE PROPERTY OF RAMESH KUMAR COMPRISED UNDER KHATA/KHATAUNI NO. 96/103, KHASRA NO 307, 309 KITA-2, MEASURING 0-10-0 BOGHAS I.E 200/500 SHARE OF TOTAL 1-5-0 BIGHAS SITUATED AT MOHAL ARDA/372, TEHSIL SADAR, DISTT. MANDI HP VIDE SALE DEED NO. 14 DATED 11.01.2016. | <u>Demand Notice Date</u> 03.10.2022 <u>Outstanding Amount</u> Rs. 24,97,826.03/- (Rupees Twenty Four Lakhs Ninety Seven Thousand Eight Hundred Twenty Six and Three Paise Only) with further interest w.e.f. 01-10-2022 and other charges and less recovery. (Symbolic Possession Date) 03-02-2023 | Rs.12,40,000 /- (Rupees Twelve Lakhs Forty Thousand Only) | Rs.1,24,000 /- (Rupees One Lakh Twenty Four Thousand Only) | Rs 20,000/- (Rupees Twenty Thousand Only) | 22-12-2023 11:00 A.M. To 04:00 PM | NOT KNOWN |
| 6. | Punjab National Bank BO Sarkaghat, Distt. Mandi (H.P) M/S AKS Motors Prop.: Ankita Devi A/C No. 0867008700003159 | 1. SMT SATYA DEVI W/O SH. MANSA RAM 2. SMT. MEENU SHARMA W/O SANJAY KUMAR 3. SH. RAJESH KUMAR S/O SH. MANSA RAM (GUARANTOR) | REGISTER MORTGAGE OF LAND AND BUILDING COMPRISED UNDER KHATA NO. 157MIN KHATONI NO. 169 KITA 14 LAND MEASURING 01-19-29 HECT. SITUATED AT MOUJA THANA/382 TEHSIL SARKAGHAT DISTT MANDI HP OUT OF WHICH 1/6 TH SHARE LAND MEASURING 0-19-88 HECT. IS RECORDED IN THE OWNERSHIP AND POSSESSION OF MEENU SHARMA, RAJESH KUMAR AND SATYA DEVI (GUARANTORS/ MORTGAGORS) AS PER JAMABANDI YEAR 2010-11. | <u>Demand Notice Date</u> 20.12.2019 <u>Outstanding Amount</u> Rs. 19,09,263.88 (Rupees Nineteen Lakh Nine Thousand Two Hundred Sixty Three and Eighty Eight Paise only) with further interest w.e.f. 01.11.2019 and other charges and less recovery (Physical Possession) 16.03.2021 | Rs.7,66,700/- (Rupees Seven Lakhs Sixty Six Thousand Seven Hundred only) | Rs.76,670/- (Rupees Seventy Six Thousand Six Hundred Seventy Only) | Rs..8,000/- (Rupees Eight Thousand Only) | 22-12-2023 11:00 A.M. To 04:00 PM | NOT KNOWN |

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.

(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 mode 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) <https://eprocure.gov.in/epublish/app>

(3) <http://www.mstcecommerce.com/>

(4) 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 e-बिदाई –IBAPI 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-auctions 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. _____ 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 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://www.ibapi.in>, <https://eprocure.gov.in/epublish/app>, <http://www.mstcecommerce.com/> & www.pnbindia.in,

TERMS AND CONDITIONS OF E-AUCTION SALE:

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

The borrower/guarantors are hereby notified to pay the outstanding Amount as mentioned above along with up to date interest and ancillary expenses before the date of e-auction, failing which the property will be auctioned/sold and balance dues, if any will be recovered with interest and cost.

Place: MANDI

Date: 04-12-2023

Authorized Officer, Punjab National Bank , CIRCLE SASTRA CENTER: MANDI