पंजाब नेशनल बैंक
Punjab National Bank
सस्त्रा अनुभाग, मण्डल कार्यालय: कानपुर नगर
SASTRA Department, Circle Office - KANPUR CITY
59/29, बिरहाना रोड, कानपुर/BIRHANA ROAD,KANPUR
ई-मेल आईडी: cs8258@pnb.co.in

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o/c

NOTICE TO BE SERVED UPON BORROWER/GUARANTOR/MORTGAGOR BEFORE EFFECTING SALE OF SECURED ASSETS

1. M/S SUBHAN GIFTS through its proprietor Mohd. Samran
Add: Bisati Bazar, Kanpur.

2. Mohd. Samran (Proprietor)
Add:98/192-B, Beconganj, Kanpur-208001

3. Smt. Chand kausar W/o Mohd. Sabir (Mortgagor)
Add: H No. 192 Part-2, Moti Nagar, Kanpur-208001

4. Smt. Anjuman Bano W/o Mohd. Sabir (Mortgagor)
Add: H No. 192 Part-2, Moti Nagar, Kanpur-208001

5. Mohd. Sooban S/o Mohd. Asim (Guarantor)
Add: H No. 192 Part-2, Moti Nagar, Kanpur-208001

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) read with Rule 9(1) of the Security Interest (Enforcement) Rules, 2002: SUBHAN GIFTS: A/c No. 2378008700001600,**Branch:PNB-** COLONELGANJ-KANPUR

Notice is hereby given to the public in general and in particular to the Borrower(s) and Gurantor(s) that the below described immovable property Mortgaged / Charged to the Secured Creditor, the **Symbolic/Physical possession of which has been taken by the Authorised Officer of Punjab National Bank (Secured creditor) on** 10.09.2021 **(Symbolic), will be sold on "As is where is", "As is what is" and "Whatever there is" on 28.03.2025 date fixed for e auction, for recovery of Rs.21,41,353.14 (Rs. Twenty One Lakh Forty One Thousand Three hundred Fifty Three and paisa Fourteen Only) with further Interest w.e.f. 01.03.2025 and other expenses.**

S.No	Description of Property	Reserve Price (in rupees)	Earnest Money (in rupees	Date/time fixed for auction	Details of Encumbrances, if any)
1	Residential Flat No. 01, Ground floor bearing house no. 88/457, Humayun Bagh, Chamanganj, Kanpur – 208001 having covered area 36.88 sq meter including undivided share in Land area 6.14 sq. mtr. in the name of Smt. Chand Kousar & Smt. Anjuman Bano both W/O Mohd Sabir, as per sale deed dated 22-02-2018, at Bahi No.1, Zild No. 8705, Page no. 231 to 270 at Sr. No. 1055 registered in office of Sub-Registrar Zone – 2 Kanpur Nagar Boundaries: East: Part of house no. old 88/455	Rs.1583000/-	Rs.1,58,300/-	28.03.2025/ 12:00PM to 04:00PM **Bid Increase Amount:** 20,000.00	Not known

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C & New 88/457, West: 3.05meter road North:H.no. 88/458, South:Common Passage and stairs				

Please note that the Bank shall put your property on auction sale on the date as mentioned above at the reserve price as mentioned above. This is for your information. For detailed term and conditions of the sale, please (https://ebkray.in). www.pnbindia.in

For PUNJAB NATIONAL BANK

Authorised Officer
Circle Sastra Center, Kanpur

Date: 06.03.2025
Place: KANPUR

Durgesh Kumar Tiwari
Authorized Officer
Punjab National Bank
Secured Creditor

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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 **or baanknet.com**

2. The intending Bidders/ Purchasers are requested to register on portal (https://ebkray.in) or **baanknet.com** using their email-id and mobile number. The process of eKYC is to be done through Digilocker. 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) or **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.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**
   (2) www.pnbindia.in
   (3) **Baanknet.com**

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) or 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 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. 05 **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 05 **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 **or baanknet.com**

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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 NEFT/RTGS/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.

Punjab National Bank D No. 825800 Circle Sastra Center

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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://ebkray.in or baanknet.com & www.pnbindia.in.

For PUNJAB NATIONAL BANK

Authorised Officer
Circle Sastra Center, Kanp...

DURGESH KUMAR TIWARI
Authorized Officer
Punjab National Bank
Secured Creditor

Date: 06.03.2025

Place: KANPUR