No.	1)Name of Borrower/ Name of the Account Name of theBranch	Description of the immovable Properties Mortgaged/Owner's Name (mortgagers of property (ies)) All that piece and parcel of Residential Flat at 2nd Floor at 51/2,	A) Dt. of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Outstanding Amount C) Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Symbolic/Physical /Constructive A) 19.1.2016	E. Reserve Price F. Last date of deposit of EMD G. Bid Increase Amount H. EMD (Earnest Money Deposit	1. Date of Auction 2. Time of Auction 1) 16.10.2020	Details of the Encumbrances known to the Secured Creditors
	Fashions Prop. Shri Bhanwar Lal Chickpet (PNB)	1st Cross Road, Kalappa Block, Ramachandrapuram, Bangalore 560021, with super built up area 800 sq.ft along with undivided share of land admeasuring 183.75 sq.ft covered under 51/2, 1st Cross Road, Kalappa Block, Ramachandrapuram, Bangalore 560021, bounded on East: Property of V Sulochana, West: Property of Bhanwar Lal, North: Road, South: Private Property, in name of Bhanwar Lal.	B) Rs 35 lakhs plus Interest and charges C) 22.4.2016 D)Symbolic	F) 13.10.2020 Upto 4 pm G) Rs.10,000/- H) Rs 2,60,000/-	2) 11.00 am - 4:00 pm	
	1) M/s Kushi Exim Prop Mrs Snehal Rathi K G Road (PNB)	All that part and parcel of vacant land owned by Mrs Snehal Rathi, Bearing Site no 164, Sy no 65 of Kyalsanahalli village, formed by the ideal homes co-operative building society ltd in the Ideal Hi-Tech Township, Kyalsanahalli Village, Jigani Anekal Taluka, Bangalore-560006.	A) 24.4.2019 B) Rs 53.53 lakhs plus interest and charges C) 21.8.2019 D) Symbolic	E) Rs 39,00,000/- F) 13.10.2020 Upto 4 pm G) Rs.10,000/- H) Rs.3,90,000/-	1) 16.10.2020 2) 11.00 am - 4:00 pm	Nil
	1) M/s R V Granites Bannerughatta (E-OBC)	All that plant and machinery of M/s R V Granites situated at Sy No. 261/3 and 261/4, Haragadde Village, Jigani Hobli, Anekal Taluk, Bangalore-562106	A) 10.12.2015 B) Rs 41.96 lakhs plus interest and charges C) 1.12.2015 D) Physical	E) Rs 11,00,000/- F) 13.10.2020 Upto 4 pm G) Rs.10,000/- H) Rs.1,10,000/-	1) 16.10.2020 2) 11.00 am - 4:00 pm	Nil
	Mrs. Vimaladevi Selvarajan Bannerughata (e-UNI)	SCHEDULE - A - All that piece and parcel of the property bearing converted Sy No.281/1, measuring an extent of 11.936 Guntas (12,999.28 Sq. Ft.) out of 39 Guntas, Situated at Begur Village, Begur Hobli, Bangalore South Taluk, now bearing BBMP Begur sub Zonal office khatha No.281/1/18 and bounded as follows: East by: Property belonging to Chikka Begur Nagaraj, West by: 30 feet Road, North by: Property belonging to Chittor Venkata Reddy, South by: Property belonging to Begur Chinnappa. SCHEDULE - B (Property mortgaged to the Bank) - All that piece and parcel of Flat No. 406 in the Fourth Floor having super built up area of 820.00 sq feet with an undivided 221 sq.ft of share, right, Title and interest in the land consisting of one Hall, Kitchen, Two Bed rooms, Two Toilets cum bathrooms being the part of the apartment building known as PRABHAVATHI WOODS in the Schedule A property with RCC framed structure, concrete Block Mansonry, main door teak frame and steam breach veneered flush shutters, power coated aluminium windows with glass & safety grills, semi-vertified floor, lift, generator facility and electricity connection etc and bounded as follows: East by: Flat No. 405, North by: Open Space, South by: Corridor. Property in the name of Mr. Srikanth R & Mrs. Vimaladevi Selvarajan.	A) 6.6.2018 B) Rs 17.45 lakhs plus interest and charges C) 21.6.2019 D) Symbolic	E) Rs.29,00,000/- F) 27.10.2020 Upto 4 pm G) Rs.10,000/- H) Rs.2,90,000/	1) 31.10.2020 2) 11.00 am - 4:00 pm	Nil
15	Mr. Sarath N, Mr. B.C. Raju & Mrs Pushpa Krishnamandadi Bannerughata (e-UNI)	Schedule A Property - All the piece and parcel of the immovable property bearing old khatha No. HASB/124/176 of Kodihalli village, Varthur Hobli, bangalore Mahanagara Palike bearing Muncipal no. 43, PID No. 74-14-43, BBMP ward No.74 situated at Kodihalli Main road, Bangalore, measuring East to West 80ft and North to South 40 feet in total 3200 sq.ft and bounded as follows: East by: Road, West by: Property of Krishnappa & Gopal Menon, North by: Chairman Chennappa's Property, South by: Kamadenu Kuteera belongs to Sampangi. Schedule B Property - All the piece and parcel of the flat no.403 on the fourth floor having super built up area of 922 sq.ft. with an undivided share of 220 sq.ft. of share, right, title and interest in the land one hall & kitchen, two bedrooms, two toilets cum bathrooms with one car parking in the stilt floor being part of the apartment building known as 'Prabavathi Crystal' constructed on the schedule 'A' property with RCC framed structure, concrete Block Mansory, Main door teak frame and steam breach veneered flush shutter and room doors sal wood with water proof flush shutters, Powder coated aluminum windows with glass & safety grills, vitrified tiles flooring and bounded as follows: East by: Flat No. 402, West by: Private Property, North by: Corridor, South by: Road. Property in the name of Mr. Sarath N.	A) 6.7.2017 B) Rs 30.52 lakhs plus interest and charges C) 9.11.2017 D) Symbolic	E) Rs.56,00,000/- F) 27.10.2020 Upto 4 pm G) Rs.10,000/- H) Rs.5,60,000/-	1) 31.10.2020 2) 11.00 am - 4:00 pm	Nil
16	1) Mr N Raju and Maria Soumya Electronic City (E-UBI)	Immovable property (vacant site) bearing housing list no 112/1 situated at Marehalli Palya, Uttarahalli Hobli, Bangalore South Taluk, present Municipal No.16, 18th "D" Main, 2nd phase, J P Nagar, Bangalore-560078 measuring East to West 20 Ft and North to South 40 ft, in all measuring 74.38 sq mtr and bounded on the East by: Property of Mr Mallaiah, West by: Panchayathi Road, North by: Private Property and South by: Property of Mr Muniraju.	A) 7.10.2015 B) Rs 30.56 lakhs plus interest and charges C) 24.12.2015 D) Symbolic	E) Rs.32,00,000/- F) 13.10.2020 Upto 4 pm G) Rs.10,000/- H) Rs.3,20,000/-	1)16.10.2020 2) 11.00 am - 4:00 pm	Nil

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.mstcauction.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 above mentioned dates 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 (https://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, Kolkata700020 (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 swebsite https://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 Bक्रय - IBAPI portal (https://www.ibapi.in).

7. The intending Bidders / Purchasers are requested to register on portal (https://www.mstcauction.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-sé bidding over and above the last bid quoted and the minimum increase in the bid amount must be of Rs.10,000/- to the last higher bid of

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 (https://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 favour 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's ale 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/continge 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

Place : Bangalore AUTHORISED OFFICER & CHIEF MANAGER Date: 29.9.2020 PUNJAB NATIONAL BANK (SECURED CREDITOR)