

### 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 provision 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, symbolic possession of which has been taken by the Authorized 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 given below against the respective properties.

#### SCHEDULE OF THE SECURED ASSETS

Name of the branch Account Name and No. Name & Address of the Borrowers/ Guarantors	Description of the Immovable Properties Mortgaged/ Owner's Name [mortgagers of property(ies)]	E. Date of Demand Notice u/s 13(2) of SARFAESI ACT 2002 F. Outstanding amount as on date of NPA G. Possession Date U/s 13 (4) of SARFAESI ACT 2002 H. Nature of Possession	A) Reserve Price (Rs. In Lacs) B) EMD C) Last date of deposit of EMD D) Bid Increase amount E) Date of Auction F) Time of Auction
Branch- Shahdol (M.P.)  Borrower's Name- Shri Gaurav Dhand S/o Shri Shailesh Kumar Dhand  Address- In front of Mission Hospital, Near Bullet showroom, Sohagpur, Shahdol (M.P.)	Immovable property situated at Mouza- Dhurwar, PH- Dhurwar No. 69, Khasra No. 1215 (old), 1215/2 (New), RNM- Kanchanpur, Block and Tehsil- Sohagpur, Distt- Shahdol (M.P.), Total Area-0.079 Hect. Owner & Mortgagor- Shri Gaurav Dhand S/o Shri Shailesh Kumar Dhand Auction Ref. No: PUNB66002704/1	E. 24/10/2019 F. Rs. 6966599/25 + DI + further interest wef the date of NPA G. 08/01/2020 H. Symbolic	A) 1730000.00 B) 173000.00 C) 11/12/2020 D) 10000.00 E) 15/12/2020 F) 11:30 AM
Account no. -6600008700000061, 660000IC00000011, 660000SG00000073  Guarantors-	Immovable Property situated at Vill- Saunkhi, PH- Balpurwa no. 76, Tehsil-Sohagpur, Distt- Shahdol, Khasra No.- 13/26/1/9, Area 0.010 Hect and Arazi Khasra No. 13/70/2/6, Area- 0.083 Hect. Owner & Mortgagor- Shri Chandrashekhar Dhand S/o Late Shri Kulwant Rai Dhand Auction Ref. No: PUNB66002704/2		A) 6480000.00 B) 648000.00 C) 11/12/2020 D) 10000.00 E) 15/12/2020 F) 12:00 PM
1. Shri Chandrashekhar Dhand S/o Late Shri Kulwant Rai Dhand 2. Shri Shailesh Kumar Dhand S/o Late Shri Kulwant Rai Dhand Both residing at: In front of Mission Hospital, Near Bullet showroom, Sohagpur, Shahdol (M.P.)	Immovable property situated at Vill- Saunkhi, PH-Balpurwa no. 76, Tehsil- Sohagpur, Distt- Shahdol, Khasra No.- 13/26/1/8, Area 0.011 Hect and Arazi Khasra no. 13/70/2/5, Area-0.083 Hect. Owner & Mortgagor- Shri Shailesh Kumar Dhand S/o Late Shri Kulwant Rai Dhand Auction Ref. No: PUNB66002704/3	E. 24/10/2019 F. Rs. 6966599/25+DI+ further interest wef the date of NPA G. 09/01/2020 H. Symbolic	A) 6480000.00 B) 648000.00 C) 11/12/2020 D) 10000.00 E) 15/12/2020 F) 12:30 PM
3. Shri Ramesh Kr. Dhand S/o Late Shri Kulwant Rai Dhand Address- Ward No. 18, Near Rewa Hotel Bye Pass Road, Sohagpur, Shahdol M.P	Immovable property situated at Vill- Saunkhi, PH- Balpurwa No.76, Tehsil- Sohagpur, Distt- Shahdol, Khasra No.- 13/26/1/1, Area- 0.010 Hect and Arazi Khasra No. 13/70/2/1, Area- 0.083 Hect. Owner & Mortgagor- Shri Ramesh Kumar Dhand S/o Late Shri Kulwant Rai Dhand Auction Ref. No: PUNB66002704/4		A) 6480000.00 B) 648000.00 C) 11/12/2020 D) 10000.00 E) 15/12/2020 F) 13:00 PM

Details of encumbrances known to the secured creditor: Not Known

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

##### TERMS AND CONDITIONS

- The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:
- The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".
- 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.
- The Sale will be done by the undersigned through e-auction platform provided at the website <https://www.mstcecommerce.com> on 15/12/2020 at the given time.
- For detailed term and conditions of the sale, please refer [www.ibapi.in](http://www.ibapi.in), [www.tenders.gov.in](http://www.tenders.gov.in), [www.pnbindia.in](http://www.pnbindia.in), [www.mstcecommerce.com](http://www.mstcecommerce.com), <https://eprocure.gov.in/epublish/app>, or contact Shri Anchit Kumar, Senior Manager, BO: Shahdol, Ph. 8989996554, Shri Amod Kumar Pandey Chief Manager Recovery Centre, Circle Office Jabalpur Ph. 7004295336, or Shri Abhishek Tiwari, Senior Manager, Recovery Centre, Circle Office Jabalpur Ph. 8989996834.
- The auction sale will be "online through e-auction" portal <http://www.mstcecommerce.com/>
- 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 by 11.12.2020 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.
- 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.

9. 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, 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 <https://www.mstcecommerce.com>. This Service Provider will also provide online demonstration/ training on e-Auction on the portal.
10. 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](http://www.pnbindia.in).
11. 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-Bidding-IBAPI portal (<https://www.ibapi.in>).
12. 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
13. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding.
14. 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. 10000 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.
15. 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.
16. 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.
17. 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).
18. The secured asset will not be sold below the reserve price.
19. 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.
20. 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.
21. 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.
22. 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.
23. The properties are being sold on „AS IS WHERE IS BASIS and “AS IS WHAT IS BASIS” and “WHATEVER THERE IS BASIS”.
24. 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 Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation.
25. 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.
26. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
27. 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.
28. 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.
29. It is open to the Bank to appoint a representative and make self-bid and participate in the auction.
30. 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](http://www.pnbindia.in).
- 31.

**DATE: 26/11/2020**  
**PLACE: JABALPUR**

**AUTHORIZED OFFICER**  
**FOR PUNJAB NATIONAL BANK**  
**SECURED CREDITOR**