पंजाब नैशनल बैंक ...भरोसे का बैंक!
punjab national bank ...the name you can BANK upon!

CO-SAM, CO: HUBLI
R. S. No. 98/4, 3rd Floor, Centrum Mall, Airport Road (Gokul Road), Hubli - 580030
e-mail: cohublirec@pnb.co.in

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Date of Auction: 26.11.2026 & Last Date for EMD: 25.11.2026 Before 5.00 P.M.

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/properties 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.

SCHEDULE OF THE SECURED ASSETS

Lot. No.	1) Name of Borrower / Name of the account 2)Name of the Branch: 3) Account No. 4) IFSC Code:	Description of the Immovable Properties Mortgaged/ Owner's Name (Mortgagers of property(ies))	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002 B) Outstanding Amount as on 30-09-2026 C) Possession Date u/s 13(4) of SARFESI ACT 2002 D) Nature of Possession Symbolic/Physical/ Constructive	A) Reserve Price B) EMD (last date of deposit of EMD) C) Bid Increase Amount D) EMD(Earnest Money Deposit)	1. Date of Auction 2.Time of Auction	Details of the encumbrances known to the secured creditors

1	1. M/S LAXMI MURMURA INDUSTRIES PROPRIETOR: MRS. GIRIJA W/O AMARESH PALLED 2. KOPPAL(184310) 3. 184310317118A 4. PUNB0184310	Industrial Plot bearing Panchayat No.4, its Property No. 152000401600720121 measuring East-West 43 meters and North- South 54 meter total 2322.00 Sq Mt. land bearing Sy. No. 4/1 measuring 02 Acre, situated at Harishankarbandi Village within limits of Baligeri Gram Panchayat Tq Kukaanoor, Dist. Koppal, Rounded by (as per digital form No. 9 and 11A) Bounded by: East: Sy. No 4/3 and 4/1 West: Land Sy No 10 North: Road Gram Thana South: Sy No. 4/2 and 4/1	A) 06-12-2021 B) 31,25,665.31/- C) 17.03.2022 D) SYMBOLIC	A) 1,01,25,000/- B) 25-11-2026 C) 25,000/- D)10,12,500/-	1. 26-11-2026 2. From 10.00 AM to 5.00 PM	As Per Bank Records there is no known Encumbrances. Pending property tax to be borne by successful bidder.

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:

1. **The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"**
2. **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.**
3. **The Sale will be done by the undersigned through e-auction platform provided at the Website https://baanknet.com on 26.11.2026 between 10.00 AM to 5.00 PM.**
4. For detailed term and conditions of the sale, please refer https://baanknet.com & www.pnbindia.in.

Date: 04.11.2026

Place: HUBLI

Authorized Officer

Punjab National Bank
Secured Creditor

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 https://baanknet.com.

2. The intending Bidders/ Purchasers are requested to register on portal https://baanknet.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. The registration, verification of KYC documents and transfer of EMD in the account 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. 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. The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website https://baanknet.com for login credentials.

5. The General Terms and Conditions of Sale is available / published in the following websites/ webpage portal.

(1) https://baanknet.com

(2) 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 eAuction from Baanknet portal https://baanknet.com.

7. The intending Bidders / Purchasers are requested to register on portal https://baanknet.com using their mobile number and email-id. Further, they will upload the requisite KYC documents. Once the KYC documents are verified by eauction service provider (may take 2 working days), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in the mentioned account. Only after depositing EMD in the bank account, the interested bidder will be able to bid on the date of e-auction.

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 minimum increase in the bid amount must be of **Rs.25,000.00- (Rupees Twenty Five Thousands only)** 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. 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://baanknet.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 using online mode in the **PUNJAB NATIONAL BANK (KOPPAL-184310) ACCOUNT No. 184310317118A (IFSC: PUNB0184310).** 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 provided.

20. Bidder to submit details viz. bank account number, IFSC code, mobile number, email id and complete postal address in case of refund of bid amount.

21. All statutory dues/attendant charges/other dues including registration charges, stamp duty, e-Khata charges, property taxes etc. shall have to be borne by the purchaser.

22. 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.

23. 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.

24. 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://baanknet.com and www.pnbindia.in.

Date: 04.11.2026

Place: Hubli

Authorized Officer
Punjab National Bank
Secured Creditor

For PUNJAB NATIONAL BANK
कृते पंजाब नेशनल बैंक

Chief Manager / मुख्य प्रबंधक
Hubli Circle / हुबली सर्कल