

एसएएमबी चेन्नई /SAMB CHENNAI
चतुर्थ तल/4TH Floor, पीएनबी टावर्स/ PNB Towers, नं 46-49/ No.46-49
आर. एच. रोड, रायपेट्टा/ Royapettah High Road, चेन्नई /Chennai- 14
Phone: 28112261-90 ; Email:zs8341@pnb.bank.in

Ref: PNB /SAMB/ NIPL/

/2026-27

Date: 15.09.2026

1) Mrs Sumaiya Jamal,
Door No. 408 & 409,
Malayalam Abdul Khuddus Sahib St,
Vaniambadi Town,
Vaniambadi Taluk,
Thirupathur District,
PIN- 635 751.

2) Mr Nazar Ahamad Jamal,
Door No. 408 & 409,
Malayalam Abdul Khuddus Sahib Street,
Vaniambadi Town,
Vaniambadi Taluk,
Thirupathur District,
PIN- 635 751.

Dear Sir,

Sub: Sale of Secured Assets charged to Punjab National Bank under the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002, read with Rule 8(6) & Rule 9(1) of the Security Interest (Enforcement) Rules, 2002.

Please find enclosed the sale notice dated 15.09.2026 for your information wherein the e-auction of the IP mortgaged more specifically detailed in the schedule of the sale notice to be auctioned on 06.10.2026

AUTHORISED OFFICER
PUNJAB NATIONAL BANK



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ਆਰ. ਐਚ. ਰੋਡ, ਰਾਧੇਪੇਟਾ/ Royapettah High Road, ਚੇਨਈ /Chennai- 14

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E-AUCTION SALE NOTICE TO GENERAL PUBLIC UNDER RULE 8(6) & 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002 FOR SALE OF IMMOVABLE PROPERTIES

Whereas, Authorised Officer of Punjab National Bank, secured creditor has issued demand notice under Sec 13(2) of the SARFAESI Act, 2002 on 19/03/2021 to the borrowers/guarantors/ obligates of the below mentioned borrowers and subsequently, on the continuing default have taken symbolic possession of the undermentioned assets under Sec 13(4) of the said Act on 02/07/2021.

Now, notice is hereby given to the public in general and in particular to the **Borrower(s), Mortgagor(s) and Guarantor (s)** that the below described immovable properties mortgaged/charged to the secured creditors, will be sold on "**AS IS WHERE IS BASIS**" and "**AS IS WHAT IS BASIS**" and "**WHATEVER THERE IS BASIS**" on **06.10.2026** for recovery of amount of **Rs.40,87,37,935.30** (Rupees Forty Crores Eighty Seven Lakh Thirty Seven Thousand Nine Hundred Thirty Five and Paise Thirty only) in **M/s Nazar International Private Limited** with further interest and charges w.e.f **30.06.2026**, due to **Punjab National Bank secured creditors** from below **Named Borrower(s), Mortgagor(s) and Guarantor(s)**.

Borrower:

1	M/s Nazar International Pvt Ltd, Door No. 408 & 409, Malayalam Abdul Khuddus Sahib Street, Vaniambadi Town, Vaniambadi Taluk, Thirupathur District, PIN- 635 751.
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Borrower/ Mortgagor/Guarantors:

1	Mrs Sumaiya Jamal, Door No. 408 & 409, Malayalam Abdul Khuddus Sahib Street, Vaniambadi Town, Vaniambadi Taluk, Thirupathur District, PIN- 635 751.
2	Mr Nazar Ahamad Jamal Door No. 408 & 409, Malayalam Abdul Khuddus Sahib Street, Vaniambadi Town, Vaniambadi Taluk, Thirupathur District, PIN- 635 751



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S n o	Description of Mortgaged Properties along with name of owner	Details of Encumbrances known to the secured creditor	Reserve Price (In Rs)	EMD (In Rs)
1	a) All that piece and parcel of land of property situated at Door No.408, Malayalam Abdul Khudus Sahib Street, Fort, Vaniyambadi 635751, comprised in TS No.46 , Block No.46, Ward-D, Old TS Nos 527&528, Vaniyambadi Muncipal Town, Amburpettai Town Madura Fort, Vaniyambadi Taluk, Vellore District measuring 2424 sq ft and the land bounded on the North by TS No.20, Sadullah Sahib's House, South by Malayalam Abdul Kudhus Sahib Street, East by TS No.45/1, Sumaiya Jamal's property and West by TS No.47, Meharunnissa Bee's house belonging to Smt. Sumaiya Jamal & Mr. Mohammed Jamal Abdul Wahid. b) All that piece and parcel of property situated at Door No.409, Malayalam Abdul Khudus Sahib Street, Fort, Vaniyambadi – 635 751 comprised in TS No.45/1, Block No.46 Ward-D, Vaniyambadi Muncipal Town, Anburpettai Town Madura Fort, Vaniyambadi Taluk, Vellore District – measuring 775 sq ft standing in the name of Smt. Sumaiya Jamal and the land bounded on the North by TS No.21, Haji Abdul Samad's House, South by Malayalam Abdul Kudhus Sahib Street, East by S.Abdul Rehaman's property and West by TS No.46 belonging to Smt. Sumaiya Jamal & Mr. Mohammed Jamal Abdul Wahid. Latitude, Longitude and Coordinates: 12.679972N, 78.612750E	NIL	Rs 1,27,98,000 (Rs. One Crore Twenty-Seven Lakh and Ninety Eight Thousand Only)	Rs 12,79,800.00 (Rs. Twelve Lakh Seventy Nine Thousand and Eight Hundred Only)



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S n o	Description of Mortgaged Properties along with name of owner	Details of Encumbrances known to the secured creditor	Reserve Price (In Rs)	EMD (In Rs)
	(Baanknet Property ID No.PUNBABA40363897)			
2	All that piece and parcel of immovable propoerty measuring an extent of 50 cents situated under Old Mitta Survey No.346,347 & 350, Athoram Punjai B/2 Division, Ward 2 as per settlement Vaniyambadi Municipal Town, B/2 Division ward-2, Old TS No.11,12 & 16 as per settlement New Ward E, Block I, TS No.6/2 as per sub-division new TS No 6/2B2 Vaniambadi Taluk, Amburpet Town (Maduraka Namedu Pattarai), Vellore District Bounded by North by 25 Feet New Road, South By S.T.ahmed Basha SahibWet Land and T.K.Abdul Rasheed Sahib Wet Land, East by 25 Feet New Road, West By : A.S.abdul Rahim Sahib Wet Land, standing n the name of Smt.Sumaiya Jamal. Latitude, Longitude and Coordinates:12.41'13.1"N 78.37,29.2"E 12.686972, 78.624778 (Baanknet Property ID:PUNBABA40363897Y)	NIL	Rs 1,23,12,000 (Rs. One Crore Twenty-Three Lakh and Twelve Thousand Only)	Rs.12,31,200.00 (Rs. Twelve Lakh Thirty One Thousand and Two Hundred Only)
Last Date for Depositing EMD		On or before 05-10-2026 up to 5.00 pm		
Inspection of Property with Prior Appointment with Authorized Officer		29-09-2026		
Date and Time of E-Auction		Date 06-10-2026 (11:00 AM to 05:00PM)		
BID MULTIPLIER (Minimum incremental Bid Value)		Rs. 1,00,000.00		
Persons to contact		B. Vara Prasad Chief Manager/Authorised Officer, Mobile No. 8884822944 Prayag Raj Sahu, Law Officer, Mobile No.7477057944.		



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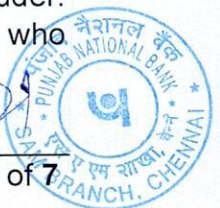
TERMS AND CONDITIONS OF E-AUCTION SALE

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.baanknet.com>**
2. The intending Bidders/ Purchasers are requested to register on portal (**<https://www.baanknet.com>**) using their email-id and mobile number. The process of eKYC is to be done through Digi locker. 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://www.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://www.baanknet.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.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 e-Auction from e-auction portal (**<https://www.baanknet.com>**).
7. Bidder's e-Wallet should have sufficient balance ($\geq$ 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. **10 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 **10 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.



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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 <https://www.baanknet.com> 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, Stressed Asset Management Branch A/c No. 834100317118A Payable at Chennai (IFSC No. PUNB0834100) OR through NEF/RTGS in A/c No. 834100317118A, IFSC No. PUNB0834100, Punjab National Bank, Stressed Asset Management Branch Chennai.**
14. 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.
15. 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.
16. The successful bidder shall bear all the necessary expenses like applicable stamp duties / additional stamp duty / transfer charges, Registration expenses, fees, GST etc. for transfer of the property in his/her name
17. The EMD of the unsuccessful bidder will be refunded to their respective A/c numbers shared with the Bank. The bidders will not be entitled to claim any interest, costs, expenses and any other charges (if any
18. 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.
19. 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. The sale certificate shall be issued after receipt of entire sale consideration and confirmation of sale by secured creditor. The sale certificate shall be issued in the name of the successful bidder. No request for a change of name in the sale certificate other than the person who submitted the bid/participated in the e-Auction will be entertained.



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20. The properties are being sold on **"AS IS WHERE IS BASIS"** and **"AS IS WHAT IS BASIS"** and **"WHATEVER THERE IS BASIS"**.
21. 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.
22. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidders are advised to in their own interest to satisfy themselves with the title and correctness of other details pertaining to the immoveable secured assets including the size/area of the immovable secured assets in question. They shall independently ascertain any other dues/liabilities/encumbrances in respect of the property from the concerned authorities to their satisfaction before submitting the bids. It would not be open for the Bidder(s) whose bid is accepted by the Authorized Officer to withdraw his bid, either on the ground of discrepancy in size/area, defect in title, encumbrances, or any other ground whatsoever The bidder may inspect the property in consultation with the dealing official as per the details provide.
23. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
24. 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.
25. 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.
26. 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.baanknet.com> & www.pnbindia.in.

Date:15.09.2026
Place: Chennai

B. Vara Prasad
Chief Manager/ Authorized Officer
Punjab National Bank
Secured Creditor



