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E-AUCTION / SALE NOTICE

PUBLIC NOTICE FOR SALE OF IMMOVABLE PROPERTIES					
DETAIL OF THE ENCUMBRANCES KNOWN TO THE SECURED CREDITORS: NOT KNOWN					
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 provisions of Rule 8(6) of the Security Interest (Enforcement) Rule, 2002.					
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 movable/immovable property(ies) mortgaged/hypothecated/charged to the Secured Creditor, the constructive/ physical (whichever is applicable) possession of which has been taken by the Authorized officer of Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", & "Whatever there is" on date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower(s) & guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.					
SCHEDULE OF SALE OF THE SECURED ASSETS					
Lot No.	Name of the Branch Name of the Account Name & addresses of the Borrower/Guarantors Account	Description of Immoveable Mortgaged Property(ies) and Name of Owner(s)/ Mortgagors	Date of Demand Notice u/s 13(2) of SARFAESI Act 2002 & amount as per demand notice 13(2) Nature of possession	Reserve Price Earnest Money Deposit (EMD) Bid Increase Amount	Date and Time of E-Auction
1.	B/O: Main Mansa Now SAMB: Chandigarh M/s H S Aakash Agro India Pvt. Ltd. 1. M/s H S Akash Agro India Pvt. Ltd. Talwandi Sabo Road, Opp. Mansa Cold Store, Mansa-151505 2. Mrs. Pushpa Devi W/o Sh. Sham Lal Water Works Road, Sodhi Street, Mansa-151505 3. Sh. Rohit Goyal S/o Sh. Sham Lal, Sodhi Street, near ICICI Bank, Water works Road, Ward No 14, Mansa-151505, 4. Smt. Manju Bala W/o Sh. Sohan Lal, Sodhi Street, near ICICI Bank, Water works Road, Ward No 14, Mansa-151505, 5. Sh. Sohan Lal S/o Sh. Hem Raj, Sodhi Street, near ICICI Bank, Water works Road, Ward No 14, Mansa-151505, 6. Sh. Sham Lal S/o Sh. Hem Raj, Sodhi Street, near ICICI Bank, Water works Road, Ward No 14, Mansa-151505 Litigation pending : CWP No. 13998/2021- M/s HS Akash Agro India Pvt Ltd. Vs PNB pending before Hon'ble Punjab and Haryana High Court at Chandigarh- Next date of hearing-07.05.2026	1. All that part & parcel of the property consisting of Factory land and building constructed on plot measuring 70 Biswa situated at Chakerian Road, Mansa bearing Registered Title Deed 5557 dated 02.02.1990, 3240 dated 21.10.1997, RTD No 3510 dated 31.08.2001 in the name of Sh. Sham Lal & Sh. Sohan Lal & RTD No. 5433 dated 29.03.1995 in the name of Sh. Sohan Lal S/o Sh. Hem Raj.	01.06.2021 Rs. 93,28,35,459.43 with further interest & incidental expenses, costs, charges etc. less recovery any w.e.f. 01.04.2021 until payment in full.	R.P.: Rs. 2,29,40,100/- EMD: Rs. 22,94,010/- Bid Increase amount: Rs. 1,00,000/-	27/03/2026 From 11.00 AM to 4.00 PM
		2. All that part and parcel of the property of store and labour quarters constructed on plot measuring 75.6 Biswas situated at Chakerian Road, Mansa bearing RTD No. 5431 dated 08.01.04 and RTD 5432 08.01.04. In the name of Sh. Sham Lal & Sh. Sohan Lal.		R.P.: Rs. 1,91,10,600/- EMD: Rs. 19,11,060/- Bid Increase amount: Rs. 1,00,000/-	27/03/2026 From 11.00 AM to 4.00 PM
		3. All that part and parcel of the property vacant plot with old shed constructed on plot measuring 2390 Sq Yds situated at Chakerian Road, Near Dharam kanda, Mansa bearing RTD No.3014 dated 04.08.2003 In the name of Sh. Sham Lal & Sh. Sohan Lal		R.P.: Rs. 91,40,400/- EMD: Rs. 9,14,040/- Bid Increase amount: Rs. 1,00,000/-	27/03/2026 From 11.00 AM to 4.00 PM
		4. All that part and parcel of the property of store and labour quarters constructed on plot measuring 2K-17M situated at Talwandi Sabo Road, Village Ramditta Wala, Mansa bearing RTD No.3591 16.9.2003. In the name of Sh. Sohan Lal S/o Sh. Hem Raj.		R.P.: Rs. 15,61,500/- EMD: Rs. 1,56,150/- Bid Increase amount: Rs. 50,000/-	27/03/2026 From 11.00 AM to 4.00 PM
		5. All that part and parcel of the property of factory land and superstructure measuring 17K-18 M situated at Talwandi Road, Village Ramdittawala, Mansa bearing RTD No. 3735 dated 29.10.98, 3755 dt. 29.10.98 and 5408 dated 02.02.1999 in the name of Sh. Sham Lal S/o Sh. Hem Raj.		R.P.: Rs. 1,54,01,700/- EMD: Rs. 15,40,170/- Bid Increase amount: Rs. 1,00,000/-	27/03/2026 From 11.00 AM to 4.00 PM
		6. EM of vacant plot No. 115 measuring 140 sq. yards situated at Near New Anaj Mandi, Mansa bearing RTD No.6392 dt. 10.01.2005 in the name of Manju Bala & Pushpa Devi		R.P.: Rs. 14,99,400/- EMD: Rs. 1,49,940/- Bid Increase amount: Rs. 50,000/-	27/03/2026 From 11.00 AM to 4.00 PM
		7. All that part and parcel of the property of vacant land measuring 4023 Sq.yards situated at near Malwa ITI, Court to Khiala Road, Mansa. Bearing RTD 996 dt. 29.05.2008 in the name of Manju Bala & Smt. Pushpa Devi		R.P.: Rs. 1,90,71,000/- EMD: Rs. 19,07,100/- Bid Increase amount: Rs. 1,00,000/-	27/03/2026 From 11.00 AM to 4.00 PM
		8. All that part and parcel of the property of vacant plot measuring 1436.27 Sq Yds situated behind Dr. Pushpa Sanitary showroom Mansa bearing RTD 8794 dated 30.03.2011 in the name of Smt. Manju Bala & Smt. Pushpa Devi		R.P.: Rs. 1,09,85,400/- EMD: Rs. 10,98,540/- Bid Increase amount: Rs. 1,00,000/-	27/03/2026 From 11.00 AM to 4.00 PM
		9. All that part and parcel of the property of Godown building constructed 4961 Sq. Yards situated adjoining to Cotton Factory of M/s Hem Raj Sohan Lal Mansa bearing RTD 1371 dated 26.05.11 in the name of Smt.Pushpa Devi W/o Sham Lal.		R.P.: Rs. 71,91,000/- EMD: Rs. 7,19,100/- Bid Increase amount: Rs. 1,00,000/-	27/03/2026 From 11.00 AM to 4.00 PM
		2.	BO: SAMB, CHANDIGARH M/s R.B. RICE INDUSTRIES M/s R.B. Rice Industries (Borrower) Address- V.P.O. Rana, District Fazilka Pin-152024, Sh. Deepak Kumar; Partner/ Guarantor/ Mortgagor/ Legal Heir S/o Late Sh. Vinod Kumar Address- Krishna Street, District - Fazilka Pin- 152123, Smt. Promila Rani; Partner/ Guarantor/ Mortgagor/Legal Heir W/o Sh. Ashok Kumar Address H. No. 123, Ward No.-11, Grover Street Jalalabad (West), District - Fazilka, Punjab- 152024, Sh. Parveen; Partner/ Guarantor/ Mortgagor/ Legal Heir S/o Sh. Ashu Arora H. No. 123, Ward No. 11, Grover Street Jalalabad (West), District Fazilka, Punjab- 152024, Smt. Nirdosh; Partner/ Guarantor/ Mortgagor/Legal Heir W/o Sh. Satish Gumber Address -H. No. 123, Ward No. 11, Grover Street Jalalabad (West), District -Fazilka, Punjab- 152024, Sh. Ashok Kumar; Partner/ Guarantor/ Mortgagor/Legal Heir S/o Sh. Prabh Dayal Address -H.No.- 123, Ward No.-11, Grover Street Jalalabad (West), District -Fazilka, Punjab- 152024, Smt. Neha; Partner/ Guarantor/ Mortgagor/ Legal Heir W/o Sh. Supneet Kumar Address- R/o Krishna Street, Fazilka, Punjab- 152024, Sh. Yuvraj Singh; Partner/ Guarantor/ Mortgagor/ Legal Heir S/o Sh. Ashok Kumar Address- H.No.- 123, Ward No.-11, Grover Street, Jalalabad (West), District Fazilka- 152024, Smt. Pinky Devi; Partner/ Guarantor/ Mortgagor/Legal Heir W/o Late Sh. Vinod Kumar Address- R/o Krishna Street, Fazilka, Punjab - 152024, Smt. Geeta; Partner/ Guarantor/ Mortgagor/ Legal Heir W/o Sh. Satish Kumar Address-H. No. 123, Ward No. 11, Grover Street, Jalalabad (West), District Fazilka- 152024.	1. Sheller Land & Building situated at Village Rana, Fazilka bearing RTD No.1887 & 1888 Dt. 15.06.2001 in the name of M/s R.B. Rice Industries. Property ID: PUNBAKB48478191. Physical Possession Details of any encumbrances, known to the Bank, to which the property is liable: (i) Office of Assistant Commissioner State Tax New DC Complex Fazilka has attached Land msg 16 kanal in Rect No. 95 Killa No. 8(8-0)/9(8-0) Khewat No. 695 vide rapat No. 134 dated 12-11-2024 for Rs. 14,66,49,726/-. (ii) Nandial Amaral Com. Agents Shop 45 NGM fazilka has attached land msg 32 kanal in Rect. No. 95 killa No 10(8-0) rect No 96 killa No.6(8-0) rect No. 95 Killa No. 8(8-0) 9(8-0) Vide Rapat No.257 Dated 27-01-2025 for Rs.18,15,802.08/- (Case No.CS/26/2019) & exe/311/2024. (iii) Usha Rani (Case No. DHV-2019) through The Tehsildar Fazilka has attached land msg 32 kanal Vide Rapat No.379 Dt 06-03-2024 for Rs. 87,977/- (CNR No. PBFZC1013672023 and exe/249/2023. 2. Industrial plots situated at adjoining to R.B. Rice Industries, Focal Point Rana, Fazilka bearing RTD No. 3268 dated 14.09.2001 and RTD No. 6008 dated 31.03.2006 in the name of Smt. Pinky Devi W/o Vinod Kumar and Smt. Vidya Wanti W/o Sh. Prabh Dayal. Propoerty id: PUNBAKB25719983 Physical Possession	09.04.2018 Rs. 20,22,83,646.42 plus interest and other charges w.e.f. 09.04.2018 at contracted rate less recovery until payment in full Physical Possession
*NOTE:-Property ID PUNBAKB25719983 & PUNBAKB48478191 of R B Rice Industries will be sold jointly to same purchaser, Otherwise BID will be rejected					
3.	BO: Faridkot Main Bazaar, Now SAMB: Chandigarh M/s Golden Agarian Private Limited M/s Golden Agarian Private Limited, through liquidator Sandeep Chitkara, Sadiq Road, Faridkot, Faridkot City, Punjab-151203, Sh. Malkiat Singh S/o Sh. Sarwan Singh R/o Sadiq Road, Sant Mohan Avenue, Faridkot 151203, Harshinder Kaur W/o Sh. Gurcharan Singh R/o Opposite K V School, Faridkot 151203, Smt. Ramandeep Kaur W/o Harpreet Singh Gill R/o Village Pindi Blocha Sadiq, Faridkot 1512512, Sh. Sukhbir Singh @Sukhveer Singh@ Sukhveer Singh Samra S/o Late Harinderjeet Singh C/o Samra Industries, Sadiq Road, Near Canal, Faridkot 151203, M/s Samra Ice & General Mills a prop firm situated at sadiq road, Faridkot 151203, Smt. Gagandeep Kaur D/o Late Harinderjeet Singh c/o Samra Industries, Sadiq Road, Near Canal, Faridkot 151203, Smt. Bhupinder Kaur W/o Late Harinderjeet Singh C/o Samra Industries, Sadiq Road, Near Canal, Faridkot 151203, Sh. Rajveer Singh @Rajveer Singh Samra S/o Late Harinderjeet Singh C/o Samra Industries, Sadiq Road, Near Canal, Faridkot 151203, Smt. Samanpreet Kaur W/o Sh. Jagjit Singh R/o Bhan Singh Colony, Street No. 3, Faridkot, 151203, M/s Everest rice Industries, a prop firm situated at Sadiq Road, Faridkot, 151203 through its prop Sh. Malkiat Singh, Smt. Amanveer Kaur W/o Rushnil Singh Chahal H. No. 1564 Sector 36D, Chandigarh	Residential Plot admeasuring 362.66 Sq.Yard or 12 Marla situated at Sadiq Road, Near Dhillon Godowns, Faridkot Owned by Sh. Harinderjit Singh S/o Bachittar Singh Vide RTD No. 2376 Dated 05.09.2007. Other details, if any: Original Title Deeds are held With the CBI & bank will provide the same to purchaser through court of CBI)	A) 10.04.2018 B) Rs. 50,93,78,115.82 + further interest & expenses w.e.f. 01.04.2018 c) Symbolic possession on 21.07.2019	R.P.: Rs. 5,96,700/- EMD: Rs. 59,670/- Bid Increase amount: Rs. 50,000/-	27/03/2026 From 11.00 AM to 4.00 PM

Lot No.	Name of the Branch Name of the Account Name & addresses of the Borrower/Guarantors Account	Description of Immoveable Mortgaged Property(ies) and Name of Owner(s)/ Mortgagors	Date of Demand Notice u/s 13(2) of SARFAESI Act 2002 & Amount as per Demand Notice 13(2)/ Nature of Possession	Reserve Price Earnest Money Deposit (EMD) Bid Increase Amount	Date and Time of E-Auction
4.	BO: SAMB, CHANDIGARH M/S MRG AUTO PVT. LTD. M/s MRG Auto Pvt. Ltd. Regd Office, G.T. road, Sherpur Chowk, Ludhiana, Shri Ishwar Dass Garg S/o Shri Megh Raj Garg, H. No. 1027 B, Basant Avenue, Ludhiana. H. No. 2411, Basant Avenue, Ludhiana, Smt. Anita Dhiman alias Smt. Anita Garg W/o Shri Ishwar Dass Garg, H. No 1027-B, Basant Avenue Ludhiana. H. No. 2411, Basant Avenue, Ludhiana, Shri Gautam Garg s/o Shri Ishwar Dass Garg, H. No. 1027 B, Basant Avenue, Ludhiana. H No 2411, Basant Avenue, Ludhiana, Shri Aman Garg S/o Shri Ishwar Dass Garg, H. No. 1027 B, Basant Avenue, Ludhiana. H No 2411, Basant Avenue, Ludhiana.	EM of showroom and workshop constructed on land measuring 2948 sq yard situated at GT Road (NH-1) Near Sherpur Chowk, Ludhiana comprised of two IPs (1815 sq. yard, Vasika No. 5893 dated 31.05.99 & 1133 sq. yard, Vasika No. 17804 dated 23.01.07 in the name of Ishwar Dass Garg & Aman Garg. Details of any encumbrances, known to the Bank, to which the property is liable: Court Order of attachment of the property vide report no. 900 dated 05/07/2016 for an amount of Rs. 600000/- plus interest @ 1% is reflected in revenue record. But Vasika No. 5893 is Free from all sorts of encumbrances, Charges and lien etc.	21.04.2015 Rs. 37,59,34,997.01 as on 31.03.2014 with further interest and incidental expenses, costs, charges etc. (Less Recovery, if any) until payment in full. Symbolic Possession	R. P.: Rs. 14,59,00,000/- EMD: 1,45,90,000/- Bid Increase amount: Rs. 3,00,000/-	27/03/2026 From 11.00 AM to 4.00 PM
5.	Branch:- Bathinda Bank Street 005000 Now SAMB: Chandigarh M/S SATLUJ SPINTEX LTD. M/s Satluj Spintex Limited, Regd. Address- Office Post Office Bazar, Near Post Office, Bathinda, Also at: Work address- Village Gehle Talwandi Sabo Road, Mansa-151505, Sham Lal Goyal S/o Sh. Hem Raj Goyal, (Promoter Director) Address W. No. 14, House No. 233-A, Sodhi Street, Near ICICI Bank, Water Works Road, Mansa- 151505, Rohit Kumar Goyal S/o Sh. Sham Lal Goyal, (Promoter Director) Address W. No. 14, House No. 233-A, Sodhi Street, Near ICICI Bank, Water Works Road, Mansa-151505, Pushpa Devi W/o Sham Lal (Mortgagor/ Guarantor) Address W. No. 14, House No. 233-A, Sodhi Street, Near ICICI Bank, Water Works Road, Mansa- 151505 Note: SA in this account has been filed by directors/ mortgagors, Titled as Sham Lal Goyal Vs. PNB SA No. 255/2023 & Pushpa Devi Vs. PNB SA No. 76/2025 before DRT-III Chandigarh against the SARFAESI Proceedings of the bank. Next date of Hearing in Sham Lal Goyal Vs. PNB is 05/03/2026 and in Pushpa Devi Vs. PNB is 01.04.2026	1. Vacant plot measuring 7 Kanal 8 Marla i.e., 148/296 share of 14 Kanal 16 Marla bearing rect and killa nos. 105/23min (8-0) 24min (6-16) Khewat & Khatauni No. 696/1136 (old 495/908) situated at village Malakpur Tehsil and District Mansa having measurements are as under as per valuation report: North:- Laxmi Devi 198'0", South:- Pahi 3 Karam wide 198'0" East:- 203'6" Pahi Karam wide West:- 203'6" Manpreet Singh Vide Registered Title Deed No. 1330 dated 12.06.2008 in the name of Sh. Sham Lal and Sohan Lal s/o Hem Raj S/o Shri Duni Chand resident of Sodhi Street, Water Works Road, Mansa Tehsil and District Mansa North:- Laxmi Devi 198'0", South:- Pahi 3 Karam wide 198'0" East:- 203'6" Pahi Karam wide West:- 203'6" Manpreet Singh Vide Registered Title Deed No. 1330 dated 12.06.2008 in the name of Sh. Sham Lal and Sohan Lal S/o Hem Raj S/o Shri Duni Chand resident of Sodhi street, Water Works Road, Mansa Tehsil and District Mansa and transfer of ownership deed no. 3646 dated 24.11.2017 in favor of Sh. Sham Lal s/o Hem Raj S/o Shri Duni Chand resident of Sodhi street, Water Works Road, Mansa Tehsil and District Mansa. 2. Industrial plot measuring 32 Kanal bearing Rect an killa nos. 26/115(8-0) 27/11(8-0) 12(8-0) 13(8-0) K/K No. 1/10, having boundaries and measurements are as under as per affidavit of borrowers/ mortgagors:- North: 880' Jagga Singh etc. South: 880' Bogha Singh etc. East: 198' Bogha Singh etc. West: 198' Bikkar Singh etc. including path 22 ft. wide Situated at village Gehle Tehsil and District Mansa standing in the name of Sh. Sham Lal son of Hem Raj and Smt. Pushpa Devi wife of Shri Sham Lal residents of Sodhi Street Water Works Road, Mansa Tehsil and District Mansa. Vide Registered title deed No. 7450 dated 09.02.2011 and transfer of ownership deed No. 4141 dated 19. 12.2017 in favor of Smt. Pushpa Devi W/o Sham Lal and Sh. Sham Lal S/o Hem Raj residents of Sodhi Street Water Works Road, Mansa Tehsil and District Mansa. 3. Equitable mortgage of vacant plot Land measuring 8 kanal comprised in Khasra No. 225/6(8-0) situated at village Jhanda Kalan Tehsil Sardulgarh District Mansa which is bounded as under: East: Pahi, West: Pushpa Devi, North: Harbans Singh, South: Pushpa Devi standing in the name of Sh. Sham Lal S/o Sh. Hem Raj resident of Mansa District Mansa, Vide Registered title deed No. 2372 dated 13.1.2014 and transfer of ownership deed no 2007 and 2013 dated 3.1.2018 registered with the office of Sub Registrar, Sardulgarh. 4. Equitable of All the part and parcel of property measuring 6K-10M i.e. 5K-10M Mustil & Killa no. 10/77/1(4-0) 7/2min(1-10) Khewat khata no. 194/151/441 & 1K-0M mustil & kila no. 10/77/2min(1-0) khewat khata no. 194/151/442 Jamabandi for the year 2008-09 village Gehle which is bounded as under: North- 178'9" Natha Singh & Others, South- 178'-9" Pahi 16'-6" wide, East- 198' Natha Singh & others, West- 198' Ajab Singh & others. Situated at Talwandi-Mansa Road, Village Gehle Mansa, Tehsil & District Mansa vide REGISTERED TITLE DEED no. 946 dated 22.05.2013 standing in the name of Sh. Rohit Kumar s/o Sh. Sham Lal R/o Sodhi Street, Water Works Road, Mansa, Tehsil District Mansa.	22.02.2023 Rs. 370,14,74,168.52 + Future Interest w.e.f. 01.02.2023 + Other Charges less recoveries if any. Symbolic	R.P.: Rs. 35,27,810/- EMD: Rs. 3,52,781/- Bid Increase amount: Rs. 1,00,000/-	27/03/2026 From 11.00 AM to 4.00 PM
CONTACT PERSON: SH. N. P. SINGH, AUTHORISED OFFICER, SAMB CHANDIGARH, MOBILE: 8872042230					
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 shall be "online through e-auction" portal https://baanknet.com 2. The intending Bidders/ Purchasers are requested to register on portal (https://baanknet.com) using their email-id and mobile number. The process of e-KYC 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://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 8291202020, Email Id: support.baanknet@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website https://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. a. https://baanknet.com , b. 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://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. 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. 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 Baanknet 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. The secured asset will only be sold at a price higher than the reserve price fixed for the property with at least one incremental Bid. The Bidder, at the time of commencement, shall give a minimum of one Bid increment at least greater than and over & above the reserve price fixed for the property. The property will not be sold and auction will not be confirmed, in case failed to fetch the price higher than 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 confirmation of sale through NEFT/RTGS/IMPS in account no. 834000317118A, IFSC Code: PUNB0834000, PUNJAB NATIONAL BANK, SAM BRANCH, CHANDIGARH OR 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 (SUNDRY NPA SARFAESI AUCTION RELATED) Payable at Chandigarh. 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. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder. 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. 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://baanknet.com & www.pnbindia.in.					
Date: 05.03.2026 Place: Chandigarh			AUTHORIZED OFFICER PUNJAB NATIONAL BANK, SAMB, CHANDIGARH		