

SAM BRANCH DELHI, 4th FLOOR, 7 Bhikaji Cama Place, Delhi

E-mail: zs8343@pnb.bank.in

Date 06.03.2026

M/s RKI India Limited (Borrower) 29 Swaley Nagar, Rampur Road, Bareilly – 243001	Sh. Mohit Chaddha (Director and Guarantor) 35/I/1, Rampur Garden, Kamla Nehru Marg, Opp. Prabha Talkies, Bareilly – 243001
Sh. Ravikant Chaddha (Director and Guarantor) 35/I/1, Rampur Garden, Kamla Nehru Marg, Opp. Prabha Talkies, Bareilly – 243001	Smt. Bharti Chaddha (Director and Guarantor) 35/I/1, Rampur Garden, Kamla Nehru Marg, Opp. Prabha Talkies, Bareilly – 243001
Smt. Kirti Chaddha (Guarantor) 35/I/1, Rampur Garden, Kamla Nehru Marg Opp. Prabha Talkies, Bareilly – 243001	Sh. Vinod Kumar Arora (Guarantor) 122, Avas Vikas, Civil Lines, Near ADG Police Office, Bareilly - 243001

Sub: Auction Sale Notice for Sale of Movable/Immovable Properties under the Securitization 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

Sir/Madam,

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, the properties given below is under **Symbolic Possession** which has been taken by the Authorized Officer of Punjab National Bank, will be sold on “**As is where is**”, “**As is what is**”, and “**Whatever there is**” basis on **27.03.2026** for recovery of dues as per below table:

Name of the Bank	Demand Notice Date	Loan Liability Amount
Punjab National Bank	31.12.2024	Rs. 52,91,56,437.97 (Rupees Fifty-Two Crores Ninety-One Lacs Fifty-Six Thousand Four Hundred Thirty-Seven and Paise Ninety-Seven only) as on 30.12.2024 with further interest and incidental expenses, cost, charges etc.
Bank of Baroda	17.04.2025	Rs. 2,93,04,503.40 (Rupees Two Crores Ninety-Three Lacs Four Thousand Five Hundred Three and Paise Forty only) as on 22.10.2024 plus interest and other charges (Including BG amount)
Canara Bank	18.03.2025	Rs. 9,76,67,438.62 (Rupees Nine Crores Seventy-Six Lacs Sixty-Seven Thousand Four Hundred Thirty-Eight and Paise Sixty-Two only) as on 18.03.2025 with further interest, incidental expenses and costs.
Union Bank of India	01.02.2025	Rs. 26,41,97,507.34 (Rupees Twenty-Six Crores Forty-One Lacs Ninety-Seven Thousand Five Hundred Seven and Paise Thirty-Four only) as on 31.12.2024 plus further interest w.e.f. 01.01.2025 and other charges outstanding in the account.

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The reserve price and the earnest money deposit along with Details and full description of the immovable property:

S. No.	Details of Property	Reserve Price (In Crore)	EMD (In Crore)
1.	EM of Factory Land & Building Situated at Khasra 306, Village Kasrak, Pargana Katra, Shahjahanpur Road, (NH 24) Distt. Shahjahanpur measuring area 11610.00 sqm in the name of Shri Ravi Kant Chaddha vide Sale deed No. 5429, Book No. 1, Volume No. 904, pages 305 to 320 registered at SRO Tilhar on 26.07.1999	4.19	0.419
2.	EM of Residential Flat situated at B-601, Type A 6th Floor Krishna County Apartments. Saidpur Hawkins, Mini Bye Pass Road, Bareilly measuring area 140.74 sqm in the name of Shri Ravi Kant Chaddha vide Sale deed No. 3109, Book No. 1, Volume No. 3109, pages 147 to 174 registered at SRO Bareilly on 31.03.2010 bounded by: East: Flat No. B-603 West: Open area North: Passage South: Common passage thereafter Flat B-602	0.54	0.054
3.	EM of Khasra No 156, 157 & 158 Village Nitohi Pargana Baliya, Tehsil Aonla Distt Bareilly measuring area 14850 sqm in the name of M/s S R Chaddha Industries Limited vide Sale deed No. 2636, Book No. 1, Volume No. 3957, pages 153 to 236 registered at SRO Aonla on 15.03.2016 bounded by: East: National Highway Bareilly Badaun West: Khet No. 159, 160 and 106 North: Khet No. 165, 167, 168 and Chak Road South: Chak Road	8.13	0.813
4.	EM of Flat No UG 4 (Upper Ground Floor), Society Apartment Salvation Army Road, Civil Lines, 188-C, Bareilly measuring area 128.48 sqm in the name of Smt Kirti Chaddha w/o Mohit Chaddha vide Sale deed No. 2327, Book No. 1, Volume No. 7058, pages 243 to 266 registered at SRO Bareilly on 28.02.2015 bounded by: East: House Surjit Singh West: Flat UG-03 North: House TD Gaira South: Corridor then Flat No. UG-05	0.50	0.05
5.	EM of Factory Land & Building situated at gata no. 29, Swaley Nagar, Rampur Road, Bareilly (measuring area of 2 Bigha 12 Biswa Pukhta as per sale deed) in the name of Shri Ravi Kant Chadda vide Sale deed No. 6136, Book No. 1, Volume No.	20.22	2.022



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	1539/1541, pages 45 to 47, 179 to 180 registered at SRO Bareilly, bounded by: East: Bagh of Nabbu Shah West: Makbara of Nabbu Shah North: Kacha Rasta 8 feet wide South: National Highway Rampur Road		
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For detailed terms and conditions of the sale please refer the enclosed sale notice or may contact SAMB Delhi, 4th Floor, 7 Bhikaji Cama Place, Africa Avenue, Delhi during office hours on any working day.

AUTHORISED OFFICER
PUNJAB NATIONAL BANK
(SECURED CREDITOR)

ENCLOSURE – SALE NOTICE



SAM BRANCH DELHI, 4th FLOOR, 7 Bhikaji Cama Place, Delhi

E-mail: zs8343@pnbank.in

Sale notice for sale of movable/immovable properties

Auction Ref No. RKL India Limited

Date: 06.03.2026

SALE NOTICE FOR SALE OF MOVABLE/IMMOVABLE PROPERTIES

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 mortgaged/charged to the Secured Creditor, the constructive/physical/ 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 below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Lot No.	Name of the Branch: -	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 C)Possession Date u/s 13(4) of SARFESI ACT 2002 D)Nature of Possession Symbolic /Physical	A) Reserve Price (Rs. In Crore) B) EMD C) Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
	Name of the Account: -					
	Name & addresses of the Borrower/Guarantors Account					
1.	Punjab National Bank	EM of Factory Land & Building Situated at Khasra 306, Village Kasrak, Pargana Katra, Shahjahanpur Road, (NH 24) Distt. Shahjahanpur	A) Punjab National	A) Rs. 4.19 Crore	27.03.2026 From 11:00 AM	Not known



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	RKI India Limited 1. M/s RKI India Limited (Borrower) 29 Swaley Nagar, Rampur Road, Bareilly – 243001 2. Sh. Mohit Chaddha (Director and Guarantor) 35/I/1, Rampur Garden, Kamla Nehru Marg, Opp. Prabha Talkies, Bareilly – 243001 3. Sh. Ravikant Chaddha (Director and Guarantor) 35/I/1, Rampur Garden, Kamla Nehru Marg, Opp. Prabha Talkies, Bareilly – 243001	measuring area 11610.00 sqm in the name of Shri Ravi Kant Chaddha vide Sale deed No. 5429, Book No. 1, Volume No. 904, pages 305 to 320 registered at SRO Tilhar on 26.07.1999	Bank: 31.12.2024 Bank of Baroda: 17.04.2025 Canara Bank: 18.03.2025 Union Bank of India: 01.02.2025 B) Punjab National Bank: Rs. 52,91,56,437.97 as on 30.12.2024 with further interest and incidental expenses, cost, charges etc. Bank of Baroda: Rs. 2,93,04,503.40 as on 22.10.2024 plus interest and other charges (Including BG amount) Canara Bank: Rs. 9,76,67,438.62 as on 18.03.2025	B) Rs. 0.419 Crore C) Rs. 0.01 Crore	to 04:00 PM	
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	4. Smt. Bharti Chaddha (Director and Guarantor) 35/I/1, Rampur Garden, Kamla Nehru Marg, Opp. Prabha Talkies, Bareilly – 243001 5. Smt. Kirti Chaddha (Guarantor) 35/I/1, Rampur Garden, Kamla Nehru Marg Opp. Prabha Talkies, Bareilly – 243001 6. Sh. Vinod Kumar Arora (Guarantor) 122, Avas Vikas, Civil Lines, Near ADG Police Office, Bareilly - 243001		with further interest, incidental expenses and costs. Union Bank of India: Rs. 26,41,97,507 .34 as on 31.12.2024 plus further interest w.e.f. 01.01.2025 and other charges outstanding in the account. C) 15.11.2025 D) Symbolic Possession			
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2.	Same as Lot No. 1.	EM of Residential Flat situated at B-601, Type A 6th Floor Krishna County Apartments. Saidpur Hawkins, Mini Bye Pass Road, Bareilly measuring area 140.74 sqm in the name of Shri Ravi Kant Chaddha vide Sale deed No. 3109, Book No. 1, Volume No. 3109, pages 147 to 174 registered at SRO Bareilly on 31.03.2010 bounded by: East: Flat No. B-603 West: Open area North: Passage South: Common passage thereafter Flat B-602	A) Punjab National Bank: 31.12.2024 Bank of Baroda: 17.04.2025 Canara Bank: 18.03.2025 Union Bank of India: 01.02.2025 B) Punjab National Bank: Rs. 52,91,56,437.97 as on 30.12.2024 with further interest and incidental expenses, cost, charges etc. Bank of Baroda: Rs. 2,93,04,503.40 as on 22.10.2024 plus interest and other charges (Including BG amount) Canara Bank: Rs. 9,76,67,438.	A) Rs. 0.54 Crore B) Rs. 0.054 Crore C) Rs. 0.0025 Crore	27.03.2026 From 11:00 AM to 04:00 PM	Not known
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			62 as on 18.03.2025 with further interest, incidental expenses and costs. Union Bank of India: Rs. 26,41,97,507 .34 as on 31.12.2024 plus further interest w.e.f. 01.01.2025 and other charges outstanding in the account. C) 15.10.2025 D) Symbolic Possession			
3.	Same as Lot No. 1.	EM of Khasra No 156, 157 & 158 Village Nitohi Pargana Baliya, Tehsil Aonla Distt Bareilly measuring area 14850 sqm in the name of M/s S R Chaddha Industries Limited vide Sale deed No. 2636, Book No. 1, Volume No. 3957, pages 153 to 236 registered at SRO Aonla on 15.03.2016 bounded by: East: National Highway Bareilly Badaun West: Khet No. 159, 160 and 106	A) Punjab National Bank: 31.12.2024 Bank of Baroda: 17.04.2025 Canara Bank: 18.03.2025	A) Rs. 8.13 Crore B) Rs. 0.813 Crore C) Rs. 0.02 Crore	27.03.2026 From 11:00 AM to 04:00 PM	Not known



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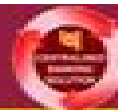
		North: Khet No. 165, 167, 168 and Chak Road South: Chak Road	Union Bank of India: 01.02.2025 B) Punjab National Bank: Rs. 52,91,56,437 .97 as on 30.12.2024 with further interest and incidental expenses, cost, charges etc. Bank of Baroda: Rs. 2,93,04,503. 40 as on 22.10.2024 plus interest and other charges (Including BG amount) Canara Bank: Rs. 9,76,67,438. 62 as on 18.03.2025 with further interest, incidental expenses and costs. Union Bank of India: Rs. 26,41,97,507 .34 as on			
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			31.12.2024 plus further interest w.e.f. 01.01.2025 and other charges outstanding in the account. C) 14.11.2025 D) Symbolic Possession			
4.	Same as Lot No. 1.	EM of Flat No UG 4 (Upper Ground Floor), Society Apartment Salvation Army Road, Civil Lines, 188-C, Bareilly measuring area 128.48 sqm in the name of Smt Kirti Chaddha w/o Mohit Chaddha vide Sale deed No. 2327, Book No. 1, Volume No. 7058, pages 243 to 266 registered at SRO Bareilly on 28.02.2015 bounded by: East: House Surjit Singh West: Flat UG-03 North: House TD Gaira South: Corridor then Flat No. UG-05	Same as Lot No. 2.	A) Rs. 0.50 Crore B) Rs. 0.05 Crore C) Rs. 0.0025 Crore	27.03.2026 From 11:00 AM to 04:00 PM	Not kno wn



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5.	Same as Lot No. 1.	EM of Factory Land & Building situated at gate no. 29, Swalee Nagar, Rampur Road, Bareilly (measuring area of 2 Bigha 12 Biswa Pukhta as per sale deed) in the name of Shri Ravi Kant Chadda vide Sale deed No. 6136, Book No. 1, Volume No. 1539/1541, pages 45 to 47, 179 to 180 registered at SRO Bareilly, bounded by: East: Bagh of Nabbu Shah West: Makbara of Nabbu Shah North: Kacha Rasta 8 feet wide South: National Highway Rampur Road	Same as Lot No. 2.	A) Rs. 20.22 Crore B) Rs. 2.022 Crore C) Rs. 0.05 Crore	27.03.2026 From 11:00 AM to 04:00 PM	Not known
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TERMS AND CONDITIONS OF E-AUCTION SALE

- 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://Baanknet.com>.
- 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 Digilocker. 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.
- 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.
- 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 8291220220, Email Id: support.ebkay@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.



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5. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ web page portal.
 - (1) <https://Baanknet.com>
 - (2) www.pnb.bank.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 ($\geq$ 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.
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.
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 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.
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.



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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 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.pnb.bank.in.

Date: 06.03.2026

Place: Delhi.

**Authorized Officer
Punjab National Bank
Secured Creditor**