

पंजाब एंड सिंध बैंक

(भारत सरकार का उपक्रम)

अस्तित्वसूली शाखा

ग्राउंड फ्लोर, सिद्धार्थ एन्क्लेव,

आश्रम चौक, नई दिल्ली- 110014

ई-मेल: d0707@psb.co.in

नरि गो लरिगतु नी लो हलति



PUNJAB & SIND BANK

(A Government Of India Undertaking)

ASSET RECOVERY BRANCH

Ground Floor, Siddhartha Enclave,

Ashram Chowk, New Delhi- 110014

E-mail: d0707@psb.co.in

Ph. 011-26346827, 26349590

PSB/ARB/2025-26/

Dated: 12.02.2026

APPENDIX-IV-A

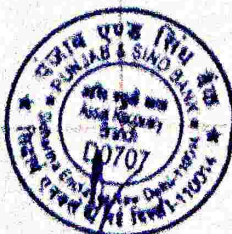
Sale Notice for sale of Immovable Property

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 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/Co-Borrower/Partner/Guarantors that the below described immovable property mortgaged to the Secured Creditor, the Possession of which has been taken by the Authorised officer of Punjab & Sind Bank, Secured Creditor, will be sold on 'As is where is', 'As is what is', and "whatever there is" basis on 20.03.2026 for recovery of Rs. 46,76,119 (Rupees Forty Six Laes Seventy Six Thousand One Hundred Nineteen Only) as on 31.08.2014 (Plus further interest, cost & expenses) due to the Secured Creditor from Borrower Cum Mortgagor / Co-Borrower/ Guarantors- (1) Smt. Amreshwati W/o Sh. Praveen Kumar, (2) Sh. Praveen Kumar S/o Sh. Sarjeet Singh, R/o- House No. 1/3672, Village Sikdarpur, Ram Nagar Extension, Loni Road, Post Office Wali Gali No. 2, Shahdara, New Delhi-110032, R/o- House No. 813, Gali No. 1, Pushpanjali Colony, Ghazibad, U.P (3) Sh. Kanhai Lal S/o Snehi Ram R/o- House No. 400, Ground Floor, Prakash Vihar, 25 Futta Road, Loni, Ghaziabad, U.P.

Description of Property, Reserve Price, Earnest Money and other details are mentioned below against the property.

Description of Immovable Property	Date and Time of Property Inspection	Last Date & Time of EMD Deposit	Date and Time of E-Auction	Reserve Price & EMD and Bid Increase Amount
All that Part and Parcel of Land situated at built up Upper Ground Floor without roof and terrace rights of Property Bearing No. 1/3672, Land Measuring 115 sq. yds., i.e. 96.15 sq. mtrs Out of Khasra No. 584, situated at in the area of Village	18.03.2026 at 11.00 AM to 3.00 PM	19.03.2026 upto 5.00 PM with KYC Documents EMD A/c no.- 06125040050001	20.03.2026 at 12.00 AM to 4.00 PM	Rs. 43,00,000/- Rs. 4,30,000/- Rs. 50,000/- (Each Bid)



ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤ ਸਰਕਾਰ ਕਾਉਪਕਰਮ)

ਅਸਤਿਵਸ਼ੁਲੀਸ਼ਾਖਾ

ਗਰਾਂਡ ਫਲੋਰ, ਸਿਦਧਾਰਥ ਏਂਕਲੇਵ,

ਆਸ਼ਰਮ ਚੌਕ, ਨਵੀਂ ਦਿਲੀ- 110014

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Sikdarpur, in Abadi of Ram Nagar Extension, Loni Road, Post Office Wali Gali No. 2, Illaqa Shahdara, New Delhi-110032 with all common facilities such as common stairs from ground floors onwards, common gallery, passage, parking, common right of roof of top floor for water tank & T.V. Antina, with rights of the terrace together with proportionate, impartible, indivisible, undivided ownership rights of land there under Boundaries: North:- Property of Others South:- Property of Others East :- Road West :- Property of Others Possession Type: Physical	Beneficiary: Punjab & Sind Bank IFSC- PSIB0000612		
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For detailed terms and conditions of the sale contact Authorised Officer Sh. Prithvi Raj (Mob. No. 8094333353) & Pronoy Ghose (Mob: No.9015285882). For detailed terms and conditions of the sale, please refer to the link provided in 1. <https://ebkray.in> 2. <https://www.punjabandsindbank.co.in>

Date: 12.02.2026

Place: New Delhi



Authorised Officer
Punjab & Sind Bank

ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤ ਸਰਕਾਰ ਕਾਊਪਕਰਮ)

ਅਸਤਿਵਸ਼ੁਲੀਆਖਾ

ਗਰਾਂਡ ਫਲੋਰ, ਸਿਦਧਾਰਥ ਏਨਕਲੇਵ,

ਆਸ਼ਰਮ ਚੌਕ, ਨਵੀਂ ਦਿੱਲੀ- 110014

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ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਿ



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TERMS & CONDITIONS

1. The e-Auction is being held on **"AS IS WHERE IS BASIS, AS IS WHAT IS BASIS and WHATSOEVER IS AVAILABLE BASIS"** with all the known and not known encumbrances. The details shown above are as per the record available with the bank, the auction bidder should satisfy himself about the actual measuring and position of the property. The actual measuring and position of the property may differ and the authorized officer will not be held responsible for that.
2. To the best of knowledge and information based on the records available with bank, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, demarcation, boundaries, title of property/ies & to inspect & satisfy themselves. Bank will not be responsible for any encumbrances and dues on the property which comes to knowledge of bank after the auction date. The successful bidder also liable to pay GST & Tax Deducted at Source (TDS) as per prevailing provisions. Property may be inspected as above mentioned or any other pre-decided suitable date. For inspection and other details, contact Authorised Officer- Sh. Prithvi Raj – Mob.8094333353 and Sh Pronoy Kumar Ghose, Mobile: 9015285882
3. The intending purchasers / bidders are required to deposit EMD amount through NEFT/RTGS/Demand Draft latest by 19.03.2026 upto 5:00 P.M. in the a/c -06125040050001 Beneficiary: Punjab and Sind Bank, IFSC- PSIB0000612.
4. The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may contact Authorised Officer Sh. Prithvi Raj (Mob. No. 8094333353) & Pronoy Ghose (Mob: No.9015285882). For detailed terms and conditions of the sale, please refer to the link provided in 1. <https://ebkray.in> 2. <https://www.punjabandsindbank.co.in>
5. For any property related query may contact Sh. Prithvi Raj, Assistant General Manager, Mob.8094333353 & Pronoy Ghose, Chief Manager (Law), Mob: No.9015285882, Punjab & Sind Bank, Asset Recovery Branch, Ground Floor, Siddharth Enclave, Ashram, New Delhi-110014, E-mail :- d0707@psb.co.in; Ph. No. 011-26346827, 26349590 during office hours and during the working days.
6. The bidders may participate in the e-auction by quoting / bidding from their own offices / places of their choice. Internet connectivity shall have to be ensured by each bidder himself. Bank / Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, Power failure etc.
7. The sale shall be held and confirmed as per provisions of SARFAESI Act, 2002 and relevant security interest (Enforcement), Rules 2002.



ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤ ਸਰਕਾਰ ਕਾਉਪਕਰਮ)

ਅਸਤਿਵਸੂਲੀਸ਼ਾਖਾ

ਗਰਾਊਂਡ ਫਲੋਰ, ਸਿੱਧਰਥਾ ਏਨਕਲੇਵ,

ਆਸ਼ਰਮ ਚੌਕ, ਨਵੀਂ ਦਿੱਲੀ- 110014

ਈ-ਮੇਲ: d0707@psb.co.in

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8. The bid price to be submitted shall be equivalent or above the reserve price and during the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and by minimum increase in the bid amount given in above table to the last higher bid of the bidders. The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiples of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 10 Minutes time will be given in case of receipt of bid in last ten minutes. 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.
9. Intending Bidders are advised 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 assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider <https://ebkgray.in>, details of which are available on the e-Auction portal.
11. The successful bidder shall have to deposit 25% [Twenty Five Percent] of the bid amount, less EMD amount deposited, the same day or not later than next working day and the remaining amount shall be paid within 15 days from the date of confirmation of sale. 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 conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
12. Default of Payment: Default of payment of 25% of bid amount (less EMD) on the same day or the next working day as stated above and/ or 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice. The EMD and any other monies paid by the successful bidder shall be forfeited by the Authorised Officer of the Bank.
13. 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.
14. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing, both present and future relating to PROPERTY.



ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤ ਸਰਕਾਰ ਕਾਉਪਕਰਮ)

ਅਸਤਿਵਸੂਲੀਸ਼ਾਖਾ

ਗਰਾਂਡ ਫਲੋਰ, ਸਿੱਧਾਰਥ ਏਨਕਲੇਵ,

ਆਸ਼ਰਮ ਚੌਕ, ਨਵੀਂ ਦਿੱਲੀ- 110014

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ਪੰਜ ਸ੍ਰੋ ਵਾਸਿਗਤੁ ਜੋ ਜੀ ਵਾਸਤਿ



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15. 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.
16. The Sale Certificate will not be issued pending operation of any stay/ injunction/restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period. The deposit made by the successful-bidder, pending execution of Sale Certificate, will be kept in non-interest-bearing deposit account. No request for return of deposit either in part or full/cancellation of sale will be entertained. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation. If the bidder fail to deposit the remaining amount than the bank will be entitled to forfeit the already deposited amount and the property will be re-sold by the bank. The Authorised Officer has the absolute right to adjourn/ postpone/ cancel the E-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for, no interest shall be given by the bank on any amount deposited by the bidder as earnest money/sale consideration.
17. The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
18. The intending bidders also should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank's charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues other than mentioned above (if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
19. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues. The successful Bidder has to comply with



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ਅਸਤਿਵਸੂਲੀਸ਼ਾਖਾ

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ਆਸ਼ਰਮ ਚੌਕ, ਨਵੀਂ ਦਿਲੀ- 110014

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ਪੰਜਾਬੀ ਬਾਹਿਰਾਨੁ ਜੀ ਕੀ ਫ਼ਤਹਿ



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the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.

20. The Authorised Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case. The Bank/ Authorised Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will be entertained. Words and expressions used herein above shall have the same meanings respectively assigned to them in SARFAESI Act, 2002, and the Rules framed there under.
21. The sale is subject to confirmation by the Bank.
22. The sale is subject to conditions /Rules/Provisions prescribed in the SARFAESI Act 2002 and Rules framed there under and the conditions mentioned above. For more details any prospective bidders may contact the above named Officials and Authorised Offices

Date :12.02.2026

Place :New Delhi

