



Registered A.D

Sub.: Fifteen Days notice of the sale of immovable secured assets under rules 8 (6) and 9 (1) of the security Interest (Enforcement) Rules, 2002

Dear Sir(s),

This has reference to possession notice served to you in respect of the immovable property (details of which are set out hereunder) affixed on secured property on **28/10/2021** and publication thereof in **Rashtradoot** and **India Express** on **03/11/2021** for the purpose of realizing secured assets for recovery of outstanding dues of the bank.

The Notice of 15 days is given to you in respect of the proposed sale of secured property e-auction on **18/03/2026** of the secured assets aforesaid by the undersigned.

A copy of e-auction notice giving particulars as prescribed under Rule 8 of the Debt Recovery Interest Enforcement Rules, 2002 is enclosed herewith for your information.

Description of the Immovable Property (as per records available with the bank) :-

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
PUNJAB & SIND BANK
ਪ੍ਰਾਥਿਕਤਾ ਅਧਿਕਾਰੀ / Authorised Officer
Authorised Officer
(Punjab & Sind Bank)

On the South by other property Khasra
No. 49

Notice
ਪੰਜਾਬ ਸਿੰਧੂ ਬੈਂਕ
J0607
ਰਾਜਪਾਰਕ, ਜਯਪੁਰ

"APPENDIX-IV-A

[See proviso to rule 8 (6)]

Sale Notice for 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 Guarantors (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of Punjab & Sind Bank Branch- Raja Park, Jaipur (Raj.) Secured Creditor, and will be sold on "As is where is", "As is what is", and "Whatever there is" on 18/03/2026, for recovery of Rs. 1,54,83,237.73/- inclusive of Interest upto 31/01/2026 + further applicable interest, cost, charges & other expenses etc due to the Punjab & Sind Bank Branch- Raja Park, Jaipur (Raj.)

The details of borrower, mortgager, immovable properties with known encumbrances, reserve price, earnest money, present outstanding amount, date and time will be as per below mentioned :-

Name of Borrower & Guarantor: - M/s Agarwal Enterprises through its Prop. Smt. Nirmala Devi Agarwal W/o Shri Vijay Kumar Agarwal (Borrower), Smt. Nirmala Devi Agarwal W/o Shri Vijay Kumar Agarwal (Prop.), Shri Ravi Kumar Mittal S/o Shri Vijay Kumar Agarwal (Guarantor)			
Description of the immovable property with known encumbrances: -	Reserve Price	Earnest Money	Date & Time of E-auction
Industrial converted property Situated at Khasra No. 249/49, Near Village Kailash Mod Bus Stop, Village Kirsoli Kandhlan on main Tara Nagar, Nohar Road, Tehsil-Tara Nagar, Distt.- Churu (Raj.) measuring area 1896 Sq. Mtr. in the name of Shri Ravi Kumar Mittal S/o Shri Vijay Kumar Agarwal Bounded by: - On the East by Agriculture land Khasra No.239/48, On the West by Taranagar-Sahawa Road On the North by Agriculture land Khasra No.46 On the South by other property Khasra No. 49 Encumbrances: - Not Known	Rs. 52,70,000/- (Rs. Fifty Two Lakhs Seventy Thousand Only)	Rs. 5,27,000/- (Five Lakhs Twenty Seven Thousand Only)	18/03/2026 11.00 AM to 04.00 PM (With unlimited extensions of 10 min each)

For detailed terms and conditions of the sale, please refer to the link provided in Punjab & Sind Bank Secured Creditor's PSB Alliance Pvt. Ltd. website i.e. <https://baanknet.com>, E-mail-support.baanknet@psballiance.com

कृते पंजाब एण्ड सिंध बैंक
For PUNJAB & SIND BANK

Date: 23.02.2026

Place: Jaipur (Raj.)

Authorised Officer
Punjab & Sind Bank



परिशिष्ट-IVक (नियम 8(6) का परन्तुक देखें)

अचल सम्पत्ति के विक्रय हेतु ई-नीलामी विक्रय नोटिस प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 8(6) के परन्तुक के साथ पठित वित्तीय आस्तियों का प्रतिभूतिकरण और पुनर्गठन तथा प्रतिभूति हित का प्रवर्तन अधिनियम, 2002 के अधीन अचल आस्तियों के विक्रय हेतु ई-नीलामी विक्रय नोटिस।

आम लोगों को तथा विशेष रूप से उधार लेने वाले और प्रत्याभूति-दाता को यह नोटिस दिया जाता है कि नीचे वर्णित अचल सम्पत्ति जो प्रतिभूति लेनदार के पास गिरवी/प्रभारित है, का भौतिक कब्जा प्रतिभूत लेनदार के प्राधिकृत अधिकारी द्वारा लिया गया है, जो जहा है, जैसा है और जो कुछ भी है के आधार पर पंजाब एण्ड सिंध बैंक, शाखा - राजापार्क, जयपुर (राज.), प्रतिभूत प्रतिभूत लेनदार की बकाया राशि की वसूली हेतु ई-नीलामी के माध्यम से उपलब्ध प्लेटफार्म [http:// www.baanknet.com](http://www.baanknet.com) पर बेचा जाएगा। ज्ञात ऋण भार सहित अचल सम्पत्ति, प्रत्याभूति-दाता, आरक्षित मूल्य, अग्रिम धनराशि व समय का विवरण निम्न तालिका अनुसार होगा।

ऋणी एवं गारन्टर का नाम :- मैसर्स अग्रवाल एन्टरप्राइजेज प्रोपराईटर श्रीमती निर्मला देवी अग्रवाल पत्नी श्री विजय कुमार अग्रवाल (ऋणी), रवि कुमार मित्तल पुत्र श्री विजय कुमार अग्रवाल (गारन्टर) वर्तमान बकाया राशि :- रु.1,54,83,237.73/- दिनांक 31/01/2026 तक ब्याज शामिल करते हुए तथा इसके आगे का ब्याज व अन्य खर्चे			
ज्ञात ऋण भार सहित अचल सम्पत्ति, प्रत्याभूति-दाता का संक्षिप्त ब्यौरा :-	आरक्षित मूल्य	अग्रिम धनराशि	ई-नीलामी दिनांक एवं समय
श्री रवि कुमार मित्तल पुत्र श्री विजय कुमार अग्रवाल की औद्योगिक सम्पत्ति खसरा सख्या 249/49, ग्राम कैलाश मोड बस स्टॉप के पास, ग्राम किरसोली कांढलान, मुख्य तारानगर, नोहर रोड, तहसील तारानगर जिला, जिला-चूरु, स्थित सम्पत्ति (बैंक में उपलब्ध रिकॉर्ड के अनुसार क्षेत्रफल 1896 वर्गमीटर) सीमाएं :- पूर्व में-कृषि भूमि खसरा सं. 239/48 पश्चिम में-तारानगर साहवा रोड उत्तर में-कृषि भूमि खसरा सं. 46 दक्षिण में- अन्य की सम्पत्ति खसरा सं. 49, ऋण भार :- ज्ञात नहीं	रु 52,70,000/- (रुपये बावन लाख सत्तर हजार मात्र)	रु 5,27,000/- (पाँच लाख सताईस हजार मात्र)	18/03/2026 रुबह 11:00 बजे से सायं 04:00 बजे तक (प्रत्येक 10 मिनट की असीमित समयावृद्धि के साथ)

विक्रय के निबंधन और शर्तों के ब्यौरे के लिए कृपया नीचे दिए गए पंजाब एण्ड सिंध बैंक द्वारा अधिकृत PSB Alliance Pvt. Ltd. की वेबसाइट <https://baanknet.com> देखें।

तारीख-23.02.2026
स्थान- जयपुर (राज.)



प्राधिकृत अधिकारी
प्राधिकृत अधिकारी
पंजाब एण्ड सिंध बैंक

TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH E-AUCTION UNDER SARFAESI ACT 2002

E-Auction Sale Notice for Sale of Immovable Assets is issued under the Securitization and Reconstruction of Financial assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 6(2) movable & 8(6) immovable of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower, Mortgagor (s), and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" basis for recovery of dues in below mentioned account/s. The details of Borrower(s)/Mortgagor(s)/Guarantors(s) details of secured Assets(s)/Dues/Reserve price /e-Auction date & Time, EMD amount are mentioned in the table below.

SCHEDULE OF THE SECURED ASSETS

Sr. No	Name & address of Borrower(s)/Guarantor(s)/Mortgagor(s)	Detailed description of the immovable property with known encumbrances if any	Notice Amount & Date	Date & Time Of E-auction	Reserve price, EMD amount, Bid Increase Amount Rs	Status of Possession	Property Inspection date & Time
1	M/s Agarwal Enterprises through its Prop. Smt. Nirmala Devi Agarwal W/o Shri Vijay Kumar Agarwal (Borrower) Smt. Nirmala Devi Agarwal W/o Shri Vijay Kumar Agarwal (Prop.) A-17, 1st Floor, Heerabadi, Niwaru Road, Jhotwada, Jaipur (Raj) - 302012 Shri Ravi Kumar Mittal S/o Shri Vijay Kumar Agarwal (Guarantor) 156, Sanjay Nagar-D, 200 ft Road, Kalwar Road, Jhotwada, Jaipur (Raj) - 302012	(1) Industrial converted property Situated at Khasra No. 249/49, Near Village Kailash Mod Bus Stop, Village Kirsoli Kandhlan on main Tara Nagar, Nohar Road, Tehsil-Tara Nagar, Distt.- Churu (Raj.) measuring area 1896 Sq. Mtr. in the name of Shri Ravi Kumar Mittal S/o Shri Vijay Kumar Agarwal Bounded by:- On the East by Agriculture land Khasra No.239/48, On the West by Taranagar-Sahawa Road On the North by Agriculture land Khasra No.46 On the South by other property Khasra No. 49 Encumbrances: Not Known	Rs. 1,54,83,237.73/- Inclusive of Interest upto 31/01/2026 + further applicable interest, cost, charges & other expenses etc.	18.03.2026 & 11.00 AM to 4.00 PM (With unlimited extensions of 10 min. each)	(A) Reserve Price Rs. 52,70,000/- (Rs. Fifty Two Lakhs Seventy Thousand Only) (B) EMD Rs. 5,27,100/- (Five Lakhs Twenty Seven Thousand Only) (C) Bid Increase Amount Rs. 10,000/- (Rupees Ten Thousand Only)	Physical Possession	06.03.2026 From 11.00 AM to 4.00 PM

TERMS AND CONDITIONS OF E-AUCTION SALE

- The online E-auction shall be held through auction platform i.e. <https://baanknet.com> on the date and time provided. The intending bidders/purchasers are required to register through <https://baanknet.com> by using valid email ID and mobile number. The intending bidders/purchasers are further required to upload their KYC documents and Bank details. Registration and uploading formalities should be completed well in advance.
- EMD Payment: 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 and after completion of KYC verification, the intending bidders/Purchasers may login and make the EMD payment. For EMD payment intending bidders/purchasers can be guided by the buyer manual provided therein on portal after login as buyer. Payment can be made through payment gateway and also by way of creating challans and by depositing the amount in the wallet. The payment must be ensured well in advance before the stipulated time. Interested bidder shall deposit pre-bid EMD with <https://baanknet.com> Auction portal before the close of e-auction. The EMD shall not bear any interest, for refund of EMD of the unsuccessful bidders, bidder has to seek the refund online from e-auction service provider by logging in <https://baanknet.com> and by following procedure for refund given in buyer manual. EMD amount of the unsuccessful bidder will be returned without interest.

3. While bidding the bidder has to select the property for which offer is submitted from the list mentioned in the above website and /or bidder can directly enter property ID. For queries contact number-8291220220 & email id – support.baanknet@psballiance.com. For registration, Login and Bidding Rules, please refer Buyer Manual link provided in the home page of <https://baanknet.com>.
4. Bidder's e-Wallet should have sufficient balance equivalent to or above the EMD amount at the time of bidding.
5. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quote and the increase in the bid amount must be of increment amount mentioned. 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.
6. It is the responsibility of intending Bidders(s) to properly read the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.
7. After finalization of e-Auction by the Authorized Officer, successful bidder will be informed by our above referred service provider through SMS/email registered with the service provider.
8. The secured asset shall not be sold below the reserve price.
9. The success auction Purchaser/Bidder shall, have to deposit 25% (twenty five percent) of the bid amount (i.e. including EMD amount deposited earlier) immediately on finalization/concluding of Auction i.e. on the same day or not later than next working day. The balance amount of bid/purchase price payable shall be paid by successful auction Purchaser/Bidder to the Authorised officer on or before fifteenth day of confirmation of sale of the property or such extended period as may be agreed upon in writing between the purchaser and secured creditors, in any case not exceeding three months. In case of failure to deposit the amount as mentioned above within the stipulated time, the amount deposited by successful bidder shall be forfeited to the Bank and Authorised 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.
10. Default of payment: Default of payment of 25% of bid amount (including EMD) on the same day or the next working day as stated above and /or 75% of balance bid amount within 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 to the Bank by the Authorised officer and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.
11. 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 deposited by the successful bidder only at the time of deposit of remaining 75% of the bid amount.
12. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate, shall be entertained. The sale certificate shall be issued only in the name of the successful bidder.





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13. The Authorised Officer reserve the right to accept any or reject any/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.

14. The sale certificate shall not be issued pending operation at any stay/injunction/restraint order passed by the DRT/DRAT/High Court or any other court against issue of sale certificate. Further, no interest shall be paid on the amount deposited during this period. The deposit made by the successful bidder, pending execution of Sale Certificate, shall be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale shall be entertained. In case of stay of further proceeding by DRT/DRAT/High Court or any other court, the auction may either be deferred or cancelled and persons participating in the same shall have no right to claim damages, compensation or cost for such postponement or cancellation against Authorised officer/Bank.
15. The intending purchaser can inspect the property on date and time mentioned above or as communicated by the Bank at their expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact concerned branch of Punjab & Sind Bank during office hours.
16. The properties are being sold on "As is where is", "As is what is" and "Whatever there is" basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/other Statutory authorities regarding the encumbrances and claims/right/dues/charges of any authority such as Sale tax, Excise/GST/Income Tax beside 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 submitted their bids. The e-auction advertisement does not constitute and shall 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 encumbrances/claims/rights/dues. No claim of whatsoever nature regarding the property put for sale for charges/encumbrances, over the property or on any other matter etc. shall be entertained after submission of the online bid.
17. The bank does not undertake any responsibility to procure any permission/license, NOC etc. in respect of the property offered for sale. The Authorised Officers/Secured creditor shall not be responsible 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, taxes levies, fees, transfer fees id any in respect of and/or in relation to the sale of the said property. Successful Bidders has to comply with the provisions of Income tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
18. 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 glitches or reason/contingencies affecting the e-auctions.
19. If Property is in Physical possession of Bank and bidder is purchasing the property in Physical possession then same shall be at their own risk and responsibility.
20. In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call of the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidder are required to contact the concerned Authorised Officer of the concern branch only.
21. The Sale is subject to confirmation by the Secured Creditor Bank.
22. The sale is subject to a condition/Rules/Provision prescribed in the SARFAESI Act and Security interest (Enforcement) Rules, 2002 framed there under and the terms & conditions mentioned





Raja Park, Jaipur (Raj.)-302004, Mob.8427296557;

E-mail:j0607@psb.co.in

above. For more details if any prospective bidders may contact

the Authorised Officer on Mobile No. 8427296557.

कृते पंजाब एण्ड सिंध बैंक
For PUNJAB & SIND BANK

Sundhar
प्राधिकृत अधिकारी / Authorised Officer
Authorised Officer
Punjab & Sind Bank



Date: 23/02/2026

Place: Jaipur (Raj.)