



BANK OF INDIA

(A GOVT. OF INDIA UNDERTAKING)

ZONAL OFFICE : SCO 102,
DISTRICT SHOPPING CENTRE,
RANJIT AVENUE, AMRITSAR.
PH. 0183-5099346

PUBLIC NOTICE FOR
SALE OF IMMOVABLE
PROPERTIES

E-AUCTION
SALE
NOTICE

E-Auction Sale Notice for Sale of Immovable / Movable Assets under the Securitisation and Reconstruction of the Financial Assets and Enforcement of the Security Interest Act, 2002 read with provision to Rules 6(2), 8(6) and 9 of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the borrowers and guarantors that the below described moveable & immovable properties mortgaged / charged to Bank of India (Secured Creditor), the constructive / physical possession of these properties has been taken by the Authorised Officers of Bank of India (Secured Creditor), will be sold on "As is where is", "As is what is", and "Whatever there is" on 28-04-2026, for recovery of bank dues + interest (as mentioned below against the properties) due to the Bank of India (Secured Creditor) from below mentioned borrowers / guarantors. The Reserve Price and Earnest Money Deposit will be as mentioned below against the properties. Detailed terms and conditions of the Sale are mentioned below / refer to Website : (a) <https://BAANKNET.com> (b) <https://www.bankofindia.co.in>

DATE OF THE INSPECTION OF PROPERTIES	LAST DATE AND TIME OF SUBMISSION OF EMD & DOCUMENTS ON OR BEFORE	DATE AND TIME OF E-AUCTION
15-04-2026 from 11.00 AM to 04.00 PM with Concerned Branch	EMD shall be deposited before participation in Auction Process i.e. 28-04-2026 by bidders own wallet registered with M/s PSB Alliance Pvt. Ltd. Mumbai on its E-Auction Site: https://BAANKNET.com	28-04-2026 from 11.00 AM onwards

Name of the Authorised Officer : Mr. Mohit Garg (M) 99999-30463 Email : ARB.Amritsar@bankofindia.co.in

Name of the NPA Accounts / Branch Name	Owner of the Property	Description of the Movable and Immovable Properties / Nature of Possession	Demand Notice Date Outstanding Amount	Account Name / Number for Remaining Payment through RTGS / NEFT	Reserve Price EMD Bid Increment Amount
(1) (i) M/s Clothier Inc through its Prop. Mr. Vivek Nayyar and Guarantor Priya Nayyar Branch (Previous) : Amritsar Main now shifted to ARB, Amritsar (ii) M/s Techno Fab through its Partners Vivek Nayyar and Mrs. Priya Nayyar Branch (Previous) : Amritsar Main now shifted to ARB, Amritsar	Vivek Nayyar S/o Harbans Lal Nayyar and Priya Nayyar W/o Vivek Nayyar	All that part and parcel of the Property Qilla no. 36/6/1 (7-14) and 15/2 (7-14), situated at Rakba Village Khiala Khurd (Open Plot), Opp United College of Nursing, Near Satyam College of Engineering and Technology, in the Revenue Estate of Village Khiala Khurd, Ram Tirath Road, Tehsil Lopoke, District Amritsar 143001, vide Four Sale Deeds i.e. (i) 2 Kanal 15 Marla in the name of Mrs. Priya Nayyar W/o Mr. Vivek Nayyar vide Sale Deed no. 2020-21/97/1/812 dated 25-11-2020 (ii) 1 Kanal 13 Marla in the name of Mr. Vivek Nayyar S/o Mr. Harbans Lal Nayyar vide Sale deed No. 2020-21/97/1/811 dated 25-11-2020 (iii) 1 Kanal 13 Marla in the name of Priya Nayyar W/o Mr. Vivek Nayyar vide Sale deed No. 2020-21/97/1/810 dated 25-11-2020 (iv) 1 Kanal 13 Marla in the name of Priya Nayyar W/o Mr. Vivek Nayyar vide Sale deed No. 2020-21/97/1/809 dated 25-11-2020, Total area measuring 154 Marlas (Free Hold Property - Symbolic Possession)	01-05-2023 (i) Rs. 76,80,727/41 (ii) Rs. 66,99,991/23 + Interest, other charges and less recovery if any, till date affected	Account Name : Intermediary Inward Outward Account no. 630090200000033 IFSC : BKID0006300	Rs. 72,52,000/- Rs. 7,25,200/- Rs. 70,000/-
(2) Sh. Vivek Nayyar S/o Sh. Harbans Lal Nayyar & Smt. Priya Nayyar W/o Sh. Vivek Nayyar Branch (Previous): Amritsar Main now shifted to ARB, Amritsar	Vivek Nayyar S/o Harbans Lal Nayyar and Smt. Priya Nayyar W/o Vivek Nayyar	Double Storied Residential Property situated at Opposite United College of Nursing, Near Satyam College of Engineering & Technology, Village Khiala Khurd, Focal Point, Tehsil Ajnala / Lopoke District Amritsar Hadbast no. 327, measuring 33 Marla, in the name of Mr. Vivek Nayyar and Mrs. Priya Nayyar vide details:- (a) Khasra no. 36/6/1 (7-14) and 15/2 (7-14) out of this 33/616 share i.e. 16.50 Marla vide Sale deed no. 2018-19/97/1/781, Bahi no. 1 dated 25-02-2019, property owned by Sh. Vivek Nayyar S/o Sh. Harbans Lal Nayyar & bounded as North : Rohit Sen, South : Rohit Sen, East : Rohit Sen, West : Rohit Sen (b) Khasra no. 36/6/1 (7-14) and 15/2 (7-14) out of this 33/616 share i.e. 16.50 Marlas vide Sale deed no. 2018-19/97/1/780, Bahi no. 1 dated 25-02-2019, property owned by Smt. Priya Nayyar W/o Sh. Vivek Nayyar and bounded as North: Rohit Sen, South: Rohit Sen, East: Rohit Sen, West: Passage (Free Hold Property - Physical Possession) Note :- This property needs Physical demarcation at the site.	17-04-2023 Rs. 1,00,20,878/77 as on 17-04-2023 + Interest, other charges and less recovery if any, till date affected	Account Name : Intermediary Inward Outward Account no. 630090200000033 IFSC : BKID0006300	Rs. 57,15,000/- Rs. 5,71,500/- Rs. 60,000/-
(3) M/s Ess El Embroidery through its Partners Mr. Hitesh Sethi S/o Mr. Bharat Mohan Sethi and Mrs. Santosh Sethi W/o Mr. Bharat Mohan Sethi Branch : (Previous) Vijay Nagar, Amritsar and now shifted to ARB, Amritsar	Mrs. Santosh Sethi W/o Mr. Bharat Mohan Sethi Mr. Hitesh Sethi S/o Mr. Bharat Mohan Sethi Mrs. Santosh Sethi and Mr. Hitesh Sethi	Equitable Mortgage of the Property situated at Private Plot no. 4 Khasra no. 589, 591, situated at Village Tung Pai, Sub-urban Abadi Preet Nagar, Amritsar, measuring 110 sq. yards, standing in the name of Mrs. Santosh Sethi vide Gift deed dated 07-08-2015, Vasika no. 6105, Bahi no. 1, Jild no. 6375, Page no. 4344. Private Plot no. 5, Khasra no. 589, 591, situated at Village Tung Pai Sub-Urban, Abadi Preet Nagar, Amritsar, measuring 555.26 sq. yards, standing in the name of Mr. Hitesh Sethi vide Gift Deed dated 06-08-2015, Vasika no. 6062, Bahi no. 1, Jild no. 6374, Page no. 4951 Property measuring 2 Kanals 3 1/2 Marlas (12 Marlas already sold out, out of 2 Kanal 15 1/2) situated at Village Tung Pai, Sub-urban, Khasra no. 588, Abadi Preet Nagar, Amritsar, standing in the name of Mrs. Santosh Sethi and Mr. Hitesh Sethi vide Sale Deed dated 27-01-2011, Vasika no. 14345, Bahi no. 1, Jild no. 4279, Page no. 4143 (Free Hold Property - Physical Possession)	06-12-2023 Rs. 90,77,117/80 and Rs. 68,51,720/50 and Rs. 1,09,18,110/90 + Interest, other charges and less recovery if any, till date affected	Account Name : Intermediary Inward Outward Account no. 630390200000033 IFSC : BKID0006303	Rs. 3,10,33,000/- Rs. 31,03,300/- Rs. 3,00,000/-

All concerned to note please this publication is also a Statutory 15 Days Sale Notice under Rule 6(2), 8(6) & 9 of the SARFAESI ACT, 2002 to the Borrower / Mortgagor / Guarantor

Terms and Conditions :- (1) E-auction is being held on "As is where is", "As is what is" and "Whatever there is" will be conducted "On Line". The auction will be conducted through the Bank's approved service provider PSB Alliance Pvt. Ltd. at Web portal <https://BAANKNET.com> E-auction Tender document containing online e-auction bid form, declaration, General Terms and Conditions of Online auction sale available in websites (a) <https://BAANKNET.com> (b) <https://www.bankofindia.co.in> (2) To the best of knowledge and information of the Authorised Officer, there is no encumbrance on the properties. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of properties put on auction and claims / rights / dues / affecting the properties, prior to submitting their bid. The E-Auction advertisement does not constitute and will be deemed to constitute any commitment or any representation of the bank. The properties are being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues. (3) In case of sole bidder, he / she has to increase minimum 1 Bid from Reserve Price. (4) Names of the Eligible Bidders, will be identified by Bank of India above mentioned Branches to participate in online e-auction on webportal : <https://BAANKNET.com> PSB Alliance Pvt. Ltd. will provide User ID and Password after due verification of PAN of the Eligible Bidders. (5) It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the properties before submission of the bid. (6) The e-Auction / bidding of above properties would be conducted exactly on the scheduled Date and Time as mentioned above by way of inter-se bidding amongst the bidders. The bidders shall improve their offer in multiple of the amount mentioned under the column "Bid Increment Amount" against each property. In case bid is placed in the last 10 minutes of the closing time of the e-auction, the closing time will automatically get extended for 10 minutes. The bidders who submits the highest bid amount (not below the Reserve Price) on closure of e-auction process shall be declared as Successful Bidder & a Communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorised Officer / Secured Creditor (7) The Earnest Money Deposit (EMD) of the successful bidder shall be retained towards part sale consideration and the EMD of the unsuccessful bidders shall be refunded. The Earnest Money Deposit shall not bear any interest. The successful bidders shall have to deposit 25% of the sale price including EMD already paid, immediately on acceptance of bid price by the Authorised Officer & the balance of the sale price on or before 15th day of sale in above mentioned account. Please note that Cheque shall not be accepted. The auction sale is subject to confirmation by the Bank. Default in deposit of amount by the successful bidders would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidders shall have no claim / right in respect of the property / amount. (8) The prospective qualified bidders may avail online training on e-Auction from PSB Alliance Pvt. Ltd. prior to the date of the e-auction. Neither the Authorised Officer / Bank nor PSB Alliance Pvt. Ltd. will be held responsible for any Internet Network Problem / Power failure / any other technical lapse/ failure etc. In order to ward-off such contingent situation the interested bidders are requested to ensure that they are technically well equipped with adequate power backup etc. for successfully participating in the e-Auction event. (9) The purchaser shall bear the applicable stamps duties / registration fee / other charges, etc. & also all the statutory / non-statutory dues, taxes / TDS, assessment charges, etc. owing to anybody (10) The Authorised Officer / Bank is not bound to accept the highest offer and has the absolute right to accept or reject any or all offer(s) or adjourn / postpone / cancel the e-auction or withdraw any property or portion thereof from auction proceedings at any stage without assigning any reason therefore (11) The Sale Certificate will be issued in the name of the purchaser / applicant only and will not be issued in any other names. (12) The sale shall be subject to rules / conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. For further details / enquires if any on the terms & conditions of sale can be obtained from Authorised Officer / Bank of India of above mentioned Branches or Bank's website (a) <https://BAANKNET.com> (b) <https://www.bankofindia.co.in> (13) For further details regarding the above said properties / inspection of properties, the intending buyers may contact above mentioned Branches of Bank of India. All the intending purchasers are also advised to visit <https://BAANKNET.com> For any information on procedure of e-auction (14) The Authorised Officer or Bank shall not be responsible for any charge, lien, encumbrances or any other dues to the Government or anyone else in respect of immovable properties e-auctioned (15) The Bidder should get themselves registered on <https://BAANKNET.com> by providing requisite KYC documents and registration fee as per the practice followed by PSB Alliance Pvt. Ltd. well before the auction date. The registration process takes minimum of two working days. (Registration process is detailed on the above website). (16) The Intending bidder should transfer his EMD amount by means of challan generated on his bidder account maintained with PSB Alliance Pvt. Ltd. at <https://BAANKNET.com> by means of NEFT transfer from his bank account. (17) The Intending bidder should take care that the EMD is transferred at least one day before the date of auction and confirm that his wallet maintained with PSB Alliance Pvt. Ltd. is reflecting the EMD amount without which the system will not allow the bidder to participate in the e-auction. (18) The EMD of the unsuccessful bidder will be refunded to their respective wallet maintained with PSB Alliance Pvt. Ltd. The Bidder has to place a request with PSB Alliance Pvt. Ltd. for refund of the same back to his bank account. The bidders will not be entitled to claim any interest, costs & any other charges (if any) (19) It shall be the responsibility of the successful bidder to remit the TDS @ 1% as applicable U/S 194 1-A, if the aggregate of the sums credited or paid for such consideration is Rs. 50 Lakhs or more TDS should be filed online by filing form 26 QB and TDS Certificate to be issued in form 16B. The purchaser has to produce the proof of having deposited the income tax in to the government account.

Date : 27-03-2026

Place : Amritsar

Sd/- Authorised Officer