LoP, SUKHU TRADE BARBS OVER HIMCARE SCHEME

Uterus surgeries on men, expired lens implant during BJP tenure, says CM

Jai Ram Thakur terms figures presented by CM as misleading, demands probe by a HC judge

Express News Service
Shimla, March 27

AN INTERNAL audit has found that bills were generated for "uterus operation on male patients" while expired lenses were implanted on cataract patients under the Himcare scheme under the previous BJP-led regime in Himachal Pradesh, prompting a vigilance probe, Chief Minister Sukhvinder Singh Sukhu told the Vidhan Sabha on Friday.

The House witnessed a heated exchange of words after the question hourt when Leader of Opposition Jai Ram Thakur raised the issue of Himcare and accused Sukhu of tarnishing the BJP's image by presenting wrong figures and shutting down the scheme through a "well-planned conspiracy". CM Sukhu, however, stood his ground and said that strict action will taken against those found guilty after investigation.

The Himcare scheme was launched by the previous Thakur-led BJP government. Under the scheme, free healthcare services are offered to those from the low-income groups who are not covered under the Ayushman Bharat Yojana or Jan Arogya Yojana.

Raising the issue, Thakur questioned the figures earlier presented by Sukhu in the House. CM had claimed that a Rs 1,100-crore scam was detected in the Himcare scheme, Thakur said. The LoP said that official figures show that Rs 441 crore was spent on the Himcare scheme during the BJP government's tenure. "So how can a scam of Rs 1,100 crore surface?," he asked.

He questioned on what basis the chief minister came to a conclusion and made the allegation about Rs 1,100 crore scam when investigations are yet to be conducted. He further said reports have been published in newspapers with a Rs 1,100 crore scam headline and demanded an apology from the chief minister.

He further said that Congress government was pending an average amount of Rs 14,000 per patient as compared to Rs 11,000 during the BJP's tenure. The current dispensation has spent Rs 972 crore under the scheme of which Rs 400 crore was still pending for payment.

Thakur said that Prime Minister Narendra Modi had earlier directed that Himcare be presented before all chief ministers as a model for replication in other states. He further demanded that instead of a vigilance inquiry, the state government should order a probe by a sitting high court judge and make all data public.

Himachal Pradesh Chief Minister Sukhvinder Singh Sukhu speaks in the Vidhan Sabha, in Shimla, Friday. PTI

Responding to Thakur, Sukhu said the opposition was rattled after orders were issued for a vigilance probe into the matter. He, however, clarified that the internal audit conducted by the government revealed that payments worth Rs 1,100 crore were made under the Himcare scheme, out of which irregularities amounting to "Rs 100-Rs 120 crore were detected".

"Several irregularities, such as bills for uterus operation on male patients, and implant of expired lenses came to light during the audit. Private hospitals were also empanelled under the scheme. The vigilance inquiry was initiated based on the audit report. If more irregularities are found, they will also be investigated. The government would not tolerate corruption, and strict action would be taken against those found guilty," Sukhu said.

The Chief Minister further said that the government's objective is not to discontinue the scheme, but rather to streamline it and, if deemed necessary, consider introducing a new healthcare scheme. He added that provisions such as issuing Himcare cards four times a year were introduced by the present government. He assured that any irregularities, even during the current government's tenure, would be probed and strict action taken against those found guilty.

Speaking to the media later, Thakur said the CM had "crossed all limits in making false statements." He claimed that the CM admitted in the House that some of his earlier statements regarding the Himcare scam were incorrect and should be expunged.

Himachal govt mulling to reintroduce lottery to shore up revenues: CM

Press Trust of India
Shimla, March 27

THE HIMACHAL Pradesh government is considering reintroducing lottery to create new sources of revenue generation, Chief Minister Sukhvinder Singh informed the Vidhan Sabha Friday.

In a written reply to a query by BJP legislators Rakesh Jamwal and Sudhir Sharma, Sukhu said that Goods and Service Tax (GST) is levied on lottery ticket sales at a rate of approximately 40 per cent of the ticket's face value. The state is suffering a loss not only in the revenue derived from levying GST but also due to the illicit sale of lottery tickets from other states within its territory, the reply said.

A positive outcome of the lottery business is its potential to generate employment alongside revenues, and therefore, a proposal to reintroduce the lottery in Himachal Pradesh is currently under the government's consideration, Sukhu said.

Lotteries are being operated smoothly in other states such as Kerala, Punjab, Maharashtra, Goa and Arunachal Pradesh, with no major adverse social effects, he said. The lottery system was discontinued in Himachal Pradesh via a notification issued by the finance department on February 28, 2004. The department, however, no longer possesses records of the specific reasons that led to its discontinuation.

Before the ban, lotteries involving fewer than three digits were prevalent in the state. However, in light of the adverse social effects associated with such schemes, the Centre, in compliance with Supreme Court directives, has since amended the relevant regulations. Consequently, single-digit or double-digit lotteries can no longer be operated, reducing the likelihood of the adverse effects associated with the previous system.

A new Cabinet sub-committee constituted for the purpose of reintroducing the lottery was established in Himachal, pursuant to a policy decision taken by the Cabinet on February 17, 2026, the chief minister said. The sub-committee was set up to examine the draft of the proposed Himachal Pradesh Lottery Rules, 2026, and other related matters, and to scrutinise the associated tender documents. Following recommendations of the sub-committee, on March 7, the Cabinet approved the draft rules, along with the tender documents, Sukhu said.

Plan afoot to regulate fee structure of private schools, says Himachal minister

Express News Service
Shimla, March 27

HIMACHAL PRADESH Education Minister Rohit Thakur Friday said the state government is considering amending the existing rules to regulate fee structures in private schools and to prevent exploitation of parents.

Thakur was responding to a question by Congress MLA Ram Kumar Chaudhary during Question Hour.

The minister said the current legislation does not have any provision to fix fees in private schools. The states such as Uttar Pradesh, Karnataka and Tamil Nadu have already amended their laws to regulate private school fee structures, he said.

MLA ChaudharyA from Doon Assembly raised concerns over the increasing commercialisation of education and the practice of charging re-admission fees annually under the pretext of annual charges in the schools.

In response, the minister said under the Right to Education (RTE) Act, private schools are mandated to reserve 25 per cent seats for students belonging to the Below Poverty Line (BPL) category.

He also admitted that the provision is not being fully implemented but said the department is making efforts in this direction. "If given priority, the number of children from the BPL families in private schools has already doubled," he said, adding that the government will take further action in the future.

The Doon MLA also asked whether the government would direct private schools to display on their notice boards the seats reserved for BPL students. In reply, the minister said the department would certainly take steps to ensure greater awareness and increased enrolment of such students so that the BPL families can benefit.

Responding to another Congress MLA Hardeep Singh Bawa's question, the education minister said improving infrastructure in colleges with adequate student strength and across all streams remains a top priority, and the government is allocating funds accordingly.

The minister informed that around 70 per cent construction work of the Government College at Ramshehar was completed, and an additional Rs 6.62 crore will be required to complete the remaining work. He said the Chief Minister has made a budget provision of Rs 500 crore for projects nearing 70 per cent completion.

Outsourced workers protest in Shimla on Friday. PTI

Outsourced workers protest, demand job security, equal pay

Express News Service
Shimla, March 27

MANY OUTSOURCED employees Friday staged a massive protest at Chaura Maidan in Himachal Pradesh's Shimla and raised their long-pending demands over job insecurity and low wages, while attempting to march toward the Vidhan Sabha where the budget session is ongoing. However, police did not allow them to move forward.

The protesters said they have served in various government departments for the past 15 to 20 years yet they still lack job security and fail to receive adequate salaries.

The protesters put forward two key demands: the formulation of a permanent policy for outsourced employees to ensure job security, and the implementation of "equal pay for equal work".

Ashwini Sharma, convenor of the Joint Outsourced Employees Union, said the government is neither paying fair wages or providing job security to the outsourced workers. "This is not only affecting their future but also putting the future of their children at risk."

"In this rising inflation, outsourced employees are earning only around Rs 13,000 per month, making it difficult to sustain livelihood. They are unable to provide quality education to their children," the union convenor also said.

He also said the outsourced workers are rendering services similar to the regular employees but face significant disparities. He reiterated that their main demands are permanent policy for outsourced employees and the implementation of equal pay.

The workers also said the government removing the outsourced employees from the departments has created fear and uncertainty. They said such actions have led to an atmosphere of instability, with workers constantly worried about losing their jobs any time.

HP govt: 1,500 missing in 3 yrs, but no organ trafficking gang

Shimla: More than 1,500 cases of missing persons have been reported in Himachal Pradesh in the past three years, Chief Minister Sukhvinder Singh Sukhu told the state assembly on Friday. In a written reply to a question of BJP MLA from Badsar, Inder Dutt Lakhanpal, Sukhu said there has been an increase in the number of missing persons in Hamirpur, Bilaspur, Chamba, Mundi, Solan, Kangra and Una districts. A total of 1,534 missing persons cases have been recorded in the state till January 31, 2026, he said.

Sukhu added there was no indication of organ trafficking or the involvement of any gang behind the cases, saying that these are understood to be people going missing under "mysterious circumstances".

Most of the missing person cases are from Solan district at 255, followed by 223 in Mandi, 200 in Kangra, 186 in Shimla, 121 in Sirmaur, 117 in Hamirpur, 104 in Kullu, 103 in Una, 98 in Chamba and 75 in Bilaspur.

Himachal Pradesh Police, in a statement issued in 2023, said the missing persons figure for the three-year period of 2020-2022 was 7,038 people, out of which 6,183 (87.8 per cent) were subsequently traced.

State Health Minister Dhani Ram Shandil told the House in a written reply that liabilities amounting to Rs 391.27 crore are currently pending with hospitals associated with the Himcare scheme, which covers 4.33 lakh families. Himcare Health Care Scheme provides free healthcare services to low-income individual groups who are not covered under the Ayushman Bharat Yojana or Jan Arogya Yojana, according to the government. PTI

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ (ਭਾਰਤ ਸਰਕਾਰ का उपक्रम)
PUNJAB & SIND BANK (A GOVT. OF INDIA UNDERTAKING)
ZONAL OFFICE : JALANDHAR — Where Service is a way of life — ZONAL OFFICE : JALANDHAR

LAST DATE AND TIME FOR SUBMISSION OF EMD AND DOCUMENT (ONLINE) ON/BEFORE 27-04-2026.
DATE OF E-AUCTION 28-04-2026 SALE NOTICE (SALE THROUGH HTTPS//:BAANKNET.COM E-AUCTION ONLY)

Sale of immovable assets charged to the Bank under the Securitization And Reconstruction of Financial Assets And Enforcement of Security Interest Act,2002.Whereas,the Authorized Officer of Punjab & Sind Bank had taken possession of the following property/ies pursuant to the notice issued under section 13(2) on dates mentioned against each account, read along with the Security Interest (Enforcement) Rules, 2002 in the following loans account with right to sell the same on "AS IS WHERE IS BASIS, "AS IS WHAT IS BASIS",AND "WHATEVER THERE IS BASIS" for realization of Bank's dues and interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of powers conferred under section 13(12) of said Act proposes to realize the Bank's dues by the sale of the said properties. The sale will be done by the undersigned through E Auction platform provided at the web portal/ website https://baanknet.com.

DESCRIPTION OF IMMOVABLE PROPERTY — FOR ANY ENQUIRY CALL BRANCH MANAGER — DESCRIPTION OF IMMOVABLE PROPERTY

SR. NO.	NAME OF ACCOUNT AND BANK BRANCH	DEMAND NOTICE DATE / DEMAND NOTICE AMOUNT	DESCRIPTION OF THE SECURED ASSET	STATUS OF POSSESSION (PHYSICAL / SYMBOLIC)	RESERVE PRICE(Rs.) / EMD (Rs.) / BID INCREMENT AMOUNT (Rs.)	LAST DATE & TIME OF EMD / E-AUCTION	AUTHORIZED OFFICER NAME & CONTACT NO.	QR Code for Property Image	QR Code for Location	QR Code for Service Provider
1.	KARTARPUR	04-05-2023	All part and parcel of Property measuring 05 Marlas comprised in Khasra Nos. 288/17/2, 288/2/3/3 and 24/1, situated at railway line tahli sahib, Kartarpur-2, District Jalandhar vide Sale Deed bearing Vasika No. 2019-20/185/1/748 dated 27.01.2020, registered with the office of Joint Sub Registrar, Kartarpur, District Jalandhar (Pb) in favour of Smt. Sarita and property bounded as East - Pammi, West - Rasta,North - Jagroop Singh and South - Balwinder Singh in name of Smt. Sarita,W/o Shri Vijay Kumar Sahota.	PHYSICAL	16,00,000.00 / 1,60,000.00 / 16,000.00	27.04.2026 till 4:00 p.m. / 28.04.2026 from 11:00 A.M to 3:00 P.M	SH. GIAN CHAND, CHIEF MGR, ZO MODEL TOWN JAL 9988886824, E-mail gian.chand2@psb.bank.in			
	(1) Smt. Sarita W/O Shri Vijay Kumar Sahota (2) Shri Rohit Kumar S/o Shri Vijay Kumar Sahota Both R/o House No. 73-A, Kukhrian Colony, Near Kalyani Public School,Jalandhar (Pb) 144004 Mail address: R/o House No 1254,Ward NO 12, Rishi Nagar, Kartarpur (Rural) Jalandhar Punjab-144801	Rs 29,19,829.57 including interest applied upto 31-Apr-23 plus future interest, cost & charges less recoveries if any.								
2.	GORAYA	03-10-2018	All the part and parcel of Residential property measuring 05 marla i.e. 1/32 share of total land measuring 8 kanal 00 Marla comprised in khewat no 73,khatoni no 77,khasra no 5/(22(8-0) as per Jamanbandi for the year 2017-18 of Village Panj Dhera ,Hadbast No 132,Tehsil Phillaur , Jalandhar registered in the name of Shri Mohd. Akhtar Ali S/o Shri Mohd. Amir Hassan vide SALE DEED dated 11/04/2019 bearing Vasika No. 76 in the office of the Sub-Registrar Phillaur Bounded as under :- East – Plot of Shri Varinder Yadav ,West – Plot of Shri Harminder Singh ,North – Rasta ,South :- Prem Singh	PHYSICAL	12,01,000.00 / 1,20,100.00 / 12,010.00	27.04.2026 till 4:00 p.m. / 28.04.2026 from 11:00 A.M to 3:00 P.M	SH. GIAN CHAND, CHIEF MGR, ZO MODEL TOWN JAL 9988886824, E-mail gian.chand2@psb.bank.in			
	(i) Sh. Mohd. Akhtar Ali S/o Sh. Mohd. Amir Hasan #12, Railway Colony, Phillaur JALANDHAR, 144410 Also At : 2nd Address Mohalla Brahampur, Akalpur Road, Village Panj Dhera, Phillaur Jalandhar 144410 (ii) Smt. Roshan Khatun w/o Sh. Mohd. Akhtar Ali #12 , Railway Colony,Phillaur Jalandhar 144410 Also At : 2nd Address Village Kewatgama Tole Pachhiyarirhi Post Kewatgama, Thana Kusheshwarasthan Koetgama, Darbhanga Bihar 848213 (iii) Sh. Aurang Baz S/o Khadim Hussain Gana Pind, Tehsil Phillaur Jalandhar 144410.	Rs 13,80,052.80 including interest applied upto 31-Dec-22 plus future interest, cost & charges less recoveries if any.								
3.	BHOGPUR	14.03.2023	All that part and parcel of the property consisting of Property measuring 03 Marlas , comprised in Khasra No 325/1 , 326/2/1 , 327/2/1 situated in village Binpalke Nangal , Bhogpur ,Hadbast No 87 ,Dist Jalandhar (Pb) being ownership of the borrower vide Sale Deed bearing Vasika No 291 dated 22-05-2013 , registered with the office of Joint Sub Registrar ,Bhogpur , District Jalandhar bounded as : On the North by : Manoj Kumar On the South by : Others On the East by: Gali On the West by : Others	PHYSICAL	8,13,000.00 / 81,300.00 / 10,000.00	27.04.2026 till 4:00 p.m. / 28.04.2026 from 11:00 A.M to 3:00 P.M	SH. GIAN CHAND, CHIEF MGR, ZO MODEL TOWN JAL 9988886824, E-mail gian.chand2@psb.bank.in			
	1. M/s Vishal Collection Prashar Market, Railway Road, Bhogpur,Dist Jalandhar (Pb) Through its Proprietor Shri Santosh Kumar 2. Shri Santosh Kumar S/o Raju Ram Proprietor M/s Vishal Collection Prashar Market , Railway Road, Bhogpur, District Jalandhar(Pb) 2nd Address: House No 143, Ward No 8 , Near Railway Station,Bhogpur, Dist-Jalandhar 3. Shri Ajay Sharma S/o Shri Subhash Chander Rampal ,Resident of Ward No 7, Adampur Road, Bhogpur, District Jalandhar.	Rs 6,57,888.46 including interest applied upto 31-Jan-23 plus future interest, cost & charges less recoveries if any.								
4.	GORAYA	16-07-2025	Residential Property measuring 05 Marla 02 Sarsahi comprised in Khewat No. 883, Khatoni No. 1062, Khasra No. 1508(4-2), 1519(7-18), 1523(1-13), 1559(1-15), 5436/1494 (0-19), 5438/1495(0-12), 5440/1495(0-8), 544 1/1512(014), 5442/1512(0-18), 5443/1518(1-7), 5445/1520(112), as per Jamabandi for the year 2017-18 of Village Bundala-2, Hadbast No. 27, Sub-Tehsil Goraya, Tehsil Phillaur, District Jalandhar registered vide SALE DEED dated 23-02-2024 bearing VASIKA NO. 1268 in the office of Sub Registrar, Goraya. bounded as follows: East: Rasta, West: Plot of Vishwa Mitter, North: Plot of Charanjit SinghParjapata, South: Plot of Jeet Singh.	PHYSICAL	23,00,000.00 / 2,30,000.00 / 23,000.00	27.04.2026 till 4:00 p.m. / 28.04.2026 from 11:00 A.M to 3:00 P.M	SH. GIAN CHAND, CHIEF MGR, ZO MODEL TOWN JAL 9988886824, E-mail gian.chand2@psb.bank.in			
	1. Smt. Manpreet Kaur (Borrower) 2. Sh. Goldy S/o Jasvir Singh (Guarantor) both R/o Village Dhuleta PO Dhuleto, Tehsil Phillaur Jalandhar 144418.	Rs. 21,08,386.50 including interest applied upto 30-06-25 plus future interest, cost & charges less recoveries if any.								
5.	BIRRING JALANDHAR	23-02-2024	All that part & parcel of.1. Property measuring 01 Marla 14 Sq ft. comprised in Khasra No. 33/10/1/12 situated at Abadi New Hardev Nagar, Basti Bawa Khel Jalandhar as per Sale Deed No. 2019-20/1877/1/6259 dated 05-11-2019 of Sub Registrar, Jalandhar, in favour of Mr. Kundan Lal Thakur s/o Shri Ambika Parshad. Bounded as: EAST : Others, NORTH : Kundan Lal Thakur, WEST : Street, SOUTH : Surinder Arora.	SYMBOLIC	12,00,000.00 / 1,20,000.00 / 12,000.00	27.04.2026 till 4:00 p.m. / 28.04.2026 from 11:00 A.M to 3:00 P.M	SH. GIAN CHAND, CHIEF MGR, ZO MODEL TOWN JAL 9988886824, E-mail gian.chand2@psb.bank.in			
	1. M/s. K V Advertisers at Ground Floor, Shop no.1 near Corporation Office Shastri Market,Jalandhar 2. Mr. Kundan Lal Thakur S/o Ambika Parshad R/o H no. 116-B, New Hardev Nagar, Jalandhar 3. Smt. Bimla Devi Thakur W/o Shri ambika Parshad R/o Hno. 116-B, New Hardev Nagar, Jalandhar.	Rs 13,12,823.42 including interest applied upto 31-01-24 plus future interest, cost & charges less recoveries if any.								
6.	GTB NAGAR JALANDHAR	03-01-2020	Property situated at HNo 57, Adabi Dhilwan, Vill Dhilwan, Tehsil Jalandhar measuring 3 Marlas 4 sqft in the name of Smt Santosh Kumari w/o Mukesh Sharma	SYMBOLIC	18,50,000.00 / 1,85,000.00 / 18,500.00	27.04.2026 till 4:00 p.m. / 28.04.2026 from 11:00 A.M to 3:00 P.M	SH. RANJIT SINGH, CHIEF MGR, GTB NAGAR JAL 94663 79193, e-mail- ranjitsingh@psb.bank.in			
	1. Sh. Mukesh Kumar S/o Sh. Charanjit Rai Mobile no-9779635498 (Borrower) 2. Smt. Santosh Kumari W/o Sh Mukesh kumar sharma both R/o 57 Abadi Dhillon bankiony, village Dhilwan Tehsil and district Jalandhar Pinbankde-144001 (Co-Borrower) 3. Sh Inderjit Kumar S/o Mohan lal R/o-77-A Master Mehnga Singh bankiony, Biring, Jalandhar Pin bankde-144001 (Gurantor)	Rs. 18,96,369.00 including interest applied upto 31-12-20 plus future interest, cost & charges less recoveries if any.								
7.	MEHATPUR	05.08.2022	Property measuring 05 Marlas being 5/42 share from Total Land measuring 02 Kanal 02 Marlas Covered under Khewat No 02 khatoni No 02 Comprised in Khasra No 82 (2-2) and the property situated at village Kang Sahib Rai , H.B. No 151 , Tehsil Nakodar Distt Jalandhar vide sale Deed No 1983, Dtd 07-09-2011 bounded as under : East : Surinder Singh West : Parkash Chand, North : Jaswant Singh South : Road	SYMBOLIC	10,05,000.00 / 1,00,500.00 / 10,050.00	27.04.2026 till 4:00 p.m. / 28.04.2026 from 11:00 A.M to 3:00 P.M	SH. GIAN CHAND, CHIEF MGR, ZO MODEL TOWN JAL 9988886824, E-mail gian.chand2@psb.bank.in			
	1. Mr. Mandeep Singh S/o Surinder Singh Vill Uppal Khalsa Tehsil Phillaur Distt Jalandhar. 2. Mr. Pargan Singh S/o Gurdial Singh both R/o Vill Uppal Khalsa Tehsil Phillaur Distt Jalandhar.	Rs. 6,26,969.60 including interest applied upto 31-Jul-25 plus future interest, cost & charges less recoveries if any.								
8.	BASTI GUZAN JALANDHAR	14-07-2023	All that part & parcel of House No.W.X.240, measuring 05 Marla 65 sq.ft. comprised under the limit of Lal-Lakeer which is situated at Basti Nau , Tehsil & District Jalandhar which is in the name of Sohal Sehgal S/o Ashok Sehgal via pledge its Transfer Deed bearing no.2020-21/1871/5098 dated 15-09-2021 which was duly registered with the office of SR Jalandhar bounded by as under: East : Road", North: Road" , West::House Bakshish Ram Nath" , South:Road" (as avowed in pledge Transfer-deed)	SYMBOLIC	36,36,300.00 / 3,63,630.00 / 36,363.00	27.04.2026 till 4:00 p.m. / 28.04.2026 from 11:00 A.M to 3:00 P.M	SH. GIAN CHAND, CHIEF MGR, ZO MODEL TOWN JAL 9988886824, E-mail gian.chand2@psb.bank.in			
	(A) Anita Sehgal W/o Ashok Sehgal R/o WX 240 , Basti Nau , Jalandhar (B) Ashok Sehgal S/o Mastan Chand Through its Legal Heirs R/o WX 240 , Basti Nau, Jalandhar (C) Sahil Sehgal S/o Ashok Sehgal R/o WX 240 ,Basti Nau, Jalandhar	Rs. 19,32,617.01 including interest applied upto 30-06-23 plus future interest, cost & charges less recoveries if any.								
9.	FOOTBALL CHOWK JALANDHAR	12.10.2017 & 18.04.2018	All that part and parcel of Residential property measuring 6 marlas and 20 sqft (1 m=207 sqft) situated at WI 38-39 property no.B-WI877-A& WI133/no.B-IB/877/1 A& Mohalla, Jalandhar vide sale deed no.10262 dated 26-03-2004. East- Remaining portion Hno.WI39, West- Gali, North- Surjit singh,South- Mr.Gulab, Omparkash and Gali	SYMBOLIC	57,07,700.00 / 5,70,770.00 / 57,070.00	27.04.2026 till 4:00 p.m. / 28.04.2026 from 11:00 A.M to 3:00 P.M	SMT. JYOTI BHAGAT CHIEF MGR, FOOTBALL CHOWK JAL 95925-03666 E-mail jyoti.bhagat@psb.bank.in			
	1. M/S York Fashion Firm/proprietor Proprietor Sh Ajay Kumar S/o Sh. Ramesh Chander R/o 244 Sheikhan Bazar District- Jalandhar Pin code- 144001 2. Ramesh Chander s/o Sh. Ramji Dass Borrower R/o WF 159 Ali mohalla, gali Boharwali, Opposite J&K Bank limited District- Jalandhar Pin code- 144001 4. Sh. Deepka Kumar Chawla s/o Sh. Bodh Raj Chawla (Guarantor in Address no 1 &2) 320 friends colony, opp DAV college District- Jalandhar Pin code- 144001 5. Sh Ajay Kumar S/o Sh. Ramesh Chander (Gurnator in Adressee no 2) R/o 244 Sheikhan Bazar District- Jalandhar Pin code- 144001	M/s York Fashion Rs.5,20,270.60 and Ramesh Chander Rs 2,96,809.40 including interest applied upto 30-Sep-17 & 31-Mar-18 plus future interest, cost & charges less recoveries if any.								
10.	LAJPAT NAGAR JALANDHAR	16-08-2022	All that part and parcel of the property measuring 4 marla i.e house situated at Rattan Nagar district Jalandhar comprising of khasra no-1782, 1776, 1775, 1783, 20576/1781, 20577/1781 hadbast no-307 registered vide deed no- 5655 dt- 29-08-2007 in name of Ashok Kumar Rikhi. Property Bounded as East- Road, West- Prem Rattan, North- Om Parkash, South- Dalip kaur	SYMBOLIC	17,80,000.00 / 1,78,000.00 / 17,800.00	27.04.2026 till 4:00 p.m. / 28.04.2026 from 11:00 A.M to 3:00 P.M	SH. GIAN CHAND, CHIEF MGR, ZO MODEL TOWN JAL 9988886824, E-mail gian.chand2@psb.bank.in			
	(A) Sh. Ashok kumar Rikhi S/o Sh. Om Parkash Rikhi (Borrower) B) Smt. Mamta Rikhi w/o Sh. Ashok Kumar Rikhi Hno-102, Street no-3 Rattan Nagar, Gulab Devi road, Dist- Jalandhar, pin code-144001 Punjab (Guarantor).	Rs. 9,76,933.31 including interest applied upto 16-08-22 plus future interest, cost & charges less recoveries if any.								

OTHER TERMS AND CONDITIONS:- a) The property is being sold with all the existing and further encumbrances whether known or unknown to the bank. The Authorized officer/ Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. The purchaser should conduct due diligence on all aspects related to the property to his satisfaction. The bidder are advised to satisfy themselves with the title and correctness of others details pertaining to the secured assets including the size/area of the immovable secured asset in question and also ascertain any other dues/liabilities/encumbrances from the concerned authorities to their satisfaction before submitting the bid. The purchaser shall not be entitled to make any claim against the authorized officer/Secured Creditors in this regard at a later date. b) In the event of any default in payment of any of the amounts, or if the sale is not completed by reasons of default on the part of the purchaser/ bidder within the aforesaid time limit, the bank shall be entitled to forfeit all monies paid by the purchaser/bidder till then and put up the secured asset(s) for sale again, in its absolute discretion. c) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://baanknet.com Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings. d) The property can be inspected, on 27-04-2026 from 10.00 A.M to 4.00 PM e) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process. f) EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of (M/s PSB Alliance Pvt. Ltd.), (Contact No. 7046612345/ 6354910172/ 8291220220/ 9892219848/ 8160205051, Email: support.baanknet@psballiance.com/ portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan. I) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/ details on or before 27-04-2026 by 04.00 PM at Punjab & Sind Bank Zonal Office Jalandhar mentioned above by hand or by email. ii) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount. iii) Bidders Name. Contact No. Address, E Mail Id. iv) Bidder's A/c details for online refund of EMD. g) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest. h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of amount as mentioned above The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor. i) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), by next working day on declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Authorised Officer without any notice and property shall forthwith be put up for sale again. j) For sale proceeds of Rs. 50.00 Lakhs (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank. k) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only. l) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
For detailed terms & conditions please refer to https://baanknet.com or https://www.punjabandsindbank.bank.in

15/30 (AS APPLICABLE) DAYS STATUTORY SALE NOTICE UNDER RULE 6(2), 8 (6), 9(1) OF THE SARFAESI ACT, 2002 — ENCUMBRANCES NIL TO THE KNOWLEDGE OF THE AUTHORISED OFFICER

The borrower/guarantors are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of e-Auction, failing which the property will be auctioned/ sold and balance dues, if any, will be recovered with interest and cost.

DATE: 27.03.2026 — PLACE: JALANDHAR — AUTHORISED OFFICER