

BO: Bhiwadi Industrial Area (399300)

Mail ID : bo3993@pnbank.in



Regd. Post

Date: 13.05.2026

To,

M/s. Fairwealth Securities Limited (Borrower Company) 651-652, Udhog Vihar, Phase-5, Gurugram, Haryana - 122001	Mr. Dharendra Gaba (Director/Guarantor) Flat No. D-12, Raheja Atlantis, Sector - 31, Gurugram, Haryana - 122001
Mr. Naveen Gaba (Director/Guarantor) Flat No. D-12, Raheja Atlantis, Sector - 31, Gurugram, Haryana - 122001	Mr. RoopLal Agarwal (Director/Guarantor) Flat No. B-002, Raheja Atlantis, Sector -31, Gurugram, Haryana - 122001
Smt. Sudha Aggarwal (Guarantor) Flat No. B-002, Raheja Atlantis, Sector -31, Gurugram, Haryana - 122001	Smt. Versha Gaba (Guarantor) Flat No. D-12, Raheja Atlantis, Sector - 31, Gurugram, Haryana - 122001

Dear Sir,

Sub: 15 Days E-Auction Notice for Sale of Secured Assets in A/c No. 3993009300007539 of M/s Fairwealth Securities Limited

Please refer to the notice dated 15.02.2020 issued by Authorised Officer u/s 13(2) of the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002, possession notice dated 04.12.2025 issued by Authorised Officer while taking the possession of the undermentioned assets:-

Residential Apartment bearing No-B-002, admeasuring Super Area approx 308.54 Sq. Mtr. (3319.91 Sq. Ft.) which includes built up area approx 284.78 Sq. Mtr. (3064.23 Sq. Ft.) and having open to sky court/terrace area admeasuring approx 102.25 Sq. Mtr. (1100.19 Sq. Ft.) situated on lower and upper ground floor in Tower-B Raheja Atlantis, Sector-31-32A, Gurgaon now known as Gurugram, Haryana in the ownership of Mr. Roop Lal Agarwal and Smt. Sudha Agarwal

***The subject property is also mortgaged as security in credit facilities sanctioned and outstand in account no. 399300NC00006946 Rs. 16,73,605.97 and account no. 3993009900000468 Rs. 14,34,424.15 plus further interest, charges and expenses in the name of Shri Roop Lal Agarwal & Smt. Sudha Aggarwal**

In this connection, you are hereby called upon to pay the outstanding dues amounting to **Rs. 7,16,08,467.50 (Rupees Seven Crore Sixteen Lakh Eight Thousand Four Hundred Sixty Seven and paisa Fifty Only)** as on 30.04.2026 payable with future interest w.e.f. 01/05/2026 & charges/expenses until payment in full & final, incurred by the secured creditor bank while taking possession of the said assets and thereafter for preservation of the same, within 30 days from the date of receipt of this notice and get release of the aforesaid assets from the undersigned.

It may be noted that the secured asset is intended to be sold through public auction as per sale notice dated 29.04.2026, enclosed herewith. According to the sale notice, the secured asset is being sold through public auction dt. 21.05.2026 at reserve price of Rs. 515.00 Lakhs and other terms & condition of auction, as provided in the auction notice attached herewith for your ready reference.

In case you fail to pay the aforesaid amounts within the said period, the undersigned may be constrained to sell aforesaid assets for realizing the dues and take other measures as deemed fit as per the provisions of the aforesaid Act and Rules.

Thanking you,

Yours faithfully,

FOR PUNJAB NATIONAL BANK
मुख्य व्यवस्थापक / Chief Manager
Industrial Area, Bhiwadi / औद्योगिक क्षेत्र, भिववाडी
AUTHORISED OFFICER
PUNJAB NATIONAL BANK
SECURED CREDITOR

Enclose Auction notice as above-

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E-AUCTION SALE NOTICE FOR SALE OF 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 Rule 8(6) & 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s), Mortgagor (s) and Guarantor (s) that the below described immovable properties mortgaged/charged to the Secured Creditor, the constructive/Physical/symbolic Possession of which has been taken by the **Authorised Officer of Punjab National Bank** Secured Creditor, will be sold on "As is where is", As is what is", and "Whatever there is" without movable items 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), Mortgagor (s) and Guarantor (s). The Reserve price and the earnest money deposit will be as mentioned in the below against the respective properties.

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	A) Reserve Price (Rs. in Lakhs)	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
	Name of the Account& A/c No.		B) Outstanding Amount as on	B) EMD DATE & TIME		
			C) Possession Date u/s 13(4) of SARFESI ACT 2002	C) Bid Increase Amount		
			D) Nature of Possession Symbolic/Physical/Constructive	D) Inspection date & time		
1	399300-Bhiwadi Industrial Estate SSI	Residential Apartment bearing No-B-002, admeasuring Super Area approx 308.54 Sq. Mtr. (3319.91 Sq. Ft.) which includes built up area approx 284.78 Sq. Mtr. (3064.23 Sq. Ft.) and having open to sky court/terrace area admeasuring approx 102.25 Sq. Mtr. (1100.19 Sq. Ft.) situated on lower and upper ground floor in Tower-B Raheja Atlantis, Sector-31, Gurugram, Haryana – 122001	A) 15.02.2020	A) 515.00	08.06.2026 From 11:00 AM to 04.00 PM	Not Known to the bank as per record available.
M/s Fairwealth Securities Limited A/c No. 3993009300007539	B) 7,16,08,467.50 as on 30.04.2026 together with further interest w.e.f. 01.05.2026 & charges/expenses until payment in full		B) 51,50,000.00			
M/s. Fairwealth Securities Limited (Borrower Company) 651-652, Udhog Vihar, Phase-5, Gurugram, Haryana – 122001	C) 04.12.2025		C) 2,00,000.00			
Mr. Dharendra Gaba (Director/Guarantor) Flat No. D-12, Raheja Atlantis, Sector – 31, Gurugram, Haryana – 122001	D) Symbolic Possession		D) 06.06.2026 from 11.00 AM to 04.00 PM			
	Mr. Naveen Gaba (Director/Guarantor) Flat No. D-12, Raheja Atlantis, Sector – 31, Gurugram, Haryana – 122001	Bounded as; East: Teachers Colony-S-2 West: Tower C & D North: Commercial Property South: EWS				
Mr. RoopLal Agarwal (Director/Guarantor) Flat No. B-002, Raheja Atlantis, Sector - 31, Gurugram, Haryana – 122001						
Smt. Sudha Aggarwal (Guarantor) Flat No. B-002, Raheja Atlantis, Sector - 31, Gurugram, Haryana – 122001						
	Smt. Versha Gaba (Guarantor) Flat No. D-12, Raheja Atlantis, Sector – 31, Gurugram, Haryana – 122001					

- It is to inform that Civil Suit No. 4029/2019 filed in the A/c is pending before Civil Judge Senior Division, Gurgaon, Haryana in respect of the subject property.
- The subject property is also mortgaged as security in credit facilities sanctioned and outstanding in account no. 399300NC00006946 Rs. 16,73,605.97 and account no. 3993009900000468 Rs. 14,34,424.15 plus further interest, charges and expenses in the name of Shri Roop Lal Agarwal & Smt. Sudha Aggarwal

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TERMS AND CONDITIONS OF E-AUCTION SALE

1. 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://banknet.com>
2. The intending Bidders/ Purchasers are requested to register on portal (<https://baanknet.com>) using their email-id and mobile number. The process of eKYC is to be done through Digi locker. 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.
3. 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.
4. 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.ebkray@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://banknet.com> This Service Provider will also provide online demonstration/ training on e-Auction on the portal.
5. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ web page portal.
 - a. <https://baanknet.com>

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>).
6. Bidder's e-Wallet should have sufficient balance ($\geq$ EMD amount **Rs. 51,50,000.00/-**) at the time of bidding.
7. 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. 5 minutes time will be allowed to bidders to quote successive higher bid if the last highest bid is quoted after 3.55 PM and if no higher bid is offered by any bidder after the expiry of 5 minutes to the last highest bid, the e-auction shall be closed.
8. 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.
9. 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.
10. 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).
11. The secured asset will not be sold below the reserve price.
12. 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 favour of **"The Authorized Officer, Punjab National Bank, A/c Fairwealth Securities Limited"**, payable at Bhiwadi or through NEFT/RTGS in the following Account – **Authorised Officer PUNJAB NATIONAL BANK, Account No "399300317118A" (IFSC Code PUNB0399300)**. 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.
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/full deposit of BID amount.
14. 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.
15. 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.
16. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" without movable items.



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17. 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.
18. 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 provided.
19. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
20. Any other charges, pending if any, towards RIICO/HUDA/JDA/UIT etc. will have to be cleared by auction purchaser before registration of sale certificate by the bank in favour of the auction 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.pnbindia.in>.

Date: 13.05.2026
Place: Bhiwadi

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
FOR PUNJAB NATIONAL BANK

मुख्य प्रबंधक / Chief Manager
Authorized Officer
Industrial Area, Bhiwadi
Punjab National Bank
Secured Creditor