

यूनियन बैंक ऑफ इंडिया

भारत सरकार का उद्योग

A Government of India Undertaking

REGIONAL OFFICE : SCO 113-114, 2nd & 3rd FLOOR, URBAN ESTATE, PHASE 2, JALANDHAR

E-AUCTION SALE NOTICE

APPENDIX- IV-A [See proviso to rule 8 (6)] Sale notice for sale of immovable properties

Notice is hereby given to the public in general and to the Borrower/s and Guarantor/s in particular by the Authorized Officer, that the under mentioned property mortgaged to Union Bank of India, taken possession under the provision of Section 13(4) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, will be sold by E-Auction as mentioned below for recovery of under mentioned dues and further interest, charges and costs etc, as detailed below.

The property is being sold on **"AS IS WHERE IS WHATEVER THERE IS AND WITHOUT RECOURSE BASIS"** as such sale is without any kind of warranties and indemnities.

EMD SHALL BE DEPOSITED AND LINKED/MAPPED WITH THE PROPERTY ID BEFORE THE STARTING OF E-AUCTION

The under mentioned property/ies will be sold by "Online E-Auction through website <https://ibanknet.com>.

on 12-06-2026 from 12.00 NOON to 05.00 PM

1)*Any encumbrances over the property/ies is not known to the Bank/Secured Creditor.

Sr. No.	Name of the Branch Account, Borrower(s)/Guarantor(s)	Outstanding Amount	Details of Properties	RESERVE PRICE
				EMD
				BID INCREASE AMOUNT
1.	Blo : Urban Estate, Phase- II, Jalandhar, Mob. No. 98155 58847	Rs. 6,69,598.00 plus intt & other charges thereon (Less recovery if any)	Residential House No. 5, comprised in Kharsa no.1164, Situated at Lasuri Mohalla, Basti Danishmanda, Jalandhar, bounded as under: East- Chaman Lal, West –Deepak Kumar, North –Other Property, South – Passage.	Rs. 7,45,000/- Rs. 74,500/- Rs. 10,000/-
Borrower : Sh. Ashok Kumar S/o Hari Chand. b) Pooja W/o Ashok Kumar, House No. 5, Basti Danishmanda, Jalandhar.				Type of possession: Symbolic Possession.

Hoshiarpur, Mob. No. 85913 1871		plus int & other charges thereon		B-4-S-44/56 situated at Balmik Mohalla Khanpur Gate, Hoshiarpur belongs to Mrs. Kavita Gandhi bounded as and measuring : North – Rasta (23'-10 ½"), South- Hoshiarpur Ram (23"), East – Babu Ram (15"), West – Rasta(15"). Type of possession: Physical.		Rs. 61,500/- Rs. 10,000/-	
Borrower(s): (a) Mr. Bhupinder Gandhi S/o Sh. Gandhi Ram, H.No. 188, Ward No. 25, Mohalla Raiyan, Khan Puri Gate, Hoshiarpur, PUNJAB-146001. (b) Mrs. Kavita Gandhi W/o Sh. Bhupinder Gandhi, B-7/188, Raiyan Mohalla, Khanpuri Gate, Hoshiarpur, Punjab-146001. Guarantor : Mr. Raj Kumar S/o Sh. Hari Ram, House no. 180 Khanpuri Gate, Ram Colony Camp, District-Hoshiarpur, Punjab-146001.		(Less recovery if any)					
3.	B/o: Mahipal, Main Road, District Hoshiarpur Cont. No 81074 86046	Rs. 9,66,947.94 plus intt & other charges thereon	LOT : 1. All that piece and parcel of Residential plot at Ward no. 8, HB No. 308, Village Mahilpur, Tehsil Garhshankar, Distt. Hoshiarpur. Measuring 10 Marla in the name of Smt. Parveen Bali W/o Sh. Ved Bhushan Bali vide title deed no.1450 dated 06.01.2010 and title deed no.1249 dated 02.12.2009. Bounded as under: North- Property of Other, South – Street 16'-6" wide, West – House of Others, East – Property of Owner. Type of possession: Physical.		LOT : 1 Rs. 11,50,000/- Rs. 1,15,000/- Rs. 10,000/-		
Borrower(s): (a) M/s Bali Shose Store, Prop. Ved Bhushan Bali, Phagwara Road, Mahilpur, Hoshiarpur. b. Ved Bhushan Bali S/o Ram Parkash, Village Chak Kataru, PO Barian Kalan, Tehsil Garhshankar, District Hoshiarpur. Guarantor : Parveen Bali W/o Ved Bhushan Bali S/o Ram Parkash, Village Chak Kataru, PO Barian Kalan, Tehsil Garhshankar, District Hoshiarpur.		(Less recovery if any)		LOT : 2. Residential plot situated in, HB No. 308, Village Mahilpur, Tehsil Garhshankar, Distt. Hoshiarpur, Measuring 5 Marla in the name of Smt. Parveen Bali W/o Sh. Ved Bhushan Bali vide title deed no.1551 dated 256.01.2010 bounded by : North- Property of Other, South – Street 16'-6" wide, West – Property of Parveen, East – Property of Owner Type of possession: Physical.		LOT : 2 Rs. 5,75,000/- Rs. 57,500/- Rs. 10,000/-	
Terms & Conditions : The sale shall be subject to the Terms & Conditions prescribed in the SARFAESI ACT and Security interest (Enforcement) Rules 2002 and to the following further conditions : 1. The particulars of Secured Assets Specified in the schedule herein above 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. 2. The sale will be done by the undersigned through E-Auction Platform provided at the Website https://baanknet.com on 12-06-2026 between 12:00 PM to 05:00 PM. For any information regarding above mentioned properties, Please contact the concerned Branch Manager. 3. For detailed Terms & Conditions of the sale, Please refer https://baanknet.com , https://unionbankofindia.co.in . 4 For Registration And Login And Bidding Rules https://baanknet.com and Click "Buyer Guide For Login And Registration". 5. Bank, the Secured Creditor, reserves the right to accept / reject the highest bid without assigning any reason there for to cancel the sale. This may also be treated as 15 days notice u/s 8(6), 9(1) of Security Interest (Enforcement) Rules, 2002 to the Borrower(s)/ Guarantor(s)/Mortgagor(s) of the above said loan about the holding of E-Auction sale on the above mentioned date.						For Details of The Properties, Interested Bidders are Invited To Scan The QR Code 	
DATE: 27.05.2026		PLACE : Jalandhar		AUTHORISED OFFICER, UNION BANK OF INDIA			



पंजाब नैशनल बैंक
punjab national bank

ASSET PROTECTION MANAGEMENT PRACTICE
Sali Road, Near Kunal Sweets, Pathankot
EMAIL-ID: cs829500@pnbl.bank.in, Mob. 9115554320

PROCLAMATION OF SALE: IMMOVABLE PROPERTY

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE ASSETS UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT, 2002
READ WITH PROVISION 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 Guarantor (s) that the below described immovable property mortgaged/ charged to the Secured Creditor, the Symbolic possession of which has been taken by the Authorized Officer of the Bank/ Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** 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) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties. In this connection, you are hereby called upon to pay the outstanding dues as mentioned in the above notices with up-to-date interest and costs incurred by the undersigned while taking possession of the said assets and thereafter for preservation of the same, within 15 days from the date of receipt of this notice and get release of the aforesaid assets from the undersigned. 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.

SCHEDULE OF THE SECURED ASSETS

Name of Branch/ Auction Ref. No.	Name of Account/ Borrower/ Guarantor/ Mortgagor	Description of Properties mortgaged/ Owner's name (Mortgagor of property/ies)	Amount as per Demand Notice	Reserve Price	Name of the Authorised Officer	Date/Time of E-Auction
			Demand Notice Date	EMD		
			Date & Nature of Possession : Symbolic/ Physical/ Constructive	Bid increase Amt.		
BRANCH: PNB ARMB PATHANKOT (829500) Auction Ref. No. PUNB829500P54	(1) M/s. H.S. Traders through its Proprietor Hardish Kaur (Borrower), Vill. Warsola, PO Chor Sidhwan, Gurdaspur- 143521 (2) Hardish Kaur W/o Sh.Ranjit Singh, Street Opp. Petrol Pump, Dera Road, Nabipur, Gurdaspur-143521	All that part and parcel of the residential property measuring 15 Marlas (Karam 5.5 feet) i.e. 15/340 share of total land measuring 17 Kanal, bearing Khasra No.18 R/14 (7-9), 15 (7-11) 26(1-0), 27(1-0), H.B. No.339, Khewat No.19, Khatoni No.24, situated at Rakba Nabipur, Opp. H.P. Petrol Pump, Dera Road, Tehsil and Distt. Gurdaspur vide Sale Deed No.6158 dated 28.03.2011 in the name of Smt. Hardish Kaur W/o Sh. Ranjit Singh, bounded as : North: House of Dalbir Singh, South: House of Gopal Singh, East: Street, West: House of Sardool.	Rs.61,94,747/- as on 31.12.2017 + Further intt. w.e.f. 01.01.2018	Rs.38,88,000/-	Mr.Hira Lal Hans Mob. 9115554320	16-06-26 11:00 AM to 4:00 PM
			20-07-2023	Rs.3,88,800/-		
			22-12-2023	Rs.50,000/-		
			Symbolic Possession			
BRANCH: PNB ARMB PATHANKOT (829500) Auction Ref. No. PUNB829500P62	(1) Mr. Rajesh Pathania S/o Sh. Kuldeep Singh, R/O Ward No.4, VPO Kandwal, Tehsil Nurpur, Distt.Kangra (H.P.) - 176201 (Borrower) (2) Mrs.Neelam Rani	All that part and parcel of the residential house constructed on land measuring as per Jamabandi 2016-17 is 00-01-50 H.M. Khata No. 171, Khatauni No.324, Khasra No. 1825/1168-1169- 1882/1170, Plots 3 land in name of Smt. Neelam Rani D/o Sh. Hardev Singh, situated in Mohal Gandwal, Mouza Branda Gandwal, Tehsil Nurpur, Distt. Kangra (H.P.) registered with the Sub Registrar Nurpur, vide RTD No.1155 dated 28.06.2016. RTD No.1155 dated 28.06.2016 consists of full land i.e. 00-02-58 H.M. out of which part of land measuring 00-01-08 H.M. acquired by NHA.I. Boundaries as per site: North: Kool South: Kacha Rasta, East: Building of Kiran Bala, West: Mandir Kalu Bala.	Rs.31,54,485.80/- as on 31.03.2021+Further intt. w.e.f. 01.04.2021	Rs.24,41,000/-	Mr.Hira Lal Hans Mob. 9115554320	16-06-26 11:00 AM to 4:00 PM
			19-11-2024	Rs.2,44,100/-		
			21-08-2025	Rs.50,000/-		
			Physical Possession			

(3) Sh.Arvind Guleria S/o Sh.Dhian Singh Guleria, R/O 14, Mahal Kandwal, Tehsil Nurpur, Distt.Kangra (H.P.)-176201 **(GUARANTOR)**

TERMS AND CONDITIONS OF E-AUCTION SALE

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

(1) The auction sale will be "online through e-auction" portal <https://baanknet.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_baanknet@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://baanknet.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 A Sale is available/ published in the following websites/ web page portal: **(1) <https://baanknet.com> (2) www.pnbindia.bank.in** **(6)** 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>). **(7)** Bidder's e-Wallet should have sufficient balance (>=EMD amount) at the time of bidding. **(8)** During the e-auction, bidders will be allowed to offer higher bids in inter-se bidding over and above the last bid quoted and the increase in the bid amount must be of increment amount mentioned. 10 minutes time will be allowed to bidders to quote successive higher bids and if no higher bid is offered by any bidder after the expiry of 10 minutes to the last highest bid, the e-auction shall be closed. **(9)** 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. **(10)** 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. **(11)** After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above-mentioned service provider through SMS/ email. (On mobile no/ email address given by them/ registered with the service provider). **(12)** The secured assets will not be sold below the reserve price. **(13)** 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 through NEFT/ RTGS in **PNB account No. 829500371118A (IFSC-PUNB0829500)**. 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. **(14)** 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. **(15)** The Authorized 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. **(16)** 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. **(17)** The properties are being sold on **"AS IS WHERE IS BASIS"** and **"AS IS WHAT IS BASIS"** and **"WHATEVER THERE IS BASIS"**. **(18)** 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. **(19)** 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 provide. **(20)** All statutory dues/ attendant charges/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the 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> and www.pnbindia.bank.in

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

DATE: 28.05.2026	PLACE: PATHANOT	HIRA LAL HANS AUTHORISED OFFICER PNB
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