

HIMACHAL MULTI-LEVEL MARKETING CRYPTOCURRENCY SCAM

2.5 lakh duped; 69 of 76 held out on bail, trial yet to begin

The Enforcement Directorate has made only two arrests so far

Saurabh Parashar Shimla, July 14

TWO ARRESTS in two years by the ED and 69 of 76 nabbed by the police out on bail - that has been the interminable track of investigations into the multi-crore multi-level marketing (MLM)-cryptocurrency scam in Himachal Pradesh.

Flagged by then independent MLA in the Assembly in 2023, prime accused reportedly slaloming authorities and out of the country to Dubai, and around 2.5 lakh people debilitated by the fraud, the Shimla office of the Enforcement Directorate (ED) made its latest arrest on June 15. It had launched its probe in 2024 based on inquiries by the Himachal and Punjab Police.

Masoom Juneja, 41, was arrested by the ED from Punjab's Mohali for his alleged role in the scam and booked under the Prevention of Money Laundering Act (PMLA). His father, Vijay Juneja, is already in Himachal Pradesh Police custody, an ED officer said.

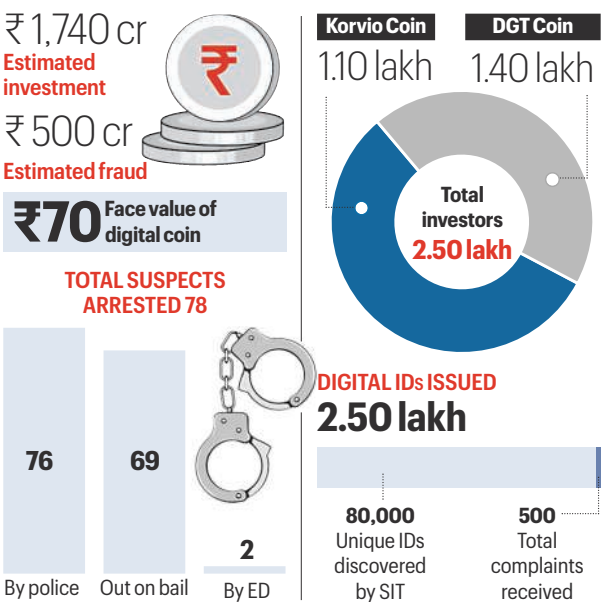
A Himachal Pradesh police officer said, "The actual number of victims range between 80,000 and 1 lakh, who were further linked to around 1.50 lakh people. For instance, the main investor would be issued a unique ID to keep a tab on her investment in cryptocurrency. That person enrolled 10 others, including relatives and friends, resulting in 10 other digital IDs being generated under the main investor's ID. The investigation also established that in some of the cases, the unique ID holder invested under the IDs of her relatives and friends."

Based on around 500 complaints received on a dedicated helpline launched in 2024, most victims were found to be from Kangra, Mandi, Hamirpur, Una districts of Himachal Pradesh and some even from Punjab's Phagwara. They had invested the money received as compensation from the government for acquiring their land for various road projects.

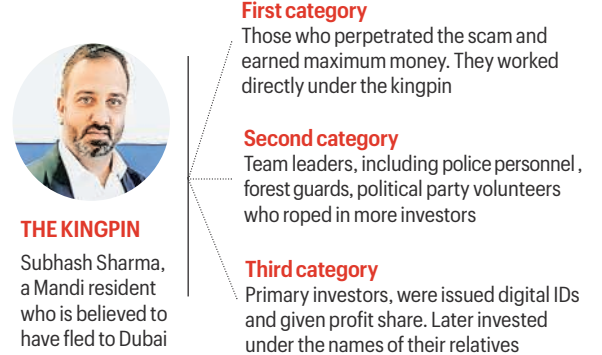
"The total amount from the complaints went up to an estimated Rs 1,740 crore in the MLM-related cryptocurrency between 2018 and 2022. We have filed multiple chargesheets

• The anatomy of a scam

How the multi-level marketing (MLM)-cryptocurrency scam unfolded in Himachal Pradesh.



How the pyramid worked



against 76 accused in the response of almost 280 complaints. Many of the complaints are yet to be addressed," a senior SIT officer said. In 2019 the fraud gained momentum, investigators said, with returns being churned out after a one-time deposit. The scammers fixed the price of the digital coin - the face value initially starting at nearly Rs 70 each would shoot up to between Rs 800 and Rs 4,000. They claimed that the cryptos would only be traded in dollars.

In September, 2024, when the scam surfaced, the Himachal Pradesh Police constituted an SIT under then DIG (Northern Range), Dharamshala, Abhishek Sharma from Una district, Syal, Sukhdev, Hemraj Thakur from Mandi - the first to be arrested by the ED - Amit Pratap Singh from Shimla, Milan Garg from Haryana and Vijay Juneja are in different jails in Himachal. Sukhdev and Hemraj were arrested in Gujarat on October 3. Paras Ram Saini and Gobind Goswami, who also worked directly under Subhash, were arrested from Himachal, Panchkula in Haryana and Zirakpur in Punjab.

Three main categories

Apart from the latest ED arrest of Masoom Juneja, seven accused, including accomplices of

Subhash, are still behind bars and their bail pleas have been rejected even by the Himachal Pradesh High Court, the SIT officer said. "The trial is yet to start against any of the accused."

Another SIT officer said, "Besides the kingpin, there are three main categories of people in the scam. The first consists of those who earned the most. The second is the team leaders who worked on the ground to get investors. The third comprises the victims."

Abhishek Sharma from Una district, Syal, Sukhdev, Hemraj Thakur from Mandi - the first to be arrested by the ED - Amit Pratap Singh from Shimla, Milan Garg from Haryana and Vijay Juneja are in different jails in Himachal. Sukhdev and Hemraj were arrested in Gujarat on October 3. Paras Ram Saini and Gobind Goswami, who also worked directly under Subhash, were arrested from Himachal, Panchkula in Haryana and Zirakpur in Punjab.

Vijay Juneja is among 76 accused so far arrested by the Himachal Pradesh Police over the past two years. Over a period of time, 69 accused, including four women, have been released on bail.

"The multi-crore scam was spread across many states, especially in Himachal Pradesh, Punjab and in some parts of Haryana and Delhi. It came to light in 2023 after Himachal Pradesh Police registered four FIRs and Punjab Police one. The ED took cognizance of the scam in March 2024 and initiated proceedings under Section 17(1) of the PMLA. So far, we have arrested two suspects - Hemraj Thakur and Masoom Juneja. As per our investigation, the mastermind Subhash Sharma, 44, is believed to be in Dubai. Our investigation is on," an Assistant Director-rank officer of ED told The Indian Express.

A senior ED officer told The Indian Express, "Our claim that the MLM scam... is of Rs 500 crore is based on the chargesheet of Himachal Pradesh Police. Indeed, around 2.5 lakh victims invested Rs 1,740 crore between 2018 and 2022 in the MLM through cryptocurrencies but most of them received their money back as returns. The fraud was calculated to be around Rs 500 crore."

Rewind: In the House

In 2023, during the Monsoon Session of the Himachal Pradesh Assembly, then independent MLA from Dehra, Hoshiyar Singh Chambyal, who later joined the BJP, first highlighted the scam and tabled a list of around 450 people who have been duped and demanded a police probe.

"Thousands of people from my constituency, Dehra, were cheated. Initially, they tried to lodge complaints with the local police but didn't get a satisfactory response," Chambyal said.

After his push, Himachal Pradesh CM Sukhvinder Singh Sukhu ordered a thorough investigation. A dedicated helpline was launched, an SIT was constituted, and the process of registering FIRs began.

Chambyal says he's not satisfied with the probe's momentum, however. "I am sure investors are yet to get back their hard-earned money. I have one satisfaction, though. After I raised the issue in the Assembly, people have stopped investing in cryptocurrency not only in Himachal Pradesh but also in other states. I got this feedback from the people."

Sukhu reviews draft MoU for 422-MW Kishau project



CM Sukhvinder Singh Sukhu chairs a meeting in Shimla on Tuesday

Press Trust of India Shimla, July 14

HIMACHAL PRADESH Chief Minister Sukhvinder Singh Sukhu on Tuesday chaired a high-level meeting to review the draft MoU for the 422 MW Kishau multipurpose hydro project and issued necessary directions to the officers concerned.

He reiterated that while the state government was fully committed to the implementation of the Kishau multipurpose project, safeguarding the rights and interests of the people of Himachal would remain its foremost priority.

The MoU for the project is expected to be signed shortly between the partner states and the Centre in the presence of Prime Minister Narendra Modi. Ahead of the formal signing, the Centre has circulated the draft MoU to the participating states, inviting their comments and suggestions, the chief minister said.

Addressing the meeting, he said that a consensus on the implementation of the project was reached during a recent meeting, under which Himachal would receive nearly Rs 600 crore annually as revenue without making any financial investment in the project.

Sukhu said the government rejected the earlier draft agreement and successfully secured the acceptance of Himachal's proposed terms and conditions by all stakeholders. "This ensured the protection of the state's long-term interests while paving the way for the implementation of the project. Under the revised arrangement, all partner states would receive their legitimate share of power and water, while Himachal would also receive adequate water from the reservoir based on its requirements. The state had secured a right of 378 million cubic metres of water in the Yamuna basin," he added.

FORM NO. 14
[See Regulation 33(2)]
By Regd. A/D, Dasti failing which by Publication.

OFFICE OF THE RECOVERY OFFICER - I/II
DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3)
Ground Floor, SCO 33-34-35, Sector 17-A, Chandigarh - 160017

DEMAND NOTICE
NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961.

RC/549/2026 18-06-2026

PUNJAB NATIONAL BANK
Versus
M/S SIMRAN BIKES

To
(CD 1) M/s Simran Bikes through its Proprietor Sh. Harmanpreet Singh S/o Sh. Manjeet Singh at #2070, Street No.9, Arjun Singh Nagar, Radha Swami Road, Ludhiana, Punjab.

This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the Presiding Officer, DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3) in OA/344/2022 an amount of Rs. 39,10,311.12 (Rupees Thirty Nine Lakhs Ten Thousands Three Hundred Eleven and Paise Twelve Only) along with pendente lite and future interest @8.00% Simple Interest Yearly w.e.f. 24/01/2022 till realization and costs of Rs. 42,000 (Rupees Forty Two Thousands Only) has become due against you (Jointly and severally/Fully/Limited).

2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.

3. You are hereby ordered to declare on an affidavit the particulars of your assets on or before the next date of hearing.

4. You are hereby ordered to appear before the undersigned on 11/08/2026 at 10:30 a.m. for further proceedings.

5. In addition to the sum aforesaid, you will also be liable to pay:
(a) Such interests as is payable for the period commencing immediately after this notice of the certificate / execution proceedings.
(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.

Given under my hand and the seal of the Tribunal, on this date: 18/06/2026
Recovery Officer,
DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3)

FORM NO. 14
[See Regulation 33(2)]
By Regd. A/D, Dasti failing which by Publication.

OFFICE OF THE RECOVERY OFFICER - I/II
DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3)
Ground Floor, SCO 33-34-35, Sector 17-A, Chandigarh - 160017

DEMAND NOTICE
NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961.

RC/1666/2025 29-06-2026

PUNJAB NATIONAL BANK
Versus
MESSRS SUDIKSHA MANUFACTURING AND ONLINE SERVICE AND ANOTHER

To
(CD 1) MESSRS Sudiksha Manufacturing and Online Service House No. 163, Near PSEB Office, Ambedkar Nagar, Model Town Extension, Block-c, District Ludhiana, Punjab, 141002 through its Sole Proprietor Smt. Lakhwinder Kaur
(CD 2) Sh. Dinesh Mahajan S/o Sh. Narinder Nath Mahajan, R/o 32-B, Near Police Post, Raghunath Enclave, Rajguru Nagar, Ludhiana, Punjab.

This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the Presiding Officer, DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3) in OA/769/2022 an amount of Rs. 76,28,121.00 (Rupees Seventy Six Lakhs Twenty Eight Thousands One Hundred Twenty One Only) along with pendente lite and future interest @7.65% Simple Interest Yearly w.e.f. 27/04/2022 till realization and costs of Rs. 79,000 (Rupees Seventy Nine Thousands Only) has become due against you (Jointly and severally/Fully/Limited).

2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.

3. You are hereby ordered to declare on an affidavit the particulars of your assets on or before the next date of hearing.

4. You are hereby ordered to appear before the undersigned on 13/08/2026 at 10:30 a.m. for further proceedings.

5. In addition to the sum aforesaid, you will also be liable to pay:
(a) Such interests as is payable for the period commencing immediately after this notice of the certificate / execution proceedings.
(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.

Given under my hand and the seal of the Tribunal, on this date: 29/06/2026
Recovery Officer,
DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3)

Form No. 3 [See Regulations - 13 (1)(a)]

DEBTS RECOVERY TRIBUNAL
CHANDIGARH (DRT-1)

2ND FLOOR, SCO 33-34-35, SECTOR 17-A, CHANDIGARH
Case No. : OA/2151/2025

Summons under Sub Section (4) of Section 19 of the Act, read with Sub Rule (2A) of Rule 5 of the Debt Recovery Tribunal (Procedure) Rules, 1993
Exh no. 33919

PUNJAB GRAMIN BANK
VERSUS
ANGREJ SINGH

To
(1) Angrej Singh S/o Karnail Singh R/o Village Karayl, Post Office Karayl, Tehsil Ajnala and District Amritsar, Punjab
SUMMONS

Whereas OA/2151/2025 was listed before Hon'ble Presiding Officer / Registrar on 30-03-2026
Whereas this Hon'ble Tribunal is Pleased to issue summons / notice on the said Application under Section 19(4) of the Act, (OA) filed against you for recovery of Debts of Rs. 23,45,330/- (Application along with copies of Documents etc. Annexed)
In accordance with Sub Section (4) of Section 19 of the Act, you the defendants are directed as under :
(i) to show cause within thirty days of the service of summons as to why relief prayed for should not be granted.
(ii) to disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the original application.
(iii) You are restrained from dealing with or disposing of secured assets or such other assets & properties disclosed under serial no. 3A of the original application, pending hearing and disposal of the application for attachment of properties.
(iv) you shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and / or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal.
(v) you shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.
You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before Registrar on 21-07-2026 at 10:30 A.M failing which the application shall be heard and decided in your absence.
Given under my hand and the seal of this Tribunal on this date: 02-04-2026
Signature of the Officer Authorised to issue summons

CPRI alerts Himachal potato growers to risk of late blight disease

Press Trust of India Shimla, July 14

THE CENTRAL Potato Research Institute (CPRI), Shimla, has advised potato growers in Himachal Pradesh to remain vigilant for a potential outbreak of late blight disease.

According to the institute's 'Indo-Blightcast' forecasting model, current weather conditions favour the spread of the disease, and the risk of an outbreak may increase in the coming days.

Head of the Plant Protection Division (CPRI) Sanjeev Sharma urged farmers on Monday to adopt preventive measures promptly.

He advised spraying fungicides containing Mancozeb or Chlorothalonil on disease-susceptible crop varieties in fields where symptoms have not yet appeared and fungicides have not yet been sprayed. The recommended dosage is 0.2-0.25 per cent meaning 2.0-2.5 kg of the chemical dissolved in 1,000 liters of water per hectare.

He said that if symptoms of late blight disease appear in the field, farmers are advised to spray fungicides at the following rates per liter of water: Dimethomorph (1.0 g); Ametoc-tradin + Dimethomorph (2.0 ml); Dimethomorph (1.0 g) + Mancozeb (2.0 g), total 3 g and Fluopicolide + Propamocarb (3.0 ml) or Azoxyastrobin + Te-buconazole (1.0 ml).

According to experts, the fungicide spray can generally be repeated at 10-day intervals. However, the interval may be adjusted based on the disease's severity.

ANDHRA PRADESH CAPITAL REGION DEVELOPMENT AUTHORITY
Rayapudi, Amaravati-522237, Andhra Pradesh.

NIT No. 21/MAU61-ADMINSTG(OTH)/12/2026, Dt: 14/07/2026

E-PROCUREMENT TENDER NOTICE

Name of Work: APCRDA - "Request for Proposal (RFP) for Selection of Consultant to Provide Comprehensive Multi-layered Third-Party Quality Assurance & Quality Control Services for infrastructure and construction works of development in Amaravati Capital City, Andhra Pradesh, India".

The bid can be downloaded on AP e-procurement portal from 15.07.2026 to 05.08.2026 up to 14.00 Hrs., Due date for submission of Bid is 05.08.2026 up to 15.00 Hrs., Technical bid opening 05.08.2026 at 16.00 Hrs. For further details Please refer to www.approcurement.gov.in and www.crda.ap.gov.in.

Sd/- Commissioner, APCRDA, Amaravati

क्रमांक:-असुअ /अज./ तक.-एफ-2 (30ए) निविदा/की-1083 दिनांक:-09.07.2026

निविदा सूचना संख्या 13 वर्ष 2026-2027

राजस्थान के राजपाल महोदय की ओर से पोस्टल असेसमेंट पद्धति के अनुसार सी.सी. सड़क एवं भवन निर्माण कार्य हेतु उपयुक्त श्रेणी में सार्वजनिक निर्माण विभाग राजस्थान में पंजीकृत संवेदकों एवं केन्द्रीय / राज्य सरकार च उनके अधिकृत संगठनों / केन्द्रीय लोक निर्माण विभाग / डाक एयम दूर संचार विभाग / रेवे इन्पारि में पंजीकृत संवेदकों, जो कि राजस्थान सरकार के विभिन्न श्रेणी के संवेदकों के सम्मक्ष हो, से निविदा प्रपत्र में कुल 04 पेजों / कार्यों, जिनकी कुल लागत राशि रु. 2,683.11 लाख है, के लिए ई-टेंडरिंग प्रक्रिया हेतु ऑन लाइन निविदाओं आमंत्रित की जाती है।

निविदा फॉर्म डाउनलोड एवं अपलोड करने की तारीख एवं समय दिनांक 13 जुलाई, 2026 को प्रातः 9:30 बजे से दिनांक 04 अगस्त, 2026 को सांय 6:00 बजे तक।

निविदा से संबंधित समस्त विवरण वेबसाइट www.dipronline.org पर एवं निविदा दस्तावेज का विवरण वेबसाइट <http://eproc.raajasthan.gov.in> एवं <http://sppp.raj.nic.in> पर देखा जा सकता है। सम्पूर्ण निविदा प्रक्रिया <http://eproc.raajasthan.gov.in> पर ऑनलाइन सम्पादित की जायेगी।

NIB No.:- PWD 2627 A1578 हस्ता:-
अतिरिक्त मुख्य अभियन्ता,
जलवि, संभाग, अजमेर।

UBN No.:- PWD2627WLOB06738 PWD2627WLOB06739
PWD2627WLOB06741 PWD2627WLOB06742

No. DIPRC/12332/2026

BENGALURU SOUTH CITY CORPORATION
Office of the Deputy Chief Engineer,
2nd Floor, 9th Main Road, Jayanagara South
2nd block, Bengaluru-560 111

No: DCE/BSCC/TEND/02/2026-27/Corr-2 Date: 14-07-2026

CORRIGENDUM-2

Name of the Work: 1) Annual Maintenance and Desilting of Storm Water Drains in Jayanagara Assembly Constituency for one year. 2) Annual Maintenance and Desilting of Storm Water Drains in Padmanabhanagara Sub Division Assembly Constituency for one year. 3) Annual Maintenance and Desilting of Storm Water Drains in Banashankari Sub Division Assembly Constituency for one year. 4) Annual Maintenance and Desilting of Storm Water Drains in BTM Layout Assembly Constituency for one year. 5) Annual Maintenance and Desilting of Storm Water Drains in Kasavanahalli ward of Mahadevapura Assembly Constituency for one year.

Ref: Tender Notification No: DCE/BSCC/TEND/02/2026-27, Date: 03-07-2026. Adverting to the above, following Corrigendum to the above tender work is issued.

Calender of Events to be Read as: 1) Last Date & Time for receipt of Tenders : 20.07.2026 upto 4:00 p.m. 2) Opening of Technical bid: 22.07.2026 upto 4:30 p.m. 3) Opening of Financial bid : After the approval of Technical Evaluation. All the other terms & conditions are remaining unchanged.

Sd/- Deputy Chief Engineer, BSCC.

PUNJAB & SIND BANK REGIONAL OFFICE PANCHKULA: SCO 76, FIRST FLOOR SECTOR 5, PANCHKULA E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTY/IES
LAST DATE & TIME OF SUBMISSION OF EMD & DOCUMENTS (ONLINE) ON/BEFORE 29.07.2026 UPTO 05:00 PM
E-AUCTION NOTICE OF SECURED PROPERTY ON 30.07.2026 FROM 12.00 NOON TO 02.00 PM

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 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 loan account with right to sell the same on "AS IS WHERE IS BASIS" AND "AS IS WHAT IS BASIS", "WHAT EVER 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 propose 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>

Name of Branch / Borrower/ Guarantor	Description of Property	Demand Notice Date & Outstanding Amount Mentioned therein	Reserve Price EMD Bid Increase Amount	Name & Contact Details of Authorized Office	QR Code for Property Image	QR Code for Site/ Location	QR Code for Service Provider
BRANCH: NEW MARKET JAGADHRI Borrower(s) :- Sh. Pardeep Kumar (Co-Borrower- Smt. Rampati All R/o Rajdhani Colony, Tejji Road, Jagadhri, Yamuna Nagar.	All that part and parcel of Residential House on Plot No. 137 and 138 Bearing ID No. 253C37U625 measuring 200 Sq. Yards comprised in Khasra No. 18/22/1 situated at Mauza Kansapur name Sunder Vihar Colony, Yamuna Nagar vide Sale Deed No. 899 dated 13.05.2009, bounded as: East: 36' Gali 15' Wide, West: 36' House of other, North: 50' Remaining part of Plot No. 138, South: 50' Remaining part of Plot No. 136. (TYPE OF POSSESSION: PHYSICAL)	Demand Notice 19.08.2021 Rs. 9,08,407.88 as on 31.07.2021 plus interest & incidental expenses incurred w.e.f. 19.08.2021	Rs. 13,09,000/- Rs. 1,31,000/- Rs. 13,500/-	Sh. Rajesh Kumar Mobile No. 9418015199			

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 22.07.2026 from 10.00 AM to 5.00 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/ 829120220/ 9899219848/ 8160205051, Email: support.BAANKNET@psballiance.com/ support.ebkay@procure247.com) (BAANKNET.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 29.07.2026 by 05.00 PM, to Punjab & Sind Bank concerned branch 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 multiples 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.co.in>

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 9(1) & 8(6) SARFAESI ACT, 2002
This may also be treated as notice u/r 8(6)/Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about the holding of E-Auction Sale on the above mentioned date.
Dated : 14.07.2026 Place: Panchkula Authorised Officer, Punjab & Sind Bank Chandigarh

