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|  <b>इंडियन बैंक</b> <b>Indian Bank</b> | <b>Indian Bank, SAM Large Branch, Ludhiana</b><br><b>165, Industrial Area - A, Near Cheema Chowk,</b><br><b>Ludhiana - 141003</b><br><b>E-mail : samludhiana@indianbank.bank.in</b><br><b>Contact No.: 0161 - 2613200</b> |
|  <b>इलाहाबाद</b> <b>ALLAHABAD</b>      |                                                                                                                                                                                                                           |
| <b>आपका अपना बैंक, हर कदम आपके साथ</b><br><b>Your Own Bank, Always With You</b>                                         |                                                                                                                                                                                                                           |

**APPENDIX- IV-A" [See proviso to rule 9 (1)]**

**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 6(2), 8(6) and proviso to Rule 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) 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 Authorised Officer of **Indian Bank**, Secured Creditor, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on **29.07.2026**, for recovery of **Rs. 7.44.47.713/- (Rupees Seven Crores, Forty Four Lacs, Forty Seven Thousand and Seven Hundred Thirteen Only)** as on **06.07.2026** with further interest, costs, other charges and expenses thereon due to the Indian Bank, SAM Branch, Ludhiana, from Secured Creditor **(i) M/s. Combined Petrochem (ii) Sh. Anoop Trehan (Proprietor: M/s. Combined Petrochem):** Address: 21, Near D.S.S.D. School, Ladowali Road, Jalandhar; **(iii) Sh. Atam Parkash (Guarantor) S/o Sh. Tarsem Raj:** R/o 780/16, Old Mohalla Krar Khan, Now Gopal Nagar, Near Ravi Dass Mandir, Back Side Lakshmi Palace, Jalandhar, District Jalandhar; **(iv) Late Smt. Kavita Trehan (Guarantor) W/o Sh. Subhash Trehan through her legal heir Sh. Anoop Trehan S/o Sh. Subhash Trehan:** R/o 1172, Urban Estate, Phase-1, Jalandhar, District Jalandhar, **(v) Late Sh. Tarsem Raj (@Tarsem Lal) (Mortgagor) S/o Sh. Dina Nath;** through his legal heirs : (a) Sh. Atam Parkash S/o Sh. Tarsem Raj, (b) Smt. Lakshmila D/o Sh. Tarsem Raj (c) Sh. Deepak Luther S/o Sh. Tarsem Raj, (d) Smt. Arti Trehan D/o Sh. Tarsem Raj, all R/o Address 1 : 780/16, Old Mohalla Krar Khan, Now Gopal Nagar, Near Ravi Dass Mandir, Back Side Lakshmi Palace, Jalandhar, District Jalandhar. Address 2 : R/o House No. EB-160, Kazi Mohalla, Near Attari Bazar, Jalandhar, **(vi) Sh. Subhash Trehan (Guarantor) S/o late Sh. Ram Parkash,** R/o 1172, Urban Estate, Phase-1, Jalandhar, District Jalandhar.

The specific details of the property intended to be brought to sale through e-auction mode are enumerated below:

| <b>Property No. 1</b>                                                                                                             |                                                                                                                                                                                                                                                                                                                                                               |
|-----------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Details/ Description of Mortgaged Assets                                                                                          | Residential House bearing H. No. 1172 measuring 262.50 Sq. Yds. situated at Urban Estate, Phase - I, Jalandhar.<br>The above said property is covered by equitable mortgage of "Registered Mutation Letter regarding property sold through allotment" registered in the name Sh. Subhash Kumar S/o Sh. Ram Prakash vide Sale Deed No. 7922, Dated 19.02.1980. |
| Encumbrances on property if any                                                                                                   | Not known to bank                                                                                                                                                                                                                                                                                                                                             |
| Reserve Price                                                                                                                     | <b>Rs. 93,00,000/-</b><br><b>(Rupees Ninety Three Lacs Only)</b>                                                                                                                                                                                                                                                                                              |
| EMD Amount                                                                                                                        | <b>Rs. 9,30,000/-</b><br><b>(Rupees Nine Lacs Thirty Thousand Only)</b>                                                                                                                                                                                                                                                                                       |
| Bid Incremental Value                                                                                                             | <b>Rs. 25,000/-</b><br><b>(Rupees Twenty Five Thousand only)</b>                                                                                                                                                                                                                                                                                              |
| Inspection Time                                                                                                                   | On 22.07.2026 between 02:00 PM to 4:00 PM.                                                                                                                                                                                                                                                                                                                    |
| Date, Time for e-auction at the platform of e-auction Service Provider<br><a href="https://baanknet.com">https://baanknet.com</a> | 29.07.2026<br>From 10:00:00 Hrs to 17:00:00 Hrs in E-auction mode with auto extension of 10 minutes each, till sale is concluded.                                                                                                                                                                                                                             |
| Property ID No.                                                                                                                   | IDIB750800000081                                                                                                                                                                                                                                                                                                                                              |

 **कृते इंडियन बैंक / For INDIAN BANK**

अधिकृत अधिकारी / AUTHORISED OFFICER  
दयाव्यग्रस्त आस्ति प्रबंधन शाखा, लुधियाना (कोड-7508)  
Stressed Asset. Management Branch, Ludhiana (Code-7508)

The intending Bidders/ Purchasers are requested to register with online portal (<https://baanknet.com>) using their mobile number and email id. Further, after completing their e-KYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet preferably by **28.07.2026 (Tuesday)** i.e. before the e-Auction Date and time in the portal. The registration, e-KYC and transfer of EMD in wallet must be completed well in advance, before auction.

### **TERMS AND CONDITIONS**

1. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website (<https://baanknet.com>) for depositing in bidders e-Wallet. NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as **Cheques will not be accepted**. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposit shall not bear any interest.
2. The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, including EMD amount (10%) deposited, latest by the next working day and the remaining amount shall be paid within 15 days from the confirmation of sale in the form of Banker's Cheque/ Demand Draft /Account Transfer and/ or any other acceptable mode of money transfer. The Nodal Bank account no. / IFSC Code etc. for online money transfer is as under.

| Nodal Bank Account No. and A/c. Name                          | Branch Name and IFSC Code                        |
|---------------------------------------------------------------|--------------------------------------------------|
| 50477835593 in the name of<br>"Authorized Officer SAM Branch" | SAM Large Branch, Ludhiana<br>IFSC : IDIB000S818 |

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.

3. **Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 393(1) of Income Tax Act 2025 and TDS is to be borne by the successful bidder only at the time of depositing the balance 75% of the bid amount.**
4. On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per rules.
5. All the charges such as loading, transportation, taxes incidental to transaction etc shall be borne by the buyer. The purchaser shall bear the applicable stamp duties/ additional stamp duty/transfer charges, fees etc. and also all the statutory/non-statutory dues, taxes, rates, assessment charges, fees etc. owing to anybody, all Taxes including GST, Sales Tax, Vat & any tax liability whatever in Nature on account of buyer.
6. All expenses relating to stamp duty and registration of Sale Certificate, if any, shall be borne by the successful bidder.
7. The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale without assigning any reason therefor.
8. The Sale shall be subject to rules/ conditions prescribed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and Security Interest (Enforcement) Rules, 2002.
9. Platform (<https://baanknet.com>) for e-Auction will be provided by our e Auction service provider **PSB alliance Pvt. Ltd.**, Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai - 400 037(Contact Phone 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>.
10. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage portals (1) [www.indianbank.bank.in](http://www.indianbank.bank.in) and (2) <https://baanknet.com>.

कृते इंडियन बैंक / For INDIAN BANK

अधिकृत अधिकारी / AUTHORIZED OFFICER  
दबायत आस्ति प्रबंधन शाखा, लुधियाना (कोड-7508)  
Stressed Asset. Management Branch, Ludhiana (Code-7508)

11. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, FAQ on e-Auction and User Manual on operational part of e-Auction related to this e-Auction from BAANKNET (<https://baanknet.com>).
12. The intending Bidders / Purchasers are requested to register on portal (<https://baanknet.com>) using their mobile number and email-id. Further, they will complete their e-KYC. Once, the e-KYC process completed, the intending Bidders /Purchasers has to transfer the EMD amount using online mode/ by Challan in their Global EMD e-Wallet. Only after having sufficient EMD in his/her e-Wallet, the interest bidder will be able to bid on the date of e-auction.
13. Bidder's e-Wallet should have sufficient balance ( $\geq$ EMD amount) at the time of bidding.
14. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted. Ten minutes' time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed. It is clarified that confirmation of sale in favour of highest bidder shall be subject to confirmation by the Bank in terms of Security Interest (Enforcement) Rules, 2002.
15. Intending Bidders are advised to properly read the Sale Notice, terms & conditions of e-auction and User Manual on operational part of e-Auction and follow them strictly.
16. In case of any difficulty or assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider PSB Alliance Pvt. Ltd. Details of which are available on the e-Auction portal.
17. 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).
18. If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days' prior notice.
19. For verification about the title document, property & inspection thereof, the intending bidders may contact Indian Bank, SAM Branch Ludhiana. For obtaining details of pending litigations in the matter, the intending bidders may contact Indian Bank, SAM Branch Ludhiana.
20. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on the property/ies other than mentioned above (if any). However, the intending bidders should make their own independent inquiries regarding the encumbrances and claims/ rights/ dues/ affecting the property, prior to submitting their bid. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation on the part of the bank. The Authorized Officer/ Secured Creditor shall not be responsible in any way for any third party claims/ rights/ dues other than mentioned above (if any).

Place: Ludhiana  
Date: 06.07.2026

कृते इंडियन बैंक For INDIAN BANK  
अधिकृत अधिकारी / AUTHORIZED OFFICER  
दबायग्रस्त आस्ति प्रबंधन शाखा, लुधियाना (कोड-7508)  
Stressed Asset. Management Branch, Ludhiana (Code-7508)  
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