



punjab national bank
... the name you can BANK upon!

ARMB - JALANDHAR
Company Bagh, Civil Lines, Jalandhar-144001,
Phone : 0181-4697613, email : cs8249@pnb.bank.in

**E-AUCTION
SALE NOTICE**

STATUTORY 15/30 DAYS SALE NOTICE TO GENERAL PUBLIC UNDER RULE 6(2) & 8(6) READ WITH RULE 6 & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002 OF SARFAESI ACT

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTY/IES

- The Sale will be done through e-auction platform provided at the Website <https://baanknet.com>.
- EMD & KYC will be done online through portal <https://baanknet.com>.
- BAANKNET HELP DESK NO. +91 82912 20220, or write email support.baanknet@psballiance.com.

E-Auction Sale Notice for Sale of Movable/Immovable Assets under the 'Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with provision to Rule 6(2) & 8(6) READ WITH RULE 6 & 9 of the Security Interest (Enforcement) Rule, 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 Movable/Immovable property(ies) mortgaged/charged to the Secured Creditor, the constructive/ physical (whichever is applicable) possession of which has been taken by the Authorized officer of Punjab National Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on date of Sale, for recovery of amount, as mentioned below due to the Punjab National Bank secured Creditor from below Named borrower(s), mortgagor(s) and Guarantor (s). A short description of the movable/immovable property with known encumbrances, if any, are mentioned as under.

Sr. No.	Property ID	Name of the Branch	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagors of property(ies))	A) Dt. of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Outstanding Amount as on C) Possession Date u/s 13(2) of SARFAESI ACT 2002 D) Nature of Possession Symbolic/ Physical/ Constructive	A) Reserve Price (Rs. in Lacs) B) Earnest Money Deposit C) Bid Increase Amount	Date of Auction Time of Auction
1.	PUNB072706686	PNB- 072000- Jalandhar, New Grain Market	Commercial Land & Building comprising of Cold Storage, Hotel and showroom measuring 11 Kanal 19 Marlas, Situated at G T Road, Village Paragpur, NH-1, Tehsil & District Jalandhar, Hadbast No. 225, Comprised in Khata No. 292/371, as per Jamabandi for the year 2017-18, Khewat No. 291/292, Khatauni No. 359/360, Khasra No. 241 (9-8), 948/242(2-11), as per Jamabandi for the year 2022-23, Standing in the names of Sh. Hemant Narang & Paras Narang. Boundaries: East: Nangal Kara Khan Road 138'-09", West: M/s Nand Lal Sohan Lal etc. 138'-02", North: G T Road 226'-00", South: Ashok Kumar-Tribhuvan Kumar 247'-06".	A) 23.02.2026. B) Borrower : 1. M/s R.S. Traders : Rs. 7,69,56,481.27 as on 31.01.2026. Borrower : 2. Rs. 4,09,28,972.02 as on 31.01.2026. Borrower : 3. Rs. 5,65,20,513.03 as on 31.01.2026. Borrower : 4. Rs. 11,14,44,362.26 as on 31.01.2026. Borrower : 5. Rs. 5,08,89,987.33 as on 31.01.2026. + future intt. along with cost & charges until payment in full. C) 30.04.2026 (Symbolic Possession) /04.06.2026 (Physical possession of part property). D) Symbolic Possession/ Physical possession.	Rs. 40,00,00,000/- Rs. 4,00,00,000/- Rs. 10,00,000/-	27.10.2026 11.00 AM To 04.00 PM

Borrower : 1. M/s R.S. Traders (Through its Proprietor & Guarantors) Address : SCF 17, New Sabji Mandi, Maqsdan, Jalandhar-144001. **Address 2 :** 42, 1st Floor, New Grain Market, Jalandhar, Punjab-144001. **2. Sh. Paras Narang S/o Sh. Rajinder Kumar (Proprietor),** House No. 48, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003. **3. Sh. Hemant Narang S/o Sh. Rajinder Kumar (Guarantor),** House No. 47, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003. **4. Smt. Sheilza Narang W/o Paras Narang (Guarantor),** House No. 48, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003. **5. Smt. Simran Narang W/o Hemant Narang (Guarantor),** H. No. 47, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003. **6. Smt. Sudha Narang W/o Sh. Rajinder Kumar (Guarantor),** House No. 48, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003.

Borrower : 2. M/s MH Traders (Through its Partners & Guarantors), Address: SCF 17, New Sabji Mandi, Jalandhar, Punjab-144001. **2. Sh. Hemant Narang S/o Sh. Rajinder Kumar (Partner/ Guarantor),** House No. 47, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003. **3. Sh. Paras Narang S/o Sh. Rajinder Kumar (Partner/ Guarantor),** House No. 48, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003. **4. Smt. Sheilza Narang W/o Paras Narang (Partner/ Guarantor),** House No. 48, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003. **5. Smt. Simran Narang W/o Hemant Narang (Partner/ Guarantor),** Address : House No. 47, Lane No. 2, Rose Wood Drive Tower Enclave Phase-2, Jalandhar-1, 144003. **6. Smt. Sudha Narang W/o Sh. Rajinder Kumar (Guarantor),** House No. 48, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003.

Borrower : 3. M/s Narang Cold Storage (Through its Partners & Guarantors), Address: GT Road, Paragpur, Jalandhar, 144001. **2. Sh. Hemant Narang S/o Sh. Rajinder Kumar (Partner/ Guarantor),** House No. 47, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003. **3. Sh. Paras Narang S/o Sh. Rajinder Kumar (Partner/ Guarantor),** House No. 48, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003. **4. Smt. Sheilza Narang W/o Paras Narang (Partner/ Guarantor),** House No. 48, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003. **5. Smt. Simran Narang W/o Hemant Narang (Partner/ Guarantor),** Address : House No. 47, Lane No. 2, Rose Wood Drive Tower Enclave Phase-2, Jalandhar-1, 144003. **6. Smt. Sudha Narang W/o Sh. Rajinder Kumar (Guarantor),** House No. 48, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003.

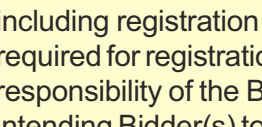
Borrower : 4. M/s Narang Sons (Through its Partners & Guarantors), Address: SCF 17, New Sabji Mandi, Maqsdan, Jalandhar. **2. Sh. Hemant Narang S/o Sh. Rajinder Kumar (Partner/ Guarantor),** House No. 47, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003. **3. Sh. Paras Narang S/o Sh. Rajinder Kumar (Partner/ Guarantor),** House No. 48, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003. **4. Smt. Sheilza Narang W/o Paras Narang (Partner/ Guarantor),** House No. 48, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003. **5. Smt. Simran Narang W/o Hemant Narang (Partner/ Guarantor),** Address : House No. 47, Lane No. 2, Rose Wood Drive Tower Enclave Phase-2, Jalandhar-1, 144003. **6. Smt. Sudha Narang W/o Sh. Rajinder Kumar (Guarantor),** House No. 48, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003.

Borrower : 5. M/s Neelkanth Marketing (Through its Partners & Guarantors), Address: SCF 17, New Sabji Mandi, Jalandhar, Punjab-144001. **2. Sh. Hemant Narang S/o Sh. Rajinder Kumar (Partner/ Guarantor),** House No. 47, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003. **3. Sh. Paras Narang S/o Sh. Rajinder Kumar (Partner/ Guarantor),** House No. 48, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003. **4. Smt. Sheilza Narang W/o Paras Narang (Partner/ Guarantor),** House No. 48, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003. **5. Smt. Simran Narang W/o Hemant Narang (Partner/ Guarantor),** Address : House No. 47, Lane No. 2, Rose Wood Drive Tower Enclave Phase-2, Jalandhar-1, 144003. **6. Smt. Sudha Narang W/o Sh. Rajinder Kumar (Guarantor),** House No. 48, Lane No. 2, Rose Wood Drive Tower Enclave, Phase-2, Jalandhar-1, 144003.

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 particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation. 2. 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). 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. 3. All statutory dues/ attendant charges/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser. If any property ID/ NOC/ Clearances/ Any other formalities required for registration of IP in name of bidder, the formalities and charges have to be borne by the bidder. If IP is sold on Symbolic possession it shall not be responsibility of the Bank to deliver physical possession of the IP. Bank shall give only symbolic possession of the IP on date sale. 4. 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. 5. 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. 6. The intending Bidders/Purchasers are requested to register on portal <https://baanknet.com> using their mobile number and email-id. Further, they will upload the requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 or more working days), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet. Only after having sufficient EMD in his Wallet, the interest bidder will be able to bid on the date of e-auction. 7. The successful bidder shall have to deposit 25% 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. 8. For detailed terms and conditions of the sale, please refer, <https://baanknet.com> or contact our office ARMB Jalandhar, Authorised Office, E-Mail ID: cs8249@pnb.bank.in.

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 6(2) & 8(6) READ WITH RULE 6 & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002 OF SARFAESI ACT.

Dated : 05.10.2026 Place: Jalandhar Authorised Officer, Punjab National Bank



punjab & sind bank
(A GOVT. OF INDIA UNDERTAKING)

**E-AUCTION
SALE NOTICE**

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 9(1) & 8(6) SARFAESI ACT, 2002

This may also be treated as notice u/s 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 : 05.10.2026 Place: Panchkula Authorised Officer, Punjab & Sind Bank



punjab & sind bank
(A GOVT. OF INDIA UNDERTAKING)

**E-AUCTION
SALE NOTICE**

REGIONAL OFFICE LUDHIANA

4th Floor, Jai Karta tower, Gobind Nagar, Ferozepur Road Ludhiana-141001, Phone: 0161-4779596 E-mail: ro.ludhiana@psb.bank.in

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTY ON 22.10.2026 (11:00 AM TO 02.00 PM)

Property inspection Date & Time: 19-10-2026 B/w 01:00 PM to 04:00 PM Last Date & Time of EMD Submission: 21-10-2026 Upto 4.00 PM

[APPENDIX-IV-A] Sale Notice For Sale of Immovable Property

E-Auction Sale Notice for sale of immovable assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8(6)/9(1) and 6(2) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged to the secured creditor, the physical/Symbolic possession of the which has been taken by the Authorised officer of Punjab & Sind Bank secured creditor, will be sold on "As is where is", "As is what is" and "Whatever there is" basis.

Sr. No.	Name of the Branch/Account Name	Detail of the Property/ies	A) Demand Notice Date B) Outstanding Amount (Rs.) as on + future interest & other expenses thereon C) Type of Possession	RESERVE PRICE EMD BID INCREASE AMOUNT	Authorised Officer Name, Contact & Email Details	QR Code for Property Image	QR Code for Location
1.	SABAN BAZAR BRANCH	All that is part & parcel of property (Factory) measuring 1512 Sq. Yds., (1497 Sq. Yds., as per site) Comprised in Khewat nos. 1. M/S Bimh Knit Fab Pvt. Ltd. 121/126, Kila nos. 411/6/2, 7, Jamabandi of the Year 2007-08, Hadbast No.76 Situated at Priya Colony, Near GDS Convent (Borrower/ Mortgagor) 76, Priya Colony, Near GDS Convent School	A) 03.12.2018 B) Rs. 3,97,37,526.71 (plus future Interest & Expenses w.e.f. 01.11.2018 less recovery effective after 01.11.2018 C) Physical Possession	Rs. 2,45,05,000/- Rs. 24,50,000/- Rs. 2,45,000/-	AJAY Kumar Mobile: 88005 - 27770, ajay.kumar10@psb.bank.in		

Rahon Road, Bajra Village, Distt. Ludhiana, 2. Mrs. Manveen Kaur w/o Mr. Gurmeet Singh (Director/Guarantor) House # B-1-1353, Near Diwan Gas Agency, Ram Nagar, Civil Lines, Ludhiana, 3. Mr. Tegveer Singh S/o Mr. Gurmeet Singh (Director/Guarantor) House # B-1-1353, Near Diwan Gas Agency, Ram Nagar, Civil Lines, Ludhiana, 4. Mr. Harbhajan Singh S/o Mr. Gian Singh (Guarantor) (1) # 2627, 30 Street, NW Edmonton, T6T0H6. Province of Alberta. (2) House # 68-F, B-19-1355/9/1387, Kitchulu Nagar, Opp. Govt. Senior Sec. School, Hambran Road, Ludhiana, 5. Mr. Gurmeet Singh S/o Mr. Manmohan Singh (Guarantor) House # B-1-1353, Near Diwan Gas Agency, Ram Nagar, Civil Lines, Ludhiana, 6. Mr. Badnash Singh S/o Mr. Gurmeet Singh (Guarantor) House # B-1-1353, Near Diwan Gas Agency, Ram Nagar, Civil Lines, Ludhiana, 7. Mr. Baldev Singh S/o Mr. Bhagwan Singh (Guarantor) House # 3753, Street no. 7, Gagandeep Colony, Ludhiana, 8. M/s Nanu Handloom (Prop.) Mrs. Manveen Kaur W/o Mr. Gurmeet Singh (Guarantor) House # B-1-1353, Near Diwan Gas Agency Ram Nagar, Civil Lines, Ludhiana

THIS NOTICE IS ALSO BE TREATED AS 15 DAYS STATUTORY SALE NOTICE TO BE BORROWERS AND GUARANTORS (LRS) UNDER RULE 9(1) AND 6(2) SARFAESI SECURITY INTEREST (ENFORCEMENT) RULES 2002

Date : 08.09.2026 Place: Ludhiana Authorised Officer, Punjab & Sind Bank



punjab national bank
.....मरोसे का प्रतीक
(A GOVERNMENT OF INDIA UNDERTAKING)

Asset Recovery Management Branch East Delhi,
Pocket-E, Mayur Vihar Phase-II, Delhi-110091,
E-mail: cs8075@pnb.bank.in, Ph.: 011-22779758, 22785289

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and 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 properties mortgaged /charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by Authorised 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

Sr. No.	Name of the Branch Name of the Account Name and Addresses of the Borrower/Guarantors Account	A) DT. OF DEMAND NOTICE U/S 13(2) OF SARFAESI ACT 2002 B) AMOUNT AS PER DEMAND NOTICE C) POSSESSION DATE U/S 13(4) OF SARFAESI ACT 2002 D) NATURE OF POSSESSION SYMBOLIC/ PHYSICAL/ CONSTRUCTIVE	DESCRIPTION OF THE IMMOVABLE PROPERTIES MORTGAGED/ OWNER'S NAME (MORTGAGERS OF PROPERTY (IES))	RESERVE PRICE EMD BID INCREASE AMOUNT	DATE/ TIME OF E-AUCTION	Details of the encumbrances known to the secured creditors Name & contact no. of authorized officer
1.	BO: ARMB EAST DELHI (807500) MR RAJENDRA SINGH ADD: RZ/6K/11/563 KHASRA NO 650, REVENUE ESTATE, VILLAGE NASIRPUR, COLONY INDRA PARK, PALAM COLONY, DELHI 110045 MR RAJENDRA SINGH ADD: RZ/137 STREET NO-2, FIRST FLOOR, KAILASH PURI EXTENSION, PALAM COLONY, NEW DELHI 110045 MR RAJENDER SINGH ADD: A-2/192, NEW KONDLI, MAYUR VIHAR PHASE 3, DELHI-110095 MR RAJENDER SINGH OFFICE ADDRESS: SILVER ZONE, RZ-26P/129, MANGAL BAZAR ROAD, INDRAPARK DELHI-110045	04.09.2025 RS. 22.66 LAKHS + FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT 03.02.2026 PHYSICAL	EM OF IP SITUATED AT RZ/6K/11/563, KHASRA NO 650, 3RD FLOOR WITH ROOF RIGHTS HAVING LAND AREA MEASURING 75 SQ YDS, REVENUE ESTATE, VILLAGE NASIRPUR COLONY INDRA PARK, PALAM COLONY, DELHI 110045	RS. 24.20 LAKH RS. 2.42 LAKH (27.10.2026) RS. 25000/-	27.10.2026 11.00 AM To 04.00 PM	NOT KNOWN MR. SUBHASH CHANDRA JATAV (M.NO. 9121866087) AUTHORISED OFFICER ARMB EAST DELHI

BRIEF 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 properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". (2) The particulars of Secured Assets specified in the Schedule herein above 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. (3) The sale will be done through e-auction platform provided at the Website <https://baanknet.com> on above mentioned dates. (4) For further details and complete Terms & Conditions of the sale, please refer: <https://baanknet.com> & www.pnbindia.in. (5) All Statutory dues/attendant charges/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser and the authorised officer or the Bank shall not be responsible for any charges, lien in encumbrance or any other dues to government or any one else in respect of property (e-auctioned) not known to the bank, the intending bidder is advised to make there on independent enquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.

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

Date: 05.10.2026, Place : New Delhi AUTHORIZED OFFICER, PUNJAB NATIONAL BANK



punjab & sind bank
(A GOVT. OF INDIA UNDERTAKING)

**E-AUCTION
SALE NOTICE**

OFFICE OF THE RECOVERY OFFICER - III DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3)

Ground Floor, SCO 33-34-35, Sector 17-A, Chandigarh - 160017

DEMAND NOTICE THROUGH PUBLIC 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/1827/2025 PUNJAB NATIONAL BANK Versus KULWANT KAUR AND OTHERS

To (CD 1) Sh. Kulwant Kaur W/o Sh. Bilal Singh H No 5 Vill Balawal Tehsil and Distt Ludhiana H No 5 Vill Balawal Tehsil & Distt Ludhiana (CD 2) Smt. Jasbir Kaur W/o Sh. Harbans Singh R/o VPO Balawal, Tehsil & District Ludhiana. (CD 3) Smt. Amarjit Kaur W/o Sh. Ram Singh R/o House No.165, Village Balawal, Tehsil & District Ludhiana.

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/1149/2019 an amount of Rs 10,53,171 (Rupees Ten Lakhs Fifty Three Thousand One Hundred Seventy One Only) along with pendente lite and future interest @8.00% Simple Interest Yearly w.e.f. 25/03/2019 till realization and costs of Rs. 13,000 (Rupees Thirteen 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. Whereas it has been shown to the satisfaction of Tribunal that it is not possible to serve you in the ordinary way, therefore this notice is given by this publication directing you to put in appearance before this Tribunal on 21.10.2026 at 10.30 AM

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

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: 01/09/2026 Recovery Officer, DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3)

FORM NO.14 [See Regulation 33(2)] By Through Publication.

REGIONAL OFFICE PANCHKULA: SCO 76, FIRST FLOOR, SECTOR 5, PANCHKULA

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTY

LAST DATE & TIME OF SUBMISSION OF EMD & DOCUMENTS (ONLINE) ON/BEFORE 05.11.2026 UPTO 05:00 PM

E-AUCTION NOTICE OF SECURED PROPERTY ON 06.11.2026 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
B/O : Prem Nagar, Karnal	All Parts and Parcel of Residential House No. 61, Shiv Colony, Gali No. 9, Karnal, Registered in the name of Smt. Bimla Devi W/o 9, House No. 61, Sh. Prem Singh vide Sale Deed No. 864/1 dated 12-5-2015 with S.R. Karnal. Bounded as under: North: plot No. 58, East: House of Sh. Mahinder Shah, South: Street, West: Plot of Sh. Som Datt.	Demand Notice 07.12.2015 Rs. 14,59,532.80 as on 01.11.2015 plus further interest/other charges accrued thereon.	Rs. 15,54,000/- Rs. 1,55,400/- Rs. 20,000/-	Kanwalpreet Singh, Mob.No. 9779933313			

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 02.11.2026 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/ 8291220220/ 9892219848/ 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 05.11.2026 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 30 DAYS SALE NOTICE UNDER RULE 9(1