PUNJAB & SIND BANK

(A GOVT. OF INDIA UNDERTAKING)

BO: KATHGARH

REF: Corress/SARFAESI/ Dated: 22.10.2026

1. M/S JGJV JI TRADERS (PROP. FIRM) .....BORROWER
   PROP. SH. HARMAN BHATIA S/O SH. HUSAN LAL
   VILL. KATHGARH, KATHGARH MORH,
   TEHSIL – BALACHAUR, PUNJAB -144521

2. SMT. DEVI W/O SH. HUSAN LAL .....(GUARANTOR)
   VILLAGE RAJU MAJRA, SBS NAGAR
   PUNJAB - 144521

3. SH. KULDEEP KUMAR S/O SH. SATPAL .....GUARANTOR
   VILLAGE RAJU MAJRA, SBS NAGAR,
   PUNJAB – 144521.

REG: NOTICE FOR REDEMPTION IN TERMS OF THE RIGHT VESTED WITH YOU UNDER SECTION 13(8) OF SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 [''SARFAESI ACT''] READ WITH PROVISO TO RULE 8(6) and 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 IN A/Cs OF M/S JGJV JI TRADERS, BO: KATHGARH.

Dear Sirs/Madam,

As you are aware that the Authorized Officer of the Bank has issued a demand Notice under section 13(2) of the SARFAESI ACT on 09.01.2024. As a measure for enforcement of security interest in the secured asset offered by you as security in the subject loan account.

Subsequently, the Authorized Officer while taking further measure under section 13(4) of the Act, took possession of the secured asset on 28.05.2024.

As you have failed to discharge your liabilities of the bank, therefore, the undersigned as authorized officer, in exercise of its power under section 13(4) of the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002 has decided to sell the properties secured assets as described below through E Auction for realization of debts due to the Bank from above mentioned Borrower and Guarantors.

Your attention is invited to Section 13(8) of Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 8(6) and 9(1) of the Security Interest (Enforcement) Rules, 2002, in respect of the time available (i.e. 30 days), to redeem the secured assets. Kindly note that your right under section 13(8) will cease from the publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of the secured asset.

Details of Sale Notice for Sale of Immovable Property are as under:

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 proviso to Rule 8(6) and 9(1) of the security Interest (Enforcement) Rules,2002.

E Auction Date & Time: 27/11/2026 at 11 am to 04 pm
Date of Inspection: 23/11/2026 between 11 am to 04 pm
Last Date of EMD Submission: 26/11/2026 upto 04 pm

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Name of Borrower & Guarantors	Borrower: M/s JGJV Ji TradersProp. Sh. Harman Bhatia S/o Sh. Husan Lal Guarantors: 1. SMT. DEVI W/O SH. HUSAN LAL 2. SH. KULDEEP KUMAR S/O SH. SATPAL
Demand Notice date & Amount Account Details	09.01.2024 for Rs. 1023431.24 + Future Interest and cost from Litigation, Auction, etc.
Total O/s as on 30.09.2026	Rs. 1020252.50 + Litigation/Any other Charges

Details of Properties	**MRP (in Lakh)**
Equitable Mortgage of Property measuring 5M-2S out of Khata No. 33/33 Khasra No. 251/1-3, 413/1-0, 609/0-2 as per jamabandi for the year 2016-17 situated in the village Raju Majra, HB No. 383, Tehsil Balachaur, Distt. Nawanshahr.	Rs. 6.50 Lakh
Equitable Mortgage of Property measuring 6M-0S out of Khata No. 33/33 Khasra No. 251/1-3, 413/1-0, 609/0-2 as per jamabandi for the year 2016-17 situated in the village Raju Majra, HB No. 383, Tehsil Balachaur, Distt. Nawanshahr.	Rs. 13.25 Lakh

पंजाब एण्ड सिंध बैंक
For PUNJAB & SIND BANK
Chief Manager

AUTHORIZED OFFICER

PUNJAB & SIND BANK

(A GOVT. OF INDIA UNDERTAKING)

BO: KATHGARH

: SARFAESI/2026-27 Date: 22.10.2026

REGISTERED/SPEED-POST

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

1. M/S JGJV JI TRADERS (PROP. FIRM) .....BORROWER
   PROP. SH. HARMAN BHATIA S/O SH. HUSAN LAL
   VILL. KATHGARH, KATHGARH MORH,
   TEHSIL – BALACHAUR, PUNJAB -144521

2. SMT. DEVI W/O SH. HUSAN LAL .....(GUARANTOR)
   VILLAGE RAJU MAJRA, SBS NAGAR
   PUNJAB - 144521

3. SH. KULDEEP KUMAR S/O SH. SATPAL .....GUARANTOR
   VILLAGE RAJU MAJRA, SBS NAGAR,
   PUNJAB – 144521.

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 proviso to rule 8(6) and 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, thesymbolicpossessionon dt **28.05.2024** of 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 on**27.11.2026**, for recovery ofRs. 1020252.50as on 30.09.2026 plus future interest and miscl charges due to the Punjab & Sind Bank, Secured Creditor from**M/s JGJV Ji Traders Prop. Sh. Harman Bhatia (Borrower), Smt. Devi W/o Sh. Husan Lal (Guarantor) and Sh. Kuldeep Kumar S/o Sh. Satpal (Guarantor)**. The reserve price and the earnestmoney deposit will beas following.

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The sale will be done through the bank through e-Auction platform provided at the website com. For detailed terms and conditions of the sale, please refer to the link provided in Punjab & Sind Bank, Secured Creditor's website i.e., http://punjabandsind.bank.in.

Date: 22.10.2026
Place:Kathgarh
Authorised Officer
Punjab & Sind Bank

FOR PUNJAB & SIND BANK
Chief Manager
Branch Mahilpur, Distt. Hoshiarpur