EMERALD FINANCE LIMITED

Regd. Office: SCO 7 Industrial Area Phase 2 Chandigarh 160002 | CIN : L65993CH1983PLC041774

EXTRACT OF STATEMENT OF STANDALONE AND CONSOLIDATED AUDITED FINANCIAL RESULTS FOR THE QUARTER AND HALF YEAR ENDED 30.09.2026

(INR in lacs except eps data)

Sr. No.	Particulars	STANDALONE						CONSOLIDATED					
		Quarter Ended			Period Ended		Year Ended	Quarter Ended			Period Ended		Year Ended
		30/09/26	30/06/26	30/09/25	30/09/26	30/09/25	31/03/26	30/09/26	30/06/26	30/09/25	30/09/26	30/09/25	31/03/26
		(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	Audited	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	(Un-Audited)	Audited
1.	Total income from operations (net)	695.26	627.34	489.49	1,322.60	963.06	2,078.25	1,006.88	946.65	690.55	1,950.53	1,364.55	3,120.44
2.	Net Profit/ (Loss) for the period (before tax, exceptional and Extraordinary items)	490.88	463.33	397.86	954.21	749.64	1,552.93	706.30	653.57	481.47	1,359.87	907.89	2,036.53
3.	Net Profit/ (Loss) for the period after tax (after exceptional and Extraordinary items)	368.88	345.33	297.73	714.21	560.97	1,154.54	530.15	487.52	360.30	1,017.67	679.35	1,514.71
4.	Total Comprehensive income for the period (comprising profit/ (loss) for the period (after tax) and other comprehensive income (after tax)	368.88	345.33	297.73	714.21	560.97	1,158.39	530.15	487.52	360.30	1,017.67	679.35	1,518.56
5.	Paid-up Equity Share Capital	3,454.03	3,454.03	3,454.03	3,454.03	3,454.03	3,454.03	3,454.03	3,454.03	3,454.03	3,454.03	3,454.03	3,454.03
6.	Reserves excluding Revaluation Reserve as per Ind AS	-		-		-	-	-		-		-	-
7.	Earning Per Equity Share of Face Value of Rs 10/-each (in Rs)												
	1. Basic	1.07	1.00	0.86	2.07	1.62	3.34	1.51	1.44	1.04	2.95	1.97	4.39
	2. Diluted	1.06	1.00	0.86	2.06	1.62	3.33	1.49	1.44	1.04	2.93	1.96	4.36

NOTE: 1. The above results have been reviewed by the Audit Committee and approved by the Board of Directors at their meeting held on November 04, 2026. **2.** The above is an extract of the detailed format of Quarter & Half year ended 30.09.2026, Financial Results filed with the Stock Exchange under Regulation 33 of SEBI (Listing Obligations and Disclosure Requirements), Regulations 2015. The full format of the Financial Results are available on the Stock Exchange website, **www.bseindia.com** and on the Company`s website **www.emeraldfin.com**. **3.** The above financial results have been prepared in accordance Indian Accounting Standards (IND AS), notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016 prescribed under section 133 of the companies Act 2013('the Act') read with relevant rules issued thereunder and the other accounting principles generally accepted in India.

For Emerald Finance Limited
Sd/-
Sanjay Aggarwal (Managing Director)
DIN NO- 02580828

Dated : 04-11-2026
Place : Chandigarh

FORM NO.14
[See Regulation 33(2)]
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 THROUGH PUBLICATION

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/1989/2025 **06-10-2026**

PUNJAB NATIONAL BANK
Versus
AJMER KAUR AND OTHERS

To,
(CD 1) Smt. Ajmer Kaur W/o Sh. Pal Singh R/o House No. 53, Khattra Choharmi, District Ludhiana
(CD 2) Smt. Charanjit Kaur W/o Rajinder Singh, R/o H.no. 53, Khattra Choharmi, District Ludhiana.
(CD 3) Sh. Pal Singh S/o Sh. Dalip Singh, R/o H.no. 56, Khattra Choharmi, District Ludhiana.
(CD 4) Smt. Paramjit Kaur W/o Sh. Sohan Singh, R/o H.no. 414/B, Khattra Choharmi, 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/1609/2019** an amount of **Rs 10,03,284 (Rupees Ten Lakhs Three Thousand Two Hundred Eighty Four Only)** along with pendentellite and future interest @8.00% Simple Interest Yearly **w.e.f. 14/05/2019** till realization and costs of **Rs. 13,000 (Rupees Thirteen Thousand 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 **21.11.2026 at 10.30 AM**

4. You are hereby ordered to declare on an affidavit the particulars of yours 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: 06/10/2026

Recovery Officer,
DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3)

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

DEBTS RECOVERY TRIBUNAL-CHANDIGARH (DRT- 3)

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

Case No.: OA/1506/2019

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.: 34408

PUNJAB NATIONAL BANK
VS
BALJIT KAUR AND OTHERS

To,
(1) Smt. Baljit Kaur Wife of Shri Lakhvir Singh R/o Village Khandur, Tehsil & District Ludhiana.
(3) Shri Gurmit Singh R/o Village Khandur Tehsil & District Ludhiana.
(4) Smt. Jasvir Kaur R/o Village Khandur Tehsil & District Ludhiana.
(5) Smt. Paramjit Kaur R/o Village Khandur Tehsil & District Ludhiana.

SUMMONS

WHEREAS, OA/1506/2019 was listed before Hon'ble Presiding Officer/ Registrar on **05/10/2026.**

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. 10,87,291.00/-**

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 and properties disclosed under serial number 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 20/11/2026 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: 06/10/2026.

Signature of the Officer Authorised to issue summons

केनरा बैंक Canara Bank

(भारत सरकार का उपक्रम) (A Govt. of India Undertaking)

सिंडिकेट Syndicate

E-AUCTION SALE NOTICE

Canara Bank :- Recovery Section, Panchkula

Contact No. 7009727632, 6395959753, E-mail: rocpcarec@canarabank.com

E-AUCTION SALE NOTICE

SALE NOTICE OF IMMOVABLE ASSETS UNDER THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 UNDER RULES 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 possession of which has been taken by the Authorised Officer of Canara Bank will be sold on **"As is where is","As is what is", and "Whatever there is"** in Eauction arranged by the service provider **BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 8291220220, Email : support.BAANKNET@psballiance.com).**

SR. NO. 01 LAST DATE OF RECEIPT OF EMD IS 09.12.2026 UPTO 5:00 P.M.

SR. NO. 01 LAST DATE OF E-AUCTION IS 10.12.2026 (12:30 PM TO 1:30 P.M.)

(with unlimited extension of 5 minutes duration each till the conclusion of the sale)

Sr. No.	Branch Name/Name & Address of the Borrower(s)/ Guarantor(s)	Brief Description of Property/ies	Total Liabilities as on specified Date	Reserve Price (in Rs.)	Earnest Money Deposit (EMD) (in Rs.)	Details of A/c No. / IFSC CODE / Possession notice
01	**Canara Bank : KALKA BRANCH Authorised Officer : Mr. Anil Kumar, (M) 70871-10792, Mr. Rajesh Yadav – Sr Manager (Mob No : 94170-97604) E-mail : cb2570@canarabank.com**	All That Part & Parcel Of Residential Property Bearing Uid 3wtgiho8 , Khata No 193/258 , Khasra No 46/4 (3-2) , Share To The Extent Of 30/1240 (0-1-10) I.e 1 Biswa 10 Biswansi , Situated At Mauja Kurari , Hadbast No 394 , Kalka , Tehsil Kalka , Panchkula , Haryana Which Is Bounded As Under :- North : Gali, South : House, East : Gali, West : Gali, Cersai Security Interest Id - 400074065199, Cersai Asset Id - 200075523270	Total Liabilities as on 29.08.2026 Rs.18,30,073.87/- plus further interest & other charges (minus recovery, if any)	**Rs.19,74,000/-**	**Rs.1,97,400/-**	**209272434 / CNRB0002570 / Symbolic Possession**

Sh. Ramjee Paswan S/o Upender Paswan (Borrower) Hno 754 , Shakti Nagar , Lower Kurari Kalka , Panchkula , Haryana – 133302. Also At : UID No 3wtgiho8, Back Side Railway Station, Near Guga Mari, Azad Colony, Muja Kurari, Kalka, Tehsil Kalka, Panchkula, Haryana – 133302.

Other terms and conditions:

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 in their own interest 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.

a) Auction / bidding shall be only through "Online Electronic Bidding" through the website https://www.bankeauctions.com. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b) The property can be inspected, with Prior Appointment with Authorized Officer on the dates mentioned in Sale Notice.

c) 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.

d) EMD amount of 10% of the Reserve Price is to be deposited inE-Wallet of M/s PSB Alliance Private Limited (BAANKNET) 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.

e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 09.12.2026 upto 5.00 p.m. to Canara Bank , Kalka Branch by hand or by email.

I) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.

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.

f) The intending bidders should register their names at portal https://BAANKNET.in/ and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider BAANKNET, (Contact No. 8291220220/9892219848/8160205051, support.BAANKNET@psballiance.com).

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 multiplies of Rs.10,000/-.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 favor 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), immediately 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 Authorized Officer without any notice and property shall forthwith be put up for sale again. This amount shall be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, Kalka Branch OR shall be deposited through RTGS / NEFT / Fund Transfer to credit of account of Canara Bank , Kalka BRANCH, A/c. No. 209272434, IFSC Code: CNRB0002570.

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, NDC charges etc., as applicable shall be borne by the successful bidder only.

l) There is no encumbrance in the property to the knowledge of the bank. Successful Bidder is liable to pay all society dues, municipal taxes / panchayat taxes / electricity/ water charges / other charges, duties and taxes whatsoever, including outstanding, if any, in respect of and/or affecting the subject property.

m) Authorized Officer reserves the right to postpone / cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach Canara bank, Karnal Circle Office or Regional office, Panchkula as a facilitating centre.

o) For further details, contact Mr. Anil Kumar, Divisional Manager, Canara Bank, Regional Office, Panchkula (Mob. No. 70871-10792), Mr. Rajesh Yadav – Sr Manager (Mob No : 94170-97604) or Kalka Branch (Mob No.- 8572802570) e-mail id: cb2570@canarabank.com or the service provider BAANKNET (M/s PSB Alliance Pvt. Ltd) , (ContactNo.8291220220 , Email : support.BAANKNET@procure247.com).

SPECIAL INSTRUCTION/CAUTION

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back –up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

STATUTORY 30 DAYS SALE NOTICE UNDER THE SARFAESI ACT, 2002

Date :- 05.11.2026 **Place :- Panchkula** **Authorised Officer, Canara Bank**

पंजाब नैशनल बैंक punjab national bank

.....भरोसे का प्रतीक ...the name you can BANK upon!

(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 Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso 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

SCHEDULE OF SALE OF THE SECURED ASSETS

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 SARFESI 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 (Last date of deposit 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: RAJGARH BRANCH, DELHI (042410)** **M/s R M Minerals Pvt Ltd (Borrower)** Add: 205-206, 2nd Floor Plot No. 14, (LSC) Neelkanth Chamber II, Saini Enclave, Delhi-110092 **Also at:** 129A Mehatpur Industrial Area, Distt. Una, Himachal Pradesh **Sh. Madan Mohan Verma S/o Sh. Nathi Lal Verma (Director/Guarantor)** Add: 303-304, Krit Plaza, 3rd Floor, A Block (LSC), Surajmal Vihar, Delhi-110092 **Also at:** 138, 1st Floor, Hargovind Enclave, Near Karkardooma Metro Station, Delhi-110092 **Also at:** 31, Gujrat Vihar, Delhi-110092 **Smt. Prabha Verma W/o Sh. Madan Mohan Verma (Director/Guarantor)** Add: 303-304, Krit Plaza, 3rd Floor, A Block (LSC), Surajmal Vihar, Delhi-110092 **Also at:** 138, 1st Floor, Hargovind Enclave, Near Karkardooma Metro Station, Delhi-110092 **Also at:** 31, Gujrat Vihar, Delhi-110092	06.06.2024 / (RS. 21,28,27,606.72) FURTHER INTEREST, OTHER CHARGES AND EXPENSES TILL THE DATE OF FULL AND FINAL PAYMENT / 21.08.2024 / PHYSICAL	EM OF LEASE HOLD PROPERTY SITUATED AT 129-A INDUSTRIAL AREA MEHATPUR DISTRICT UNA, HIMACHAL PRADESH, MEASURING 4325 SQ METER, IN THE NAME OF M/S R M MINERALS PVT LTD ONLY LAND AND BUILDING (WITHOUT PLANT AND MACHINERY)	Rs.167.00 lakh / Rs. 16.70 lakh (26.11.2026) / Rs.25000/-	26.11.2026 11.00 AM To 04.00 PM	NOT KNOWN Ms. RAJBALA PUNIA (M 9013609199) 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/attandent charges / other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser and the authorised office 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: 05.11.2026, Place : New Delhi **AUTHORIZED OFFICER, PUNJAB NATIONAL BANK**

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punjab national bank

...the name you can Bank Upon!

CIRCLE OFFICE: PLOT NO. 445, PHASE 3, NEAR DADI POTI PARK, MODEL TOWN, BATHINDA-151001

E AUCTION SALE OF SECURED PROPERTIES ON 26-11-2026 FROM 11:00 AM TO 04:00 PM

E-AUCTION SALE NOTICE

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 proviso 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/Physical/Constructive 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"** Basis 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. / Sr. of IP / Branch Name	Account Name / Proprietor/Director/Partner/ Guarantor/Karta/Mortgagor/Legal Heirs	Description of Property/ies	Date of Notice u/s 13(2) / Outstanding Amount as on / Possession Date u/s 13(4)	Reserve Price / Earnest Money Deposit / Bid Increase Amount	Sale Notice Issued date / Type of Possession	Date & Time of E-Auction
1. / 2026/001 / MANSA-054310	**SH. SUKHDEV SINGH S/O BANT SINGH** **Sh Sukhdev Singh** S/o Bant Singh (Borrower) Ward no 21, Garja Singh Wali Gali Backside Fauji Petrol Pump Sirsa Road, Mansa, Punjab-151505	All that part and parcel of the property consisting of residential house measuring 272.25 sq. yards or 9 Marla comprising of Mustil and Killa No. 146//14 min (0-9) Khewat Khata No. 297/769 as Jamabandi for the year 2012-13, Situated at Ward No. 21, Gajra Singh Wali Gali, Backside Fauji Petrol, Pump Sirsa Road, Mansa Acquired vide registered Transfer deed No. 6100 dated 08.02.2017, Standing in name of Sukhdev Singh S/o Bant Singh. **Bounded as per title deed: East:** 34' Fouji Petrol Pump, **West:** 31' Street, **North:** 76" Raghbir Singh, **South:** 73' Malkit Singh.	14-11-2022 / Rs. 5,77,427.67+ Future Interest w.e.f. 01.11.2022 + Other Charges less recoveries if any / 21.01.2023	Rs. 18,00,000/- / Rs. 1,80,000/- / Rs. 10,000/-	05.11.2026 / Symbolic Possession	26.11.2026 from 11:00 AM to 04:00 PM
2. / 2026/002 / RAMPURA-064210	**M/S VINOD GARG CONTRACTOR** **M/s Vinod Garg Contractor** Through Prop. **Vinod Garg** S/o Ram Bhaj Garg 130, New Market Kanhaiya, Bagdia Wali Gali, Rampura Phul, 151103 **(9417539800)**. **2. Vinod Garg** S/o Ram Bhaj Garg, 130, New Market Kanhaiya, Bagdia Wali Gali, Rampura Phul, 151103. **(9417539800)**	All that part and parcel of Residential House measuring 77.77 Sq. Yards Situated at Guru Nanak Pura, Ward No. 17, Near Agarwal Sanitary Store office, Sheetla Vridh Ashram, Rampura, District Barnala, Standing in the Name of Vinod Kumar S/o Ram Bhaj acquired vide Sale deed No. 4316 dated 29.12.2008. **Bounded as under: - East:** 50'0" Kaka Singh, **West: -** 50'0" Harnam Singh, **North: -** 14'0" Gali, **South: -** 14'0" Old Bizali Ghar.	06-05-2025 / Rs. 9,25,454 + Further intt. & other charges w.e.f. 01.05.2025 / 01.08.2025	Rs. 4,00,000/- / Rs. 40,000/- / Rs. 10,000/-	05.11.2026 / Symbolic Possession	26.11.2026 from 11:00 AM to 04:00 PM
3. / 2026/003 / RAMAN 079910	**MUNISH KUMAR S/O GIAN CHAND** **Munish Kumar** S/o Gian Chand (Since Deceased) through its **Legal heirs: 1. Anuradha** W/o Late Munish Kumar. **2. Payal** D/o Late Munish Kumar (Minor Daughter) through Guardian Anuradha W/o Late Munish Kumar. **3. Shieka** D/o Late Munish Kumar (Minor Daughter) through Guardian Anuradha W/o Late Munish Kumar, All Resident of Ward No. 7, Near Telephone Exchange, Raman Mandi, Bathinda-151301.	All that part and parcel of Residential House measuring 90 Square yards i.e. 0 Kanal, 3 Marla which is 1/2 share of 0 Kanal 6 Marla comprised in Khasra No. 736/2/6 min (0-3), 736/2/6 min (0-3), Khewat No. 1250 & 1251, Khatuani No. 2758 & 25759, as per jamabandi for year of 2011-12 in name of Munish Kumar S/o Gian Chand purchased vide RTD No. 3638 dated 11.03.2015, Situated at Kenchian Road, Near Nachattar Singh Mistari, Raman Mandi, Tehsil Talwandi Sabo, District Bathinda. **Bounded as under: East:** 12' Street, **West:** 12' Rakesh Kumar, **North:** 70' Ashok Kumar, **South:** 70' Nachhatar Singh.	29-08-2025 / Rs. 6,28,309.73 + Future Interest w.e.f. 01.08.2025 + Other Charges less recoveries if any. / 10.11.2025	Rs. 20,00,000/- / Rs. 2,00,000/- / Rs. 10,000/-	05.11.2026 / Symbolic Possession	26.11.2026 from 11:00 AM to 04:00 PM

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 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,

3. The Sale will be done by the undersigned through e-auction platform provided at the Website refer **https://baanknet.com on 26.11.2026 FROM 11:00 AM TO 04:00 PM.**

4. The First Bidding Should Start at Amount Higher than Reserve Price.

5. All statutory dues/attendant charges/other dues including registration charges, stamp duty, GST, taxes etc. shall have to be borne by the purchaser.

6. Where the sale price of the property is Rs. 50.00 Lacs and above the Auction purchaser has to remit TDS to Income Tax Department as per sec. 194 IA of income Tax Act. the sale certificate will be issued only receipt of form No. 26QB and Challan for having remitted the TDS Certificate of TDS on form 16B is to be submitted to the bank subsequently.

7. Any encumbrances over the property/les is not known to the Bank/Secured Creditor.

8. The Authorised 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.

9. For detailed term and conditions of the sale, please refer **support.baanknet@psballiance.com +91 82912 20220 & www.pnbindia.in or contact our Officer, Bathinda Mr. Rishabh, Mob. No. 8866177211, Email ID: cobtdsamd@pnb.bank.in.**

Date: 05-11-2026 **Place: Bathinda** **Authorised Officer, Punjab National Bank**

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002