Bank copy

Annexure-13
FORM NO -22
[See Regulation 36 (1)]

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REGD.AD/DASTI/AFFIXATION/BEAT OF DRUM/ BY ALL LEGALLY PERMISSABLE MODE

SALE PROCLAMATION: IMMOVABLE PROPERTY

OFFICE OF THE RECOVERY OFFICER
IN THE DEBTS RECOVERY TRIBUNAL-I, AT CHANDIGARH
Second Floor SCO 33-34-35 Sector-17A, Chandigarh-160017

RC No. RC/1635/2019 **Dated: 30-09-2026**

Date of Auction Sale: 22-12-2026

PROCLAMATION OF SALE UNDER RULES 37,38 AND 52 (1),(2) OF SECOND SCHEDULE OF THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS DUE TO BANKS AND FINANCIAL INSTITUTIONS ACT,1993 as amended from time to time.

STATE BANK OF INDIA

Versus

SH BALVIR SINGH

To,

1. SH. BALVIR SINGH, S/O SH. UJAGAR SINGH, R/O VILLAGE CHAK KANIAN KALAN TEHSIL DHARAMKOT DISTRICT MOGA.

1. Whereas **Recovery Certificate, i.e., RC No. RC/1635/2019 in O.A. No. 2243/2018** was issued for recovery of **Rs. 64,08,630/- (Rupees Sixty Four Lakh Fifty Eight Thousand Six Hundred Thirty Only)** with **interest as per contractual rate of interest from the date of filing of the OA i.e., 18.10.2018** till the date of realization with cost, and you, the CD(s), failed to repay the dues of the Certificate Holder Bank(s)/Financial Institution(s).

2. Whereas the undersigned has ordered the sale of the Mortgaged/Attached properties of the Certificate Debtor as mentioned in the Schedule hereunder towards satisfaction of the said Recovery Certificate. Notice is hereby given that in absence of any order of postponement, the said property(s) shall be sold on **22-12-2026 between 14:00 PM to 15:00 PM by auction** and bidding shall take place Online through the website: - **https://www.bankeauctions.com**. The details of authorised contact person for auction service provider are **Name: Mr. Mithalesh Kumar-Assistant Manager, www.c1india.com Plot No. 68, 3rd Floor, Sector-44, Gurgaon-122003, Haryana (India) Website-https://www.bankeauctions.com Direct:0124-4302000 (Mobile: +917080804466) E-mail: delhi@c1india.com C1 India: 2nd mail I'd - mithalesh.kumar@c1india.com**

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3. The details of authorized bank officer for auction service provider is **Name: Sh. Sushil Kumar Srivastava, Chief Manager of CHFI, Mobile no. 8219239766, Email-ID Sbi.05271@sbi.co.in**
4. The sale will be of the properties of defendants/ CDs above named, as mentioned in the schedule below & the liabilities and claims attaching to the said properties, so far as they been ascertained, are those specified in the schedule against each lot.
5. The property will be put up for sale in the lot specified in the schedule. If the amount to be realized is satisfied by the sale of portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also stop if, before any lot is knocked down the arrears mentioned in the said certificate+interest+costs (including cost of sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs has been paid to the undersigned.
6. At the sale the public generally are invited to bid either personally or by duly authorized agent. No officer or other person, having any duty to perform in connection with the sale shall, however either directly or indirectly bid for, acquire or attempt to acquire any interest in the properties sold. The sale shall be subject to conditions prescribed in the second schedule to the Income Tax Act,1961 and the rules made thereunder and to the following further conditions: -
    i. The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned shall not be answerable for any error, misstatement or omission in the proclamation.
    ii. The Reserve Price below which the property shall not be sold is as mentioned in the schedule.
    iii. The amount by which the bidding is to be increased. In the event of any dispute arising as to the amount bid or as to the bidder the lot shall at once be again put up for auction or may be cancelled.
    iv. The highest bidder shall be declared to be the purchaser of any lot provided always that he/she/they are legally qualified to bid and provided further the amount bid by him/her/them is not less that the reserve price.
    v. It shall be in the discretion of the undersigned to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.
    vi. The offers in a sealed envelope (addressed to the Recovery Officer-I, DRT-I, Chandigarh superscribing (**RC no 1635/2019)** to be submitted and each intending bidders shall be required to pay Earnest Money Deposit (EMD) by **21-12-2026, 16:00 hrs by way of DD/Pay order in favour RECOVERY OFFICER-I, (DRT-1) CHANDIGARH, A/c R.C. No 1635/2019** to be deposited with R.O, and with details of the property along with copy of PAN Card, address proof and identify proof, e-mail ID, Mobile No. and in case of the company or any other document confirming representation/attorney of the company and the receipt/counter foil of such deposit. EMD deposited thereafter shall not be considered eligible for participation in the auction.
    vii. It will be the responsibility of each Bidder to ensure that Bid application form Photograph of bidder and KYC so submitted should be clearly legible & proper

in all respect and should be filled in block capital letters without any alteration, modification or correction duly signed in blue ink. all such form may be rejected and no further Communication /opportunity will be given to any bidder and final decision in this regard will be of the Recovery Officer-I.

viii. Once the bid is submitted it is mandatory for the bidder (s) to participate in the bidding process of the e-auction by logging in on the e-auction agency portal, failing which the EMD shall be forfeited to the Government, if the undersigned thinks fit.

The Earnest Money Deposit (EMD), Reserve Price and Bid Increase, be fixed as follows:

Sr. No	Details of property	Reserve Price (In Rs.)	EMD Amount (in Rs.)	Bid Increase in the multiple (in Rs.)
1.	That the said credit facility was granted against collateral security of agriculture land measuring 66k-18m i.e. 46K-16M detailed as (i) 0K-17M being 17/1142 share of land measuring 57K-2M in Khata Khatoni No.37/59 bearing khasra No.7/9 (6-14), 11(3-16), 12(8-0), 19(8-0), 20(7-16), 21(8-0), 6//16(1-4) 6//25(5-12), (ii) 4K-0M being 319/4384 share of land measuring 54K-16M in Khata Khatoni No.39/65 bearing Khasra No.16//5/1(0-8), 16//6/2(0-8), 9/5(6-7), 6(8-0), 15(8-0), 16/2(5-14), 25/1(5-14), 10//1(3-18), 10(8-0), 11(8-0), 20/1(0-7), 0K-19M being ¼ share of land measuring 3K-18M in Khata Khatoni No.41/68 bearing Khasra No.7//3/2(3-18), (iv) 0K-4M being 11/216 share of land measuring 3K-12M in Khata Khatoni No.42/69 in khasra No.7//24/2-3, (v) 1K-0M being 1/20 share of land measuring 20K-0M in Khata Khatoni No.43/70 khasra No.7//23(8-0), 24/1(4-0), 25(8-0) (vi) 4K-2M being ¼ share of land measuring 159k-19m in khata/ khatauni no.95/165, bearing khasra No.9//2 min E(4-0), 9//19min E(5-0), 9//10min E(4-0), 9//11 min E(4-0), 9//20 (8-0), 9//9min W(2-0), 9//12min W(4-0), 9//19 min w (3-0), 9//22 min W(4-0), 9//1min S(5-10), 9//2 min W(4-0), 9//9min E(2-0), 9//11 min W(4-), (vii) 10K-	**Rs. 83,60,000/-**	**Rs. 8,36,000/-**	**Rs. 50,000/-**

	0M being ¼ share of land measuring 40K-0M in Khata Khatoni No.96/178, 179, 180, 181 bearing khasra No. 16//12/1(2-0), 7/2(2-0), 7/2(6-0), 8/1(2-0), 8/2(6-0), 13/1(4-0), 3(8-0), 4(8-0), 11/1 (2-0), (viii)1K-0M being 1/20 share of land measuring 20K-0M in Khata Khatoni No.98/183 bearing khasra No.8//6(8-0), 8//7/1(2-0), 8//14/2(2-0) 8//15(8-0), (ix) 7K0M being 1/20 share of land measuring 140K-0M in K/K No.99/184, 185,186 khasra No.8//11(8-0), 17(8-0), 18(8-0), 9(8-0), 10(8-0), 12(8-0), 13(8-0), 14/1(6-0), 16(8-0), 17(8-0), 18(8-0), 23(8-0), 24(8-0), 25(8-0), 21(8-0), 22(8-0) (x) 1K-8M being 111/7088 share of land measuring 88K-12M in K/K No. 160/299 khasra No. 18//8(8-0), 9(8-0), 19//5(8-16), 18//1 (8-0), 10/1(6-18), 19//1496-12), 19//15(8-0), 19//6(8-0), 18//7(7-4), (xi) 7K-18M being ¼ share of land measuring 31K-10M in K/K No.170/316 khasra No. 7//49(8-0), 7(8-0), 8/1(7-12), 14(8-0) (xii) 2K-8M being ¼ share of land measuring 9K-13M in K/K No.171/317, 318 khasra No.17//15/2(1-3), 16//13/2(4-0) (xiii) 0K-16M being 2/39 share of land measuring 15K-12M in K/K No.174/321 khasra No.18//3(8-0), 18//4(7-12), (xiv) 1K-4M being 1/40 share of land measuring 48K-0M in KK No.175/322 khasra No.17//3(8-0), 5(8-0), 6(8-0), 7(8-0), 1(8-0), 2(8-0) situated in the area of the Village Chak Kanian Kalan H.B.No.302 Teh. Dharamkot Distt. Moga (ii) 16K-2M detailed as under: (i) 1K-10M being 3/451 share of land measuring 225K-10M in K/K No.21/64 to 82 khasra No.4//18(8-0), 6//10(9-6), 11(4-11), 7//14(8-0), 7//15(8-0), 4//12/2(5-13), 4//13/2(5-13), 4//14/2(3-13), 4//15/1(3-16), 17(8-0), 19(8-0), 23/2(3-0), 5//19/3(5-0), 4//16/1(4-0), 16/2(4-0), 5(8-0), 5//20/1(4-0), 5//20/2(4-0), 4//22(8-0), 23/1(5-0), 5//21(8-0), 5//6/2(6-6),			

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	5//2/2(2-0), 4//12/1(2-7), 13/1(2-7), 14/1(4-7), 7//13(8-0), (ii) 1K-7M being 10/223 share of land measuring 29K-17M in K/K No.21/65 khasra No.36//10(9-6), 11(4-11), 7//14(8-0), 7//15(8-0), (iii) 3K-14M being ¼ share of land measuring 14K-15M in K/K No.21/70 bearing khasra No.7//16(6-15), 7//17(8-0) (iv) 2K0M being ¼ share of land measuring 8K-0M in K/K No.21/79 khasra No.5//21 (8-0) (v) 2K-1M being ¼ share of land measuring 8K-6M in K/K No.21/80 khasra No.5//6/2(6-6), (vi) 2K0M being ¼ share of land measuring 8K-0M in K/K No.25/94 khasra No.6//1(8-0), (vii) 3K-10M being ¼ share of land measuring 15K-2M in K/K No.33/118 khasra No. 14//3/2(5-7), 14//4/2(2-12), 14//7/1(2-16), 14//8/1(4-7) situated in area of the Village Chak Jindra H.B No.300 Tehsil Dharamkot Distt. Moga. (iii) 4K-0M as detailed below (i) 4K-0M being 2/81 share of land measuring 162K-0M in K/K no.22/56 to 65 khasra No. 20//13/1(4-0), 18/2/2(4-0), 23/1(3-0), 19//15(7-4), 16(4-9), 25(0-18), 20//11(8-0), 15/2(7-11), 16(8-0), 20(8-0), 20(8-0), 21(7-11), 24/2(7-12), 25(8-0), 27//1(2-16), 14/2(7-11), 20//19(8-0), 20//13/2(4-0) 20//18/1(2-0), 20//18/2/1(2-0), 20//23/2(4-0), 27//3(8-0) situated in area of the Village Gatti Jattan H.B. No.299 Teh. Dharamkot Distt. Moga owned by CD.			

8. EMD received after due date & time shall be rejected & the amount paid towards the EMD shall be returned to them by way of option given by them in the E-Auction Form. Any person desirous of participating in the bidding process is required to have a valid digital signature certificate issued by the competent authority.

It is the sole responsibility of the bidder to obtain the said digital signature certificate, active e-mail id and a computer terminal/system with internet connection to enable him/her to participate in the bidding. Any issue with regard to digital signature certificate and connectivity during the course of bidding online shall be the sole responsibility of the bidder and no claims in this regard shall be entertained.

9. If the bid is increased within the last 5 minutes of the given time of auction, the auction time is further extended by additional time for 5 minutes to enable the

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other bidders to increase their bids & the auction process comes to an end if no further increment(s) is/are made within the extended time of 5 minutes. In case of movable/ immovable property the price of each lot shall be paid at the time of sale or as soon after as the officer holding the sale directs, and in default of payment the property shall forthwith be again put up for auction for resale.

10. The successful/highest bidder shall have to deposit 25% of the sale proceeds after adjustment of EMD by next day in the said account/Demand draft/Banker Cheque/ Pay order as per detail mentioned above. If the next day is Holiday or Sunday, then or next first office day.

11. The highest bidder/purchaser shall deposit the balance 75% of the sale proceeds on or before 15th day from the date of sale of the property, exclusive of such day or if the 15th day being Sunday or other holiday, then on the first office day after the 15th day by the prescribed mode as stated above. In addition to the above, the highest bidder shall also deposit Poundage fee @ 2% upto Rs. 1,000/- and @ 1% on balance sale proceed amount immediately before Recovery Officer-I, DEBTS RECOVERY TRIBUNAL-I, CHANDIGARH through DD in favor of "***REGISTRAR, DEBTS RECOVERY TRIBUNAL-I CHANDIGARH***".

12. In case of default of payment within the prescribed period, the deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or to any part of sum for which may subsequently be sold. The property shall be resold, after the issue of fresh proclamation of sale.

13. Highest bidder shall not have any right/title over the property until the sale is confirmed by the Recovery Officer-I, DEBTS RECOVERY TRIBUNAL-I, CHANDIGARH (DRT1).

14. The prospective buyer may inspect the site and may verify the details of the property on the basis of the revenue record and all support would be provided by the local commissioner when contacted well in advance for the same.

15. The Recovery Officer-I, Debts Recovery Tribunal -I, Chandigarh is empowered to add any part or take out any part of the property from the auction proceedings at any stage.

16. The unsuccessful bidder shall take the EMD directly from the Office of Recovery Officer-I, DRT-I, Chandigarh/CH Bank, immediately on closure of the e-auction sale proceedings. Original ID proof of the photocopy sent with the E-Auction EMD Form has to be brought. No interest shall be paid on EMD amount.

17. No request for inclusion/ substitution in the sale certificate of names of any person(s) other than those mentioned in the E-Auction EMD Form shall be entertained unless it is absolutely reasonable and to the satisfaction of the Recovery Officer-1.

18. In case of more than one items of property brought for sale, the sale of such properties will be as per the convenience and it is not obligatory to go serially as mentioned in the sale notice.

19. NRI Bidders must necessarily enclose a copy of photo page of their passport & route their bid duly endorsed by Indian Mission (Embassy). The movable/immovable property is being sold on "**AS IS WHERE IS BASIS**", "**AS IS WHAT IS BASIS**",

DEBTS RECOVERY TRIBUNAL-I CHANDIGARH

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"WHATEVER THERE IS BASIS" AND **"NO RECOURSE BASIS"** and is subject to Publication charges, revenue and other Encumbrances as per rules.

20. The undersigned reserves the right to accept or reject any or all bids, if found unreasonable or may postpone the auction at any time without assigning any reason. The Details of this Proclamation of sale can be viewed at the website www.drt.gov.in.

Schedule of Property:

Sr. No.	Details of property	Revenue assessed upon the property or part thereof	Details of any encumbrances to which the property is liable	Claims if any, which have been put forward to the property and any other known bearing on its nature and value
1.	That the said credit facility was granted against collateral security of agriculture land measuring 66k-18m i.e. 46K-16M detailed as (i) 0K-17M being 17/1142 share of land measuring 57K-2M in Khata Khatoni No.37/59 bearing khasra No.7/9 (6-14), 11(3-16), 12(8-0), 19(8-0), 20(7-16), 21(8-0), 6//16(1-4) 6//25(5-12), (ii) 4K-0M being 319/4384 share of land measuring 54K-16M in Khata Khatoni No.39/65 bearing Khasra No.16//5/1(0-8), 16//6/2(0-8), 9/5(6-7), 6(8-0), 15(8-0), 16/2(5-14), 25/1(5-14), 10//1(3-18), 10(8-0), 11(8-0), 20/1(0-7), 0K-19M being ¼ share of land measuring 3K-18M in Khata Khatoni No.41/68 bearing Khasra No.7//3/2(3-18), (iv) 0K-4M being 11/216 share of land measuring 3K-12M in Khata Khatoni No.42/69 in khasra No.7//24/2-3, (v) 1K-0M being 1/20 share of land measuring 20K-0M in Khata Khatoni No.43/70 khasra No.7//23(8-0), 24/1(4-0), 25(8-0) (vi) 4K-2M being ¼ share of land measuring 159k-19m in khata/ khatauni no.95/165, bearing khasra No.9//2 min E(4-0), 9//19min E(5-0), 9//10min E(4-0), 9//11 min E(4-0), 9//20 (8-0), 9//9min W(2-0), 9//12min W(4-0), 9//19 min w (3-0), 9//22 min W(4-0), 9//1min S(5-10), 9//2 min W(4-0), 9//9min E(2-0), 9//11 min W(4-), (vii) 10K-0M being ¼ share of land measuring 40K-0M in Khata Khatoni No.96/178, 179, 180, 181 bearing khasra No. 16//12/1(2-0), 7/2(2-0), 7/2(6-0), 8/1(2-0), 8/2(6-0), 13/1(4-0), 3(8-0), 4(8-0), 11/1 (2-0),	Not known	Not known	Not known

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(viii)1K-0M being 1/20 share of land measuring 20K-0M in Khata Khatoni No.98/183 bearing khasra No.8//6(8-0), 8//7/1(2-0), 8//14/2(2-0) 8//15(8-0), (ix) 7K0M being 1/20 share of land measuring 140K-0M in K/K No.99/184, 185,186 khasra No.8//11(8-0), 17(8-0), 18(8-0), 9(8-0), 10(8-0), 12(8-0), 13(8-0), 14/1(6-0), 16(8-0), 17(8-0), 18(8-0), 23(8-0), 24(8-0), 25(8-0), 21(8-0), 22(8-0) (x) 1K-8M being 111/7088 share of land measuring 88K-12M in K/K No. 160/299 khasra No. 18//8(8-0), 9(8-0), 19//5(8-16), 18//1 (8-0), 10/1(6-18), 19//1496-12), 19//15(8-0), 19//6(8-0), 18//7(7-4), (xi) 7K-18M being ¼ share of land measuring 31K-10M in K/K No.170/316 khasra No. 7//49(8-0), 7(8-0), 8/1(7-12), 14(8-0) (xii) 2K-8M being ¼ share of land measuring 9K-13M in K/K No.171/317, 318 khasra No.17//15/2(1-3), 16//13/2(4-0) (xiii) 0K-16M being 2/39 share of land measuring 15K-12M in K/K No.174/321 khasra No.18//3(8-0), 18//4(7-12), (xiv) 1K-4M being 1/40 share of land measuring 48K-0M in KK No.175/322 khasra No.17//3(8-0), 5(8-0), 6(8-0), 7(8-0), 1(8-0), 2(8-0) situated in the area of the Village Chak Kanian Kalan H.B.No.302 Teh. Dharamkot Distt. Moga (ii) 16K-2M detailed as under: (i) 1K-10M being 3/451 share of land measuring 225K-10M in K/K No.21/64 to 82 khasra No.4//18(8-0), 6//10(9-6), 11(4-11), 7//14(8-0), 7//15(8-0), 4//12/2(5-13), 4//13/2(5-13), 4//14/2(3-13), 4//15/1(3-16), 17(8-0), 19(8-0), 23/2(3-0), 5//19/3(5-0), 4//16/1(4-0), 16/2(4-0), 5(8-0), 5//20/1(4-0), 5//20/2(4-0), 4//22(8-0), 23/1(5-0), 5//21(8-0), 5//6/2(6-6), 5//2/2(2-0), 4//12/1(2-7), 13/1(2-7), 14/1(4-7), 7//13(8-0), (ii) 1K-7M being 10/223 share of land measuring 29K-17M in K/K No.21/65 khasra No.36//10(9-6), 11(4-11), 7//14(8-0), 7//15(8-0), (iii) 3K-14M being ¼ share of land measuring 14K-15M in K/K No.21/70 bearing khasra No.7//16(6-15), 7//17(8-0) (iv) 2K0M being ¼ share of land measuring 8K-0M in K/K No.21/79 khasra No.5//21 (8-0) (v) 2K-1M being ¼ share of land measuring 8K-6M in K/K No.21/80 khasra No.5//6/2(6-6), (vi) 2K0M being ¼ share of land measuring 8K-0M in K/K No.25/94 khasra No.6//1(8-

	0), (vii) 3K-10M being ¼ share of land measuring 15K-2M in K/K No.33/118 khasra No. 14//3/2(5-7), 14//4/2(2-12), 14//7/1(2-16), 14//8/1(4-7) situated in area of the Village Chak Jindra H.B No.300 Tehsil Dharamkot Distt. Moga. (iii) 4K-0M as detailed below (i) 4K-0M being 2/81 share of land measuring 162K-0M in K/K no.22/56 to 65 khasra No. 20//13/1(4-0), 18/2/2(4-0), 23/1(3-0), 19//15(7-4), 16(4-9), 25(0-18), 20//11(8-0), 15/2(7-11), 16(8-0), 20(8-0), 20(8-0), 21(7-11), 24/2(7-12), 25(8-0), 27//1(2-16), 14/2(7-11), 20//19(8-0), 20//13/2(4-0) 20//18/1(2-0), 20//18/2/1(2-0), 20//23/2(4-0), 27//3(8-0) situated in area of the Village Gatti Jattan H.B. No.299 Teh. Dharamkot Distt. Moga owned by CD.			

Note: - The property is being sold on *"AS IS WHERE IS BASIS"* & *"AS IS WHAT IS BASIS"* and before participating in the auction process, **the Prospective Buyers are advised to inspect the property and also to read carefully all the general terms and conditions of the auction attached herewith as Annexure 'A'**

To ensure maximum competition, the Certificate Holder bank is directed to act promptly on the request by any potential bidders for inspection of the properties. However, in the event of any difficulty, the prospective bidders can approach this office through e-mail: ro1drt1cgarh-dfs@nic.in

Given under my hand and seal on this **30th Day of Sep, 2026.**

30/9/2026.

VIKASH SHARMA
RECOVERY OFFICER-I
DRT-I, CHANDIGARH.

SEAL



OFFICE OF THE RECOVERY OFFICER-I
IN THE DEBTS RECOVERY TRIBUNAL-I, AT CHANDIGARH
Second Floor SCO 33-34-35 Sector-17A, Chandigarh-160017

Date of Auction: 22-12-2026

LETTER OF COMMAND

R.C. No. RC/1635/2019 (in OA No. 2243/2018)

STATE BANK OF INDIA ... **Certificate Holder**

V/S

SH BALVIR SINGH ...**Certificate Debtors**

To,

Name: Sh. Sushil Kumar Srivastava,
Chief Manager,
Mobile no. 8219239766,
Email-ID Sbi.05271@sbi.co.in

1. In furtherance of the execution of the **RC No. RC/1635/2019 in O.A. No. 2243/2018** was issued for recovery of **Rs. 64,08,630/- (Rupees Sixty Four Lakh Fifty Eight Thousand Six Hundred Thirty Only)** with **interest as per contractual rate of interest from the date of filing of the OA i.e., 18.10.2018** till the date of realization along with costs due to Applicant Bank/Certificate Holder from the Defendants/ Certificate Debtors, you are commanded to sell the property mentioned in the POS order by public auction as per the terms and conditions mentioned therein. This is to command you to sell the property mentioned in the POS order by public auction as per the terms and conditions mentioned there under.
2. **It is also directed to check the details of property and valuation given in the POS and ensure that all the details are in order before proceedings further.**
3. Proclamation of sale to be made through all modes such as mentioned under:
   (A) The proclamation of sale may be served on CDs by registered AD and Dasti mode.
   (B) The officer of concerned branch/ARMB/SAMB/SARB is hereby appointed as Local Commissioner to proclaim the sale on/near the properties by customary mode i.e., beat of drum or other customary mode by distribution of hand bills, displaying banners etc.
   (C) The CH bank is directed to serve copy of this order along with Form No.22 (Earlier 62) to the certificate debtors along with copies of valuation report

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at their known addresses by Regd. AD Post, at least 30 days before the date of auction.

(D) The CH bank shall exhaust all the permissible efforts for auction to attract maximum bids and to realise highest amount for the properties to be auctioned.

(E) A copy of POS be affixed on the conspicuous part of the properties put on auction after drawing proper panchnama and photographs of affixation as per aforesaid schedule.

(F) A copy of POS be placed on the notice board/website of the Tribunal.

(G) To proclaim by beat of drum or any other customary mode in the locality or area where the property is situated.

(H) The Munadi for auction shall be made by the CH Bank through loud speaker mounted on a hired rickshaw/Auto for a minimum period of four hours.

(I) A wide publicity of public auction be made by the CH Bank through publication in the leading newspapers i.e., one in English National and other in Vernacular/Local Newspaper.

(J) Pamphlets and banners etc. may be distributed in the locality by the CH Bank.

(K) Copy/proofs of all above modes from (a) to (I) be filed with the service report of POS.

(L) copy of sale notice along with terms and conditions containing two pages be supplied to the e-auction agency which is directed to upload the sale notice along with terms and conditions on the website.

4. It is further commanded to you to take poundage fee @2% on Rs. 1000/- and @1% on balance sale proceeds amount on the spot through DD or Pay Order favouring Registrar, DRT-I, Chandigarh, from the highest bidder.

5. It is further commanded to you to hold the e-auction **on 22-12-2026 at 14.00 PM to 15:00 PM as per POS** on "**<u>As is where is basis</u>**" & "**<u>What is where is basis</u>**"

6. It is further commanded to you to take police protection from the concerned police station by writing a letter along with Letter of Command and POS.

7. You are further commanded to return the warrant with an endorsement certifying the manner in which it has been executed/it has not been executed.

8. You are directed to file **POS Service Report on or before 17-11-2026 and auction report on 28-12-2026.**

Given under my hand and the seal of this Tribunal on **30th Day** of **Sep** at **2026** Chandigarh.

DEBTS RECOVERY TRIBUNAL-I CHANDIGARH

30/9/26

VIKASH SHARMA
RECOVERY OFFICER-I
DRT-I, CHANDIGARH

Seal

Annexure-A

POS RC/1635/2019 **e-Auction date- 22-12-2026**

GENERAL TERMS AND CONDITIONS OF E-AUCTION SALE
TERMS AND CONDITIONS OF SALE

1. The property shall be sold **"AS IS WHERE IS BASIS"** and **"WHAT IS WHERE IS BASIS"** shall be subject to other terms and conditions as published on the official website of the e-auction agency.
2. All the payments shall be made through by way of DD/Pay order/Bankers Cheque in favour of **Recovery Officer-I, (DRT-I) Chandigarh, a/c RC/1635/2019** as given in the sale notice.
3. Any person, unless disqualified, may submit bid which shall be accompanied by the earnest money not less than 10% the reserve price or as prescribed in auction sale notice as decided by the Recovery Officer and uploaded on the website. The amount in the case of the successful bidder shall be adjusted towards the consideration amount and in case of unsuccessful bidders, the same shall be returned at the close of the auction to all concerned through RTGS/NEFT/DD/PAYORDER in the same accounts from which transaction is made to deposit the EMD OR other way as deems fit. The prospective bidders are also advised to give complete details of their accounts. The highest bid received shall become the base price auction for that particular property and bidders shall be allowed to increase the bids beyond that amount and the amount. The bid increase amount will be **Rs. 50,000/-.**
4. The highest bidder shall have to **deposit 25%** of his final bid amount after adjustment of EMD already paid, **IMMEDIATELY** after being declared as highest bidder (H1). As regards declaration as H1 is concerned, the concerned e-auction agency is directed to send an e-mail (if possible, auto-generated) immediately after completion of bid process as per schedule to the H1 that he is the highest bidder advising him to deposit 25% of bid money minus the amount paid as earnest money immediately. For the purpose of this provision, the meaning of word 'immediately' means same day but if bank timing is over, immediately means next bank working day by 4:00 P.M. through Demand Draft /Bankers Cheque/Pay order as per details mentioned above in sale notice.
5. The successful bidder/auction purchaser shall deposit **the balance 75% of sale consideration amount on or before 15th day from the date of the sale** of the property. If the 15th day is Sunday or other Holiday, then on immediate first bank working day through Demand Draft /Bankers Cheque/Pay order as per details mentioned above as mentioned in sale notice. Further the purchaser shall also be liable to make good of any shortfall or difference between his final bid amount and the price for which it is subsequently sold. The CH Bank to ensure that **when amount of successful auction is received or deposited for EMD, it shall be make FDR /Kept in interest bearing account till the date appropriate in loan account**.

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6. The successful/highest bidder shall be at liberty to comply with the provisions of **Section 194-IA** of the Income Tax Act for paying the applicable TDS on the auction amount proposed to be deposited before this Forum. In such an event, the successful/highest bidder must produce the proof of having deposited the said amount before this Forum while paying the balance sale proceeds.
7. The bidders are advised to go through the portal **https://www.bankeauction.com** for detailed terms and conditions for e-auction sale before submitting their bids and taking part in the e-auction sale proceedings and/or contact **Name: Sh. Sushil Kumar Srivastava, Chief Manager of CHFI, Mobile no. 8219239766, Email-ID Sbi.05271@sbi.co.in**
8. The purchaser shall also deposit poundage fee @1% on total sale consideration money (plus Rs. 10) through DD in favour of The Register, DRT-I, Chandigarh. The DD prepared towards poundage's fees shall be submitted directly with the office of Recovery Officer-I, DRT-I, Chandigarh. The poundage fee Draft should be separately prepared in favour of 'The Registrar, DRT-I, Chandigarh' and payment of poundage fee will not be accepted through RTGS/NEFT in any circumstances.
9. In case of default of payment within the prescribed period, the deposit, after deduction of the expenses of the sale, may, if the undersigned thinks fit, be forfeited to the Government Account and the defaulting purchaser shall forfeit all claims to the property or the amount deposited. The property shall be resold forthwith, after the issue of fresh proclamation of sale.
10. The bidder shall give his full name and complete address and state clearly whether he is submitting bid for himself or on behalf of another and in the latter case furnish proper authority (in original) in that regard and the full name and complete address of such party his PAN/TAN Number and photocopy thereof. In case of proper authority, the decision of Recovery Officer taken at the time of confirmation of sale shall be final.
11. The properties shall ordinary be sold in the same order in which they appear in the proclamation.
12. In case of stay of sale or Recovery Proceeding by any superior court of Competent Jurisdiction, the auction may either be postponed/cancelled in compliance of such order, without any further notice and the persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement/cancellation etc.
13. **The property is sold on "as is where is/on what is" basis, Prospective bidders are advised to peruse/verify copies of title deeds/documents, if any available with concerned branch of CH Bank and may make, their own inquiries regarding encumbrances, search results and other revenue records relating to the property and shall satisfy themselves regarding the nature and description of property, condition, lien, charges, statutory dues, etc. before submitting the bid.**
14. In any circumstances, the property will not be sold below reserve price as specified in the Sale Proclamation/Sale Notice.

DEBTS RECOVERY TRIBUNAL-I CHANDIGARH

15. Anyone of the following documents alone will be accepted as ID proof, viz, (a) Voters ID Card/Aadhar Card (b) PAN CARD; or (c) Ration Card carrying Photo and the name of the bidder(s); or (d) Valid Driving Licence with photo, (e) Passport or (f) any other Government ID carrying the photograph of the bidder(s). The duly filled-in bid form along with the relevant enclosure be submitted to the Recovery Officer-I, DRT-I, Chandigarh so as to reach on or before the last date prescribed for submission as specified in the sale notice published in the newspaper.
16. Incomplete/bids without proper EMD, bids not in conformity with the terms and conditions of sale and bids submitted after the stipulated date and time will be summarily rejected.
17. No bidder shall be permitted to withdraw the bid from the auction proceedings after submission of the bid form, till completion of auction.
18. In the event of postponement/cancellation of auction/sale after submission of the bids, on the EMD submitted by the bidders will be returned in their respective accounts for which no interest or charges will be paid.
19. The Particulars of property given in the sale proclamation have been stated to the best of the information of the Recovery Officer thereafter the Recovery Officer shall not be answerable for any error or omission.
20. The Bidders participating the e-auction are to satisfy themselves regarding all the details of the property /properties to be auctioned is concerned and to verify the title, details and description from independent source before participating in Bid. In case a person is participating in e auction it will be assumed he has satisfied himself regarding property and DRT / recovery officer will not be responsible in any way.
21. The purchaser shall be deemed to have purchased the property with full knowledge and subject to all the reservations/encumbrance, if any. If for any reason the sale is not confirmed or is set aside, or stayed, the consideration money paid will be refunded to the auction purchaser.
22. The sale, in normal circumstances, will be confirmed after expiry of 30 days from the date of auction sale, provided full bid amount and poundage fee is deposited as stipulated and there are no objections from any side.
23. No request for inclusion/substitution in the sale certificate of names of any person(s) other than those mentioned in the bid form shall be entertained.
24. All expenses incidental thereto shall be borne by the auction purchaser.
25. The Recovery Officer has the absolute right to accept or reject a bid or to postpone/cancel the notified auction-sale without assigning any reasons.
26. The CDs are also given liberty to participate in the sale so as to fetch maximum value of the property.
27. All terms & conditions mentioned here in above shall be binding to the bidder/auction purchaser.

3-12/21

Vikash Sharma
Recovery Officer-I
DRT-I, Chandigarh

Seal