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पंजाब एण्ड सिंध बैंक
(भारत सरकार का उपक्रम)

Punjab & Sind Bank
(A Govt. of India Undertaking)

Where service is a way of life

E-AUCTION
(Sale through E-Auction only)

RO - DELHI-I,
SIDDHARTHA ENCLAVE,
ASHRAM CHOWK, NEW DELHI-110014

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES ON 30.11.2026 (01.00 PM to 3.00 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 proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

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 accounts 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**

DESCRIPTION OF IMMOVABLE PROPERTIES

Sl. No.	Name of Borrower/ Guarantor & Branch	Description of the property	Demand Notice Date & Outstanding Amount (Rs.) as on + future interest & other expenses thereon	Reserve Price / EMD / Bid increase Amount	Name & contact no. Branch	Property inspection date & Time	Last Date & Time of EMD Submission Status of possession	Date/ Time of e-Auction
1.	**Divya Prasad** **Branch- Jyoti Colony, New Delhi.**	Flat no-2, First Floor, Left Side, Plot no- D-695, Indraprastha, Ghaziabad, UP.	05.04.2021 Rs. 20,19,804/- as on 31.01.2026 + further interest, expenses and other charges etc. thereon.	Rs. 16,00,000/- Rs. 1,60,000/- Rs. 10,000/-	Branch: Jyoti Colony Mobile- 9914770123 E-Mail: d0783@psb.bank.in	Date 26.11.2026 between 11.00 AM to 3.00 PM	**27.11.2026 Upto 4.00 PM Physical Possession**	**30.11.2026 01.00 PM to 3.00 PM**
2.	**Virender Kumar & Harpreet Kaur** **Branch: Defence Colony**	Property bearing no. RZ-53, entire Third floor with roof rights, on plot no. 56&57, in gali no. 15, out of khasra no. 404, village Nasirpur, colony known as West Sagarpur, New Delhi- 110046.	06.09.2024 Rs.15,27,466.83/- as on 31.08.2024 + further interest, expenses and other charges etc thereon	Rs. 18,70,000/- Rs. 1,87,000/- Rs. 10,000/-	Branch: Defence Colony Mobile-9041939975 E-Mail: d0250@psb.bank.in	Date 26.11.2026 between 11.00 AM to 3.00 PM	**27.11.2026 Upto 4.00 PM Physical Possession**	**30.11.2026 01.00 PM to 3.00 PM**
3.	**Harbans Lal & Shanti Devi** **Branch- Geeta Colony**	Flat No. SF-3, HIG, 2nd Floor, Plot No. A-44, Ganga Vihar, Loni, Ghaziabad, 201102	04-10-2019 Rs. 17,71,210/- as on 30.09.2019 + further interest, expenses and other charges etc. thereon.	Rs. 15,50,000/- Rs. 1,55,000/- Rs. 10,000/-	Branch: Geeta Colony Mobile- 9897856363 E-Mail: d0626@psb.bank.in	Date 26.11.2026 between 11.00 AM to 3.00 PM	**27.11.2026 Upto 4.00 PM Physical Possession**	**30.11.2026 01.00 PM to 3.00 PM**
4.	**Mr. Gopal Ji & Mrs Ranjeeta** **Branch- Preet Vihar, New Delhi.**	Flat No . UG-2, upper ground floor, Plot No.B-1/91, DLF Dilshad Extn.II, Bhopura, Sahibabad, Loni Ghaziabad, UP.	30-01-2015 Rs. 77,73,767/- as on 30.09.2026 + further interest, expenses and other charges etc. thereon	Rs. 23,00,000/- Rs. 2,30,000/- Rs. 10,000/-	Branch: Preet Vihar Mobile-9795079444 E-Mail: d0878@psb.bank.in	Date 26.11.2026 between 11.00 AM to 3.00 PM	**27.11.2026 Upto 4.00 PM Physical Possession**	**30.11.2026 01.00 PM to 3.00 PM**
5.	**Mrs. Rashmi Verma** **Branch- Okhla, New Delhi.**	Property bearing House no. 55 D, lower Ground floor, Siddhartha Nagar, New Delhi-110014.	04-03-2024 Rs. 22,05,657/42 as on 29-02-2024 + further interest, expenses and other charges etc. thereon.	Rs. 18,00,000/- Rs. 1,80,000/- Rs. 10,000/-	Branch: Okhla Mobile- 6396005612 E-Mail: d0540@psb.bank.in	Date 26.11.2026 between 11.00 AM to 3.00 PM	**27.11.2026 Upto 4.00 PM Physical Possession**	**30.11.2026 01.00 PM to 3.00 PM**
6.	**Mr. Vijay Dogra** **Branch- Jyoti Colony**	First floor, plot no. F-02, without roof rights, bearing property no. B-63, Shalimar Housing Complex, Vikram Enclave, Ghaziabad, UP.	06-01-2018 Rs. 25,61,869/89 as on 30-11-2021 + further interest, expenses and other charges etc. thereon.	Rs. 11,50,000/- Rs. 1,15,000/- Rs. 10,000/-	Branch: Jyoti Colony Mobile-9914770123 E-Mail: d0783@psb.bank.in	Date 26.11.2026 between 11.00 AM to 3.00 PM	**27.11.2026 Upto 4.00 PM Physical Possession**	**30.11.2026 01.00 PM to 3.00 PM**

TERMS & CONDITION : 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 **26.11.2026** from 11.00 AM to 3.00 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.ebkray@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 **27.11.2026 by 04.00 PM,** to Punjab & Sind Bank 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 multiplies 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.punjabandsind.bank.in**

SPECIAL INSTRUCTION/CAUTION : Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Punjab & Sind 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.

Scan QR Code for Service Provider

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 9(1) & 8(6) SARFAESI ACT, 2002

This may also be treated as notice u/r 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.

Date: 11.11.2026, Place: New Delhi

Authorised Officer Punjab & Sind Bank