Branch Office Asset Recovery Management Branch
SCO : 21-22, 1st Floor, Sector – 12 Karnal
cs8260@pnb.bank.in

Appendix – IV - A
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Date- 29-10-2026

Mrs. Balwinder Kaur w/o Sh. Gurmeet Singh R/o 408, Shivpuri Colony, Kansepur Yamunanagar - 135001
Sh. Gurmeet Singh S/o Sh. Harbans Singh R/o 408, Shivpuri Colony, Kansepur Yamunanagar – 135001

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 **Physical possession** of which has been taken by the Authorized Officer the Secured Creditor, will be sold on " As is Where is", "As is What is" and "Whatever there is" basis on 26.11.2026 (11:00 AM to 04:00PM) for recovery of Rs. 23,05,671/- (Rupees Twenty Three Lac Five Thousand Six Hundred Seventy One only) with further interest w.e.f. 01.08.2016 Plus other expenses Minus (-) recovery, if any, until payment in full (hereinafter referred to as "secured debt") (hereinafter referred to as "secured debt") due to secured creditor from Mrs. Balwinder Kaur w/o Sh. Gurmeet Singh.

The reserve price will be Rs 16,57,000/- and the earnest money deposit will be Rs 1,65,700/- and Incremental Bid Amount is Rs 10,000/-.

All that Part and Parcel of residential house constructed over part of plot no. 146 measuring 113.33 square yards i.e. 00K-04M, i.e. being 4/160 share of 08K-00M comprised in Khewat No. 362 min//359, Khatauni No. 608, Khasra No. 18//19(8-0) (in khana khast) as per Jamabandi for the year 2021-2022 situated at Mauza Kansapur Masuma Shiv Puri Colony known as Sunder Vihar, Yamuna Nagar within limits of Municipal Corporation Yamuna Nagar – Jagadhari purchased by Smt. Balwinder Kaur w/o Sh. Gurmeet Singh vide sale deed no. 437 dt. 22.04.2014 registered in the office of Joint/Sub Registrar Jagadhari measuring and bounded as under:
North – 30' – Remaining part of plot no. 146 owned by Smt. Pooja Sachdeva
South – 30' Gali 15 feet wide
East – 34' remaining part of plot no. 146 owned by Smt. Shahaja Begam
West – 34' plot no. 147

Encumbrances: No other encumbrances known to the bank, except charge of Punjab National bank for credit facilities sanctioned to borrower(s).

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TERMS AND CONDITIONS OF E-AUCTION SALE:

1. 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 auction sale will be "online through e-auction" portal https://baanknet.com

2. The intending Bidders/ Purchasers are requested to register on portal (https://baanknet.com) using their mobile number and email-id. The process of e-KYC is to be done through Digi Locker. Once the e-KYC is done, the intending Bidders/ Purchasers may transfer the EMD amount to their e-Wallet using online/challan mode before the e-auction Date and time in the Portal. The registration, verification of e-KYC, transfer of EMD in wallet and linking of wallet amount to Property must be completed well in advance, before auction.

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online/challan mode and will be credited in bidders e-Wallet Bidders not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.

4. Platform (https://baanknet.com) for e-Auction will be provided by e Auction service provider M/S PSB Alliance Limited having its Registered office at Unit 1, 3rd Floor, VIOS commercial Tower, Near Wadala Truck. Terminal, Wadala East, Mumbai-400 037. (Help Desk Numbers: +91 8291220220, e-Mail ID: support.baanknet@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website https://baanknet.com. This Service Provider will also provide online demonstration/ training on e-Auction on the portal.

5. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ web page portal. (a) https://baanknet.com (b) www.pnbindia.in.

6. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from e-portal https://baanknet.com

7. Bidder's e-Wallet should have sufficient balance (>=EMD amount) at the time of bidding.

8. During the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the increase in the bid amount must be of (increment amount) mentioned. Ten minutes time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of ten minutes to the last highest bid, the e-auction shall be closed.

9. 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.

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10. In case of any difficulty or need of assistance before or during e-Auction process may contact authorized representative of our e-Auction Service Provider M/s PSB Alliance Pvt. Ltd. Details of which are available on the Baanknet portal.

11. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (On mobile no/ email address given by them/ registered with the service provider).

12. The secured asset will not be sold below the reserve price. The secured asset will only be sold at a price higher than the reserve price fixed for the property with at least one incremental Bid. The Bidder, at the time of commencement, shall give a minimum of one Bid increment at least greater than and over above the reserve price fixed for the property. The property will not be sold and auction will not be confirmed, in case failed to fetch the price higher than the reserve.

13. The successful bidder shall have to deposit 25% (twenty-five percent) 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 confirmation of sale through NEFT/RTGS/IMPS in A/c number 826000317118A, IFSC Code PUNB0826000 Punjab National Bank, Karnal OR in the form of Banker's Cheque/Demand Draft issued by a Scheduled Commercial Bank drawn in favor of "The Authorized Officer, Punjab National Bank, A/c (SUNDRY NPA SARFEASI AUCTION RELATED) payable at Karnal. In case of failure to deposit the amounts as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.

14. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194- 1A of Income Tax Act 1961 and TDS is to be made by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/full deposit of BID amount.

15. The Authorized 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.

16. The sale certificate shall be issued in the favor of successful bidder on deposit of full bid amount as per the provisions of the act. No request for inclusion/substitution of name other than those mention in the bid, in the sell certificate will be entertained the sell certificate will be issue only in the name of the successful bidder.

17. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".

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18. 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.

19. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspects the property in consultation with the dealing official.

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

21. 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) not known to the bank. 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.

22. 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.

23. It is open to the Bank to appoint a representative and make self-bid and participate in the auction.

For detailed term and conditions of the sale, please visit to branch office or refer https://baanknet.com and www.pnbindia.in.

STATUTARY 15 DAYS NOTICE UNDER RULE 8(6) THE SARFAESI ACT, 2002

Date: 29.10.2026
Place: Karnal

For Punjab National Bank

AUTHORISED OFFICER