पंजाब एंड सिंध बैंक
(भारत सरकार का उपक्रम)
अस्ति वसूली शाखा,
एस.सी.ओ 84-91, मध्य तल,
सेक्टर 17-बी, चंडीगढ़ -160017
दूरभाष :0172-2922099
ई-मेल: C0737@psb.bank.in

ੴ ਸ੍ਰੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ

PUNJAB & SIND BANK
(A Government Of India Undertaking)
ASSET RECOVERY BRANCH
SCO 84-91, Mezanine Floor, Sector 17-B,
Chandigarh-160017 Phone: 0172-2922099
E-mail:C0737@psb.bank.in

TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH E-AUCTION UNDER SARFAESI ACT 2002 IN THE ACCOUNT OF M/S MUNISH IRON STORE

E-Auction Sale Notice for Sale of Immovable Assets is issued 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, Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of the Bank/Secured Creditor, will be sold on **"As is where is", "As is what is"** and **"Whatever there is"** basis for recovery of dues in below mentioned account. The properties can be inspected on 23-11-2026 from 11:00 AM to 12:00 Noon. The details of Borrower(s)/Mortgagor(s)/Guarantors(s)/details of secured Assets(s)/Dues/Reserve price /e-Auction date & Time, EMD amount are mentioned in the table below.

SCHEDULE OF THE SECURED ASSETS

Name of the Borrower/ Guarantor	M/s Munish Iron Store through its partners Sh. Manish kumar Aggarwal and Sh.Ramesh kumar Aggarwal, Sh. Manish kumar Aggarwal, Sh. Ramesh Kumar Aggarwal, Late Smt Bimla Devi (now deceased through LR's- Sh. Manish Kumar Aggarwal, Sh. Ramesh Kumar Aggarwal, Smt. Bhawana Jain), Smt Bhawana Jain	
Demand Notice Date & Outstanding Amount Mentioned Therein	22.02.2014, Rs.17,58,31,196.62 plus future interest together with costs, charges etc. less recoveries, if any made thereafter, due to the secured creditor in the captioned loan account.	
Description of Property	**1.Godown property measuring 19.883 kanals** at Swami Vivekananda School Road, Village Bhabat, Tehsil Zirakpur,Distt SAS Nagar, Punjab comprising of **1(a)** Khata No. 628/742, Khasra No.18//24/2(6-0), Kite 1 total measuring **6 Kanal** situated at Village Bhabat, Hadbust No.234 in favour of Sh. Ramesh Kumar Aggarwal S/o Sh. Roop Chand, Smt. Bimla Devi W/o Sh. Ramesh Kumar Aggarwal and Sh. Manish Aggarwal S/o Sh. Ramesh Kumar Aggarwal vide sale deed No. 3833, dated 29-09-2003. **1(b)** Khata No. 691/808, Khasra No. 18//22/3(3-2), 23/4(2-12), Kite 2 total measuring **5 Kanal 14 Marle** situated at Village Bhabat, Hadbust No.234 in favour of Sh. Ramesh Kumar Aggarwal S/o Sh. Roop Chand, Smt. Bimla Devi W/o Sh. Ramesh Kumar Aggarwal and Sh. Manish Kumar S/o Sh. Ramesh Kumar Aggarwal vide sale deed No. 5897, dated 01-10-2004. **1(c)** Khata No.301/335, 302/336, 752/879, Khasra No.18//23/2(2-18), 23/1(0-8), 23/3(1-0), Kite 3 total measuring 4 Kanal 6 Marle having 3/4 share measuring 3 Kanal 4-1/2 Marle and Khata No.691/808, Khasra No.18//22/3(3-2), 23/4(2-12) Kite 2 total measuring 5 Kanal 14 Marle having 33/228 share measuring 16-1/2 Marle total of the above **land 4 Kanal 1 Marle** situated at Village Bhabat, Hadbust No.234 in favour of Smt. Bimla Devi W/o Sh. Ramesh Chand vide sale deed No. 4845, dated 13-09-2005. **1(d)** Khata No.795/925, Khasra No.32//4(8-0), Kita 1, total measuring 8 Kanal having 69/1440 share measuring 7 Marle 6 Sarsahi and Khata No.798/928 to 929, Khasra No.32//2min(5-18), 32//2min(2-2), Kite 2 total measuring 8 Kanal having 31/60 Share measuring 1 Kanal 11 Marle and Khata No.802/933, Khasra No.32//7/1(2-13) Kita 1 total measuring 2 Kanal 13 Marle having 24/53 share measuring 1 Kanal 4 Marle and Khata No.799/930, Khasra No.19//22(8-0) Kita 1 total measuring 8 Kanal having 15/160 share measuring 15 Marle and Khata No. 803/934, Khasra No.19//23(8-0) Kita 1 total measuring 8 Kanal having 5/160 share measuring 5 Marle total of the above land measuring **4 Kanal 2 Marle 6 Sarsahi** situated at Village Bhabat, Hadbust No.234, Tehsil Derabassi, District Mohali in the name of Sh. Ramesh Kumar Aggarwal S/o Sh. Roop Chand vide sale deed No. 5947, dated 06-12-2007 **TYPE OF POSESSION: SYMBOLIC**	
	RESERVE PRICE	**Rs. 3247.00 Lakh**
	EMD	**Rs. 324.70 Lakh**
	BID INCREASE AMOUNT	**Rs. 30.00 Lakh**



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	2.Godown property measuring 18 kanals 16-2/3 marlas Near JP Hospital in Village Bhabat, Tehsil Zirakpur, Distt SAS Nagar Punjab comprising of **2(a)** Khata No. 70, 616, 515/84, 787/663 Khasra No. 33//4(8-0), 7(10-0), 3(5-2), 14/2(2-12), 1/2(4-15), 34//21/1(2-0), 19(8-13), 20(8-0), 26(3-18), 33//2/1/2(1-0), 15(8-0) Kitte 11 total measuring 62 Kanal having 25/3900 share measuring 8 Marle and Khasra No. 34//11/2(6-0) Kite 1 total measuring 6 Kanal having 25/7800 share measuring 1/3 Marle total of the above **land 8-1/3 marle** situated at Village Bhabat in favor of Smt. Bimla Devi W/o Sh. Ramesh Kumar Aggarwal vide sale deed No. 2321, dated 12-11-1996. **2(b)** Khata No. 70, 616, 555/84, 787/663 Khasra No. 33//4(8-0), 7(10-0), 3(5-2), 14/2(2-12), 1/2(4-15), 34//21/1(2-0), 19(8-13), 20(8-0), 26(3-18), 33//2/1/2(1-0), 15(8-0) Kitte 11 total measuring 62 Kanal having 25/3900 share measuring 8 Marle and Khasra No. 34//11/2(6-0) Kite 1 total measuring 6 Kanal having 25/7800 share measuring 1/3 Marle total of the above **land 8-1/3 marle** situated at Village Bhabat in favor of Sh. Ramesh Kumar Aggarwal S/o Sh. Roop Chand vide sale deed No. 1851, dated 20-09-1996. **2(c)** Khata No. 101/120, Khasra No. 34//11/1(2-0), Kite 1 total measuring 2 Kanal having 1/2 share measuring 1 Kanal and Khata No. 514/592, Khasra No. 33//6(8-0), 34//10(8-0), Kite 2 total measuring 16 Kanal having 1/2 share measuring 8 Kanal total of the above **land 9 Kanal** situated at Village Bhabat Hadbast No. 234 in favor of Smt. Bimla Devi W/o Sh. Ramesh Kumar Aggarwal vide sale deed No. 309, dated 03-05-1996. **2(d)** Khata No. 101/120, Khasra No. 34//11/1(2-0), Kite 1 total measuring 2 Kanal having 1/2 share measuring 1 Kanal and Khata No. 514/592, Khasra No. 33//6(8-0), 34//10(8-0), Kite 2 total measuring 16 Kanal having 1/2 share measuring 8 Kanal total of the above **land 9 Kanal** situated at Village Bhabat Hadbast No. 234 in favor of Sh. Ramesh Kumar Aggarwal S/o Sh. Rupa Chand vide sale deed No. 310, dated 03-05-1996. **TYPE OF POSESSION: SYMBOLIC**	
	RESERVE PRICE	**Rs. 2908.00 Lakh**
	EMD	**Rs. 290.80 Lakh**
	BID INCREASE AMOUNT	**Rs. 30.00 Lakh**
For details contact : Authorized Officer : Ms. Richa Tripathi (Chief Manager) M.: 8895922914, Ph.: 0172-2922099 Email: C0737@psb.bank.in **Date of E-Auction: 27.11.2026 from 12:00 PM to 01:00 PM. Last date of EMD: 26.11.2026 Upto 5:00 PM.**		

TERMS AND CONDITIONS OF E-AUCTION SALE

1. The online E-auction shall be held through auction platform i.e. https://baanknet.com on the date and time provided. The intending bidders/purchasers are required to register through https://baanknet.com by using valid email ID and mobile number. The intending bidders/purchasers are further required to upload their KYC documents and Bank details. Registration and uploading formalities should be completed well in advance.
2. EMD Payment: The intending Bidders/Purchasers are requested to register on portal (https://baanknet.com) using their email-id and mobile number. The process of e-KYC is to be done through Digilocker and after completion of KYC verification, the intending bidders/Purchasers may login and make the EMD payment. For EMD payment intending bidders/purchasers can be guided by the buyer manual provided therein on portal after login as buyer. Payment can be made through payment gateway and also by way of creating challans and by depositing the amount in the wallet. The payment must be ensured well in advance before the stipulated time. Interested bidder shall deposit pre-bid EMD with https://baanknet.com Auction portal before the close of e-auction. The EMD shall not bear any interest, for refund of EMD of the unsuccessful bidders, bidder has to seek the refund online from e-auction service provider by logging in https://baanknet.com and by following procedure for refund given in buyer manual. EMD amount of the unsuccessful bidder will be returned without interest.
3. While bidding the bidder has to select the property for which offer is submitted from the list mentioned in the above website and /or bidder can directly enter property ID. For queries contact number - 8291220220 & email id – support.baanknet@psballiance.com. For registration, Login and Bidding Rules, please refer Buyer Manual link provided in the home page of https://baanknet.com.
4. Bidder's e-Wallet should have sufficient balance equivalent to or above the EMD amount at the time of bidding.
5. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quote and the increase in the bid amount must be of increment amount mentioned. If any bid is received during last five minutes of closing of auction, auction will automatically get extended by five minutes (subject to maximum of unlimited extensions of 5 minutes each) and bidders will be allowed to quote successive higher bid and if no higher bid is offered by any bidder during such extended time, the e-auction shall be closed.
6. It is the responsibility of intending Bidders(s) to properly read the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.

P.S.B. Asset Recovery Branch SCO 84-91, First Floor, Bank Square, Sector 17-B, Chandigarh-160017

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ਪੰ੍ਰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

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7. After finalization of e-Auction by the Authorized Officer, successful bidder will be informed by our above referred service provider through SMS/email registered with the service provider.
8. The secured asset shall not be sold below the reserve price.
9. The success auction Purchaser/Bidder shall, have to deposit 25% (twenty five percent) of the bid amount (i.e. including EMD amount deposited earlier) immediately on finalization/concluding of Auction i.e. on the same day or not later than next working day. The balance amount of bid/purchase price payable shall be paid by successful auction Purchaser/Bidder to the Authorised officer on or before fifteenth day of confirmation of sale of the property. In case of failure to deposit the amount as mentioned above within the stipulated time, the amount deposited by successful bidder shall be forfeited to the Bank and Authorised 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.
10. Default of payment: Default of payment of 25% of bid amount (including EMD) on the same day or the next working day as stated above and /or 75% of balance bid amount within stipulated time shall render automatic cancellation of sale without any notice. The EMD and any other monies paid by the successful bidder shall be forfeited to the Bank by the Authorised officer and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.
11. For sale proceeds of Rs. 50.00 Lakhs (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS under Section 194-1A of Income Tax act 1961 at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
12. 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 deposited by the successful bidder only at the time of deposit of remaining 75% of the bid amount.
13. All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only
14. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate, shall be entertained. The sale certificate shall be issued only in the name of the successful bidder.
15. The Authorised Officer reserve the right to accept any or reject any/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 not be issued pending operation at any stay/injunction/restraint order passed by the DRT/DRAT/High Court or any other court against issue of sale certificate. Further, no interest shall be paid on the amount deposited during this period. The deposit made by the successful bidder, pending execution of Sale Certificate, shall be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale shall be entertained. In case of stay of further proceeding by DRT/DRAT/High Court or any other court, the auction may either be deferred or cancelled and persons participating in the same shall have no right to claim damages, compensation or cost for such postponement or cancellation against Authorised officer/Bank.
17. The intending purchaser can inspect the property on date and time mentioned above or as communicated by the Bank at their expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact concerned branch of Punjab & Sind Bank during office hours.
18. The properties are being sold on **"As is where is"**, **"As is what is"** and **"Whatever there is"** basis and the intending bidders should make their own discreet independent inquires & verify the concerned Registrar/SRO/Revenue Records/other Statutory authorities regarding the encumbrances and claims/right/dues/charges of any authority such as Sale tax, Excise/GST/Income Tax beside the Bank's Charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc. over the property before submitted their bids. The e-auction advertisement does not constitute and shall not be deemed to constitute any commitment or any representation of the Bank. The Authorised officer/Secured Creditor shall not be responsible in any way for any third party encumbrances/claims/rights/dues. No claim of whatsoever nature regarding the property put for sale for

अस्ति वसूली शाखा Asset Recovery Branch P.S.B. SCO 84-91, First Floor Bank Square Sector 17-B, Chandigarh 160017

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charges/encumbrances, over the property or on any other matter etc. shall be entertained after submission of the online bid.

19. The bank does not undertake any responsibility to procure any permission/license, NOC etc. in respect of the property offered for sale. The Authorised Officers/Secured creditor shall not be responsible for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/Local Authority/Co-operative Housing Society or any other dues, taxes levies, fees, transfer fees id any in respect of and/or in relation to the sale of the said property. Successful Bidders has to comply with the provisions of Income tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.
20. 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 glitches or reason/contingencies affecting the e-auctions.
21. If Property is in symbolic possession of Bank and bidder is purchasing the property in symbolic possession then same shall be at their own risk and responsibility.
22. In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorised Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call off the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidder are required to contact the concerned Authorised Officer of the concerned branch only.
23. The Sale is subject to confirmation by the Secured Creditor Bank.
24. The sale is subject to a condition/Rules/Provision prescribed in the SARFAESI Act and Security interest (Enforcement) Rules, 2002 framed there under and the terms & conditions mentioned above. For more details if any prospective bidders may contact the Authorised Officer on Tel No/Mobile No.0172-2922099/8895922914.

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For Punjab & Sind Bank

Date: 27-10-2026
Place: Chandigarh

Authorised Officer
Punjab & Sind Bank

	BHAINI PURANA					
	1. M/s SUCH CANTEEN Prop. Hari Singh S/o Neha Singh R/o Village Rudh Singh Wala Bagha Purana Distt. Moga 2nd Address R/o Village Rudh Singh Wala Gali Ward No. 15 Patti Path Bagha Purana Distt Moga 2. Sh. Hari Singh S/o Sh. Neha Singh R/o Rudh Singh Wala Gali Ward No. 15 Patti Path Bagha Purana Distt Moga 3. Sh. Jagdish Rai S/o Sh. Neha Singh R/o Rudh Singh Wala Gali Ward No. 15 Patti Path Bagha Purana Distt Moga 2nd Address Opp. Government Hospital Bagha Purana Distt Moga	Property measuring 0 Kanal 0 Marla out of Khasra No. 5553/1 Khatauni No. 517 as per Sale Deed No. 4241 dated 19-12-2014 Registered at Bagha Purana Distt Moga and Bounded as North: Kaccha Rasta East: Jagdish Rai West: House Security Asset Mobile

ਮੇਰਾ ਈ-ਨਿਲਾਮੀ ਚਿਕਰੀ ਸੁਝਕਾ

ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫ਼ਤਹਿ
ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
(ਭਾਰਤ ਸਰਕਾਰ ਦਾ ਇੱਕ ਅਦਾਰਾ)

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ਮੇਰਾ ਈ-ਨਿਲਾਮੀ ਚਿਕਰੀ ਸੁਝਕਾ

ਸ. ਨੰ.	ਕਰਜ਼ਦਾਰ/ਜਮਾਨਤੀ/ਗਰੰਟਰ ਦੇ ਨਾਮ	ਪ੍ਰਾਪਰਟੀ/ਅਚੱਲ ਜਾਇਦਾਦ ਦਾ ਵੇਰਵਾ	ਰਿਜ਼ਰਵ ਕੀਮਤ ਰਾਸ਼ੀ	ਬਿਆਨਾ ਰਾਸ਼ੀ ਜਮ੍ਹਾਂ ਕਰਵਾਉਣ ਦੀ ਆਖਰੀ ਤਾਰੀਖ	ਨਿਰੀਖਣ ਦੀ ਮਿਤੀ ਅਤੇ ਸਮਾਂ	ਈ-ਨਿਲਾਮੀ ਦੀ ਮਿਤੀ ਅਤੇ ਸਮਾਂ	ਈ-ਨਿਲਾਮੀ ਦੀ ਮਿਤੀ/ਸਮਾਂ
40	ਡੀ/ਓ : ਬਾਘਾ ਮੁਕਾਰਮ ਕਰਜ਼ਦਾਰ : ਜੋਗਰਾਜ ਸਿੰਘ ਪੁੱਤਰ ਸ੍ਰੀ ਸੁਖਦੇਵ ਸਿੰਘ ਵਾਸੀ ਪਿੰਡ ਪੱਤੋ ਹੀਰਾ ਸਿੰਘ, ਤਹਿਸੀਲ ਬਾਘਾ ਪੁਰਾਣਾ, ਜ਼ਿਲ੍ਹਾ ਮੋਗਾ ਦਾ ਮਕਾਨ ਜੋ ਕਿ ਪੱਤੋ ਹੀਰਾ ਸਿੰਘ ਵਾਲੀ ਰੋਡ, ਵਾਰਡ ਨੰ. 15, ਪਲਾਟ ਪੱਤੀ ਬਾਘਾਪੁਰਾਣਾ ਵਿਚ ਸਥਿਤ ਹੈ, ਜਿਸ ਦੀ ਕੁੱਲ ਮਿਣਤੀ 04 ਮਰਲੇ 06 ਸਰਸਾਈ ਸਾਰੇ ਬਾਕੀ ਜਾਇਦਾਦ, ਜਿਸਦਾ ਪਲਾਟ ਨੰਬਰ 512/2, 5-ਬੀ