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

RC/15/2025
UNION BANK OF INDIA V/S SH. KRISHAN KUMAR

Dated: 28.10.2026

Present: Sh. GS Ahluwalia, Advocate for the CH Bank
None for the CD(s)

1. Learned counsel for the CH Banks stated that notices issued under **Rule-2** have been served upon the CD(s) through dasti mode as well as registered post and service report in this regard has been filed. It was further stated that notices issued under **Rule-53** have also been served upon all the CDs through registered post and service report of the same has also been filed vide **e-diary No.14071/2026 dated 20.10.2026.** Hence, service of both the notices upon the CDs are completed.
2. Learned counsel for the CH Bank further stated that required details for issuing the proclamation of sale notices upon the CDs have already been filed.
3. Learned counsel for the CH Bank further submitted that the instant property was mortgaged with CH Bank. It was further submitted that the property is unencumbered property and no dues of any kind is pending against the mortgaged property and therefore, prays for issuance of POS.
4. In this case a Recovery Certificate, i.e. **RC No.15/2025 in O.A. No.2951/2018** was issued for recovery of sum of **Rs.13,38,234/-** jointly and severally with costs, current and future with simple interest of **@10.20% p.a.** from **03.12.2018** till the date of realization of the amount due to the Applicant Bank/Certificate Holder from the Certificate Debtors
5. Perusal of records and submissions of the CH Bank shows that CDs were availed of sufficient opportunity to clear all the dues as per the Recovery Certificate but CDs had failed to complied with the orders of this DRT.
6. At this stage, in view of the mandate of the RDB Act, 1993 and as per the process laid down in rules 52 to 57 of the second schedule to the Income Tax Act, 1961, read with Sections 25 and 29 of RDB Act, 1993, the recovery of the dues of the bank can be made by sale of the mortgaged properties of the CD(s). Hence, recovery of RC amount should be made by selling the mortgaged properties of the CD(s) by exercising the powers conferred on the Recovery Officer under Section 25 to 29 of RDB Act, 1993, read with Second Schedule of Income Tax Act, 1961, along with Income Tax (Certificate Proceeding) Rules, 1962.
7. CH Bank has submitted a copy of fresh valuation report for the mortgaged property and request to consider the same for Market Price of the property. Let the Reserve price as mentioned in valuation report as requested by the CH bank. Online/E-Auction shall be conducted by the service provider **C1 India: Mithalesh Kumar-Assistant Manager**

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C1India (P) Ltd www.c1india.com Plot No. 68, 3rd Floor, Sector-44, Gurgaon-122003, Haryana (India) Website- https://www.bankeauctions.com IP:| Direct:0124-4302000| Mobile: +917080804466| E-mail: delhi@c1india.com C1 India: 2nd mail I'd -mithalesh.kunmar@c1india.com

The details of the properties in lot with Reserve Price and EMD for each lot are as under:

No.	Description of property	Reserve Price	EMD
1.	**Agricultural land (owned by Krishan Kumar S/o Sh. Daya Ram) admeasuring 17 Kanal 09 marla: Agricultural land bearing Khewat no. 11/11 min, Khatoni no. 12, rect. no. 32, Killa no. 15(8- 0), 16(8-0), 17/2(4-0), 24(8-0), 25(8-0), rect. no. 33, killa no. 11(8-0), 12/1(2-12), Khasra no. 219(4-9) kita 8 measuring 51 kanal 1 marla its 85/1021th share i.e. 4 KANAL 5 MARLA; Khewat no. 12//11/2, Khatoni no. 13, Rect. No. 7, Killa no. 24(8-0), 25/1(0-12), rect. no. 16, killa no. 4(8-0), 7/2(5-4), 14(7-14) kita 5 measuring 29 kanal 10 marla its 49/590th share i.e. 2 KANAL 9 MARLA; Khewat no. 13//11/3, Khatoni no. 14, Rect. No. 30, Killa no. 16/2(8-9), 24/1/1(5 14), 25/2(6-3) kita 3 measuring 20 kanal 6 marla its 5/406th share i.e. 0 KANAL 5 MARLA; Khewat no. 14//11/4, Khatoni no. 15, Rect. No. 40, Killa no. 3/2/2(2-2), 4/2(7-3), 5(8- 0), 6(8-0), 7(8-0), 8/1/2(6-9) kita 6 measuring 39 kanal 14 marla its 54/794th share i.e. 2 KANAL 14 MARLA; Khewat no. 15//11/5, Khatoni No.16, Rect No.14, Killa No.3(8-14), 8(8-0), 9/1(4-0), 12/2(5-15), 13/1(4-0) kita 5 measuring 30 kanal 9 marla its 50/667th share i.e. 2 kanal 10 MARLA; rect. no. 31, killa no. 20/2/2(2 18) kita 1 measuring 2 kanal 18 marla its 4/58th share i.e. 0 KANAL 4 MARLA; Khewat no. 16/12, Khatoni no. 17, Rect. No. 62, Killa no. 13(8-0), 14(8-0), 17(8-0), 18(8-0), 19(8-0), 22(8-0), 23(8-0) kita 7 measuring 56 kanal 0 marla its 93/1120th share ie. 4 KANAL 13 MARLA; Rect. No. 62, Killa no. 1(7-7), 10(8-0), 11(8-0), 12(8-0), 20(8-0), 21(8 0), rect. no. 63, killa no. 4/2(2-10), 5(7-7), 6(8-0), 7(6-4), 14(9-16), 15(8-0), 16(8-0), 17(8-0), 18(5-8), 23(9-0), 24(8- 0), 25(8-0) kita 18 measuring 135 kanal 12 marla its 9/2712th share i.e. 0 KANAL 9 MARLA situated within revenue estate of Vill. Jaitpur, Tehsil & Distt. Jhajjar vide Jamabandi for the year 2011-12. TOTAL ADMEASURING: - 17 KANAL 9 MARLA (2.18 Acres).**	**Rs.49,05,000/-**	**Rs.4,90,500/-**

Note:- The successful/highest bidder shall have to prepare and deposit demand draft/pay order for **25%** of the Bid/Sale amount, after adjusting the EMD, in favour of

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Recovery Officer-I, DRT-II, Chandigarh, A/c RC No.15/2025 by next bank working day before 04.00 PM with this Tribunal.

CH Bank is also directed to collect the bid form application and submit before the Learned Recovery Officer-I if any bid received.

8. CH Bank is directed to go through the details mentioned as regards property hereinabove and the POS, to ensure that these details do not contain any clerical error/oversight, before going for publication.
9. Further, Bank is directed to submitted the details mention below :-

i. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **04.01.2027 up to 5:00 PM,** to **Recovery Officer-I, DRT-II, Chandigarh**, by hand or by email.
ii. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
iii. 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.
iv. Bidders Name. Contact No. Address, E Mail Id.

10. The bidder has to deposit the above EMD by way of Demand Draft drawn in favour of "**Recovery Officer-I, DRT-II, Chandigarh, RC No.15/2025**" payable at Chandigarh with the Tribunal for participation in the auction. It would be deemed offer of 1st bid at the Reserve price by the bidder. The property shall be sold to the last highest bid. On sale of immovable property, the person declared to be the highest bidder, shall make latest by the next bank working day after such declaration, deposit of 25% of the amount of such purchase money after adjusting earnest money to the officer conducting the sale and in default of such deposit, earnest money will be forfeited and the properties shall be resold as per provision of law. The said deposit will be adjusted in the case of successful bidder and in case of unsuccessful bidders earnest money will be refunded without any interest and /or any charges immediately after the completion of the sale.
11. The unsuccessful bidder shall take the EMD directly from the Office of **Recovery Officer-I, DRT-II, Chandigarh**, immediately on closure of e-auction proceedings. The purchaser shall deposit the balance 75% of the purchase money along with poundage fee under rule 57 of the Income Tax Act, (Certificate Proceedings) Rules, 1962 before the undersigned on or before the 15th day from the date of the sale of the properties in auction, exclusive of such day or if the 15th day being Sunday or other holiday, then on the first office working day after 15th day. The poundage fee is payable by demand draft/pay order favoring "The Registrar, DRT-II, Chandigarh" payable at Chandigarh for an amount calculated @ 2% up to Rs.1000/- and @ 1% on the excess of such gross amount of purchase money over Rs.1000/-.

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12. In case of default of payment within the prescribed period, the properties shall be resold, after the issue of fresh POS. 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 properties or to any part of the sum for which it may subsequently be sold. The other terms and conditions are as per the proclamation of sale and further subject to the Income Tax Act, 1961, read with RDB Act, 1993.

13. The property shall be sold through e-auction to be conducted by **online** on **06.01.2027 at 14.00 P.M to 15.00 PM** with auto extension clause, i.e. the end of E-Auction will be extended by 10 minutes each time if bid is made in the last 5 minutes before close of **C1 India: Mithalesh Kumar-Assistant Manager C1India (P) Ltd | www.c1india.com Plot No. 68, 3rd Floor,Sector-44,Gurgaon-122003,Haryana (India) Website-https://www.bankeauctions.com IP:| Direct:0124-4302000| Mobile: +917080804466| E-mail: delhi@c1india.com C1 India: 2nd mail I'd -mithalesh.kunmar@c1india.com**

14. Proclamation of sale be made through all modes such as mentioned under:

(A) The proclamation of sale may be served on the CDs by registered AD and Dasti mode.

(B) The officer/manager of branch/ARMB/SAMB/SARB concerned 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 at their known addresses by Registered 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 realize 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 in Vernacular/Local Newspaper. Pamphlets and banners etc. may be distributed in the locality by the CH Bank.

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

(K) A copy of sale notices 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.

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15. **Name: Sh. Balraj Singh Jat, Senior Manager, Mobile Number (82249-99667), Email Id: ubin0929336@unionbankofindia.bank** is appointed as Local Commissioner to serve the notices for proclamation of sale as per the mode given above to conduct the inspection of subject property and he is also appointed as Court Auctioneer for e-auction.
16. 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. Balraj Singh Jat, Senior Manager, Mobile Number (82249-99667), Email Id: ubin0929336@unionbankofindia.bank.** The Local Commissioner shall file service report of POS on **26.11.2026** with a copy of newspapers and other necessary documents showing convincingly that the publicity of the proposed auction was carried out as per directions contained in para 10 (a) to (L) and auction report on **11.01.2027.** Having been empowered under the RDB Act, 1993, the Police Authority concerned is hereby directed to assist the Local Commissioner and Court Auctioneer to maintain law and order so that execution of the order can be carried out peacefully.
17. Dasti copy of this order be provided to the concerned parties free of cost.
18. POS be issued accordingly.

Date of filing Service Report of POS	**26.11.2026**
Date of Inspection	**On request of perspective bidder**
Date of depositing EMD to the auctioneer (on or before)	**04.01.2027 up to 4:00 P.M.**
Date of e-Auction	**06.01.2027**
Date of filing Auction Report	**11.01.2027**

The case is adjourned to **26.11.2026** for filing service report of Proclamation of Sale.

(RECOVERY OFFICER-I)
DRT-II, CHANDIGARH