Asset Recovery Management Branch-Ghaziabad, KJ-13, 2nd Floor, Kavi Nagar, Uttar Pradesh-201001
E mail: cs8228@pnb.bank.in, Mob: - 9781550777

Date: - 03.11.2026

To,

1. **M/s Shree Krishna Enterprises**	**(Borrower)**
Office- IX/7208, Gurudwara Gali, Gandhi Nagar, Delhi-110031 Mob-9990288877, 9990288897 Also, At: - House No. 422, Jyoti Milk Marg, Near Bada Ramlila Ground, Jwala Nagar, Shahadra, New Delhi-110022	
2. **Smt. Arti Garg W/o Shri Padam Garg** R/o- House No. 422, Jyoti Milk Marg, Near Bada Ramlila Ground, Jwala Nagar, Shahadra, New Delhi-110022	**(Proprietor)**
3. **Shri Padam Kumar Garg S/o Shri Jyoti Prashad** R/o- House No. 422, Jyoti Milk Marg, Near Bada Ramlila Ground, Jwala Nagar, Shahadra, New Delhi-110022	**(Guarantor/Mortgagor)**
4. **Shri Veer Pal S/o Shri Ramji Lal Singh** Plot No.-03, Shanti Vihar, Sector-23, Raispur, Guldhar Road, Sanjay Nagar, Ghaziabad-201002	**(Guarantor/Mortgagor)**
5. **Smt. Brijesh W/o Shri Veer Pal** Plot No.-03, Shanti Vihar, Sector-23, Raispur, Guldhar Road, Sanjay Nagar, Ghaziabad-201002	**(Guarantor/Mortgagor)**

Sub: E-Auction Sale Notice for Sale of Immovable Properties 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

Madam / Sir,

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 properties given below is under **Symbolic Possession** which has been taken by the Authorized Officer of Punjab National Bank, will be sold on **"As is where is", "As is what is"**, and **"Whatever there is"** on **24.11.2026** for recovery of dues of **Rs. 8,92,51,182.70** (Rupees Eight Crore ninety two lakh fifty one thousand one hundred eighty two and seventy paise only) as on **31.10.2026** Plus Further Interest + Bank Charges+ other charges incurred by bank for recovery due to the Punjab National Bank from **M/s Shree Krishna Enterprises**

The reserve price and earnest money of the immovable property will be as under, and The Earnest Money Deposit shall be deposited on or before 24.11.2026 by 11:00 AM.

Sl No	Details of Property	Reserve Price	Earnest deposit
1.	**Property Bearing No.- 422, out of Khasra No.- 642, situated at Village Chandrawali Alias Shahdara, in the abadi of Maharati Colony, Jawala Nagar, Shahdara, Delhi area measuring 130 Sq. Yards, in the name of Shri Padam Kumar Garg S/o Sh. Jyoti Prashad.** **Bounded By** East- Road 13 ft. Wide West- Property of others North- Road 20 ft. Wide South- Road 10 ft. Wide	**Rs. 178.36 Lakh**	**Rs. 17.84 Lakh**

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2.	**Residential House out of Khasra No. 379 Mi, village Raispur Pergana Dasna, Tehsil & District Ghaziabad, U.P. having area 88.27 sq. mtrs. and covered area 62.70 sq. mtrs. in the name of Shri Veerpal Singh S/o Shri Ramji Lal Singh.** **Bounded By** East- Property of Shri Ompal West- Property of Shri Samarpal North- Property of others South- 24 ft. wide Road	Rs. 95.87 Lakh	Rs. 9.59 Lakh
3.	**Residential House Khasra No. 379 Mi, village Raispur Pergana Dasna, Tehsil & District Ghaziabad, U.P. having area 117.05 sq. Mtrs. and Covered area 83.61 sq. mtrs., in the name of Smt. Brijesh W/o Shri Veer Pal.** **Bounded By** East- Property of Shakuntla West- Property of Shri Madanlal North- Property of others South- 24 ft. wide Road		
	Note: - Property No. 2 & 3 Will be sale jointly		

For detailed terms and conditions of the sale please refer the link "E-Auction" provided on Bank's website or may contact Punjab National Bank, ARMB-Ghaziabad, KJ-13, 2nd Floor, Kavi Nagar, Ghaziabad, Uttar Pradesh during office hours on any working day.

For Punjab National Bank

प्राधिकृत अधिकारी/Auth.Officer
ए.आर.एम.बी., गाजियाबाद/A.R.M.B., Ghaziabad

CHIEF MANAGER
AUTHORISED OFFICER
PUNJAB NATIONAL BANK
(SECURED CREDITOR)

ENCLOSURE – SALE NOTICE

Asset Recovery Management Branch-Ghaziabad, KJ-13, 2nd Floor, Kavi Nagar, Uttar Pradesh-201001
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Sale notice for sale of immovable properties

Auction Ref No. : **M/s Shree Krishna Enterprises** **Date: 03.11.2026**

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

e-Auction Sale Notice for Sale of Immovable Assets under the Securitisation 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 **constructive**/Physical/ symbolic possession of which has been taken by the Authorized Officer of the Bank/ Secured Creditor, will be sold on "**As is where is**", "**As is what is**", and "**Whatever there is**" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Lot. No.	Name of the Branch: - Name of the Account: - Name & addresses of the Borrower / Guarantors Account	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies)	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002 B) Outstanding Amount as per demand Notice C) Current outstanding as on 31.03.2026 D) Possession Date u/s 13(4) of SARFESI ACT 2002 E) Nature of Possession Symbolic/ Physical	A) Reserve Price (Rs. in Crore) B) EMD C) Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors

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1. 2. 3.	**Punjab National Bank Bo:** (Chander Nagar, Ghaziabad) **M/s Shree Krishna Enterprises (Borrower)** Office- IX/7208, Gurudwara Gali, Gandhi Nagar, Delhi-110031 Also, At: - House No. 422, Jyoti Milk Marg, Near Bada Ramlila Ground, Jwala Nagar, Shahadra, New Delhi-110022 **Smt. Arti Garg W/o Shri Padam Garg (Proprietor)** R/o- House No. 422, Jyoti Milk Marg, Near Bada Ramlila Ground, Jwala Nagar, Shahadra, New Delhi-110022 **Shri Padam Kumar Garg S/o Shri Jyoti Prashad (Guarantor/Mortgagor)** R/o- House No. 422, Jyoti Milk Marg, Near Bada Ramlila Ground, Jwala Nagar, Shahadra, New Delhi-110022 **Shri Veer Pal S/o Shri Ramji Lal Singh**	**Property Bearing No.- 422, out of Khasra No.- 642, situated at Village Chandrawali Alias Shahdara, in the abadi of Maharati Colony, Jawala Nagar, Shahdara, Delhi area measuring 130 Sq. Yards,** in the name of Shri Padam Kumar Garg S/o Sh. Jyoti Prashad. **Bounded By** East- Road 13 ft. Wide West- Property of others North- Road 20 ft. Wide South- Road 10 ft. Wide **Residential House out of Khasra No. 379 Mi, village Raispur Pergana Dasna, Tehsil & District Ghaziabad, U.P. having area 88.27 sq. mtrs. and covered area 62.70 sq. mtrs. in the name of Shri Veerpal Singh S/o Shri Ramji Lal Singh.** **Bounded By** East- Property of Shri Ompal West- Property of Shri Samarpal North- Property of others South- 24 ft. wide Road **Residential House Khasra No. 379 Mi, village Raispur Pergana Dasna, Tehsil & District Ghaziabad, U.P. having area 117.05 sq. Mtrs. and Covered area 83.61 sq. mtrs., in the name of Smt. Brijesh W/o Shri Veer Pal.** **Bounded By** East- Property of Shakuntla West- Property of Shri Madanlal North- Property of others South- 24 ft. wide Road	(A) **14.12.2022** (B) Rs. **4,93,03,403.36** as on **30.11.2022** (C) **Rs. 89251182.70 as on 31.10.2026** Plus, further Interest plus Bank Charges plus other charges incurred by bank for recovery (D) 21.02.2023 (E) Symbolic	**(A) Rs. 178.36 Lakh** (B) Rs. 17.84 Lakh (C) Rs. 1.00 Lakh **(A) Rs. 95.87 Lakh** **(B) Rs. 9.59 Lakh** (C) **Rs. 0.50 Lakh** (Valuation is jointly of IP S.No 2 & 3)	**24.11.2026** From 11:00 AM to 04:00 PM	SA 835/2019 AND SA 255/2022 of DRT Lucknow

	(Guarantor/Mortgagor) Plot No.-03, Shanti Vihar, Sector-23, Raispur, Guldhar Road, Sanjay Nagar, Ghaziabad-201002 **Smt. Brijesh W/o Shri Veer Pal (Guarantor/Mortgagor)** Plot No.-03, Shanti Vihar, Sector-23, Raispur, Guldhar Road, Sanjay Nagar, Ghaziabad-201002	Note: - Property No. 2 & 3 Will be sale jointly				

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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. 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 email-id and mobile number. The process of e-KYC is to be done through Digilocker. 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 Pvt. Ltd.** having its Registered office at **Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East. Mumbai-400037** (Helpdesk Number +91 8291220220, Email Id: support.ebkray@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.
   (1) **https://Baanknet.com**
   (2) **www.pnb.bank.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-auction 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. 05 **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 05 **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.

10. In case of any difficulty or need of assistance before or during e-Auction process, bidder 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.

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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.

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 auction 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 (Name of the A/C) Payable at. 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 Authorised 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 favour of successful bidder on deposit of full bid amount as per the provisions of the act.

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

18. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.

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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 as per the details provide.

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 refer https://baanknet.com & www.pnb.bank.in

कृते पंजाब नेशनल बैंक
For Punjab National Bank

प्राधिकृत अधिकारी/Auth.Officer
ए.आर.एम.बी., गाज़ियाबाद/A.R.M.B., Ghaziabad

Date: 03.11.2026
Place: Ghaziabad

Madan Lal Balai
Authorized Officer
Punjab National Bank
Secured Creditor

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002