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SAMB CHANDIGARH, SCO 60-61, Sector 17-B, Chandigarh, PIN 160017
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**E-AUCTION/
SALE
NOTICE**

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE/MOVABLE PROPERTIES

DETAIL OF THE ENCUMBRANCES KNOWN TO THE SECURED CREDITORS: NOT KNOWN

E-Auction Sale Notice for Sale of Immovable/Movable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with provisions of Rule 8(6) & 6(2) of the Security Interest (Enforcement) Rule, 2002.

Notice is hereby given to the public in general and in particular to the borrower(s), mortgagor(s) and Guarantor (s) that the below described movable/immovable property(ies) mortgaged/hypothecated/charged to the Secured Creditor, the constructive/physical (whichever is applicable) possession of which has been taken by the Authorized officer of Bank/ Secured Creditor, will be sold on “As is where is”, “As is what is”, and “Whatever there is” on 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.

Sl. No.	Name of the Branch	Description of Immoveable Mortgaged Property(ies) and Name of Owner(s)/ Mortgagors	Date of Demand Notice u/s 13(2) of SARFAESI Act 2002		Reserve Price	Date and Time of E-Auction
	Name of the Account		Outstanding Amount	Earnest Money Deposit (EMD)		
	Name & addresses of the Borrower/Guarantors Account		Date of Possession	Bid Increase Amount		
			Nature of Possession			
1.	SAMB: CHANDIGARH M/s R S Fasteners (India) Pvt. Ltd. 1. M/s R.S. Fasteners (India) Pvt. Ltd. through its Managing Director/ Director Registered Office:- 3062, Street No. 12, New Janta Nagar, Ludhiana-141003, 2. Sh. Sanjeev Maheshwari in the capacity of Legal heir of Late Sh. Ramesh Lal Maheshwari, R/o 1341/24A, Shaheed Karnail Singh Nagar, Phase-2, Pakhowal Road, Ludhiana- 141013, 3. Sh. Ritu Maheshwari W/o Sh. Ajay Maheshwari , R/o H. No. 202/5 Shivpuri, Khanna, District Ludhiana-141401, 4. Sh. Rajesh Maheshwari S/o Late Sh. Ramesh Lal Maheshwari , R/o H. No. 202/5 Shivpuri, Khanna, District Ludhiana-141401, 5. Sh. Rajesh Maheshwari in the capacity of Legal heir of Late Sh. Ramesh Lal Maheshwari, R/o H. No. 202/5 Shivpuri, Khanna, District Ludhiana-141401, 6. Smt. Sweety Maheshwari W/o Sh. Rajesh Kumar Maheshwari , R/o H. No. 202/5 Shivpuri, Khanna, District Ludhiana-141401, 7. Sh. Sanjeev Maheshwari, S/o Late Sh. Ramesh Lal Maheshwari , R/o 1341/24A, Shaheed Karnail Singh Nagar, Phase-2, Pakhowal Road, Ludhiana-141013, 8. Sh. Ajay Maheshwari in the capacity of Legal heir of Late Sh. Ramesh Lal Maheshwari, R/o H. No. 202/5 Shivpuri, Khanna, District Ludhiana-141401, 9. Sh. Ajay Maheshwari S/o Late Sh. Ramesh Lal Maheshwari , R/o H. No. 202/5 Shivpuri, Khanna, District Ludhiana-141401. Note: it is informed that the title deeds of the property are in the custody of CBI and the same shall be obtained through CBI Court.	1. All part & parcel of Residential House measuring 302.50 sq. yards bearing No. 202/5 bounded East Mr. Gaur, West Passage, North Minakshi Dev, South Yudhister Kumar situated at Shivpuri, Khanna Kalan, District Ludhiana registered with the Sub Registrar Samrala in the name of Late Sh. Ramesh Lal Maheshwari S/o Sh. Chaman Lal vide Title Deed No. 2242 Dated 04.11.1966 (Attachment order of notice ITCP-16 from Income Tax Department vide report no. 921 dated 20/05/2014 is reflected in revenue record) 2. All part & parcel of factory land & building situated at 3062, Street No. 12, New Janta Nagar, Gill Road, Ludhiana vide Title Deed No. 1841 Dated 24.04.1995 in the name of Late Sh. Ramesh Lal Maheshwari S/o Sh. Chaman Lal measuring 162-1/2 Sq. Yards AND Title Deed No. 1508 Dated 21.04.1995 measuring 162-1/2 sq. Yards registered with Sub Registrar Ludhiana (Total land Measuring 325 sq. Yards) in the name of Sh. Rajesh Lal Maheshwari S/o Late Sh. Ramesh Lal Maheshwari	18.09.2013 Rs. 76,31,46,197.84 with interest and costs incurred less recovery if any, from 01.09.2013 until payment in full 03.02.2014 SYMBOLIC POSSESSION	R.P.: Rs. 39,94,200/- EMD: Rs. 3,99,420/- Bid Increase amount: Rs. 1,00,000/-	02/09/2026 From 11.00 AM to 4.00 PM	
2.	SAMB: CHANDIGARH M/s UI Agro Enterprises Pvt. Ltd. M/s UI Agro Enterprises Pvt. Ltd. , BXX 550, Pearl Palace, Ghumar Mandi, Ludhiana-141001, Sh. Shivraj Pal Singh (Director/ Guarantor/ Mortgagor) H. No. 7, Lodhi Enclave, Near Magnet Resorts, Barewal Awana, Ludhiana-141012, Smt. Rajinder Kaur (Guarantor/ Mortgagor) H.No.7, Lodhi Enclave, Near Magnet Resorts, Barewal Awana, Ludhiana-141012.	Property/ House built on Plot No. 7 Min, measuring 2000 sq. yards comprised in Khata No. 470/678, Khasra No. 402 as per Jamabandi for the year 1991-92 situated at Barewal Awana, Hadbast No. 157, Tehsil & Distt Ludhiana Note: Hon'ble Court of Sh. Himanshu Arora, CJSD, Ludhiana (CS 5951/2020) vide order dated 02.09.2023 has restrained Sh. Rajnish Pal Singh, Shivraj Singh and Rajinder Kaur from interfering in the peaceful possession of the plaintiff over the suit property msg. 500 square yards out of total 2000 sq. yards and from dispossessing him from the suit property in any manner and from alienating the suit property to any other person except the plaintiff, illegally and forcibly except in due course of law. Rapat No. 240 dated 18.12.2020 (Guarantor/ Mortgagor) H. No. 7, Lodhi Enclave, Near Magnet Resorts, Barewal Awana, Ludhiana-141012, Smt. Amrita Dhaliwal (Guarantor/Mortgagor) H.No.7, Lodhi Enclave, Near Magnet Resorts, Barewal Awana, Ludhiana-141012.	18.09.2017 Rs. 19,08,44,881.93 plus further interest and other expenses 24.12.2018 SYMBOLIC POSSESSION	R.P.: Rs. 7,91,83,300/- EMD: Rs. 79,18,330/- Bid Increase amount: Rs. 1,00,000/-	02/09/2026 From 11.00 AM to 4.00 PM	
3.	BO: SAMB CHANDIGARH M/s H S Aakash Agro India Pvt. Ltd. 1. M/s H S Akash Agro India Pvt. Ltd. Talwandi Sabo Road, Opp. Mansa Cold Store, Mansa-151505 2. Mrs. Pushpa Devi W/o Sh. Sham Lal Water Works Road, Sodhi Street, Mansa-151505 3. Sh. Rohit Goyal S/o Sh. Sham Lal , Sodhi Street, near ICICI Bank, Water works Road, Ward No 14, Mansa-151505, 4. Smt. Manju Bala W/o Sh. Sohan Lal , Sodhi Street, near ICICI Bank, Water works Road, Ward No 14, Mansa-151505, 5. Sh. Sohan Lal S/o Sh. Hem Raj , Sodhi Street, near ICICI Bank, Water works Road, Ward No. 14, Mansa-151505, 6. Sh. Sham Lal S/o Sh. Hem Raj , Sodhi Street, near ICICI Bank, Water works Road, Ward No 14, Mansa-151505 Litigation pending : CWP No. 13998/2021- M/s HS Akash Agro India Pvt Ltd. Vs PNB pending before Hon'ble Punjab and Haryana High Court at Chandigarh- Next date of hearing- 27.10.2026	1. All that part & parcel of the property consisting of Factory land and building constructed on plot measuring 70 Biswa situated at Chakerian Road, Mansa bearing Registered Title Deed 5557 dated 02.02.1990, 3240 dated 21.10.1997, RTD No. 3510 dated 31.08.2001 in the name of Sh. Sham Lal & Sh. Sohan Lal & RTD No. 5433 dated 29.03.1995 in the name of Sh. Sohan Lal S/o Sh. Hem Raj . 2. All that part and parcel of the property of store and labour quarters constructed on plot measuring 75.6 Biswas situated at Chakerian Road, Mansa bearing RTD No. 5431 dated 08.01.04 and RTD 5432 08.01.04. In the name of Sh. Sham Lal & Sh. Sohan Lal . 3. All that part and parcel of the property vacant plot with old shed constructed on plot measuring 2390 Sq. Yards situated at Chakerian Road, Near Dharam Kanda, Mansa bearing RTD No.3014 dated 04.08.2003 In the name of Sh. Sham Lal & Sh. Sohan Lal 4. All that part and parcel of the property of store and labour quarters constructed on plot measuring 2K-17M situated at Talwandi Sabo Road, Village Ramditta Wala, Mansa bearing RTD No. 3591 16.9.2003. In the name of Sh. Sohan Lal S/o Sh. Hem Raj . 5. All that part and parcel of the property of factory land and superstructure measuring 17K-18 M situated at Talwandi Road, Village Ramdittawala, Mansa bearing RTD No. 3735 dated 29.10.98, 3755 dt. 29.10.98 and 5408 dated 02.02.1999 in the name of Sh. Sham Lal S/o Sh. Hem Raj . 6. EM of vacant plot No. 115 measuring 140 sq. yards situated at Near New Anaj Mandi, Mansa bearing RTD No.6392 dt.10.01.2005 in the name of Manju Bala & Pushpa Devi 7. All that part and parcel of the property of vacant land measuring 4023 Sq. yards situated at near Malwa ITI, Court to Khiala Road, Mansa. Bearing RTD 996 dt. 29.05.2008 in the name of Manju Bala & Smt. Pushpa Devi 8. All that part and parcel of the property of vacant plot measuring 1436.27 Sq. Yards situated behind Dr. Pushpa Sanitary showroom Mansa bearing RTD 8794 dated 30.03.2011 in the name of Smt. Manju Bala & Smt. Pushpa Devi 9. All that part and parcel of the property of Godown building constructed 4961 Sq. Yards situated adjoining to Cotton Factory of M/s Hem Raj Sohan Lal Mansa bearing RTD 1371 dated 26.05.11 in the name of Smt. Pushpa Devi W/o Sham Lal .	01.06.2021 Rs. 93,28,35,459.43 with further interest & incidental expenses, costs, charges etc. less recovery any w.e.f. 01.04.2021 until payment in full. 15.05.2023 SYMBOLIC POSSESSION	R.P.: Rs. 2,29,41,000/- EMD: Rs. 22,94,100/- Bid Increase amount: Rs. 1,00,000/- R.P.: Rs. 1,91,11,500/- EMD: Rs. 19,11,150/- Bid Increase amount: Rs. 1,00,000/- R.P.: Rs. 91,41,000/-/- EMD: Rs. 9,14,100/- Bid Increase amount: Rs. 1,00,000/- R.P.: Rs. 15,63,000/- EMD: Rs. 1,56,300/- Bid Increase amount: Rs. 50,000/- R.P.: Rs. 1,54,03,000/- EMD: Rs. 15,40,300/- Bid Increase amount: Rs. 1,00,000/- R.P.: Rs. 15,00,000/- EMD: Rs. 1,50,000/- Bid Increase amount: Rs. 50,000/- R.P.: Rs. 1,90,72,000/- EMD: Rs. 19,07,200/- Bid Increase amount: Rs. 1,00,000/- R.P.: Rs. 1,09,85,500/- EMD: Rs. 10,98,550/- Bid Increase amount: Rs. 1,00,000/- R.P.: Rs. 71,91,000/- EMD: Rs. 7,19,100/- Bid Increase amount: Rs. 1,00,000/-	02/09/2026 From 11.00 AM to 4.00 PM 02/09/2026 From 11.00 AM to 4.00 PM 02/09/2026 From 11.00 AM to 4.00 PM 02/09/2026 From 11.00 AM to 4.00 PM 02/09/2026 From 11.00 AM to 4.00 PM 02/09/2026 From 11.00 AM to 4.00 PM 02/09/2026 From 11.00 AM to 4.00 PM 02/09/2026 From 11.00 AM to 4.00 PM	
CONTACT PERSON: SH. NAND KISHORE BARNWAL, AUTHORISED OFFICER, SAMB CHANDIGARH, MOB.: 9735244455						

CONTACT PERSON: SH. NAND KISHORE BARNWAL, AUTHORISED OFFICER, SAMB CHANDIGARH, MOB.: 9735244455

Lot No.	Name of the Branch	Description of Immoveable Mortgaged Property(ies) and Name of Owner(s)/ Mortgagors	Date of Demand Notice u/s 13(2) of SARFAESI Act 2002		Reserve Price	Date and Time of E-Auction
	Name of the Account		Outstanding Amount	Earnest Money Deposit (EMD)		
	Name & addresses of the Borrower/Guarantors Account		Date of Possession	Bid Increase Amount		
			Nature of Possession			
4.	SAMB: CHANDIGARH M/s Rama Krishna Knitters Private Limited M/s Rama Krishna Knitters Private Limited, through Liquidator Sh. Rajender Kumar Jain H. No. 36-B, New Kitchlu Nagar, Hambran Road, Ludhiana, M/s Rama Krishna Knitter Private Limited , through liquidator Sh. Rajender Kumar Jain - Main Road, Village Noorpur Bet, Laddowal, Ludhiana, Guarantor/ Director Smt Shalpu Gupta w/o late sh Naresh Gupta , H. No. 36-B, New Kitchlu Nagar, Hambran Road, Ludhiana And in her capacity as legal heir of deceased Sh Naresh Gupta, Guarantor Sh. Narender Chugh s/o Sh Meher Chand Chugh R/o D 60/2, East of Kailash, New Delhi - 110065, Guarantor Smt. Amrit Bala W/o Late Sh Shambu Nath , H. No. 36-B, New Kitchlu Nagra, Hambran Road, Ludhiana, Sh. Aditya Gupta (in his capacity as Legal Heir of deceased Sh Naresh Gupta) H. No. 36-B, New Kitchlu Nagar, Hambran Road- Ludhiana, Ms Aditi Gupta (in her capacity as legal heir of deceased SH Naresh Gupta) H No 36-B, New Kitchlu Nagar, Hambran Road, Ludhiana	1. Residential property at 36-B, New Kitchlu Nagar, Ludhiana Vasika No. 25849 measuring 300 sq. Yards in the name of Sh. Naresh Garg s/o Sh. Aad Ram 2. House No. 59-B, New Kichlu Nagar, Ludhiana, Vasika No. 19879, 18609 measuring 253.33 sq. Yards in the name of Shalu Gupta. 3. Property situated at Industrial Plot No. C-7, Block Part A, Village Barmalipur, Payal, Distt. Ludhiana (lease deed) (leased by M/s Punjab Apparel Park Limited) measuring 2136 sq. Yards bearing Lease Deed No. 1145 dated 06.08.2008 in the name of Shalu Gupta. 4. Residential House at Village Baranhara, Hambran Road, Ludhiana Vasika No. 21619 and 31521 measuring 3448.50 Sq. Yards in the name of Naresh Kumar and Shalpu Gupta.	Date of Demand Notice: PNB- 06.04.2016, SBI- 15.12.2015, UBI- 01.03.2016, BOB- 27.05.2016 Amount as per Demand Notice: PNB: Rs. 113,79,89,477.06, SBI: Rs. 78,30,03,774.11, UBI: Rs. 10,74,64,211/-, BOB: Rs. 9,86,78,819.40. Nature of possession: Symbolic Possession	R.P.: Rs. 1,68,69,000/- EMD: Rs. 16,86,900/- Bid Increase amount: Rs. 1,00,000/-	09/09/2026 From 11.00 AM to 4.00 PM	
			R.P.: Rs. 1,30,90,000/- EMD: Rs. 13,09,000/- Bid Increase amount: Rs. 1,00,000/-	09/09/2026 From 11.00 AM to 4.00 PM		
			R.P.: Rs. 78,44,000/- EMD: Rs. 7,84,400/- Bid Increase amount: Rs. 1,00,000/-	09/09/2026 From 11.00 AM to 4.00 PM		
			R.P.: Rs. 3,99,00,000/- EMD: Rs. 39,90,000/- Bid Increase amount: Rs. 1,00,000/-	09/09/2026 From 11.00 AM to 4.00 PM		
CONTACT PERSON: SHRI SUBHRAJIT MISHRA, AUTHORISED OFFICER, SAMB CHANDIGARH, MOBILE: 9571988800						
5.	SAMB: CHANDIGARH M/s ARORA KNIT FAB PVT. LTD. M/s ARORA KNIT FAB PVT. LTD. Registered Office at HA 51, Phase VI, Focal Point, Ludhiana - 141010, Sh. Mohinder Singh Arora S/o Sh Harnam Singh Director M/s Arora Knit Fab Pvt Ltd HA 51, Phase VI, Focal Point, Ludhiana 141010, Mrs. Neena Arora W/o Mohinder Singh Arora Director M/s Arora Knit Fab Pvt Ltd HA 51, Phase VI, Focal Point, Ludhiana 141010, Sh. Mohinder Singh Arora S/o Sh Harnam Singh , R/o H. No. 13, Shakti Nagar, Pakhowal Road, Ludhiana 141112 - Guarantor/Mortgagor, Smt. Neena Arora W/o Sh Mohinder Singh Arora R/o H. No. 13, Shakti Nagar, Pakhowal Road, Ludhiana (Punjab) 141112 Guarantor/Mortgagor, Sh Harsimran Deep Singh Arora S/o Sh Ravinder Pal Singh , R/o House No. 7 A, Model Town Extension, Ludhiana, 141001 - Guarantor, Sh Harsimran Deep Singh Arora S/o Sh Ravinder Pal Singh , (in the capacity of legal heir of deceased director Sh. Ravinderpal Singh) R/o House No. 7 A, Model Town Extension, Ludhiana, 141001 - Guarantor, Smt. Navneet Kaur , (in the capacity of legal heir of deceased director Sh. Ravinderpal Singh) R/o 535A, Model Town Extension, Ludhiana, Smt. Simrat Arora W/o Sh Harsimran Deep Singh Arora , R/o House No. 7 A, Model Town Extension, Ludhiana, 141001 - Guarantor/Mortgagor, M/s Arora Fabrics (P) Ltd. (Guarantor/ Mortgagor), Registered office at Sardar Nagar, Basti Johewal, Rahon, Road, Ludhiana. Guarantor/Mortgagor Through its Directors, M/s Arora Industries (Guarantor) , Regd Office: Village Rayian, Kohara-Machhiwara Road, Ludhiana - 141112 Through partners Mohinder Singh Arora and Ravinder Pal Singh Guarantor	1. Residential House plot no.13, Shakti Nagar, Pakhowal Road, Village Karabara, Ludhiana bearing khasra no.74/141/15-14/2/2-14/2/3 in the name of Mr. Ravinderpal Singh S/o Mr. Harnam Singh, Mrs. Simrat Arora W/o Mr. Harnam Singh and Mrs. Neetu Arora W/o Mr. Mahinder Singh Arora 2. Residential house measuring 400 Sq Yards, situated at H. No. 7-A, Model Town Extension, Part - 2, within the revenue estate of Village Jawaddi, H B No 160, Tehsil & District Ludhiana in the names of:- 1) Sh. Mohinder Singh vide sale deed no 17778 dated 23.11.1998 measuring 100 sq. yds, 2) Sh. Ravinder Singh Arora vide sale deed no 19296 dated 09.12.1998 measuring 100 sq. yds, 3) Smt. Neena Arora vide title deed no 19118 dtd 08.12.1998 measuring 100 sq. yds, Smt. Simrat Arora vide Gift deed No.2020-21/ 1011/18184 dated 02.12.2020 measuring 100 Sq. yds.	29.08.2023 Rs. 67,92,23,590.36 plus 12,61,000/- of NFB with interest and costs incurred from 01.08.2023 plus further interest and other expenses at contracted rate until payment in full, less recovery if any. 03.03.2026 SYMBOLIC POSSESSION	R.P.: Rs. 3,25,21,500/- EMD: Rs. 32,52,150/- Bid Increase amount: Rs. 3,00,000/- R.P.: Rs. 5,16,23,400/- EMD: Rs. 51,62,340/- Bid Increase amount: Rs. 5,00,000/-	24/09/2026 From 11.00 AM to 4.00 PM 24/09/2026 From 11.00 AM to 4.00 PM	
CONTACT PERSON: SH. NAND KISHORE BARNWAL, AUTHORISED OFFICER, SAMB CHANDIGARH, MOB.: 9735244455						
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 shall 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 Digital 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 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.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 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. 10 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 10 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. 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 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 confirmation of sale through NEFT/RTGS/IMPS in account no. 834000317118A, IFSC Code: PUNB0834000, PUNJAB NATIONAL BANK, SAM BRANCH, CHANDIGARH 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 SARFAESI AUCTION RELATED) Payable at Chandigarh . 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. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued 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". 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. 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/attendatn 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.pnbindia.in.						
Date: 14.08.2026 Place: Chandigarh		AUTHORIZED OFFICER PUNJAB NATIONAL BANK, SAMB. CHANDIGARH				

CONTACT PERSON: SH. NAND KISHORE BARNWAL, AUTHORISED OFFICER, SAMB CHANDIGARH, MOB.: 9735244455

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 shall 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 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 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.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-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. 10 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 10 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.
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 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 confirmation of sale through **NEFT/RTGS/IMPS in account no. 834000317118A, IFSC Code: PUNB0834000, PUNJAB NATIONAL BANK, SAM BRANCH, CHANDIGARH** 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 Chandigarh". 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. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued 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".
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.
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.pnbindia.in.

Date: 14.08.2026
Place: Chandigarh
AUTHORIZED OFFICER
PUNJAB NATIONAL BANK, SAMB, CHANDIGARH