

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

RC/872/2023
UNION BANK OF INDIA V/S SH. PARDEEP KUMAR

Dated: 16.07.2026

**Present: Sh. Jiteshwar Malhi, proxy counsel for Ms. Purnima Malhotra, 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. 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. 872/2023 in O.A. No. 1902/2021** was issued for recovery of sum of **Rs.16,89,089/-** jointly and severally, with costs of **Rs.48,500/-**, current and future simple interest **@8% p.a. jointly and severally with interest w.e.f. 15.05.2019** 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-Asst. Manager**
C1India (P) Ltd www.c1india.com Plot No. 68, 3rd Floor, Sector 12, Gurgaon, Haryana 122003, Haryana (India) Website- <https://www.bankeauctions.com>



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IP:| Direct:0124-4302000| Mobile: +917080804466| E-mail: delhi@c1india.com C1
 India: 2nd mail I'd -mithalesh.kunmar@c1india.com

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

Lot No.	Description of property	Reserve Price	EMD
1.	Total Land measuring 57 Kanal-5 Marla detailed as under :- i) Land measuring 29 Kanal-0 Marla being 71/137 share out of total land 56 kanal-0 Marla comprised in Khewat no. 12, Khatauni no. 12, Rect. No. 46, Killa no. 1(8-0), Rect. No. 47, Killa no. 1(8-0),2(8-0),3(8-0), 4(8-0), 5(8-0), 6(8-0), kitte-7, as per Jamabandi of Year 2018-19. ii) Land measuring 28 Kanal-5 Marla being 9/10 share out of total land 31 kanal-8 Marla comprised in Khewat no. 13, Khatauni no. 13, Rect. No. 47, Killa no.7(8-0),8(8-0),9(8-0), 10 min (7-8), kitte-4, as per Jamabandi of Year 2018-19 situated at Village Dabkoli Khurd, Tehsil and District Karnal	Rs.2,07,43,000/-	Rs.20,74,300/-

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 Recovery Officer-II, DRT-II, Chandigarh, A/c R.C. No 872/2023 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-II 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 clerical error/oversight, before going for publication.
9. Further, Bank is directed to submitted the details mention below :-
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **12.10.2026 up to 5:00 PM**, to Recovery Officer-II, DRT-II, Chandigarh, by hand or by email.
 - Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
 - 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.



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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-II, DRT-II, Chandigarh, R.C. No. 872/2023"** 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-II, 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/-.
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 13.10.2026 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| Mob: +917081804466
E-mail: delhi@c1india.com C1 India: 2nd mail I'd -mithalesh.kumar@c1india.com**
14. Proclamation of sale be made through all modes such as mentioned
- (A) The proclamation of sale may be served on the CDs by registered AD and Destination



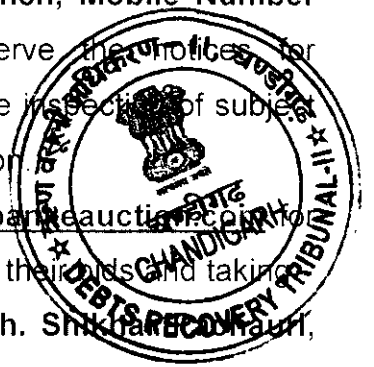
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- (B) The officer/manager of branch/ARMB/SAMB/SARB concerned is hereby appointed as Local Commissioner to proclaim the sale on/near the properties by customary mode, i.e. beat of drum or other customary mode by distribution of hand bills, displaying 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.

15. Name: Sh. Shikhar Pachauri, Branch Manager, Karnal Branch, Mobile Number (80779-62297), 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.bankauction.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. Shikhar Pachauri, Branch Manager, Karnal Branch, Mobile Number (80779-62297).** The Local Commissioner shall file service report of POS on **15.09.2026** 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 **16.10.2026**.

17. 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.



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18. Dasti copy of this order be provided to the concerned parties free of cost.

19. POS be issued accordingly.

Date of filing Service Report of POS	15.09.2026
Date of Inspection	On request of perspective bidder
Date of depositing EMD to the auctioneer (on or before)	12.10.2026 up to 4:00 P.M.
Date of e-Auction	13.10.2026
Date of filing Auction Report	16.10.2026

The case is adjourned to **15.09.2026** for filing service report of Proclamation of Sale.



(RECOVERY OFFICER-II)
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RC No. 872/2023

Date of Auction Sale: 13.10.2026

PROCLAMATION OF SALE

PROCLAMATION OF SALE UNDER RULES 37,38 AND 52 (1),(2) OF SECOND SCHEDULE OF THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS DUE TO BANKS AND FINANCIAL INSTITUTIONS ACT, 1993 as amended from time to time.

UNION BANK OF INDIA

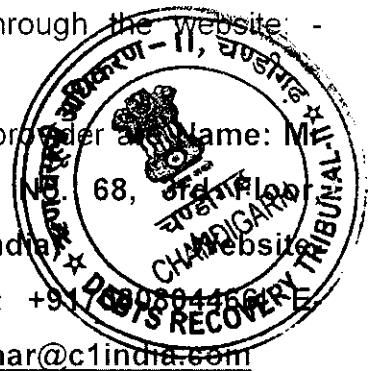
V/S

SH. PARDEEP KUMAR

To,

(CD-1) Sh. Pardeep Kumar S/O Sh. Darshan Lal Son Of Shri Puran Resident Of Village Dabkoli Khurd, Tehsil And District Karnal, Haryana

1. Whereas Recovery Certificate, i.e. **RC No. 872/2023** in **O.A. No. 1902/2021** was issued for recovery of sum of **Rs.16,89,089/-** jointly and severally, with costs of **Rs.48,500/-**, current and future simple **interest @8% p.a. jointly and severally with interest w.e.f. 15.05.2019** till the date of realization of the amount due to the Applicant Bank/Certificate Holder from the Certificate Debtors
2. Whereas the undersigned has ordered the sale of the Mortgaged/Attached properties of the Certificate Debtor as mentioned in the Schedule hereunder towards satisfaction of the said Recovery Certificate. Notice is hereby given that in absence of any order of postponement, the said property(s) shall be sold **on 13.10.2026 between 14:00 PM to 15:00 PM by auction** and bidding shall take place Online through the website: - <https://www.bankeauctions.com>.
3. The details of authorised contact person for auction service provider are Name: **Mithalesh Kumar-Assistant Manage**, www.c1india.com Plot No. **68**, 3rd floor, Sector-44, Gurgaon-122003, Haryana (India). Website: <https://www.bankeauctions.com> Direct:0124-4302000| Mobile: +917898944566| mail: delhi@c1india.com C1 India: 2nd mail I'd -mithalesh.kunmar@c1india.com
4. The details of authorised bank officer for auction service provider Name: **Sh. Shikhar Pachauri, Branch Manager, Karnal Branch, Mobile Number (80779-62297)**
5. The sale will be of the properties of defendants/CDs above named, as mentioned in the schedule below & the liabilities and claims attaching to the said properties, so far as they been ascertained, are those specified in the schedule against each lot.
6. The property will be put up for sale in the lot specified in the schedule. If the amount to be realized is satisfied by the sale of portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also stop if, before any lot is knocked down the arrears mentioned in the said certificate+interest+costs (including



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cost of sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs has been paid to the undersigned.

7. The sale shall be subject to conditions prescribed in the second schedule to the Income Tax Act, 1961 and the rules made thereunder and to the following further conditions:-

- I. The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned shall not be answerable for any error, misstatement or omission in the proclamation.
- II. The Reserve Price below which the property shall not be sold is as mentioned in the schedule.
- III. The amount by which the bidding is to be increased. In the event of any dispute arising as to the amount bid or as to the bidder the lot shall at once be again put up for auction or may be cancelled.
- IV. The highest bidder shall be declared to be the purchaser of any lot provided always that he/she/they are legally qualified to bid and provided further the amount bid by him/her/them is not less than the reserve price.
- V. It shall be in the discretion of the undersigned to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.
- VI. Each intending bidder shall be required to pay Earnest Money Deposit (EMD) by **12.10.2026, 17:00 hrs by way of DD/Pay order in favour RECOVERY OFFICER-II, (DRT-2) CHANDIGARH, A/c R.C. No 872/2023** to be deposited with R.O, and with details of the property alongwith copy of PAN Card, address proof and identify proof, e-mail ID, Mobile No. and in case of the company or any other document confirming representation/attorney of the company and the receipt/counter foil of such deposit. EMD deposited thereafter shall not be considered eligible for participation in the auction.

The Earnest Money Deposit (EMD), Reserve Price and Bid Increase, be fixed as follows:

Lot No.	Description of property	Reserve Price	EMD	Increase
1.	Total Land measuring 57 Kanal-5 Marla detailed as under :- i) Land measuring 29 Kanal-0 Marla being 71/137 share out of total land 56 kanal-0 Marla comprised in Khewat no. 12, Khatauni no. 12, Rect. No. 46, Killa no. 1(8-0), Rect. No. 47, Killa no. 1(8-0), 2(8-0), 3(8-0), 4(8-0), 5(8-0), 6(8-0), kitta-7, as per Jamabandi of	Rs.2,07,43,000/-	Rs.20,74,300/-	Rs.2,00,000/-

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Year 2018-19. ii) Land measuring 28 Kanal-5 Marla being 9/10 share out of total land 31 kanal-8 Marla comprised in Khewat no. 13, Khatauni no. 13, Rect. No. 47, Killa no.7(8-0),8(8-0),9(8-0), 10 min (7-8), kitte-4, as per Jamabandi of Year 2018-19 situated at Village Dabkoli Khurd, Tehsil and District Karnal			
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7. EMD received after due date & time shall be rejected & the amount paid towards the EMD shall be returned to them by way of option given by them in the E-Auction Form. Any person desirous of participating in the bidding process is required to have a valid digital signature certificate issued by the competent authority. It is the sole responsibility of the bidder to obtain the said digital signature certificate, active e-mail id and a computer terminal/system with internet connection to enable him/her to participate in the bidding. Any issue with regard to digital signature certificate and connectivity during the course of bidding online shall be the sole responsibility of the bidder and no claims in this regard shall be entertained.

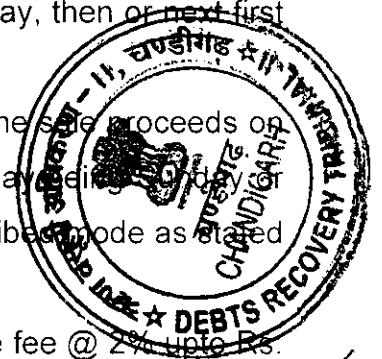
8. If the bid is increased within the last 5 minutes of the given time of auction, the auction time is further extended by additional time for 5 minutes to enable the other bidders to increase their bids & the auction process comes to an end if no further increment(s) is/are made within the extended time of 5 minutes. In case of movable/ immovable property the price of each lot shall be paid at the time of sale or as soon after as the officer holding the sale directs, and in default of payment the property shall forthwith be again put up for auction for resale.

9. The successful/highest bidder shall have to deposit 25% of the sale proceeds after adjustment of EMD by next day in the said account/Demand draft/Banker Cheque/ Pay order as per detail mentioned above. If the next day is Holiday or Sunday, then on next first office day.

10. The highest bidder/purchaser shall deposit the balance 75% of the sale proceeds on or before 15th day from the date of sale of the property, or if the 15th day being a holiday or other holiday, then on the first office day after the 15th day by the prescribed mode as stated above.

In addition to the above, the highest bidder shall also deposit Poundage fee @ 2% upto Rs. 1,000/- and @ 1% on balance sale proceed amount immediately before Recovery Officer-II, DEBTS RECOVERY TRIBUNAL-II, CHANDIGARH through DD in favor of Registrar, DEBTS RECOVERY TRIBUNAL-II CHANDIGARH.

11. In case of default of payment within the prescribed period, 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 property or to any part of sum for which may subsequently be sold. The property shall be resold, after the issue of fresh proclamation of sale.



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12. Highest bidder shall not have any right/title over the property until the sale is confirmed by the **Recovery Officer-II, DEBTS RECOVERY TRIBUNAL-II, CHANDIGARH (DRT2)**.

13. The prospective buyer may inspect the site and may verify the details of the property on the basis of the revenue record and all support would be provided by the local commissioner when contacted well in advance for the same.

14. The **Recovery Officer-II, Debts Recovery Tribunal -II, Chandigarh** is empowered to add any part or take out any part of the property from the auction proceedings at any stage.

15. The unsuccessful bidder shall take the EMD directly from the Office of **Recovery Officer-II, DRT-II, Chandigarh/CH Bank**, immediately on closure of the e-auction sale proceedings. Original ID proof of the photocopy sent with the E-Auction EMD Form has to be brought. No interest shall be paid on EMD amount.

16. No request for inclusion/ substitution in the sale certificate of names of any person(s) other than those mentioned in the E-Auction EMD Form shall be entertained unless it is absolutely reasonable and to the satisfaction of the **Recovery Officer-II**.

17. In case of more than one items of property brought for sale, the sale of such properties will be as per the convenience and it is not obligatory to go serially as mentioned in the sale notice.

18. NRI Bidders must necessarily enclose a copy of photo page of their passport & route their bid duly endorsed by Indian Mission (Embassy). The movable/immovable property is being sold on **"AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS", "WHATEVER THERE IS BASIS" AND "NO RECOURSE BASIS"** and is subject to Publication charges, revenue and other Encumbrances as per rules.

19. The undersigned reserves the right to accept or reject any or all bids, if found unreasonable or may postpone the auction at any time without assigning any reason.

Details of this Proclamation of sale can be viewed at the website www.drt.gov.in.

Schedule of Property:

Sr. No.	Details of property	Revenue assessed upon the property or part thereof	Details of any encumbrances to which the property is liable	Claims if any, which have been put forward to the property
1.	Total Land measuring 57 Kanal-5 Marla detailed as under :- i) Land measuring 29 Kanal-0 Marla being 71/137 share out of total land 56 kanal-0 Marla comprised in Khewat no. 12, Khatauni no. 12, Rect. No. 46, Killa no. 1(8-0), Rect. No. 47, Killa no. 1(8-0),2(8-0),3(8-0), 4(8-0), 5(8-0), 6(8-0), kitte-7, as per Jamabandi of Year 2018-19. ii) Land measuring 28 Kanal-5 Marla being 9/10 share out of total land 31 kanal-8 Marla comprised in Khewat no. 13, Khatauni no. 13, Rect. No. 47, Killa no.7(8-0),8(8-0),9(8-0), 10 min (7-8), kitte-4, as per Jamabandi of Year 2018-19 situated at Village Dabkoli Khurd, Tehsil and District Karnal	Not known	Not known	Not known



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Note :- The property is being sold on "AS IS WHERE IS BASIS" & "AS IS WHAT IS BASIS" and before participating in the auction process, **the Prospective Buyers are advised to inspect the property and also to read carefully all the general terms and condition of the auction attached herewith as Annexure 'A'**

To ensure maximum competition, the Certificate Holder bank is directed to act promptly on the request by any potential bidders for inspection of the properties. However, in the event of any difficulty, the prospective bidders can approach this office through e-mail: drt2chandigarh-dfs@nic.in

Given under my hand and seal on this date 16.07.2026.



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