

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.

Lot No.	Name of the Branch	Description of Movable/ 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 & addresses of the Borrower/Guarantors Account		Outstanding Amount	Earnest Money Deposit (EMD)	
			Date of Possession	Bid Increase Amount	
1.	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 Other details, if any: 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- 18.11.2026	Property 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. Property 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 dated 08.01.2004. In the name of Sh. Sham Lal & Sh. Sohan Lal. Property 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 Property 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 dated 16.09.2003. In the name of Sh. Sohan Lal S/o Sh. Hem Raj. Property 5. 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 Property 6. 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 Property 7. 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 Property 8. 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 29.10.1998, 3755 dated 29.10.1998 and 5408 dated 02.02.1999 in the name of Sh. Sham Lal S/o Property 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 26.05.2011 in the name of Smt. Pushpa Devi W/o Sham Lal. NOTE: Property at S.No. 8 & 9 Should be sold together Property 10. All that part and parcel of the property of vacant land in sheller area behind Novelty Rice Mills, constructed on plot measuring 40K- 3m situated at Talwandi Sabo Road, Village Gehle bearing RTD No. 3936 in the name of Smt. Manju Bala, RTD 3937 dated 17.12.2007 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. 2,06,50,000/- EMD: Rs. 20,65,000/- Bid Increase amount: Rs. 1,00,000/-	06/10/2026 From 11.00 AM to 4.00 PM
2.	SAMB: CHANDIGARH M/S MAHADEV INDUSTRIES 1. M/s Mahadev Industries (Borrower) Makhu Road, Mallanwala Khas Distt. Ferozepur, Punjab-152021, 2. Sh. Vikas Kumar (Partner cum Guarantor) S/o Sh. Mangat Ram R/o Ward No. 7, Mallanwala Khas District Ferozepur, Punjab- 152021, 3. Sh. Ajay Kumar (Partner cum Guarantor) S/o Mangat Ram R/o Ward No. 7, Mallanwala Khas District Ferozepur, Punjab - 152021, 4. Sh. Jatinder Dhawan (Partner cum Guarantor) S/o Sh. Kulbhushan Dhawan, R/o Ward No. 7, Mallanwala Khas District Ferozepur, Punjab- 152021, 5. Sh. Kulbhushan Dhawan (Partner cum Guarantor) S/o Sh. Ronki Ram R/o Ward No. 7, Mallanwala Khas District Ferozepur, Punjab- 152021, 6. Sh. Chand Dhawan (Partner cum Guarantor) S/o Sh. Kulbhushan Dhawan R/o Ward No. 7, Mallanwala Khas District Ferozepur, Punjab 152021, 7. Sh. Mangat Ram (Guarantor/Mortgagor) S/o Sh. Gurbaksh Lal R/o Ward No. 7, Mallanwala Khas District Ferozepur, Punjab 152021, 8. Sh. Ramesh Rani (Guarantor/Mortgagor) W/o Sh. Mangat Ram R/o- Ward No. 7, Mallanwala Khas District Ferozepur, Punjab-152021, 9. Sh. Kulbhushan Lal (Guarantor/Mortgagor) S/o Sh. Raunki Ram R/o Ward No. 7, Mallanwala Khas. Distt. Ferozepur, Punjab -152021, 10. Smt. Indu Bala (Guarantor/Mortgagor) W/o Kulbhushan Lal R/o Ward No. 7, Mallanwala Khas District Ferozepur, Punjab -152021, 11. Smt. Geeta (Guarantor/Mortgagor) W/o Chand Dhawan R/o Ward No. 7, Mallanwala Khas District Ferozepur, Punjab -152021, 12. Smt. Usha Devi (Guarantor/Mortgagor) W/o Gopal Krishan Chawla LR of Late Sh. Ram Rachpal S/o Raunki Ram Dhannu Mal Street Kotakpura, District Faridkot, Punjab-151204, 13. Sh. Chandan Dhawan (Guarantor/Mortgagor) S/o Late Sh. Om Parkash Sharma LR of Late Sh. Ram Rachpal S/o Raunki Ram R/o 453, Hira Mandi, Distt. Ferozepur Punjab- 152021, 14. Sh. Dinesh Dhawan (Guarantor/Mortgagor) S/o Late Sh. Om Parkash Sharma LR of Late Sh. Ram Rachpal S/o Raunki Ram #Jai Maa Laxmi Enclave, Distt. Ferozepur Punjab- 152021, 15. Smt. Sita Devi, alias Saveena Rani/ Saveena Chawla (Guarantor/Mortgagor) W/o Yashpal Chawla R/o 7/232, Bansal Street, Kotkapura Distt. Faridkot, Punjab -151204, 16. Sh. Kunal Dhawan (Guarantor/Mortgagor) S/o Rajinder Kumar R/o Ward No. 7, Mallanwala District Ferozepur, Punjab- 152021, 17. Sh. Kapil Kumar (Guarantor/ Mortgagor) S/o Rajinder Kumar R/o House No. 399, Sector- 4C, Mandi Gobindgarh Pin- 147301, 18. Sh. Satnam Singh (Guarantor/Mortgagor) S/o Gurbax Singh R/o Ward No. 7, Mallanwala District Ferozepur, Punjab- 152021, 19. Smt. Sukh Chain Rani (Guarantor/Mortgagor) Sh. Ram Lubhaya R/o Ward No. 7, Mallanwala District Ferozepur, Punjab- 152021, 20. Ajay Kumar (Guarantor/ Mortgagor) S/o Kahan Chand R/o Ward No. 7, Mallanwala, District Ferozepur-Punjab -152021.	Property 1. Vacant residential plot measuring 16 Marla (484 sq. yards) situated at Kamalwala Road, Guru Nanak Nagari, Mallanwala vide RTD No. 5062 dated 25.02.2004 in the name of Mangat Ram & Ramesh Rani Property 2. Residential house measuring 18 marla situated at Kamal Wala Road, Mallanwala bearing RTD No. 4015 Dated 28.02.1997 in the name of Kulbhushan Lal Property 3. Vacant residential plot measuring 22 Marla situated at Makhu Road, Mallanwala vide RTD No. 3581 dated 17.11.2011 in the name of Geetu W/o Chand Dhawan Property 4. Residential house measuring 7 Marla (211.75 sq. yards)situated at Guru Nanak Nagri, Mallanwala vide RTD No. 2562 dated 13.10.2006 in the name of Mangat Ram S/o Gurbaksh Lal Property 5. Residential house measuring 5 Marla (151.55 Sq. Yards) situated at Kamalwala Road Mallanwala vide RTD No 5061 dated 25.02.2004 in the name of Sukhchain Rani W/o Ram Lubhaiya	20.06.2022 Rs. 34,84,77,920.95 plus future interest w.e.f. 01.05.2022 plus other charges less recovery if any. Symbolic Possession	R.P.: Rs. 18,50,000/- EMD: Rs. 1,85,000/- Bid Increase amount: Rs. 1,00,000/-	06/10/2026 From 11.00 AM to 4.00 PM
			R.P.: Rs. 55,26,000/- EMD: Rs. 5,52,600/- Bid Increase amount: Rs. 1,00,000/-	06/10/2026 From 11.00 AM to 4.00 PM	
			R.P.: Rs. 85,300/- EMD: Rs. 85,300/- Bid Increase amount: Rs. 50,000/-	06/10/2026 From 11.00 AM to 4.00 PM	
			R.P.: Rs. 30,38,000/- EMD: Rs. 3,03,800/- Bid Increase amount: Rs. 1,00,000/-	06/10/2026 From 11.00 AM to 4.00 PM	
			R.P.: Rs. 14,24,000/- EMD: Rs. 1,42,400/- Bid Increase amount: Rs. 50,000/-	06/10/2026 From 11.00 AM to 4.00 PM	

Contact Person: Ms. Anu Bala, Authorised Officer, SAMB Chandigarh, Mobile: 9872635041

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 conducted 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 the e-KYC portal. 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 e-Wallet. 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, shall 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](https://baanknet.com), [b. www.pnbindia.in](https://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 provided.

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-Auctions) 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.

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- 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.
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a. <https://baanknet.com>, b. www.pnbindia.in
- 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>).
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- 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.
- 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.
- 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).
- 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
- 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.
- 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.
- 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.
- 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.
- The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".
- 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.
- 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.
- All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
- 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.
- 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.
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