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E-AUCTION / SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

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

E-Auction Sale Notice for Sale of Immovable Assets under the 'Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with provisions of Rule 8(6) 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",** & **"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) & guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF SALE OF THE SECURED ASSETS

Lot. No.	Name of the Branch / Name of the Account / Name & addresses of the Borrower/Guarantors Account	Description of Immoveable Mortgaged Property(ies) and Name of Owner(s)/ Mortgagors	Date of Demand Notice u/s 13(2) of SARFAESI Act 2002 & amount as per demand notice 13(2) Nature of possession	Reserve Price / Earnest Money Deposit (EMD) / Bid Increase Amount	Date and Time of E-Auction
1.	**Branch:- Jalalabad West** **M/s Dashmesh Rice Mills** **M/s Dashmesh Rice Mills,** Mohkam Arain Road, Jalalabad (West) District Ferozepur, Punjab -152024 **Mr. Raman Sidana (Partner) S/o Mr. Kishan Chand** R/o House No. 917, Near State Bank of Patiala, Ward No. 08, Jalalabad (w), Fazilka, Punjab -152024**, Sh. Ashwani Kumar,** R/o Near Darpan Dharm Kanda, 2/18 Bagh Colony Jalalabad West, District Fazilka, Punjab -152024, **Ranju Sidana,** R/o Near Darpan Dharm Kanda, 2/18 Bagh Colony Jalalabad West, District Fazilka, Punjab -152024, **Mrs. Vandana Sidana (Partner)** W/o Mr. Raman Sidana R/o House No. 917, Near State Bank of Patiala, Ward No. 08, Jalalabad (w), Fazilka, Punjab- 152024	**1.** All part and parcels of the property of land and building (Godowns) measuring 10 Kanal situated at Village Gumaniwala, Tiwana Road, Jalalabad (West), Punjab No. 3917 dated 27.11.1998 standing in the name of Sh. Ashwani Kumar and Sh. Raman Kumar. **Note:-** Sh. Ashwani Kumar AND Sh. Raman Kumar have sold the land measuring 10 Kanals 06 Marlas to M/s Dashmesh Agro Industries.	**a) 15.04.2021** **b) Rs. 33,91,39,355.73** as on 31.03.2021 with future interest w.e.f. 01.04.2021 **c) Symbolic dated 18.10.2021**	**R.P.: Rs. 1,30,49,000/-** **EMD: Rs. 13,04,900/-** **Bid Increase amount: Rs. 1,00,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
		2. All part and parcels of the property of Vacant Plot measuring 1 Kanal 11.50 Marla situated at Kamre Wala Road, Near Tara Automobiles, Ferozpur Road, Jalalabad (West) Punjab RTD No. 1392 dated 16.10.2015 standing in the name of Smt. Vandana Sidana.		**R.P.: Rs. 59,96,000/-** **EMD: Rs. 5,99,600/-** **Bid Increase amount: Rs. 1,00,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
		3. All parts and parcels of the property of Vacant Plot measuring 9 Marla situated at Mohkam Arian Road Jalalabad West, Punjab RTD No. 5382 dated 15.01.1999 owned by M/s Dashmesh Rice Mills. East: M/s Jagdish Rice Mills, West: Rasta, North:Mr. Jagdish Rai, South: M/s Dashmesh Rice Mills.		**R.P.: Rs. 5,75,000/-** **EMD: Rs. 57,500/-** **Bid Increase amount: Rs. 10,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
2.	**SAMB: CHANDIGARH** **M/s Supreme Import Export Ltd.** **1. M/s Supreme Import Export Ltd. (Borrower)** Bagrian Road, Dhuri Distt. Sangrur -148024, **Sh. Sanjeev Kumar Goyal, (Director/ Guarantor)** H No 278, Ward No. 16 B, Pindi Road, near SBOP, Dhuri Distt. Sangrur-148024, **Shri Rajiv Kumar (Director/ Guarantor)** H No 278, Ward No. 16 B, Pindi Road, near SBOP, Dhuri Distt. Sangrur-148024, **Smt. Shelly Goyal, (Director/ Guarantor)** H No 278, Ward No 16 B, Pindi Road, near SBOP, Dhuri Distt. Sangrur-148024, **Shri Sham Lal (Director/ Guarantor)** H No 278, Ward No. 16 B, Pindi Road, near SBOP, Dhuri Distt. Sangrur- 148024, **Smt. Puja Goyal (Guarantor)** H No 278, Ward No 16 B, Pindi Road, near SBOP, Dhuri Distt. Sangrur-148024 **NOTE:** These properties are also collaterally mortgaged in NPA Account M/s Supreme Polytubes Pvt. Ltd	**1.** Residential Property measuring 1890 Square Feet situated at Ward No. 10B, House No.291, Near National Playway School, Bus Stand Wali Gali, Mohalla Shivpuri (Backside bus stand) Dhuri bearing Sale Deed No. 294 dated 28.04.1994 in the name of Sanjeev Kumar.	**17.04.2021** **Rs. 19,81,83.418.19** as on 31.03.2021 plus interest w.e.f. 01.04.2021 plus interest and other charges and less recovery until payment in full. **11.10.2021 symbolic**	**R.P.: Rs. 24,54,000/-** **EMD: Rs. 2,45,400/-** **Bid Increase amount: Rs. 50,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
		2. Factory Land & Building measuring 400 Sq.Yards i.e. 3600 Sq.Feet situated at Malerkotla Road, Nehru Market,, Near Mahavir Mandir, Dhuri vide Sale Deed No.3708 dated 24.01.1996 in the name of in the name of Sh. Mehar Chand S/o Sh. Chela Ram		**R.P.: Rs. 82,41,600/-** **EMD: Rs. 8,24,160/-** **Bid Increase amount: Rs. 1,00,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
		3. Residential House measuring 100 Sq.Yards i.e. 3.1/3 Marlas being 3.1/3/702 share out of total measuring 35 Kanal 2 Marlas comprised in Khata No.121/147 having Khasra No.36//8/5-7, 13/7-8, 14/8-18, 15/8-0, 17/8-14, 18/1/1-16, 24/1/1-2 situated at Jain Colony, Chandigarh Road, Village Bahamian Khurd Tehsil & District Ludhiana bearing Sale Deed NO.11837 dated 10.11.2009 in the name of Sh. Sanjeev Kumar s/o Sh. Mehar Chand		**R.P.: Rs. 23,72,000/-** **EMD: Rs. 2,37,200/-** **Bid Increase amount: Rs. 50,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
3.	**BO: Main Mansa, 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 24.02.2026.**	**1.** 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 08.01.2004. In the name of **Sh. Sham Lal & Sh. Sohan 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. **Symbolic possession on 15.05.2023.**	**R.P.: Rs. 1,91,10,600/-** **EMD: Rs. 19,11,060/-** **Bid Increase amount: Rs. 2,00,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
		2. 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**		**R.P.: Rs. 91,40,400/-** **EMD: Rs. 9,14,040/-** **Bid Increase amount: Rs. 1,00,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
		3. 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 dated 29.05.2008 in the name of **Manju Bala & Smt.Pushpa Devi.**		**R.P.: Rs. 1,90,71,000/-** **EMD: Rs. 19,07,100/-** **Bid Increase amount: Rs. 2,00,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
4.	**BO: Basti Tankanwali (065400) SAMB: Chandigarh** **M/S MAHADEV INDUSTRIES** **M/s Mahadev Industries** Vikas Kumar S/o Mangat Ram, Ramesh Rani W/o Mangat Ram , Mangat Ram S/o Gurbaksh Lal, Kulbhushan S/o Ronki Ram Dhawan (Partner), Chand Dhawan S/o Kulbhushan Lal Dhawan (Partner), Sukhchain Rani W/o Ram Lubhaya, Jatinder Dhawan S/o Kulbhushan Lal Dhawan (Partner), Ajay Kumar S/o Mangat Ram (Partner), Indu Bala W/o Kulbhushan Lal, Geeta Dhawan W/o Chand Dhawan, Usha Rani W/o Gopal Krishan Chawla, Saveena Rani W/o Yash Pal Chawla, Rajinder Kumar S/o Raunki Ram	**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	**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. 22,78,000/-** **EMD: Rs. 2,27,800/-** **Bid Increase amount: Rs. 1,00,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
		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		**R.P.: Rs. 68,21,300/-** **EMD: Rs. 6,82,130/-** **Bid Increase amount: Rs. 1,00,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
		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		**R.P.: Rs. 10,51,880/-** **EMD: Rs. 1,05,188/-** **Bid Increase amount: Rs. 50,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
		4. Residential house msg 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		**R.P.: Rs. 37,49,900/-** **EMD: Rs. 3,74,990/-** **Bid Increase amount: Rs. 1,00,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
		5. Residential house msg 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		**R.P.: Rs. 17,58,000/-** **EMD: Rs. 1,75,800/-** **Bid Increase amount: Rs. 50,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
5.	**BO: Faridkot Main Bazaar, SAMB: Chandigarh** **M/s Golden Agarian Private Limited** **M/s Golden Agarian Private Limited,** through liquidator Sandeep Chitkara, Sadiq Road, Faridkot, Faridkot City, Punjab-151203, **Sh. Malkiat Singh S/o Sh. Sarwan Singh** R/o Sadiq Road, Sant Mohan Avenue, Faridkot 151203, **Harshinder Kaur W/o Sh. Gurcharan Singh** R/o Opposite K V School, Faridkot 151203, **Smt. Ramandeep Kaur W/o Harpreet Singh Gill** R/o Village Pindi Blocha Sadiq, Faridkot 1512512, **Sh. Sukhbir Singh @Sukhveer Singh@ Sukhveer Singh Samra S/o Late Harinderjeet Singh** C/o Samra Industries, Sadiq Road, Near Canal, Faridkot 151203, **M/s Samra Ice & General Mills** a prop firm situated at sadiq road, Faridkot 151203, **Smt. Gagandeep Kaur D/o Late Harinderjeet Singh** c/o Samra Industries, Sadiq Road, Near Canal, Faridkot 151203, **Smt. Bhupinder Kaur W/o Late Harinderjeet Singh** C/o Samra Industries, Sadiq Road, Near Canal, Faridkot 151203, **Sh. Rajveer Singh @ Rajveer Singh Samra S/o Late Harinderjeet Singh** C/o Samra Industries, Sadiq Road, Near Canal, Faridkot 151203, **Smt. Samanpreet Kaur W/o Sh. Jagjit Singh** R/o Bhan Singh Colony, Street No. 3, Faridkot, 151203, **M/s Everest rice Industries,** a prop firm situated at Sadiq Road, Faridkot, 151203 through its prop Sh. Malkiat Singh, **Smt. Amanveer Kaur W/o Rushnil Singh Chahal** H. No. 1564 Sector 36D, Chandigarh **NOTE: Original Title Deeds are held With the CBI & bank will provide the same to purchaser through court of CBI)**	Residential Plot admeasuring 362.66 Sq. Yard or 12 Marla situated at Sadiq Road, Near Dhillon Godowns, Faridkot Owned by **Late Sh. Harinderjit Singh S/o Bachittar Singh** Vide RTD No. 2376 Dated 05.09.2007. East-96' Gurmit Kaur, West-96' Vacant Plot, North-34' Balwinder Singh, South-34' Street	**A) 10.04.2018** **B) Rs. 50,93,78,115.82** + further interest & expenses w.e.f. 01.04.2018 **c) Symbolic possession** on 21.07.2019	**R.P.: Rs. 5,96,700/-** **EMD: Rs. 59,670/-** **Bid Increase amount: Rs. 10,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
6.	**BO: Jalalabad West CS Fazilka, SAMB: Chandigarh** **M/s Dashmesh Agro Industries** **M/s Dashmesh Agro Industries,** Tiwana Road, Jalalabad West, District Fazilka, Punjab - 152024 **Mr. Ashwani Sidana (Partner/ Guarantor)** S/o Mr. Kishan Chand Sidana, R/o Near Darpan Dharm Kanda, 2/18 Bagh Colony Jalalabad West, District Fazilka, Punjab -152024, **Mr. Sumit Sidana (Partner /Guarantor)** S/o Mr. Ashwani Sidana, R/o Near Darpan Dharm Kanda, 2/18 Bagh Colony Jalalabad West, District Fazilka, Punjab - 152024, **Mr. Shivam Sidana (Partner/ Guarantor)** S/o Mr. Ashwani Sidana, R/o Near Darpan Dharm Kanda, 2/18 Bagh Colony Jalalabad West, District Fazilka, Punjab -152024, **Mrs. Ranju Sidana (Guarantor)** W/o Mr. Ashwani Sidana, R/o Near Darpan Dharm Kanda, 2/18 Bagh Colony Jalalabad West, District Fazilka, Punjab -152024, **Mrs. Vandana Sidana (Guarantor)** W/o Mr. Raman Sidana, R/o Backside of Kisasan Colony, Street Opp. Veterinary Hospital, Jalalabad West, District Fazilka, Punjab - 152024.	**1.** All parts and parcels of the property of Rice Shellar land measuring 41 Kanal 14Marlas along with super structure of M/s Dashmesh Agro Industries sitiuated at Tiwana Road Jalalabad West bearing RTD No. 2564 dated 14.08.2012, RTD No. 5160 dated 02.05.2001, RTD No. 5157 dated 02.05.2001 owned by **M/s Dashmesh Agro Industries.**	**31.01.2020** **Rs. 29,50,89,781.96** as on 30.01.2020 with interest & costs, charges and other expenses thereon incurred from 01.01.2020 & less recovery **Physical on 19.12.2025**	**R. P.: Rs. 3,85,71,606/-** **EMD: Rs. 38,57,161/-** **Bid Increase amount: Rs. 1,00,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
		2. All parts and parcels of the property of commercial single storey building measuring 10.50 Marlas situated at Muktsar Road, Near J.P. Palace, Jalalabad West bearing RTD No.5749 dated 20.02.2013 standing in the name of Smt. Ranju Sidana		**R.P.: Rs. 72,29,000/-** **EMD: Rs. 7,22,900/-** **Bid Increase amount: Rs. 1,00,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**
7.	**BO: SAMB Chandigarh** **M/s Hoshiar Nirvair Tractors Pvt. Ltd.** **1. M/s Hoshiar Nirvair Tractors Pvt. Ltd.,** through its Directors **Sh. Nirvair Singh & Sh. Karnail Singh (since deceased)** Khasra No. 411-412, Village Bela Bathri, Near Tahliwal, Distt. Una, HP -174301. **2. Sh. Nirvair Singh, (Director/Guarantor) S/o Sh. Hoshiar Singh,** c/o M/s Hoshiar Nivrair Tractors Pvt. Ltd., H. No. 62, Village Jiwanpur, PO: Jonewal, Tehsil Samrala, Ludhiana. **3. Sh. Karnail Singh, (Director/Guarantor) S/o Sh. Hoshiar Singh,** since expired, Through all his legal heirs (not traceable) at C/o M/s Hoshiar Nirvair Tractors Pvt. Ltd., H.No. 62, Village Jiwanpur, PO: Jonewal, Tehsil Samrala, Ludhiana, **Also at:** H. No. 62, Village Jiwanpur, PO : Jonewal, Tehsil Samrala, Ludhiana. **4. Sh. Hoshiar Singh S/o Baldev Singh,** H.No. 62, Village Jiwanpur, PO: Jonewal, Tehsil Samrala, Ludhiana. **5. M/s H & T Automobile Industries (P) Ltd.,** (Guarantor) through its **Director Sh. Karnail Singh (since deceased),** Village Bela Bathri, Tehsil Haroli, Distt. Una, HP 174301	Commercial Leased land & building on land measuring 950 sq.mts situated at Plot No. 62, Phase III, Industrial Area, Tahliwal, Distt. Una, HP, vide Lease deed executed by Governor of Himachal Pradesh through the Deputy Director Industries Centre Una (HP) in favour of M/s H & T Automobile Industries Pvt. Ltd. through Supplementary lease deed vide registration No. 746, registered in the office of SR Haroli on 19.05.2015 **Note: Lease deed executed for 95 years in 2004. Remaining lease period is 74 years**	**A) 03.10.2019** **B) Rs. 3,19,54,054.14** as on 01.10.2019 with further interest thereon at the contractual rate plus costs charges & expenses thereon **C)** 05.06.2023 **D) Physical Possession**	**R.P.: Rs. 47,47,000/-** **EMD: Rs. 4,74,700/-** **Bid Increase amount: Rs. 1,00,000/-**	**18/02/2026 From 11.00 AM to 4.00 PM**

CONTACT PERSON: SH. N.P. SINGH, AUTHORISED OFFICER, SAMB CHANDIGARH, MOBILE: 8872042230

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: 31.01.2026
Place: Chandigarh

AUTHORIZED OFFICER
PUNJAB NATIONAL BANK, SAMB, CHANDIGARH