

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

(भारत सरकार का उपक्रम)

Punjab & Sind Bank

(A Govt. of India Undertaking)

Where service is a way of life

Z.O. Agra : 100 Feet Road, Dayalbagh,
Agra Uttar Pradesh-282005
Email: zo.agra@psb.bank.in

SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES ON 27.02.2026 (11.00 AM to 4.00 PM)

E-Auction Sale Notice for Sale of Immovable Assets is issued under the Securitization and Reconstruction of Financial assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 6(2) movable & 8(6) immovable of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower, Mortgagor (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, Symbolic/Physical possession of which has been taken by the Authorized Officer of the Bank/Secured Creditor, will be sold on “As is where is”, “As is what is” and “Whatever there is” basis for recovery of dues in below mentioned account/s. The details of Borrower(s)/Mortgagor(s)/Guarantors(s)/details of secured Assets(s)/Dues/Reserve price /e-Auction date & Time, EMD amount are mentioned in the table below.

DESCRIPTION OF IMMOVABLE PROPERTIES												QR CODE FOR LOCATION SITE	QR CODE FOR PROPERTY IMAGE	QR CODE FOR SERVICE PROVIDER
Sl. No.	Name of the Borrower/ Bank Branch	Description of property along with name of mortgagor (Owner of property)	Demand Notice Date & Outstanding amount mentioned therein	Reserve Price EMD Bid increase Amount	Property Inspection Date & Time	Status of possession (Physical or Symbolic)	Last Date & Time of EMD Submission	Date/ Time of e-Auction	Name & Contact Nos. of Authorized Officer					
1.	M/s Om Sai Traders BO: Guru Ka Tal, Agra	Residential property bearing House No.15/13 A, measuring 41.85 sq. mt. situated at Mohalla Soro Katra, Shahganj, Lohamandi Ward, Tehsil and Distt Agra in the name of Smt. Rekha Devi W/o Meghraj.	22.02.2024 & Rs.13,65,989.60/-	Rs. 19,00,000.00 Rs. 1,90,000.00 Rs. 19,00,00.00	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Gyan Prakash Verma (Chief Manager) Mobile: 8076189192 Email Id: gyanprakashverma@psb.bank.in					
2.	Sh. Kedar Singh S/o Late Babu Singh BO: Guru Ka Tal, Agra	Residential property No. 11/NP/6A, measuring 79.89 sq. mtrs. Mauza Narach, Nai Abadi, Nandlalpur, Tehsil & Distt: Agra in the name of Sh. Kedar Singh S/o Late Babu Singh	06.12.2018 & Rs.15,47,145.56/-	Rs. 23,00,000.00 Rs. 2,30,000.00 Rs. 23,00,00.00	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Gyan Prakash Verma (Chief Manager) Mobile: 8076189192 Email Id: gyanprakashverma@psb.bank.in					
3.	Sh. Ashok Kumar S/o Sh. Tej Singh and Smt. Maya Singh W/o Sh. Ashok Kumar BO: Guru Ka Tal, Agra	Immovable Property bearing Plot No.36 Khasra No.736, Bake Nai Abadi Shiv Nagar Nagla Nehra Mauza Narach Tehsil Etmadpur Distt Agra measuring 127.73 sq. mt. owned by Sh. Ashok Kumar S/o Sh. Tej Singh and Smt. Maya Singh W/o Sh. Ashok Kumar.	01.04.2022 & Rs.12,14,369.15/-	Rs. 27,10,000.00 Rs. 2,71,000.00 Rs. 27,100.00	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Gyan Prakash Verma (Chief Manager) Mobile: 8076189192 Email Id: gyanprakashverma@psb.bank.in					
4.	Smt. Nazrana W/o Sh. Shakeel Ahmed BO: Guru Ka Tal, Agra	Immovable property at EWS House No.E-2/1227, Shaheed Nagar, Tajganj Ward, Agra Tehsil & Distt. Agra measuring 34.44 sq.mt. owned Smt. Nazrana W/o Sh. Shakeel Ahmed	22.10.2024 & Rs.17,89,646.67/-	Rs. 10,10,000.00 Rs. 1,01,000.00 Rs. 10,100.00	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Gyan Prakash Verma (Chief Manager) Mobile: 8076189192 Email Id: gyanprakashverma@psb.bank.in					
5.	Sh. Ram Het S/o Sh. Phoop Singh and Smt. Reshamdei W/o Ram Het BO: Guru Ka Tal, Agra	Immovable property at Plot No. 3, Khasra No.314 MI, Jorabar Nagar, Lohamandi Ward, Tehsil & District Agra measuring 167.22 sq.mt. owned by Sh. Ram Het S/o Phoop Singh	02.12.2024 & Rs.5,21,627.87/-	Rs. 25,05,000.00 Rs. 2,50,500.00 Rs. 25,050.00	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Gyan Prakash Verma (Chief Manager) Mobile: 8076189192 Email Id: gyanprakashverma@psb.bank.in					
6.	Sh. Sajjan Singh S/o Sh. Rameshvar and Smt. Pushpa Devi W/o Sh. Sajjan Singh BO: Guru Ka Tal, Agra	Immovable Residential plot situated at Property No.41/BS/P-32, Khasra No.399, Rajpur Chungi, Mauza Bara Ukharra, Tehsil and Distt Agra Measuring 83.61 sq.mt in the name of Smt Pushpa Devi W/o Sajjan Singh	06.10.2023 & Rs.18,33,672.08/-	Rs. 23,25,000.00 Rs. 2,32,500.00 Rs. 23,250.00	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Gyan Prakash Verma (Chief Manager) Mobile: 8076189192 Email Id: gyanprakashverma@psb.bank.in					
7.	Sh. Vinod Kumar S/o Sh. Lakhpati and Smt. Saroj W/o Sh. Vinod BO: Guru Ka Tal, Agra	Immovable Property measuring 45.14 sq. mt. at Plot No. 38A/NP/K119A, Nagla Padma, Sewla Road, Tehsil & Dist Agra owned by Smt. Saroj Devi W/o Sh. Vinod Bhaskar.	11.04.2023 & Rs.8,09,964.78/-	Rs. 16,70,000.00 Rs. 1,67,000.00 Rs. 16,700.00	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Gyan Prakash Verma (Chief Manager) Mobile: 8076189192 Email Id: gyanprakashverma@psb.bank.in					
8.	Sh. Arvind Kumar S/o Ghanshyam Das BO: Rajpur Chungi Agra	Immovable Property measuring 83.61 SqMt Property no 19/GC/P-10 Khasra no 3065 Mauza Narach Garhi Chandni Tehsil Edmatpur, Agra, owned by Sh. Arvind Kumar S/o Ghanshyam Das	16-02-2023 Rs. 3,56,903.36	Rs. 38,05,000.00 Rs. 3,80,500.00 Rs. 38,050.00	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Kaushlendra Mohan Sahay (Chief Manager) Mobile: 9905314721 Email Id: kaushlendra.sahay@psb.bank.in					
9.	Sh. Mani Ram S/O Chet Ram & Nirmala Devi W/o Mani Ram BO: Rajpur Chungi Agra	Immovable Property measuring 41.58 SqMt Khasra no 3009 Plot Wakey Prakash Nagar Mauza Nehraich Tehsil Edmatpur Agra, owned by Nirmala Devi W/o Mani Ram	10-08-2021 Rs. 3,87,371.04	Rs. 9,24,100/- Rs. 92,410/- Rs. 9,241/-	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Kaushlendra Mohan Sahay (Chief Manager) Mobile: 9905314721 Email Id: kaushlendra.sahay@psb.bank.in					
10.	Sh. Shanti Swaroop S/o Harish Chand BO: Rajpur Chungi Agra	Immovable Property measuring 83.61 SqMt H No 19 Bagh Khinni Mahal Rajeev Nagar Raj Palace Mauza Basai Mustkil Agra, owned by Sh. Shanti Swaroop S/o Harish Chand	07.11.2019 Rs. 4,98,467.60/-	Rs. 15,33,000/- Rs. 15,33,00/- Rs. 15,330/-	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Kaushlendra Mohan Sahay (Chief Manager) Mobile: 9905314721 Email Id: kaushlendra.sahay@psb.bank.in					
11.	Sh. Kamlesh S/o Amrit Lal BO: Rajpur Chungi Agra	Immovable Property measuring 125 SqMt. H No. 13B/PN/49-50 Khasra No 208 & 209 Prem Nagar Nagla Bihari Mauza Bholai Muhammadpur Agra, owned by Sh. Kamlesh S/o Amrit Lal	05.10.2018 Rs. 4,98,962.42/-	Rs. 13,05,000/- Rs. 1,30,500/- Rs. 13,050/-	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Kaushlendra Mohan Sahay (Chief Manager) Mobile: 9905314721 Email Id: kaushlendra.sahay@psb.bank.in					
12.	Sh. Omprakash Bindal S/O Ram Bhariosal BO: Ghatia Azam Khan, Agra	Immovable Property measuring 76.08 Sq. Mt. at Plot no 38A/ 26, Khasra no 45, Mauza Sewla jaat, Tehsil & Distt. Agra owned by Sh. Omprakash Bindal S/o Ram Bhariosal Aganwal	01.06.2024 Rs. 11,99,995.53/-	Rs. 22,00,000/- Rs. 2,20,000/- Rs. 22,000/-	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Kaushlendra Mohan Sahay (Chief Manager) Mobile: 9905314721 Email Id: kaushlendra.sahay@psb.bank.in					
13.	M/s H.R. Enterprises Prop. Miss. Hirdesh Sharma D/o Sh. Rinku Sharma BO: IBD, Agra	Immovable property measuring 55.86 Sqmt. At Nagar Niagm No 44/BK/P-6, Plot No 6, Basant Kunj Minjumala Khasra No 929 to 931 Mauza Bodla Lohamandi Ward Agra Owned By Sh. Rinku Sharma S/o Netrapal Sharma	23-11-2023 Rs. 22,15,054.77	Rs. 12,65,000.00 Rs. 1,26,500.00 Rs. 12,650.00	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Kaushlendra Mohan Sahay (Chief Manager) Mobile: 9905314721 Email Id: kaushlendra.sahay@psb.bank.in					
14.	Sh. Iqbal SO Nazar Hussain BO: Hing Ki Mandi Agra	Immovable Property H. No. 36/192 Teli Pada Loha Mandi Agra 282002. Sale deed dated 09.04.2015 Bahi No 1 Jild No 11430 PG No. 153 to 210 Serial no 3666 Registered by Sub Registrar (2), Sadar, Agra, Area 87.80 Sq Meter in the name Iqbal SO Nazar owned by Sh. Iqbal SO Nazar Hussain H No 39/191 Teli Pada Loha Mandi 282002 Agra	23.09.2019 Rs. 8,71,394/-	Rs. 17,10,000/- Rs. 1,71,000/- Rs. 17,100/-	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Kaushalendra Mohan Sahay (Chief Manager) Mobile: 9905314721 Email Id: Kaushalendra.Sahay@psb.bank.in					
15.	Sh Saurabh Gupta SO Sh Sushil Kumar Gupta (Borrower) Smt Priyanka Gupta WO Saurabh Gupta (Borrower) BO: Hing Ki Mandi Agra	Immovable Property Flat No 10 Ground Floor measuring 80.35 Sq mt on Plot No 53 and 54 min Jumla khasra no 39 sitaram vatika, Agra in the name of Sh Saurabh Gupta SO Sushil Kumar Gupta and Smt. Priyanka Gupta WO Saurabh Gupta sale deed dated 06.04.2017 bahi no 1 jild no 4405 page no 151 to 190 at Sr No 1103 registered at Sub Registrar 4 sadar Agra	04.02.2019 Rs. 11,39,472/-	Rs. 13,70,000/- Rs. 1,37,000/- Rs. 13,700/-	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Kaushalendra Mohan Sahay (Chief Manager) Mobile: 9905314721 Email Id: Kaushalendra.Sahay@psb.bank.in					
16.	Sh. Mukesh Kumar SO Sh Tota Ram (Borrower) BO: Hing Ki Mandi Agra	Immovable Property NAGAR NIGAM NO- 12B/ON, PLOT NO 59, 60 KHASRA NO 2995 HH/HBADI PRAKASH NAGAR MAUZA NARAICH ETMADPUR AGRA measuring 167.20sq mt in the name of Sh. Mukesh Kumar SO Sh Tota Ram	14.01.2020 Rs. 14,61,179/-	Rs. 30,00,000/- Rs. 3,00,000/- Rs. 30,000/-	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Kaushalendra Mohan Sahay (Chief Manager) Mobile: 9905314721 Email Id: Kaushalendra.Sahay@psb.bank.in					
17.	M/S Dhan Collection Proprietor Lalit Kumar Sh. Lalit Kumar SO Mohan Lal (Borrower) BO: Hing Ki Mandi Agra	Immovable Property Flat No 3, Second Floor, Sitaram vatika, Chamroli Agra in the name of Sh Lalit Kumar so Mohan Lal, Sale deed dated 06.04.2017, Bahi No 1, Jild No 4405, Page No 191-240 at serial No 1104, registered at Sub registrar 4, Sadar Agra in the name of Lalit Kumar SO Mohan Lal measuring 88.25 sq mt.	11.06.2019 Rs. 11,87,288/-	Rs. 14,95,000/- Rs. 1,49,500/- Rs. 14,950/-	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Kaushalendra Mohan Sahay (Chief Manager) Mobile: 9905314721 Email Id: Kaushalendra.Sahay@psb.bank.in					
18.	Sh Suraj Yadav SO Sh Girish Kumar BO: Hing Ki Mandi Agra	Immovable Property Flat No 7, GF, Plot No 53 and 54 Sita Ram Vatika Mauza Chamroli, Agra, (UP) measuring 800 sq ft in the name of Sh Suraj Yadav SO Sh. Girish Vadaul Sale deed dated 18.12.2017, Bahi No 1, Jild No 4634, Page No 295 to 366, Serial No 5016, Registered by Sub Registrar-4, Sadar, Agra	11.06.2019 Rs. 20,56,882/-	Rs. 12,24,000/- Rs. 1,22,400/- Rs. 12,240/-	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Kaushalendra Mohan Sahay (Chief Manager) Mobile: 9905314721 Email Id: Kaushalendra.Sahay@psb.bank.in					
19.	Sh SIDDHI ENTERPRISES PROP.SH. LALIT KUMAR SH. LALIT KUMAR SO ANANT KUMAR BO: Hing Ki Mandi Agra	Immovable Property C27, SARLA BAGH, DAYAL BAGH, AGRA-282005, UP measuring 66.88 sq mtr IN THE NAME OF SH. LALIT KUMAR SO SH ANANT KUMAR, SALE DEED DATED 10.12.1991, BAH1 NO 1, JILD NO 426 PAGE NO 45 TO 56 SERIAL NO 10270, REGISTERED AT SUB REGISTRAR AGRA	03.07.2019 Rs. 15,10,267/-	Rs. 25,30,000/- Rs. 2,53,000/- Rs. 25,300/-	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Kaushalendra Mohan Sahay (Chief Manager) Mobile: 9905314721 Email Id: Kaushalendra.Sahay@psb.bank.in					
20.	Mr. Idrees Khan s/o Shri. Nivas Ali alias Mr. Basheer (Borrower) BO: SR Aligarh	A residential house No.11/400Z. 114A of Mohalla Saray Kutub Aligarh part of khasra no. 3199,3187, 3188, 3189, 3203, 3204, 3205, 3206, 3207, 3208, 3209, 3210, 3213 consisting area 100.00 sq. yard or 83.61 sq mt. Situated near Mullapara Bhujpura Mohalla Saray Kutub Pargana	28.08.2024 Rs.1441079.12/-	Rs. 31,00,000/- Rs. 3,10,000/- Rs. 31,000/-	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Kaushalendra Mohan Sahay (Chief Manager) Mobile: 9905314721 Email Id: Kaushalendra.Sahay@psb.bank.in					
21.	M/s Galaxy Enterprises Prop. Mohd. Dilshad BO: SR Aligarh	Residential Double Storied House Property Bearing Nagar Nigam No: 10/848 (New) 10/320 (Old), Which is Part & Parcel of Khasra No: 2811 Mi. Area 261.70 sq. mtrs., Sarai Miyan, Shafi Road, Jangal Garhi, Pargana	29.08.2022 Rs.38,97,241/-	Rs. 72,00,000/- Rs. 7,20,000/- Rs. 72,000/-	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Kaushalendra Mohan Sahay (Chief Manager) Mobile: 9905314721 Email Id: Kaushalendra.Sahay@psb.bank.in					
22.	M/s RR Steel Prop. Sh. Rakesh S/O Sh. Rajveer Singh BO: SR Aligarh	A Residential Property Part of Khet No: 581, Situated at Gali No: 1, Goolar Road, Delhi Gate, Tehsil – Koil, Aligarh, (UP), Area 80.51 sq. yards or 67.31 sq. mtrs.	02.07.2025 Rs. 28,91,027.72	Rs. 32,00,000/- Rs. 3,20,000/- Rs. 32,000/-	23.02.2026 11:00 AM to 4:00 PM	Symbolic Possession	26.02.2026 Upto 4:00 PM	27.02.2026 11:00 AM to 4:00 PM	Sh. Kaushalendra Mohan Sahay (Chief Manager) Mobile: 9905314721 Email Id: Kaushalendra.Sahay@psb.bank.in					

TERMS & CONDITIONS:- 1. The online E-auction shall be held through auction platform i.e. <https://baanknet.in> on the date and time provided. The intending bidders/purchasers are required to register through <https://baanknet.in> by using valid email ID and mobile number. The intending bidders/purchasers are further required to upload their KYC documents and Bank details. Registration and uploading formalities should be completed well in advance. 2. EMD Payment: The intending Bidders/Purchasers are requested to register on portal (<https://baanknet.in>) using their email-id and mobile number. The process of e-KYC is to be done through Digilocker and after completion of KYC verification, the intending bidders/purchasers may login and make the EMD payment. For EMD payment intending bidders/purchasers can be guided by the buyer manual provided therein on portal after login as buyer. Payment can be made through payment gateway and also by way of creating challans and by depositing the amount in the wallet. The payment must be ensured well in advance before the stipulated time. Interested bidder shall deposit pre-bid EMD with <https://baanknet.in> in Auction portal before the close of e-auction. The EMD shall not bear any interest, for refund of EMD of the unsuccessful bidders, bidder has to seek the refund online from e-auction service provider by logging in <https://baanknet.in> and by following procedure for refund given in buyer manual. EMD amount of the unsuccessful bidder will be returned without interest. After successful H1 bidding that remaining amount is to be remitted to A/c no. 80315038010002 Name : Earnest Money IFSC code: PSIB00080313. While bidding the bidder has to select the property for which offer is submitted from the list mentioned in the above website and/or bidder can directly enter property ID. For queries contact number-8291220220 & email id – support.baanknet@psballiance.com. For registration, Login and Bidding Rules, please refer Buyer Manual link provided in the home page of <https://baanknet.in>. 4. Bidder's e-Wallet should have sufficient balance equivalent to or above the EMD amount at the time of bidding. 5. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quote and the increase in the bid amount must be of increment amount mentioned. Ten 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 ten minutes to the last highest bid, the e-auction shall be closed. 6. It is the responsibility of intending Bidders(s) to properly read the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly. 7. After finalization of e-Auction by the Authorized Officer, successful bidder will be informed by our above referred service provider through SMS/email registered with the service provider. 8. The secured asset shall not be sold below the reserve price. 9. The success auction Purchaser/Bidder shall, have to deposit 25% (twenty five percent) of the bid amount (i.e. including EMD amount deposited earlier) immediately on finalization/concluding of Auction i.e. on the same day or not later than next working day. The balance amount of bid/purchase price payable shall be paid by successful auction Purchaser/Bidder to the Authorized officer on or before fifteenth day of confirmation of sale of the property or such extended period as may be agreed upon in writing between the purchaser and secured creditors, in any case not exceeding three months. In case of failure to deposit the amount as mentioned above within the stipulated time, the amount deposited by successful bidder shall 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. 10. Default of payment: Default of payment of 25% of bid amount (including EMD) on the same day or the next working day as stated above and/or 75% of balance bid amount within stipulated time shall render automatic cancellation of sale without any notice. The EMD and any other monies paid by the successful bidder shall be forfeited to the Bank by the Authorized officer and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold. 11. 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 deposited by the successful bidder only at the time of deposit of remaining 75% of the bid amount. 12. No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate, shall be entertained. The sale certificate shall be issued only in the name of the successful bidder. 13. The Authorized Officer reserve the right to accept any or reject any/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. 14. The sale certificate shall not be issued pending operation at any stay/injunction/restraint order passed by the DRT/DRAT/High Court or any other court against issue of sale certificate. Further, no interest shall be paid on the amount deposited during this period. The deposit made by the successful bidder, pending execution of Sale Certificate, shall be kept in non-interest bearing deposit account. No request for return of deposit either in part or full/cancellation of sale shall be entertained. In case of stay of further proceeding by DRT/DRAT/High Court or any other court, the auction may either be deferred or cancelled and persons participating in the same shall have no right to claim damages, compensation or cost for such postponement or cancellation against Authorized officer/Bank. 15. The intending purchaser can inspect the property on date and time mentioned above or as communicated by the Bank at their expense. For inspection about the title document & other documents available with the Bank, the intending bidders may contact concerned branch of Punjab & Sind Bank during office hours. 16. The properties are being sold on “As is where is”, “As is what is” and “Whatever there is” basis and the intending bidders should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/other Statutory authorities regarding the encumbrances and claims/rights/charges of any authority such as Sale tax, Excise/GST/Income Tax beside the Bank's Charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc. over the property before submitted their bids. The e-auction advertisement does not constitute and shall not be deemed to constitute any commitment or any representation of the Bank. The Authorized officer/Secured Creditor shall not be responsible in any way for any third party encumbrances/claims/rights/dues. No claim of whatsoever nature regarding the property put for sale for charges/encumbrances, over the property or on any other matter etc. shall be entertained after submission of the online bid. 17. The bank does not undertake any responsibility to procure any permission/license, NOC etc. in respect of the property offered for sale. The Authorized Officers/Secured creditor shall not be responsible for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/Local Authority/Co-operative Housing Society or any other dues, taxes levies, fees, transfer fees id any in respect of and/or in relation to the sale of the said property. Successful Bidders has to comply with the provisions of Income tax regarding purchase of property & to pay tax to the authorities as per applicable rates. 18. 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 glitches or reason/contingencies affecting the e-auctions. 19. If Property is in symbolic possession of Bank and bidder is purchasing the property in symbolic possession then same shall be at their own risk and responsibility. 20. In case of any dispute arises as to the validity of the bid(s), amount of bid, EMD or as to the eligibility of the bidder, authority of the person representing the bidder, the interpretation and decision of the Authorized Officer shall be final. In such an eventuality, the Bank shall in its sole discretion be entitled to call of the sale and put the property to sale once again on any date and at such time as may be decided by the Bank. For any kind of dispute, bidder are required to contact the concerned Authorized Officer of the concern branch only. 21. The Sale is subject to confirmation by the Secured Creditor Bank. 22. The sale is subject to a condition/Rules/Provision prescribed in the SARFAESI Act and Security interest (Enforcement) Rules, 2002 framed there under and the terms & conditions mentioned above. For more details if any prospective bidders may contact the Authorized Officer.

THIS NOTICE IS ALSO BE TREATED AS 30 DAYS STATUTORY SALE NOTICE TO BE BORROWER AND GUARANTOR (LRS) UNDER RULE 8(6) SARFAESI SECURITY INTEREST (ENFORCEMENT) RULE 2002
Date: 27.01.2026, Place: Agra **Authorised Officer, Punjab & Sind Bank**

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New Delhi