


केनरा बैंक Canara Bank
भारत सरकार का बैंक


सिंडिकेट Syndicate

**CHANDIGARH SECTOR 35-B BRANCH:- SCO 311-32,
SECTOR 35-B, CHANDIGARH - 160036**

DEMAND NOTICE

**DEMAND NOTICE UNDER SECTION 13(2) OF THE SECURITISATION
AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT
OF SECURITY INTEREST ACT, 2002**

Date: 31.01.2026

To,

Borrower(s):- (1) M/s Ritik Enterprises, Basement and Ground Floor, Showroom No. 4, Kishanpura Road, Gurjivan Vihar Dhakoli, Zirakpur, Mohali, Punjab - 140603 (2) **Mr. Hunny S/o Sh. Jaswant Kumar (Proprietor),** R/o H. No. 28, Ward No. 12, Kharaundi Road, Cheeka, Kailthal, Haryana - 136034.

Guarantor(s) / Mortgageor(s):- **Mr. Jaswant Kumar S/o Lt. Mr. Vasudev, Address-I:-** H. No. 28, Ward No. 12, Kharaundi Road, Cheeka, Kailthal, Haryana - 136034. **Address-II:-** Flat No. 108-A, Ground Floor, 3BHK, Alba Homes, Swami Enclaves, Ma Enclave, Dhakoli, Zirakpur. **Address-III:-** Cheeka, Tehsil Guhla, Distt. Kailthal, Haryana-136034.

Loan No. / Nature of Loan / Limit	Loan Amount	Liability as on 30.01.2026	Rate of Interest
125000879053 / MSME - OD/OCC	Rs. 19,50,000/-	Rs. 20,00,004.22	10.25% + 2%

The above said loan / credit facilities are duly secured by way of mortgage / hypothecation of the assets more specifically described in the schedule hereunder, by virtue of the relevant documents executed by you in our favour. Since you had failed to discharge your liabilities as per the terms and conditions stipulated, the Bank has classified the debt as **NPA** on 29.01.2026. Hence, we hereby issue this notice to you under Section 13(2) of the subject Act calling upon you to discharge the entire liability of **Rs. 20,00,004.22 (Rupees Twenty Lakh Four and Paise Twenty Two only)** together with further interest and incidental expenses and costs, within sixty days from the date of the notice, failing which we shall exercise all or any of the rights under section 13(4) of the subject Act.

Further, you are hereby restrained from dealing with any of the secured assets mentioned in the schedule in any manner whatsoever, without or prior consent. This shall not prejudice to any other rights available to us under the subject Act and / or any other law in force.

Your attention is invited to provisions of Sub-Section (8) of Section 13 of the SARFAESI Act, in respect of time available, to redeem the secured assets.

The demand notice had also been issued to you by Registered Post Ack due to your last known address available in the Branch record.


Detailed Description to be given (Schedule of Security)

Movable:- Hypothecation of Books and Stocks. **Immovable:-** House constructed over a plot measuring 00 Kanal 05 Marla being 5/347 share of land measuring 17 Kanal 07 Marla entered at Khawat No. 57 now Khawat No. 64, Khatoni No. 194 now Khatoni No. 111, Rect. No. 29, Killa No. 1/2(2-5), 9(4-4), 10(8-0), Rect. No. 30, Killa No. 6/1(2-18), Kittas 04 is situated within the revenue estate of Village Guhla, Tehsil Guhla, Distt. Kailthal as per Jamabandi for the year 2007-2008 and 2017-2018, Regd. Sale deed No. 1753/1 Dated 02.08.2010 and Mutation No. 1688 and bearing Property ID No. 27C20U24 according to copy of attestation register for the Year 2020-2021, situated within the municipal limits of municipal limits of Municipal Committee Cheeka, Tehsil Guhla, Distt. Kailthal in the name of Sh. Jaswant Kumar. **Name of Title Holder:- Mr. Jaswant Kumar S/o Lt. Mr. Vasudev.**

Date: 07.02.2026

Place: Chandigarh

AUTHORISED OFFICER

 <p>...the name you can BANK upon!</p> <p>SAMB CHANDIGARH, SCO 60-61, Sector 17-B, Chandigarh, PIN 160017 Telephone No.: 0172-5040788 & 796, E-Mail: zs3340@pnb.bank.in</p>			E-AUCTION / SALE NOTICE					
PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES DETAILS OF THE ENCUMBRANCES KNOWN TO THE SECURED CREDITORS: NOT KNOWN TO SECURED CREDITOR								
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(i) 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.								
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 SAREFSAI 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			
				Reserve Price: Rs. 1,95,83,728/- EMD Amount: Rs. 19,58,372/- Bid Increase amount: Rs. 2,00,000/-				
1.	BRANCH: 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.	All Part and Parcel of Factory Land measuring 19 Kanal 11.5 Marla situated at Sadiq Road, Faridkot, RTD No. 3300 and 3307 Dated 30.10.2001 All Part and Parcel of Factory Land and Building having underneath land area of 20 Kanal situated at Sadiq Road, Faridkot, RTD 1271 Dated 11.06.1999 owned by M/s Everest Rice Industries. Possession : Symbolic	A) 10.04.2018 B) Rs. 50,93,78,115.82 plus further interest & expenses w.e.f. 01.04.2018 C) Symbolic possession on 21.07.2019	Reserve Price: Rs. 1,95,83,728/- EMD Amount: Rs. 19,58,372/- Bid Increase amount: Rs. 2,00,000/-	02.03.2026 From 11.00 AM to 4.00 PM			
2.	BRANCH: SAMB CHANDIGARH M/s Modi Solvex M/s Modi Solvex, V.P.O. Mandiani, Jagraon Road, Mullampur, Ludhiana Punjab - 141101, Sh. Ashish Modi S/o Sh. Vijay Kumar Modi, R/o House No. 101, Modi Enclave, Near Gurdev Hospital, Barewal Road, Ludhiana, Punjab- 141012 Mrs. Rohini Modi W/o Sh. Ashish Modi R/o House No. 101, Modi Enclave, Near Gurdev Hospital, Barewal Road, Ludhiana, Punjab- 141012, Smt. Sushma Modi S/o Sh. Vijay Kumar Modi, R/o House No. 101, Modi Enclave, Near Gurdev Hospital, Barewal Road, Ludhiana, Punjab- 141012, Smt. Sarika Modi W/o Sh. Anubhav Modi, R/o House No. 19, Modi Enclave, Barewal Road, Ludhiana, Punjab- 141012, Sh. Anubhav Modi S/o Sh. Narinder Kumar Modi, R/o House No. 101, Modi Enclave, Barewal Road, Ludhiana, Punjab- 141012, Sh. Vijay Kumar Modi S/o Sh. Madan Gopal Modi R/o House No. 101, Modi Enclave, Near Gurdev Hospital, Barewal Road, Ludhiana, Punjab- 141012, M/s Modi Agro Products V.P.O. Mandiani, Jagraon Road, Mullampur, Ludhiana, Punjab- 141101.	1. Industrial Plot measuring 2 Kanal-10 ½ Marla out of which 1K-12-3/10M comprised in Khalsa No.25/6/2, 15, 26/20, 21, 22/2, 27/1, 28/1/4/2, 5, 6, 7/1, 14/2, 15, 16/1, 17/1, Khata No.80/96 and 0K-18-1/5M comprised in Khalsa No.9/1/4, 15, 25/24, 20/6/2, 15/1, Khata No.144/180-81-182 Hadbast No.254 as per Jamabandi for the year 2007-08 situated at Village Paddi, Sahnewal Dehlon Road, Sub-Tehsil Dehlon, Tehsil and Distt. Ludhiana vide Waska No 2042 dt 17.02.2012 in the name of Sh. Ashish Modi S/o Vijay Kumar Modi Possession : Symbolic Flat No.16 (Ground Floor only) measuring 195 sq. yards comprised in Khalsa No.16/17/2/1-15-16/1-25/2-22/5-6/16/16/2-25/1, Khata No. 16/16-170/173 as per Jamabandi for the year 2008-09 situated at Abadi Aggarwal Enclave, Village Balloke, Hadbast No.103, Tehsil and Distt. Ludhiana vide Waska No 7911 dated 16.12.2014 in the name of Smt. Sushma Modi W/o Sh. Vijay Kumar Modi. Possession : Symbolic Flat No.16 (First & Second Floor including roof) Khalsa No.16/17/2/1-15-16/1-25/2-22/5-6/16/16/2-25/1, Khata No. 12/12-145/149 as per Jamabandi for the year 2003-04 situated at Abadi Aggarwal Enclave, Village Balloke, Hadbast No.103, Tehsil and Distt. Ludhiana vide Waska No 5119 dated 12.08.2015 in the name of Smt. Sushma Modi W/o Sh. Vijay Kumar Modi. Possession : Symbolic Residential House measuring 59.125 Sq yards + 59.125 Sq yards= Total 118.25 sq yards comprised in Khalsa No.17/13-14-15/1-17-2-18-23-24-18/3-4-5, Khata No. 41/44, Hadbast No.101 as per Jamabandi for the year 2007-08 vide Sale Deed 14808, dated 24.03.2017 and Sale Deed No. 14805 dated 24.03.2017 situated at Plot No. 202, Prabhu Nagar, Jassian Road, VPO Jassian, Tehsil and Distt. Ludhiana standing in the name of Smt Rohini Modi W/o Ashish Modi and Smt. Sarika W/o Sh. Anubhav Modi. Possession : Symbolic	A) 05.08.2025 B) Rs. 27,99,11,236.36 plus interest and other charges w.e.f. 23.07.2025 C) Symbolic possession on 27.10.2025	Reserve Price: Rs. 58,43,146/- EMD Amount: Rs. 5,84,315/- Bid Increase amount: Rs. 1,00,000/-	17.03.2026 From 11.00 AM to 4.00 PM			
				Reserve Price: Rs. 77,80,050/- EMD Amount: Rs. 7,78,005/- Bid Increase amount: Rs. 1,00,000/-	17.03.2026 From 11.00 AM to 4.00 PM			
				Reserve Price: Rs. 21,57,406/- EMD Amount: Rs. 2,15,741/- Bid Increase amount: Rs. 50,000/-	17.03.2026 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 8291222020, Email id: support.ebkraj@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								