

### PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES

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 moveable/immovable property(ies) mortgaged/hypothecated/charged to the Secured Creditor, the constructive/ Physical/Symbolic (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.

Sr. No.	Name of the Borrower & Bank Branch Details	Name of Owner(s)/ Mortgagor(s) of Property(ies)	Description of Immovable 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	Date & Time of E-Auction.	Detail of the encumbrances known to the secured creditors
					EMD		
1.	M/S Kartar Singh Jasvir Singh B/o Nihal Singh Wala (032910)	Sh. Rajpal Singh Brar S/o Narang Singh Brar	Property admeasuring 01k-02M-4.5S being 405/2664 share of land measuring 07-08M, Khewat No. 398, Khasra No. 18/17/1(4-0)17/2(3-8), vide jamabandi 2004-05 situated at Barnala Road, Dhalial colony, Nihal Singh Wala, Distt Moga comprised of one sale deed vide vasika no. 2485 dated 06-03-2009 with sub registrar at Nihal Singh Wala in the name of Rajpal Singh Brar S/O Narang Singh Brar bounder as hereunder:- East-11'street, West-20'Street, North-Baya, South- Baya.	06.08.2018 Rs: 78,45,933.03/- Plus Future Interest w.e.f 31.07.2018 & Charges incurred by the bank Less recovery received, if any Secured assets are under Symbolic Possession.	Rs. 20,23,000/- Rs. 2,02,300/- Rs. 20,000/-	29.03.2024 11.00AM TO 04.00PM	NOT KNOWN
2.	M/S L.S Dhillon & Co B/o Khai PHEME Ki (049710)	Kulwinder Kaur W/o Lakha Singh	Residential plot no 4, Measuring 212.66 yard ( 1914 Square feet ) Vide Vasika No 1271 Dated 27.05.2013 situated at Plot No 4, Deep Avenue, Opposite Gilco Valley, Old Zira Road, Distt Ferozpur. In the name of Kulwinder Kaur w/o Lakha Singh.	01.04.2015 Rs: 2615011.12 - Plus Future Interest w.e.f 30.06.2015 & Charges incurred by the bank Less recovery received, if any Secured assets are under Symbolic Possession	Rs. 3,61,522/- Rs. 36,155/- Rs. 3,600/-	29.03.2024 11.00AM TO 04.00PM	NOT KNOWN
3.	M/S L.S Dhillon & Co B/o Khai PHEME Ki (049710)	Kulwinder Kaur W/o Lakha Singh	Residential plot no 5, Measuring 212.66 yard ( 1914 Square feet ) Vide Vasika No 1271 Dated 27.05.2013 situated at Plot No 5, Deep Avenue, Opposite Gilco Valley, Old Zira Road, Distt Ferozpur. In the name of Kulwinder Kaur w/o Lakha Singh	01.04.2015 Rs: 2615011.12 - Plus Future Interest w.e.f 30.06.2015 & Charges incurred by the bank Less recovery received, if any Secured assets are under Symbolic Possession	Rs. 3,61,522/- Rs. 36,155/- Rs. 3,600/-	29.03.2024 11.00AM TO 04.00PM	NOT KNOWN
4.	M/S L.S Dhillon & Co B/o Khai PHEME Ki (049710)	Kulwinder Kaur W/o Lakha Singh	Residential plot no 6, Measuring 212.66 yard ( 1914 Square feet ) Vide Vasika No 1271 Dated 27.05.2013 situated at Plot No 6, Deep Avenue, Opposite Gilco Valley, Old Zira Road, Distt Ferozpur. In the name of Kulwinder Kaur w/o Lakha Singh.	01.04.2015 Rs: 2615011.12 - Plus Future Interest w.e.f 30.06.2015 & Charges incurred by the bank Less recovery received, if any Secured assets are under Symbolic Possession	Rs. 3,61,522/- Rs. 36,155/- Rs. 3,600/-	29.03.2024 11.00AM TO 04.00PM	NOT KNOWN
5.	Sh.Harinder Singh s/o Tarsem Singh B/o Bagha Purana (063710)	Sh.Harinder Singh S/o Tarsem Singh	"Residential House measuring 04 marla being 72/526 share of land 146 Kanal 03 Marla bearing Khasra no 172,173,188,189 out of Khewat no 993, Khatauni no 1385 to 1388 and area measuring 02 Marla being 2/638 share of 31 Kanal 18 Marla being Khasra no 124/118/2(1-12) 19(8-0) 21(8-0) 22(8-0)23/1(5-8) 140/1/1(0-9) 1/2(0-9) Khewat no 995 Khatauni no 1394 wide sale deed no 549 dated 15/6/2017 situated at vil Bagha Purana Distt Moga Standing in the name of HARINDER SINGH S/o TARSEM SINGH opp Spring Field School vil Bagha Purana Distt Moga. East: Pawan Kumar, West: Dr. Sharma, North: Rasta, South: Baljinder Kaur".	05.09.2019 Rs: 13,61,679/- Plus Future Interest w.e.f 05.09.2019 & Charges incurred by the bank Less recovery received, if any Secured assets are under Symbolic Possession	Rs. 12,83,925/- Rs. 1,28,393/- Rs. 12,000/-	29.03.2024 11.00AM TO 04.00PM	NOT KNOWN
6.	Komalpreet Kaur, Varinder Singh & Surjeet Singh B/o Makhu (203810)	Varinder Singh S/o Surjeet Singh	Commercial cum residential double storey building Measuring 1 Marla 2.25 sarsai ( 282 Square feet ) being 1/16 share of 1 Kanal out of Khasra no 29M//19/2(1-0) of Jamabandi 2015-16 Vide Vasika No 119/1/218 Dated 25.10.2018 situated at Vinjo Ke, Tehsil Zira, Distt Ferozpur in the name of Varinder Singh S/o Surjeet Singh. North: Passage, South: Surjit Singh, East: Sadhu Singh West: Manjit Kaur.	21.09.2022 Rs. 1923670.42 as on 21.09.2022 Plus Future Interest & Charges incurred by the bank Less recovery received, if any Secured assets are under Symbolic Possession	Rs. 22,00,000/- Rs. 2,20,000/- Rs. 22,000/-	29.03.2024 11.00AM TO 04.00PM	NOT KNOWN
7.	M/S Mahadev Industries B/o Basti Tanknawali (065400)	Usha Rani and Saveena Rani	Commercial cum residential built up property msg 3681 sq. feet at Dhannu Mal Street, Kotkapura Vide RTD No 227 dated 17.04.1989 and 6215 dated 16.03.1989 in name of Usha Rani and Saveena Rani.	20.06.2022 Rs. 34,84,77,920.95 plus interest w.e.f 01.05.2022 plus other costs Minus recovery if any, Secured assets are Under Physical Possession	Rs. 1,89,84,750/- Rs. 18,98,475/- Rs. 1,90,000/-	29.03.2024 11.00AM TO 04.00PM	NOT KNOWN
8.	Balwinder Enterprises Bagdadi Gate Ferozpur (345200)	Narinder Kaur W/o Balwinder Singh	Residential House Measuring 7.95 Marla (Total-2164 squire feet ) Rect no 196 Kila 26(0-4) , Rect no 209 Kila 1/3(1-10) , Rect no 196 kila 19(7-4) , 20/1 (1-16) 21/3 (2-12) , 22(7-16) , 23/1 (016) vide wasika no 7971 dated 23.05.2014, situated at Braham Nagari, Vikas Vihar, Ferozpur City in the name of Narinder Kaur W/o Balwinder Singh. Bounded as under :North: Street, South: Street, East: Street West: Harjinder Kaur	04.10.2021 Rs. 9,94,447/- as on 31.03.2021 + Further Interest + Other Charges - recovery if any, Secured assets are Under Symbolic Possession	Rs. 43,51,810/- Rs. 4,35,181/- Rs. 43,000/-	29.03.2024 11.00AM TO 04.00PM	NOT KNOWN
9.	Jagdev Singh Sandhu B/o Talwandi Bhai (009710)	Jagdev Singh Sandhu S/o Joginder Singh	Commercial Building Measuring 4 Kanal 12 Marla being 92/100 share of 5 kanal out of Rect no 29 Kila no 24/2(5-0) Khewat no 182 Khatoni no 268 Hadbast no 3 as per jamabandi 2019-20 Vide Vasika No 2020-21/21/2017 Dated 28.10.2020 situated at Village Darapur, Masherli Link Road from Ferozpur Moga Road, Distt. Moga in the name of JAGDEV SINGH SANDHU S/o Joginder Singh. Bounded as under : North: Rajinder Singh Gill, South: Kartar Singh, East: Rajinder Singh Gill West: Darapur.	01.10.2022 Rs. 10,22,644/- as on 30.06.2022 with future interest plus other costs Minus recovery if any , Secured assets are Under Symbolic Possession	Rs. 24,73,372/- Rs. 2,47,340/- Rs. 24,000/-	29.03.2024 11.00AM TO 04.00PM	NOT KNOWN
10.	M/S Dhillon Trading Co. B/o Khai PHEME Ki (049710)	Kulwinder Kaur W/o Lakha Singh	Residential plot no 8, vide sale deed no 7027 Dt 24.01.2011 Measuring 166.37 yard in the name of Kulwinder kaur w/o lakha Singh, Vill Rukan shah wala PO Sher Khan, Distt Ferozpur City situated at Vill Theth, Deep Avenue Colony, Opposite Gilco Valley, Ferozpur City.	31.12.2021 Rs. 916816.33 as on 30.12.2014 plus further interest plus Charges incurred by the bank Less recovery received, if any, Secured assets are under Symbolic Possession	Rs. 2,74,910/- Rs. 27,491/- Rs. 2,800/-	29.03.2024 11.00AM TO 04.00PM	NOT KNOWN
11.	M/S Dhillon Trading Co. B/o Khai PHEME Ki (049710)	Kulwinder Kaur W/o Lakha Singh	Residential plot no 9, vide sale deed no 7027 Dt 24.01.2011 Measuring 166.37 yard in the name of Kulwinder kaur w/o lakha Singh, Vill Rukan shah wala PO Sher Khan, Distt Ferozpur City situated at Vill Theth, Deep Avenue Colony, Opposite Gilco Valley, Ferozpur City.	31.12.2021 Rs. 916816.33 as on 30.12.2014 plus further interest plus Charges incurred by the bank Less recovery received, if any, Secured assets are under Symbolic Possession	Rs. 2,74,910/- Rs. 27,491/- Rs. 2,800/-	29.03.2024 11.00AM TO 04.00PM	NOT KNOWN
12.	Lucky Mangu HI FI DJ And Light System B/o Ferozpur Bagdadi Gate (345200)	Parminder Sachdeva S/o Krishan Lal	Residential House no ES 32-38/65 measuring 2.55 Marla (694.40 square feet) as: Portion of 1.03 Marla As per sale deed no 1074 dated 23.06.2015, Portion of 1.52 Marla As per sale deed no 1281 dated 15.07.2015, situated in the area of Puri Haveli, Street Soddian wali, Gandhi Nagar , Ferozpur, in the name of Parminder Sachdeva S/o Krishan Lal. Bounded as under : North: Anant Ram, South: Rasta, East: Punjab Roadways Office, West: Manjit Singh.	18.05.2021 Rs: 11,13,301/- as on 31.03.2021 plus further interest plus Charges incurred by the bank Less recovery received, if any, Secured assets are Under Symbolic Possession	Rs. 11,11,120/- Rs. 1,11,112/- Rs. 11,000/-	29.03.2024 11.00AM TO 04.00PM	NOT KNOWN
13.	Pankaj Trading Co. B/o Guruharsahai (236100)	Sh. Charanjit Singh Makkar S/o Sh. Harbel Singh	All the part and parcel of the property consisting of Residential House/Land measuring Plot measuring 3 Marlas 3 Sarsai being 2/3 share of Khasra No. 14(05-0), Khewat No.640, Khatauni No.811 as per Jamabandi for the year 2010-11. The property is registered in the name of Sh. Charanjit Singh Makkar S/o Sh. Harbel Singh Vide Sale Deed Vasika No. 1379 dated 14.06.2004 at Sub-Registrar, Guruharsahai	15.06.2021 Rs: 21,94,395.72 as on 31.03.2021 plus further Interest & Charges incurred by the bank Less recovery received, if any, Secured assets are Under Symbolic Possession.	Rs. 29,98,000/- Rs. 2,99,800/- Rs. 30,000/-	29.03.2024 11.00AM TO 04.00PM	NOT KNOWN
14.	Mohan Lal S/o Khem Chand, B/o Ferozpur Bagdadi Gate (345200)	Guddi W/o Mohan Lal	Property Measuring 3.22 Marla (878.75 Square feet) out of Rect. No. 79 Killa no. 13(2-16), 14(8-0), 16(2-1), 17(8-0), 18(6-15), Khasra No 260(8-2) Khewat No 294, Situated at Octroi No. 8, Faridkot Road, Nava Purba, Bhatta Road, Village Dakhii Satiye Wala, Ferozpur. Bounded By:- North: Street, South: Street, East: Gaurav Kumar, West: Kanta Rani.	27.12.2021 Rs. 11,50,606/- with future interest w.e.f. 01.08.2021 plus other costs Minus recovery if any, Secured assets are Under Symbolic Possession	Rs. 16,65,530/- Rs. 1,66,553/- Rs. 16,600/-	29.03.2024 11.00AM TO 04.00PM	NOT KNOWN
15.	Shamandeep Talwandi Bhai (009710)	Shamandeep	Residential Property Measuring 18 Marla 8 Sarsai : (i) 15 Marla being 15/176 share of 8 Kanal 16 Marla out of Killa no 22/2(0-17) 23(0-13) 3/1(7-1) 4/1/2(0-5) Khewat no 799, (ii) 3 Marla 8 Sarsai being 35/1827 share of 10 Kanal 3 Marla out of Killa no 22/1(2-16) 2/7-7 3 Khewat no 900, As per jamabandi 2013-14 Vide Vasika No 1138 Dated 20.02.2018 situated at Village Kot Karor Kalan, TALWANDI BHAI ROAD, Distt FIROZPUR, in the name of SHAMANDEEP. Bounded as under : North: Gurmeet Singh, South: Passage, East: Passage West: Nachattar Singh.	05.01.2022 Rs. 10,33,918.86 as on 31.12.2021 + Further Interest + Other Charges - recovery if any, Secured assets are Under Symbolic Possession	Rs. 12,33,710/- Rs. 1,23,371/- Rs. 12,000/-	29.03.2024 11.00AM TO 04.00PM	NOT KNOWN
16.	Ramesh Masih B/o Ferozpur Basti Tanknawali (065400)	Sh. Ramesh kumar S/o Ram Chand & Veena W/o Ramesh Kumar	All the part and parcel of residential house at Basti Bhattiyan Wali Near BSM SCHOOL vide wasika No. 4809 dated 13.11.1992 measuring 1350 sq. feet in the name of Sh. Ramesh kumar S/o Ram Chand & Veena w/o Ramesh Kumar	19.11.2019 Rs. 11,93,537.96 plus future interest w.e.f 19.11.2019 + Other Charges -recovery if any, Secured assets are Under Symbolic Possession	Rs. 17,96,985/- Rs. 1,79,700/- Rs. 17,900/-	29.03.2024 11.00AM TO 04.00PM	NOT KNOWN

NOTE:-For all IPs Contact Person: Punjab National Bank, Authorized Officer: Sh.Suresh Kumar Chief Manager, Circle SASTRA, Moga, Mob. No.9955833997 & Details of account in which remaining amount after EMD is to be deposited through RTGS/NEFT at: Punjab National Bank, B.O.: Circle Sastra, A/c No.: 253000317118A IFSC Code: PUNB0253000.

#### TERMS AND CONDITIONS OF E-AUCTION SALE

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.

- 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 Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation.
- The Sale will be done by the undersigned through E-Auction platform provided at the Website <https://www.mstcecommerce.com> on 29.03.2024.
- The last date for submitting the bid is 28.03.2024 up to 4.00 PM.
- For detailed term and conditions of the sale, please refer <https://www.ibapi.in>, <https://www.mstcecommerce.com/>, <https://eprocure.gov.in/epublish/app&www.pnbIndia.in>

#### STATUTORY 15 DAYS NOTICE UNDER RULE 8(6) THE SARFAESI ACT, 2002

The borrower/guarantors are hereby notified to pay the sum as mentioned above along with up to date interest and ancillary expenses before the date of e-auction, failing which the property will be auctioned/sold and balance dues, if any, will be recovered with interest and cost.

\*NOTE: IPs can be inspected from date 18.03.2024 to 22.03.2024 between 10:00 AM TO 4:00 PM.

#### DETAILED TERMS AND CONDITIONS OF E-AUCTION SALE

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 will be "online through e-auction" portal <http://www.mstcecommerce.com/>
- The intending Bidders/ Purchasers are requested to register on portal (<https://www.mstcauction.com>) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/ Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet by one day before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 modes i.e., NEFT/ Cash/ Transfer (After generation of Challan from <https://www.mstcecommerce.com>) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash/ Transfer the bidder has to visit Punjab National Bank Branch. Payment of EMD by any other mode such as Cheques will not be accepted. 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.
- Platform (<https://www.mstcecommerce.com>) for e-Auction will be provided by e Auction service provider M/S MSTC Limited having its Registered office at 225-C, A.J.C. Bose Road, Kolkata-700020 (contact Phone & Toll-free Numbers 079-41072412/ 411/ 413 or 1800-103-5342). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://www.mstcecommerce.com>. This Service Provider will also provide online demonstration/ training on e-Auction on the portal.
- The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ web page portal.  
(1) <https://www.ibapi.in> (2) <http://www.mstcecommerce.com/> (3) [www.pnbIndia.in](http://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-IBAPI portal (<https://www.ibapi.in>).
- The intending Bidders / Purchasers are requested to register on portal (<https://www.mstcauction.com>) using their mobile number and email-id. Further, they will upload the requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet. Only after having sufficient EMD in his Wallet, the interest bidder will be able to bid on the date of e-auction.
- Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding.
- 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 minimum increase in the bid amount must be of as published in Newspaper to the last higher bid of the bidders. 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.
- 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 may contact authorized representative of our e-Auction Service Provider (<https://www.mstcecommerce.com/>). Details of which are available on the e-Auction 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 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 auction 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 (Name of the A/C) Payable at 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 Authorized 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.
- 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 Authorized Officer, but the Authorized 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/attendat 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.
- Where the sale price of the property is Rs.50.00lacs and above the auction purchaser has to remit TDS to Income Tax Department as per Sec. 194 IA of Income Tax Act. The sale certificate will be issue only on receipt of Form no 26QB and challan for having remitted the TDS. Certificate of TDS on Form 16B is to be submitted to the Bank subsequently.
- It is open to the Bank to appoint a representative and make self-bid and participate in the auction.

STATUTORY 15 DAYS (as Applicable) SALE NOTICE TO GENERAL PUBLIC AND IN PARTICULAR TO THE BORROWER(S), MORTGAGOR(S) AND GUARANTOR(S) UNDER RULE 6(2) & 8(6) READ WITH RULE 6 & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULE 2002 OF SARFAESI ACT.