

TERMS AND CONDITIONS FOR SALE OF ASSET THROUGH E-AUCTION UNDER SARFAESI ACT 2002

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 proviso 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, **Physical** possession of which has been taken by the Authorised 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.

SCHEDULE OF THE SECURED ASSETS

Sr. No.	Name & address of Borrower(s)/Guarantor(s)/Mortgagor(s)	Detailed description of the immovable property with known encumbrances if any	Notice Amount & Date	Date & Time Of E-auction	Reserve price, EMD amount, Bid Increase Amount Rs	Status of Possession	Property Inspection date & Time
1	Smt. Bharti Kashyap W/o. Shri Naresh Kashyap (Borrower) (a) AMC No. 31/503, Bad Ka Bada, Nagara, Ajmer (Raj.) – 305001 (b) 31/514, Bad ka Bada, Nagara, Ajmer (Raj.) – 305001 Shri Naresh Kashyap S/o. Shri Munni Lal Kashyap (Co-Borrower) (a) AMC No. 31/503, Bad Ka Bada, Nagara, Ajmer (Raj.) – 305001 (b) 31/514, Bad ka Bada, Nagara, Ajmer (Raj.) – 305001 Shri Dinesh Kumar S/o. Shri Munni Lal Kashyap (Guarantor) 31/514, Bad ka Bada, Nagara, Ajmer (Raj.) - 305001	(1) Property situated at AMC No. 31/503, Bad ka Bada, Nagara, Ajmer (Raj.) measuring 71.13 Sq. Yard. in the name of Shri Naresh Kashyap S/o Shri Munni Lal Kashyap Bounded by:- On the East by Property of Shri Prithviraj, On the West by Property of Shri Munni Lal, On the North by Property of Shri Hemraj, On the South Road, Encumbrances: Not Known	Rs. 10,76,087.75 /- inclusive of Interest upto 30/09/2026 + further applicable interest, cost, charges & other expenses etc.	30.10.2026 & 11.00 AM to 4.00 PM (With unlimited extensions of 10 min. each)	(A) Reserve Price Rs. 15,24,000/- (Rs. Fifteen Lakhs Twenty Four Thousand Only) (B) EMD Rs. 1,52,400/- (One Lakhs Fifty Two Thousand Four Hundred Only) (C) Bid Increase Amount Rs. 10,000/- (Rupees Ten Thousand Only)	Physical Possession	27.10.2026 From 11.00 AM to 4.00 PM

TERMS AND CONDITIONS OF E-AUCTION SALE

- The online E-auction shall be held through auction platform i.e. <https://baanknet.com> on the date and time provided. The intending bidders/purchasers are required to register through <https://baanknet.com> 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.com>) 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.com> 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.com> and by following procedure for refund given in buyer manual. EMD amount of the unsuccessful bidder will be returned without interest.
3. 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.com>.
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 Authorised 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 Authorised 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 Authorised 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 Authorised 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 Authorised 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 inquires & verify the concerned Registrar/SRO/Revenue Records/other Statutory authorities regarding the encumbrances and claims/right/dues/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 Authorised 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 Authorised 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 the 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 Physical possession of Bank and bidder is purchasing the property in Physical 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 Authorised 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 Authorised Officer of the concern branch only.
21. The Sale is subject to confirmation by the Secured Creditor Bank.

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Station Road, Kesar Ganj, Ajmer (Raj.) Mob-8005697403

Mail Id- a0527@psb.co.in

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 Authorised Officer on Mobile No. 8005697403.

Date: 07/10/2026

Place: Ajmer (Raj.)

कृते पंजाब एण्ड सिंध बैंक
For PUNJAB & SIND BANK

आधिकारी
Authorised Officer
Punjab & Sind Bank

"APPENDIX-IV-A

[See proviso to rule 8 (6)]

Sale Notice for Immovable Properties

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002

Notice is hereby given to the public in general and in particular to the Borrower(s), and Guarantors (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of **Punjab & Sind Bank Branch- Station Road, Kesar Ganj, Ajmer (Raj.)** Secured Creditor, and will be sold on "As is where is", "As is what is", and "Whatever there is" on **30/10/2026**, for recovery of **Rs. 10,76,087.75/-** inclusive of Interest upto 30/09/2026 + further applicable interest, cost, charges & other expenses etc due to the **Punjab & Sind Bank Branch- Station Road, Kesar Ganj, Ajmer (Raj.)**

The details of borrower, mortgager, immovable properties with known encumbrances, reserve price, earnest money, present outstanding amount, date and time will be as per below mentioned :-

Name of Borrower & Guarantor: - Smt. Bharti Kashyap W/o Shri Naresh Kashyap (Borrower), Shri Naresh Kashyap S/o. Shri Munni Lal Kashyap (Co-Borrower), Shri Dinesh Kumar S/o. Shri Munni Lal Kashyap (Guarantor)			
Description of the immovable property with known encumbrances: -	Reserve Price	Earnest Money	Date & Time of E-auction
Property situated at AMC No. 31/503, Bad ka Bada, Nagara, Ajmer (Raj.) measuring 71.13 Sq. Yard. in the name of Shri Naresh Kashyap S/o. Shri Munni Lal Kashyap Bounded by: - On the East by Property of Shri Prithviraj, On the West by Property of Munni Lal, On the North by Property of Hemraj, On the South by Road. Encumbrances: - Not known	Rs. 15,24,000/- (Rs. Fifteen Lakhs Twenty Four Thousand Only)	Rs. 1,52,400/- (One Lakhs Fifty Two Thousand Four Hundred Only)	30/10/2026 11.00 AM to 04.00 PM (With unlimited extensions of 10 min each)

For detailed terms and conditions of the sale, please refer to the link provided in **Punjab & Sind Bank Secured Creditor's PSB Alliance Pvt. Ltd.** website i.e. <https://baanknet.com>, E-mail-support.baanknet@psballiance.com

Date: 07.10.2026
Place: Ajmer (Raj.)

कृते पंजाब सिंद बैंक
For PUNJAB & SIND BANK
Authorised Officer
Punjab & Sind Bank

परिशिष्ट-IVक (नियम 8(6) का परन्तुक देखें)

अचल सम्पत्ति के विक्रय हेतु ई-नीलामी विक्रय नोटिस प्रतिभूति हित (प्रवर्तन) नियम, 2002 के नियम 8(6) के परन्तुक के साथ पठित वित्तीय आस्तियों का प्रतिभूतिकरण और पुनर्गठन तथा प्रतिभूति हित का प्रवर्तन अधिनियम, 2002 के अधीन अचल आस्तियों के विक्रय हेतु ई-नीलामी विक्रय नोटिस।

आम लोगों को तथा विशेष रूप से उधार लेने वाले और प्रत्याभूति-दाता को यह नोटिस दिया जाता है कि नीचे वर्णित अचल सम्पत्ति जो प्रतिभूति लेनदार के पास गिरवी/प्रभारित है, का भौतिक कब्जा प्रतिभूत लेनदार के प्राधिकृत अधिकारी द्वारा लिया गया है, जो जहा है, जैसा है और जो कुछ भी है के आधार पर पंजाब एण्ड सिंध बैंक, शाखा -स्टेशन रोड, केसरगंज, अजमेर (राज.), प्रतिभूत प्रतिभूत लेनदार की बकाया राशि की वसूली हेतु ई-नीलामी के माध्यम से उपलब्ध प्लेटफार्म <http://www.baanknet.com> पर बेचा जाएगा। ज्ञात ऋण भार सहित अचल सम्पत्ति, प्रत्याभूति-दाता, आरक्षित मूल्य, अग्रिम धनराशि व समय का विवरण निम्न तालिका अनुसार होगा।

ऋणी एवं गारन्टर का नाम :- (ऋणी) श्रीमती भारती कश्यप पत्नी श्री नरेश कश्यप, (सह-ऋणी) श्री नरेश कश्यप पुत्र श्री मुन्नीलाल कश्यप, (गारन्टर) श्री दिनेश कुमार पुत्र श्री मुन्नी लाल कश्यप वर्तमान बकाया राशि :- रु.10,76,087.75/- दिनांक 30/09/2026 तक ब्याज शामिल करते हुए तथा इसके आगे का ब्याज व अन्य खर्च			
ज्ञात ऋण भार सहित अचल सम्पत्ति, प्रत्याभूति-दाता का संक्षिप्त ब्यौरा :-	आरक्षित मूल्य	अग्रिम धनराशि	ई-नीलामी दिनांक एवं समय
श्री नरेश कश्यप पुत्र श्री मुन्नीलाल कश्यप का ए.एम.सी नं. 31/503, बड का बाडा, नगरा, अजमेर (राज.) स्थित सम्पत्ति (बैंक में उपलब्ध रिकार्ड के अनुसार क्षेत्रफल 71.13 वर्गगज) सीमाएं :- पूर्व में श्री पृथ्वीराज की संपत्ति, पश्चिम में श्री मुन्नीलाल की संपत्ति, उत्तर में श्री हेमराज की संपत्ति, दक्षिण में रोड़, ऋण भार :- ज्ञात नहीं	रु 15,24,000 /- (रुपये पन्द्रह लाख चौबीस हजार मात्र)	रु 1,52,400 /- (एक लाख बावन हजार चार सौ मात्र)	30/10/2026 सुबह 11:00 बजे से सायं 04:00 बजे तक (प्रत्येक 10 मिनट की असीमित समयावृद्धि के साथ)

विक्रय के निबंधन और शर्तों के ब्यौरे के लिए कृपया नीचे दिए गए पंजाब एण्ड सिंध बैंक द्वारा अधिकृत **PSB Alliance Pvt. Ltd.** की वेबसाइट <https://baanknet.com> देखें।

तारीख-07.10.2026

स्थान-अजमेर (राज.)

कृत पंजाब एण्ड सिंध बैंक
For PUNJAB & SIND BANK

प्राधिकृत अधिकारी
पंजाब एण्ड सिंध बैंक