

Branch – Main Sriganganagar, 22, Public Park, Sriganganagar (Raj.),
Mob. 9871016297, E-mail:-s0036@psb.bank.in

Registered A.D.

Borrower/Proprietor/Guarantors-

- (1) **M/s Nagarmal Dhanraj and Sons**
Through its Proprietor Shri Nagarmal Aggarwal's Legal heirs
Address:-Shop No. 3,14A, Subhash Market, Sri Ganganagar
- (2) **Shri Pankaj Kumar Aggarwal S/o Shri Nagarmal Aggarwal**
Address:-15, VrindavanVihar Sri Ganganagar
- (3) **Shri Suman Kumar Aggarwal S/o Shri Nagarmal Aggarwal**
Address:- 52 N Block, Sri Ganganagar

Sub.:- Thirty Days Notice of the Sale of Immovable Secured Assets under rules 8 (6) and 9 (1) of the security Interest (Enforcement) Rules, 2002

Dear Sir(s),

This has reference to possession notice in respect of the immovable property (details of which are set out hereunder) served on you on **08.02.2023** and publication thereof in (1) **Indian Express** and (2) **Seema Sandesh** on **14.02.2023** for the purpose of realizing secured assets for recovery of outstanding dues of the bank in exercise of powers under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and the rules made there under. You having failed to make payment towards the discharge of your liabilities to the bank, it is proposed to sell the above immovable secured.

The Notice of **30 days** is given to you in respect of the proposed sale of secured property e-auction on **23.09.2026** of the secured assets aforesaid by the undersigned.

You are also requested to give your positive co-operation and support for the success of e-auction and bring suitable buyer to purchase the property.

A copy of e-auction notice giving particulars as prescribed under rule 8 of the Security Interest Enforcement Rules, 2002 is enclosed herewith for your information.

ਕ੍ਰਿਤ ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
FOR PUNJAB & SIND BANK

Date:-20.08.2026

Place: Sriganganagar

Authorised Officer
(Sri Ganganagar S0036)
(Punjab & Sind Bank)

Description of the immovable property (as per records available with the bank): -

Shop No. 3, situated in Nohra No. 14, Public Park, Subhash Market, Sriganganagar belonging to Shri Nagarmal Aggarwal (deceased)
Admeasuring - 27'x 9'1 facing towards west

Bounded as under:-

On the North by : Shop No. 2

On the East by : Nohra of Shri Jaideep Bihani

On the South by : Shop No. 04

On the West by : Road

Enclosed : E-auction Notice.

Branch: Main Branch, Sriganganagar - 335001
Email:- 0154-2444720, E-mail:- s0036@psb.co.in

APPENDIX-IV-A
[See proviso to rule 8(6)]

Sale notice for sale of Immovable Property

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/ Guarantors that the below described immovable property mortgaged to the Secured Creditor, the possession of which has been taken by the Authorised officer of Punjab & Sind Bank, Secured Creditor, will be sold on 'As is where is', 'As is what is', and "whatever there is" basis on 23.09.2026 through e-auction platform provided at the website:- <https://www.baanknet.com> for recovery of Rs. 38,02,349.66 + (NPA account of M/s Sneh Creation having outstanding balance 1746605.14) Total Amount Rs. 55,48,954.80 (In words Rs. Fifty Five Lakh Forty Eight Thousand Nine Hundred Fifty Four and Paise Eighty Only) upto 31-05-2026 + unapplied interest + further applicable interest, cost, charges & other expenses etc. due to the Secured Creditor from Borrower/Proprietor/Guarantors - (1) M/s Nagarmal Dhanraj and Sons Through its Proprietor Shri Nagarmal Aggarwal's Legal heirs and Guarantors - (a) Shri Pankaj Kumar Aggarwal S/o Shri Nagarmal Aggarwal (b) Shri Suman Kumar Aggarwal S/o Shri Nagarmal Aggarwal. Description of Property, Reserve Price, Earnest Money and other details are mentioned below against the property.

Description of Immovable Property with known encumbrances:-	Last Date & Time of EMD Deposit	Date and Time of E-Auction	Reserve Price & EMD and Bid Increase Amount
Shop No. 3, situated in Nohra No. 14, Public Park, Subhash Market, Sri Ganganagar belonging to Shri Nagarmal Aggarwal (deceased) Admeasuring - 27'x 9'1 facing towards west Bounded:- On the North by : Shop No. 2, On the South Shop No. 4, On the East by : Nohra of Shri Jaideep Bihani, On the West by : Road Encumbrances if any: Not Known to Bank	21-09-2026 upto 4.00 PM with KYC Documents	23-09-2026 at 11.00 AM to 1.00 PM (With unlimited extensions of 10 minutes)	Rs. 72,10,000/- Rs. 7,21,000/- Rs. 50,000/- (Each Bid)
Note:- 1. This Matter is pending before the Hon'ble debts Recovery Tribunal (DRT), Jaipur OA No. 1021/2023 and SA/633/2023 no stay in this case till today. 2. This property is also mortgaged in NPA account of M/s Sneh Creation having outstanding balance 1746605.14 upto 31-05-2026 + unapplied interest + further applicable interest, cost, charges & other expenses.			

For detailed terms and conditions of the sale, please refer to the link provided in Punjab & Sind Bank, Main Branch Gang.anagar, Secured Creditor's website. <https://punjabandsind.bank.in/module/sarfaesi-list> and <https://baanknet.com>.

Date: 20.08.2026

Place : Sriganganagar

ਕੁਲ ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
FOR PUNJAB & SIND BANK

ਅਧਿਕਤ ਅਧਿਕਾਰੀ/Authorized Officer
ਸ੍ਰੀਗੰਗਾਨਗਰ/Sri Ganganagar Punjab & Sind Bank

Branch – Main Sriganganagar, 22, Public Park, Sriganganagar (Raj.),
Mob. 9871016297, E-mail:-s0036@psb.bank.in

परिशिष्ट-IV क [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 आस्ति का प्रतिभूतिकरण और पुनर्गठन तथा प्रतिभूति हित का प्रवर्तन अधिनियम, 2002 के अधीन अचल आस्ति के विक्रय हेतु ई-नीलामी विक्रय नोटिस।

आम लोगों को तथा विशेष रूप से ऋणी/जमानतदार को यह नोटिस दिया जाता है कि नीचे वर्णित अचल सम्पत्ति जो बैंक के पास गिरवी/प्रभारित है, का कब्जा पंजाब एण्ड सिंध बैंक (सुरक्षित लेनदार) के प्राधिकृत अधिकारी द्वारा लिया गया है, को "जहाँ है, जैसी है और जो कुछ भी है" के आधार पर ऋणी/प्रोपराईटर/ जमानतदार :- (1) मैसर्स नागरमल धनराज एण्ड सन्स प्रोपराईटर श्री नागरमल अग्रवाल (मृतक) जरिये कानूनी वारिस एवं जमानतदार - (अ) श्री पंकज कुमार अग्रवाल पुत्र श्री नागरमल अग्रवाल (ब) श्री सुमन कुमार अग्रवाल पुत्र श्री नागरमल अग्रवाल से बैंक की बकाया राशि रुपये 38,02,349.66 + (एनपीए खाता मैसर्स स्नेह क्लिएशन) में बकाया रुपये 17,46,605.14 अर्थात् कुल रुपये 55,48,954.80 (अक्षरे रुपये पचपन लाख अड़तालीस हजार नौ सौ चौवन एवं पैसे अस्सी मात्र) दिनांक 31.05.2026 तक + अप्रयुक्त ब्याज + भविष्य के ब्याज, लागत तथा खर्च अतिरिक्त वसूली हेतु दिनांक 23.09.2026 को जरिये ई-नीलामी प्लेटफार्म वेबसाइट - <https://www.baanknet.com> द्वारा बेचा जाएगा। सम्पत्ति का विवरण, आरक्षित मूल्य, अग्रिम राशि (घरोहर राशि) एवं अन्य जानकारी सम्पत्ति के आगे निम्नलिखित है।

अचल सम्पत्तियों का विवरण, ज्ञात अन्य ऋण भार सहित यदि कोई हो	घरोहर राशि जमा की अंतिम तिथि व समय	ई-नीलामी दिनांक व समय	आरक्षित मूल्य व घरोहर राशि तथा बोली वृद्धि राशि
दुकान नं. 03, नोहरा नं. 14 पब्लिक पार्क, सुभाष मार्केट, श्रीगंगानगर में स्थित है जो कि श्री नागरमल अग्रवाल (मृतक) के नाम से है। क्षेत्रफल 27' x 9'1 पश्चिममुखी चारों सीमाएं - उत्तर - दुकान नं. 2, दक्षिण - दुकान नं. 4, पूर्व - श्री जयदीप बिहानी का नोहरा, पश्चिम - रोड। ज्ञात ऋण भार यदि कोई हो :- बैंक के पास कोई जानकारी नहीं।	21.09.2026 को सायं 4.00 बजे तक केवाईसी डोक्यूमेंट्स के साथ	23.09.2026 को प्रातः 11.00 से दोपहर 1.00 बजे तक (10 मिनट की असीमित समयावृद्धि के साथ)	रु. 72,10,000/- रु. 7,21,000/- रु. 50,000/- प्रति बोली
नोट :- - यह प्रकरण माननीय ऋण वसूली प्राधिकरण, जयपुर के समक्ष ओए नं.1021/2023 और एसए/633/2023 के तहत लंबित है एवं आज तक इस प्रकरण में कोई रोक (स्टे) नहीं है। - यह सम्पत्ति एनपीए खाता मैसर्स स्नेह क्लिएशन में भी बंधक है जिसमें बकाया रुपए 1746605.14 दिनांक 31.05.2026 तक + अप्रयुक्त ब्याज + भविष्य के ब्याज, लागत तथा खर्च अतिरिक्त है।			

विक्रय के निबंधन और शर्तों के ब्यौरे के लिए कृपया दिए गए लिंक एवं प्रतिभूति लेनदार पंजाब एण्ड सिंध बैंक मेन ब्रांच श्रीगंगानगर की वेबसाइट <https://punjabandsind.bank.in/module/sarfaesi-list> एवं <https://baanknet.com> पर देखें।

दिनांक:- 20.08.2026

स्थान :- श्रीगंगानगर (राज.)

कृते पंजाब एण्ड सिंध बैंक
FOR PUNJAB & SIND BANK

अधिकृत अधिकारी/Authorised Officer
श्रीगंगानगर/Sriganganagar (S0036)
पंजाब एण्ड सिंध बैंक

Branch – Main Sriganganagar, 22, Public Park, Sriganganagar (Raj.),
Mob. 9871016297, E-mail:-s0036@psb.bank.in

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, 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

Description of Immovable Property with known encumbrances:-	Last Date & Time of EMD Deposit	Date and Time of E-Auction	Reserve Price & EMD and Bid Increase Amount
Shop No. 3, situated in Nohra No. 14, Public Park, Subhash Market, Sri Ganganagar belonging to Shri Nagarmal Aggarwal (deceased) Admeasuring - 27'x 9'1 facing towards west Bounded:- On the North by : Shop No. 2, On the South Shop No. 4, On the East by : Nohra of Shri Jaideep Bihani, On the West by : Road Encumbrances if any: Not Known to Bank	21-09-2026 upto 4.00 PM with KYC Documents	23-09-2026 at 11.00 AM to 1.00 PM (With unlimited extensions of 10 minutes)	Rs. 72,10,000/- Rs. 7,21,000/- Rs. 50,000/- (Each Bid)

Note:-

1. This Matter is pending before the Hon'ble debts Recovery Tribunal (DRT), Jaipur OA No. 1021/2023 and SA/633/2023 no stay in this case till today.
2. This property is also mortgaged in NPA account of M/s Sneh Creation having outstanding balance 1746605.14 upto 31-05-2026 + unapplied interest + further applicable interest, cost, charges & other expenses.

TERMS AND CONDITIONS OF E-AUCTION SALE

1. 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.

ਕੁਤੇ ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
FOR PUNJAB & SIND BANK

ਅਧਿਕਾਰਤ ਅਧਿਕਾਰੀ/Authorised Officer
ਸ਼੍ਰੀਗੰਗਾਨਗਰ/Sri Ganganagar(S0036)

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 Digi locker 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.ebkray@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.

कृत पंजाब एण्ड सिंध बैंक
FOR PUNJAB & SIND BANK

अधिकृत अधिकारी/Authorised Officer
श्रीगंगानगर/Sri Ganganagar(80036)

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 inquiries & 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.

FOR PUNJAB & SIND BANK
आधिकृत अधिकारी/Authorised Officer
श्रीगंगानगर/Sr. Ganganagar(SN036)

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.
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. 9871016297.

Date: 20.08.2026
Place: Sriganganagar

कृते पंजाब एण्ड सिंध बैंक
FOR PUNJAB & SIND BANK

Authorised Officer
Punjab & Sind Bank
अधिकृत अधिकारी/Authorised Officer
श्रीगंगानगर/Sri Ganganagar(S0036)