

OFFICE OF THE RECOVERY OFFICER-I
DEBTS RECOVERY TRIBUNAL-II, CHANDIGARH
First floor SCO 33-34-35, Sector-17A, Chandigarh-160017

E-AUCTION SALE NOTICE

Dated: 10.08.2026

R.C. No.103/2022

HDFC BANK VS DAYA SINGH AND ORS.

ORDER

As per my order dated 10.08.2026, the under mentioned properties will be sold by public e-auction sale on 22.10.2026 in the said Recovery Certificate:-

The auction sale will be “online e-Auctioning” through website <https://baanknet.com>

Date and Time of Auction: 22.10.2026 between 14.00 P.M to 15.00 PM (With extensions of 5 minutes duration after 15.00 PM, if required)

DESCRIPTION OF PROPERTY

No.	Description of Property	Reserve Price	EMD
1.	Land measuring 134 Kanal 3 Marla details as below:- Land measuring OK-8M being 8/39 share owned by Sh. Daya Singh and Sh. Dharam Singh in equal share, out of land measuring 1K-19M comprised in Khewat no. 38/38 Khatoni no, 85 rect no. 17 khasra no. 13/2(0-13), 14/2(0-13), 15/2(0-13), kittas 3. read with mutation no. 351, 337. Land measuring 1K-14M being 34/320 share owned by Sh. Daya Singh and Sh. Dharam Singh in equal share out of land measuring 16.K-OM comprised In Khewat no. 18/18 Khatoni no. 33, rect no. 17 khasra no. 19(8-0), 20(8-0), kittas 2, read with mutation no. 351, 337. Land measuring 102K-1M comprised in Khewat no. 34/34 Khatoni no. 81 rect no. 16 khasra no. 10(8-0), rect no. 17 khasra no. 2(8-0), 3(3-0), 4(8-0), 5(8-0), 6(8-0), 7(8-0), 8(8-0), 9(8-0), 12(8-0), 13/1(7-7), 14/1(7-7), 15/1(7-7), kittas 13, owned by Sh. Malook Singh, Land measuring 30K-OM i.e. land measuring 18K-OM being 1/4 share owned by Sh. Malook Singh and land measuring 12K-OM	Rs.4,02,24,000/-	Rs.40,22,400/-

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	being 1/6 owned by Sh. Daya Singh and Sh. Dharam Singh in equal share out of land measuring 72K-CM comprised in Khewat no. 37/37 Khatoni no. 84 rect no. 13 khasra no. 16 (8-0), 17(3-0), 18(8-0), 19(8-0), 22(8-0), 23(8-0), 24(8-0), 25(8-0), rect no. 14 khasra no 20(8-0), kittas 9 read with mutation no. 351, 337.		
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TERMS AND CONDITIONS

1. The terms and conditions governing this sale are as set out herein and in the Sale Proclamation issued by the Recovery Officer. Auction and bidding shall only be through online electronic mode through the website <https://baanknet.com>. Prospective bidders are advised to consult the BAANKNET portal for operational details regarding registration, user ID, and bidding procedures.
2. The intending bidders should register the participation with the service provider-well in advance and get user ID and password for participating **in E-auction**. It can be procured only when the requisite earnest money deposit be paid by prescribed mode.
3. EMD shall be deposited through the BAANKNET portal as per the prescribed mode by **05:00 pm on 19.10.2026**. BAANKNET portal, in coordination with the CH bank shall forward a list of all the intending bidders alongwith the requisite details to the Recovery Officer for necessary approval by **05:00 pm on 21.10.2026**. In all matters pertaining to the conduct of the auction, the provisions of the Second Schedule to the Income Tax Act, 1961 and the directions of the Recovery Officer shall prevail over the terms and conditions of the BAANKNET portal. For operational details regarding registration, user ID, and bidding procedures, intending bidders may consult the BAANKNET portal or contact the portal at the helpline numbers mentioned herein.
4. The copy of PAN card, Address proof and identity proof, E-mail ID, Mobile No. and declaration if they are bidding on their own behalf or on behalf of their principals. In the latter case, they shall be required to deposit their authority, and in default their bids shall be rejected. In case of the company copy of resolution passed by the board members of the company or any other document confirming representation /attorney of the company and the receipt/counter file of such deposit should reach to the said service provider or CH Bank by e-mail or otherwise by 05:00 pm on 21.10.2026 and hard copy shall be submitted before the Recovery Officer-I, DRT-II, Chandigarh.
5. **Prospective bidder may avail online training from service provider. E-auction and bidding shall take place by** E-auction through BAANKNET (Bank Asset Auction Network) E-Auction portal, <https://baanknet.com>, operated by PSB alliance private limited, website: <https://baanknet.com>, Email id: support.baanknet@psballiance.com, Contact Person: Sh. Kashyap Patel; Mobile No. 9327493060 Support Contact No. M: +918291220220 having address M/s. PSB Alliance Pvt Ltd at Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala, East Mumbai-400034.
6. The prospective buyer may inspect the site and may verify the details of the

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property on the basis of the revenue record and all support would be provided by the local commissioner when contacted well in advance for the same.

7. **The property shall not be sold below the reserve price.**
8. The bidder shall improve offer in multiple of **Rs. 1,00,000/- (Rupees One Lacs Only)**.
9. The property shall be sold **“As Is Where Is Basis and as is What is Basis”**.
10. On being knocked down, the successful bidder shall have to pay **25% of the sale proceeds**, after adjustment of EMD already deposited with the BAANKNET portal, **by way of DD/pay order in favour Recovery Officer-I, DRT-II, Chandigarh to be deposited with Recovery Officer-I, DRT-II, Chandigarh in the sealed cover, by next day i.e. by 5:00 P.M.**
11. The successful highest bidder shall deposit the balance **75% of final bid amount on or before 15th day** from the date of sale of the property. If the **15th day is Sunday or other Holiday**, then on the first bank working day after the 15th day by prescribed mode as stated in above para. In addition to the above the purchaser shall also deposit **poundage fee with Recovery Officer-I, DRT-II @2% upto Rs.1,000/- and @1% of the excess of said amount of Rs.1,000/- through DD in favour of Registrar, DRT-II, Chandigarh, within the period of 15 days as stated above.**
12. In case of default of payment within the prescribed period, the deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or the amount deposited. The property shall be resold, after the issue of fresh proclamation of sale. Further the purchaser shall also be liable to make good of any shortfall or difference between his final bid amount and the price for which it is subsequently sold.
13. The Recovery Officer retains the statutory power to accept or reject any bid, to decline to confirm the sale, or to postpone or cancel the e-auction at any time, in exercise of the powers vested under the Second Schedule to the Income Tax Act, 1961. The exercise of this power shall not be affected or limited by any action taken by the BAANKNET portal or the CH Bank in the conduct of the e-auction.
14. Unsuccessful bidder/s are directed to file an application along with identity proof in the Registry of DRT-II on or before the schedule date of hearing of the RC for refund of their EMD which shall be refunded on the schedule/subsequent date of hearing of the RC accordingly.
15. There is no other detail of revenue/encumbrance or other claim against the properties in the knowledge of undersigned at this stage. However, prospective bidders are advised to make their own due diligence w.r.t dues of electricity/water/house tax bills or any other encumbrance etc., in their own interest, before deposit of EMD.
16. Local Commissioner to publish the e-auction notice in local newspaper in accordance with **Rule 54(2) of the Second Schedule to the Income Tax Act, 1961**. Local Commissioner may also give wide publicity by way of circulating Pamphlets and Beat of Drum etc. till the date of auction and

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submit a report to this Tribunal. Expenses borne on publication and beat of drum and pamphlets shall be reimbursed by bank on the submission of bill by the Local Commissioner (LC).

17. The CH bank is directed to authenticate the veracity of the paras hereinabove and also to cross verify their consistency with the terms and conditions of BAANKNET portal so as to ensure the auction proceeds seamlessly and fairly.
18. No money received by the BAANKNET portal in the course of this auction process, whether on account of EMD or otherwise, shall be returned to any bidder or any other person without the express written order of the Recovery Officer. The CH Bank is directed to communicate this restriction to the concerned officials of BAANKNET and to ensure that the portal is configured accordingly, so that no refund or return of any amount is processed at the portal level without prior authorization from the Recovery Officer.

SCHEDULE OF PROPERTY

Description of the property to be sold	Revenue assessed upon the property or any part thereof	Details of any encumbrance to which property is liable	Claims, if any, which have been put forward to the property, and any other known particulars bearing on its nature and value.
Land measuring 134 Kanal 3 Marla details as below:- Land measuring OK-8M being 8/39 share owned by Sh. Daya Singh and Sh. Dharam Singh in equal share, out of land measuring 1K-19M comprised in Khewat no. 38/38 Khatoni no, 85 rect no. 17 khasra no. 13/2(0-13), 14/2(0-13), 15/2(0-13), kittas 3. read with mutation no. 351, 337. Land measuring 1K-14M being 34/320 share owned by Sh. Daya Singh and Sh. Dharam Singh in equal share out of land measuring 16.K-OM comprised In Khewat no. 18/18 Khatoni no. 33, rect no. 17 khasra no. 19(8-0), 20(8-0), kittas 2, read with mutation no. 351, 337. Land measuring 102K-1M comprised in Khewat no. 34/34 Khatoni no. 81 rect no. 16 khasra no. 10(8-0), rect no. 17 khasra no. 2(8-0), 3(3-0), 4(8-0), 5(8-0), 6(8-0), 7(8-0), 8(8-0), 9(8-0), 12(8-0), 13/1(7-7), 14/1(7-(7), 15/1(7-7), kittas 13, owned by Sh. Malook Singh,	Not known	Not known	Not known

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Land measuring 30K-OM i.e. land measuring 18K-OM being 1/4 share owned by Sh. Malook Singh and land measuring 12K-OM being 1/6 owned by Sh. Daya Singh and Sh. Dharam Singh in equal share out of land measuring 72K-CM comprised in Khewat no. 37/37 Khatoni no. 84 rect no. 13 khasra no. 16 (8-0), 17(3-0), 18(8-0), 19(8-0), 22(8-0), 23(8-0), 24(8-0), 25(8-0), rect no. 14 khasra no 20(8-0), kittas 9 read with mutation no. 351, 337.			
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Matter be listed on **16.09.2026** for filing **service report of Proclamation of Sale** with proofs of service (including track results qua speed post and courier) and dasti, original proofs of publication in newspapers and wider publicity including website for the purpose of e-auction.

Recovery Officer-I
DRT-II, Chandigarh

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SALE PROCLAMATION

R.C. No.103/2022

HDFC BANK VS DAYA SINGH AND ORS.

PROCLAMATION OF SALE UNDER RULE 52(2) OF SECOND SCHEDULE
TO THE INCOME TAX ACT, 1961 READ WITH THE RECOVERY OF DEBTS DUE TO
BANK AND FINANCIAL INSTITUTIONS ACT, 1993

(CD- 1) DAYA SINGH AND OTHERS

S/O HARDEV SINGH AKASH NAGAR KURUKSHETRA, NEAR SUBE SERVICE STATION, TEHSIL-THANESAR, DISTRICT KURUKSHETRA, HARYANA- 132117.

(CD- 2) LAKHWINDER KAUR

W/O HARDEV SINGH RESIDENT OF AKASH NAGAR, NEAR SUBE SERVICE STATION, TEHSIL-THANESAR KURUKSHETRA ,HARYANA -132117.

(CD- 3) MALUK SINGH

S/O KUKAM SINGH RESIDENT OF AKASH NAGAR, NEAR SUBE SERVICE STATION, TEHSIL- KURUKSHETRA ,HARYANA -132117.

(CD- 4) DHARAM SINGH

S/O HARDEV SINGH RESIDENT OF AKASH NAGAR, NEAR SUBE SERVICE STATION TEHSIL-THANESAR KURUKSHETRA HARYANA – 132117.

(CD- 5) HARJINDER SINGH

S/O MAAN SINGH RESIDENT OF VILLAGE BURSHAM, TEHSIL NIGDHU, KARNAL, HARYANA.

1. Whereas as per RC No.103/2022 dated **02.02.2015** drawn by the Presiding Officer, Debts Recovery Tribunal-II mentioning a sum of **Rs.20,56,677.31P (Rupees Twenty lakhs Fifty Six Thousand Six Hundred and Paise Thirty One Only)**, CDs are jointly and / or severally with costs, current and future with simple interest of 7% p.a. until recovery with cost.
2. And whereas the undersigned has ordered the sale of property mentioned in the Schedule below in satisfaction of the said Recovery Certificate.
3. Notice is hereby given that in absence of any order of postponement, the said property shall be sold by **E-auction through BAANKNET (Bank Asset Auction Network) E-Auction portal, operated by PSB alliance private limited, website: <https://baanknet.com>, Email id: support.baanknet@psballiance.com, Contact Person: Sh. Kashyap Patel; Mobile No. 9327493060 Support Contact No. M:+918291220220** having address M/s. PSB Alliance Pvt Ltd at Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala, East Mumbai-400034 on **22.10.2026 between 11.00 AM to 12.00 AM (with auto extension clause in case of bid in last 5 minutes before closing, if required)**. Intending bidders shall have registered on the BAANKNET PORTAL well in advance, complete the digital KYC process and other formalities and obtain a user id and password.
4. EMD shall be deposited through the BAANKNET portal as per the prescribed mode by **05:00 pm on 19.10.2026**. BAANKNET portal, in coordination with the CH bank shall forward a list of all the intending bidders alongwith the requisite details to the Recovery Officer for necessary approval by **05:00 pm on 21.10.2026**. In all matters pertaining to the

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conduct of the auction, the provisions of the Second Schedule to the Income Tax Act, 1961 and the directions of the Recovery Officer shall prevail over the terms and conditions of the BAANKNET portal. For operational details regarding registration, user ID, and bidding procedures, intending bidders may consult the BAANKNET portal or contact the portal at the helpline numbers mentioned herein.

5. The prospective buyer may inspect the site and may verify the details of the property on the basis of the revenue record and all support would be provided by the local commissioner when contacted well in advance for the same.

6. The sale shall be of the property of the CD(s) above-named as mentioned in the schedule below and the liabilities and claims attaching to the said property, so far as they have been ascertained, are those specified in the schedule against each lot.

7. The property shall be put up for the sale as specified in the schedule. If the amount to be realized by sale is satisfied by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before auction is knocked down, the arrears mentioned in the said certificate, interest costs (including cost of the sale) are tendered to the officer conducting the sale or proof is given to his satisfaction that the amount of such certificate, interest and costs have been paid to the undersigned.

8. No officer or other person, having any duty to perform in connection with sale, however, either directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

9. The sale shall be subject to the conditions prescribed in the Second Schedule to the Income Tax Act, 1961 and the rules made thereunder and to the following further conditions:-

9.1 The particulars specified in the annexed schedule have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, mis-statement or omission in this proclamation.

9.2 The **reserve price** below which the properties shall not be sold and the Earnest Money Deposit (**EMD**) are as under:-

No.	Description of Property	Reserve Price	EMD
1.	Land measuring 134 Kanal 3 Marla details as below:- Land measuring OK-8M being 8/39 share owned by Sh. Daya Singh and Sh. Dharam Singh in equal share, out of land measuring 1K-19M comprised in Khewat no. 38/38 Khatoni no, 85 rect no. 17 khasra no. 13/2(0-13), 14/2(0-13), 15/2(0-13), kittas 3. read with mutation no. 351, 337.	Rs.4,02,24,000/-	Rs.40,22,400/-

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	Land measuring 1K-14M being 34/320 share owned by Sh. Daya Singh and Sh. Dharam Singh in equal share out of land measuring 16.K-OM comprised In Khewat no. 18/18 Khatoni no. 33, rect no. 17 khasra no. 19(8-0), 20(8-0), kittas 2, read with mutation no. 351, 337. Land measuring 102K-1M comprised in Khewat no. 34/34 Khatoni no. 81 rect no. 16 khasra no. 10(8-0), rect no. 17 khasra no. 2(8-0), 3(3-0), 4(8-0), 5(8-0), 6(8-0), 7(8-0), 8(8-0), 9(8-0), 12(8-0), 13/1(7-7), 14/1(7-(7), 15/1(7-7), kittas 13, owned by Sh. Malook Singh, Land measuring 30K-OM i.e. land measuring 18K-OM being 1/4 share owned by Sh. Malook Singh and land measuring 12K-OM being 1/6 owned by Sh. Daya Singh and Sh. Dharam Singh in equal share out of land measuring 72K-CM comprised in Khewat no. 37/37 Khatoni no. 84 rect no. 13 khasra no. 16 (8-0), 17(3-0), 18(8-0), 19(8-0), 22(8-0), 23(8-0), 24(8-0), 25(8-0), rect no. 14 khasra no 20(8-0), kittas 9 read with mutation no. 351, 337.		
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9.3 The interested bidders, who have submitted their bids not below the reserve price, alongwith documents including PAN Card, identity proof, address proof, etc., and in the case of company, copy of resolution passed by the board members of the company or any other document confirming representation/attorney of the company also, latest by **19.10.2026 before 5.00 PM** in the Office of the Recovery Officer-I, DRT-II, Chandigarh, shall be eligible to participate in the e-auction to be held from **14:00PM to 15:00PM on 22.10.2026**. In case bid is placed in the last 5 minutes of the closing time of the auction, the closing time will automatically get extended for 5 minutes.

9.4 The bidder(s) shall improve their offer in multiples of **Rs.1,00,000/- (Rupees One Lacs Only)**.

9.5 The Successful / highest bidder shall have to prepare and deposit Demand Draft/Pay Order for 25% of the bid/sale amount, after adjustment of EMD already deposited with the BAANKNET portal, favoring Recovery Officer-I, DRT-II, Chandigarh, A/c **R.C. No.103/2022** by **next bank working day i.e. by 05.00 PM** with this Tribunal, failing which the EMD shall be forfeited.

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9.6 The successful/highest bidder shall deposit, through Demand Draft/Pay Order favoring Recovery Officer-I, DRT-II, Chandigarh, A/c **R.C. No.103/2022**, the balance 75% of the sale proceeds before the Recovery Officer-I, DRT-II, Chandigarh on or before 15th day from the date of auction of the property, exclusive of such day, or if the 15th day be Sunday or other holiday, then on the first office day after the 15th day alongwith the poundage fee @ 2% upto Rs.1,000 and @ 1% on the excess of such gross amount over Rs 1000/- in favour of Registrar, DRT-II Chandigarh. (In case of deposit of balance amount of 75% through post the same should reach the Recovery Officer as above).

9.7 In case of default of payment within the prescribed period, the property shall be re-sold, after the issue of fresh proclamation of sale. The deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, be forfeited to the Government and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may subsequently be sold.

8. Proclamation of sale be made through all modes such as mentioned under:

- (A) The proclamation of sale may be served on the CDs by registered AD and Dasti mode.
- (B) The officer/manager of branch/ARMB/SAMB/SARB concerned is hereby appointed as Local Commissioner to proclaim the sale on/near the properties by customary mode, i.e. beat of drum or other customary mode by distribution of hand bills, displaying banners etc.
- (C) The CH bank is directed to serve copy of this order along with Form No.22 (Earlier 62) to the certificate debtors along with copies of valuation report at their known addresses by Registered AD Post, at least 30 days before the date of auction.
- (D) The CH bank shall exhaust all the permissible efforts for auction to attract maximum bids and to realize highest amount for the properties to be auctioned.
- (E) A copy of POS be affixed on the conspicuous part of the properties put on auction after drawing proper panchnama and photographs of affixation as per aforesaid schedule.
- (F) A copy of POS be placed on the notice board/website of the Tribunal.
- (G) To proclaim by beat of drum or any other customary mode in the locality or area where the property is situated.
- (H) The Munadi for auction shall be made by the CH Bank through loud speaker mounted on a hired rickshaw/Auto for a minimum period of four hours.
- (I) A wide publicity of public auction be made by the CH Bank through publication in the leading newspapers, i.e., one in English National and in Vernacular/Local Newspaper. Pamphlets and banners etc. may be distributed in the locality by the CH Bank.
- (J) Copy/proofs of all above modes from (a) to (g) be filed with the service report of POS.
- (K) A copy of sale notices along with terms and conditions containing two pages be supplied to the e-auction agency which is directed to upload the sale notice along with terms and conditions on the website.

9. Name: Sh. Raman Sharma, Senior Manager, Mobile Number (93171-06161), Email Id: raman.sharma2@hdfcbank.com is appointed as Local Commissioner to serve the notices for proclamation of sale as per the mode given above to conduct the inspection of subject property and he is also appointed as Court Auctioneer for e-auction and he is

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also appointed as Court Auctioneer for e-auction. Fees of Rs.45,000/- plus expenses is fixed for above said purpose.

10. Dasti copy of this order be provided to the concerned parties free of cost.

11. POS be issued accordingly.

Date of filing Service Report of POS	16.09.2026
Date of Inspection	On request of perspective bidder
Date of depositing EMD to the auctioneer (on or before)	24.09.2026 up to 5:00 P.M.
Date of e-Auction	22.10.2026
Date of filing Auction Report	29.10.2026

The property is being sold on “**AS IS WHERE IS BASIS**” and “**AS IS WHAT IS BASIS**”.

12. The undersigned reserves the right to accept or reject any or all bids if found unreasonable or postpone the auction at any time without assigning any reason.

SCHEDULE OF PROPERTY

Description of the property to be sold	Revenue assessed upon the property or anypart thereof	Details of any encumbrance to which property is liable	Claims, if any, which have been put forward to the property, and any other known particulars bearing on its nature and value.
Land measuring 134 Kanal 3 Marla details as below:- Land measuring OK-8M being 8/39 share owned by Sh. Daya Singh and Sh. Dharam Singh in equal share, out of land measuring 1K-19M comprised in Khewat no. 38/38 Khatoni no, 85 rect no. 17 khasra no. 13/2(0-13), 14/2(0-13), 15/2(0-13), kittas 3. read with mutation no. 351, 337. Land measuring 1K-14M	Not known	Not known	Not known

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being 34/320 share owned by Sh. Daya Singh and Sh. Dharam Singh in equal share out of land measuring 16.K-OM comprised In Khewat no. 18/18 Khatoni no. 33, rect no. 17 khasra no. 19(8-0), 20(8-0), kittas 2, read with mutation no. 351, 337. Land measuring 102K-1M comprised in Khewat no. 34/34 Khatoni no. 81 rect no. 16 khasra no. 10(8-0), rect no. 17 khasra no. 2(8-0), 3(3-0), 4(8-0), 5(8-0), 6(8-0), 7(8-0), 8(8-0), 9(8-0), 12(8-0), 13/1(7-7), 14/1(7-7), 15/1(7-7), kittas 13, owned by Sh. Malook Singh, Land measuring 30K-OM i.e. land measuring 18K-OM being 1/4 share owned by Sh. Malook Singh and land measuring 12K-OM being 1/6 owned by Sh. Daya Singh and Sh. Dharam Singh in equal share out of land measuring 72K-CM comprised in Khewat no. 37/37 Khatoni no. 84 rect no. 13 khasra no. 16 (8-0), 17(3-0), 18(8-0), 19(8-0), 22(8-0), 23(8-0), 24(8-0), 25(8-0), rect no. 14 khasra no 20(8-0), kittas 9 read with mutation no. 351, 337.			
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Given under my hand and seal on 10.08.2026.

Recovery Officer-I,
DRT-II, Chandigarh

OFFICE OF THE RECOVERY OFFICER-I
DEBTS RECOVERY TRIBUNAL-II, CHANDIGARH
 First floor SCO 33-34-35, Sector-17A, Chandigarh-160017

Date of Auction: 22.10.2026

LETTER OF COMMAND

R.C. No.103/2022

HDFC BANK

.... Certificate Holder

VS

DAYA SINGH AND ORS.

...Certificate Debtors

To,

Name: Sh. Raman Sharma,
Senior Manager,
Mobile Number (93171-06161),
Email Id: raman.sharma2@hdfcbank.com

In furtherance of the execution of the **RC No.103/2022 in O.A. No.1923/2017** was issued for recovery of sum of **Rs.20,56,677/-** jointly and severally with costs, current and future with simple interest of **7%p.a.** from the date of filing of the case i.e.**02.02.2015** till the date of realization along with costs due to Applicant Bank/Certificate Holder from the Defendants/ Certificate Debtors, you are commanded to sell the property mentioned in the POS order by public auction as per the terms and conditions mentioned therein. This is to command you to sell the property mentioned in the POS order by public auction as per the terms and conditions mentioned there under.

- 2. It is also directed to check the details of property and valuation given in the POS and ensure that all the details are in order before proceedings further.**
3. Proclamation of sale to be made through all modes such as mentioned under:
 - (A) The proclamation of sale may be served on CDs by registered post and Dasti mode.
 - (B) The officer of concerned branch/ARMB/SAMB/SARB is hereby appointed as Local Commissioner to proclaim the sale on/near the properties by customary mode i.e. beat of drum or other customary mode by distribution of hand bills, displaying banners etc.
 - (C) The CH bank is directed to serve copy of this order along with Form No.22 (Earlier 62) to the certificate debtors alongwith copies of valuation report at their known addresses by Regd. Post, at least 30 days before the date of auction.
 - (D) The CH bank shall exhaust all the permissible efforts for auction to attract maximum bids and to realise highest amount for the properties to be auctioned.

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- (E) A copy of POS be affixed on the conspicuous part of the properties put on auction after drawing proper panchnama and photographs of affixation as per aforesaid schedule.
 - (F) A copy of POS be placed on the notice board/website of the Tribunal.
 - (G) To proclaim by beat of drum or any other customary mode in the locality or area where the property is situated.
 - (H) The Munadi for auction shall be made by the CH Bank through loud speaker mounted on a hired rickshaw/Auto for a minimum period of four hours.
 - (I) A wide publicity of public auction be made by the CH Bank through publication in the leading newspapers i.e. one in English National and other in Vernacular/Local Newspaper.
 - (J) Pamphlets and banners etc. may be distributed in the locality by the CH Bank.
 - (K) Copy/proofs of all above modes from (a) to (g) be filed with the service report of POS.
 - (L) A copy of sale notice alongwith terms and conditions containing two pages be supplied to the e-auction agency which is directed to upload the sale notice alongwith terms and conditions on the website.
4. It is further commanded to you to take poundage fee @2% on Rs. 1000/- and @1% on balance sale proceeds amount on the spot through DD or Pay Order favouring Recovery Officer-I, DRT-II, Chandigarh, from the highest bidder.
 5. It is further commanded to you to hold the e-auction on **22.10.2026 at 14.00 PM to 15:00 PM as per POS on “as is where is basis” & “What is where is basis”**
 6. It is further commanded to you to take police protection from the concerned police station by writing a letter along with Letter of Command and POS.
 7. You are further commanded to return the warrant with an endorsement certifying the manner in which it has been executed/it has not been executed.
 8. You are directed to file **POS Service Report on or before 16.09.2026 and Auction Report on 29.10.2026.**

Given under my hand and the seal of this Tribunal at Chandigarh on **10.08.2026.**

RECOVERY OFFICER-I
DRT-II, CHANDIGARH