

Legal heirs: 2. Hardev Singh Son of Sh. Rattan Singh, Residents of Village Padda, Tehsil and District Gurdaspur, Punjab-143604.
 Legal heirs: 3. Dilbagh Singh Son of Sh. Rattan Singh, Residents of Village Padda, Tehsil and District Gurdaspur, Punjab-143604.
 Legal heirs: 4. Charanjit Kaur Daughter of Sh. Rattan Singh, Residents of Village Padda, Tehsil and District Gurdaspur, Punjab - 143604.
 Legal heirs: 5. Parkash Kaur Daughter of Sh. Rattan Singh, Residents of Village Padda, Tehsil and District Gurdaspur, Punjab-143604.
 (2) Lakhwinder Singh Son of Sh. Rattan Singh, Residents of Village Padda, Tehsil and District Gurdaspur, Punjab-143604.

SUMMONS

WHEREAS, OAI/573/2025 was listed before Hon'ble Presiding Officer/Registrar on 05.02.2026.

WHEREAS this Hon'ble Tribunal is pleased to issue summons/notice on the said Application under section 19(4) of the Act, (OA) filed against you for recovery of debts of Rs. 3464157.08 (application along with copies of documents etc. annexed).

In accordance with sub-section (4) of section 19 of the Act, you, the defendants are directed as under:-

(i) to show cause within thirty days of the service of summons as to why relief prayed for should not be granted;

(ii) to disclose particulars of properties or assets other than properties and assets specified by the applicant under serial number 3A of the original application;

(iii) you are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties;

(iv) you shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal;

(v) you shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.

You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before Registrar on 24.04.2026 at 10:30 A.M. failing which the application shall be heard and decided in your absence.

Given under my hand and the seal of this Tribunal on this dated 07.02.2026.

Capital Small Finance Bank Ltd.

HO:- MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar-144001, Punjab, India

PROPERTY SALE NOTICE

The Undersigned as Authorized Officer of CAPITAL SMALL FINANCE BANK LIMITED has taken over possession of the following property/s 13(4) of the SARFAESI Act.

Public at large is informed that sale in the below mentioned case for recovery of amount outstanding against NPA accounts plus future interest and other charges shall be held on 27.03.2026 by the Bank.

1. Mrs. Shanti W/o Sh. Jaspal Masih R/o Ward No. 8, Kuran, Garh, Afnal, Amritsar-143102 (Borrower)

2. Mr. Pardeep Masih S/o Sh. Jaspal Masih R/o Ward No. 8, Bhakha Tara Singh, Afnal, Amritsar-143102. (Borrower)

3. Mr. Bikramjit Singh S/o Sh. Dasaunda Singh R/o Village Chhaule, P.O. Nagar, Jhangian, Mahansingh Nagar, Jalandhar, Punjab-144410. (Guarantor)

4. Mr. Sanjeev Masih S/o Jaspal Masih R/o Ward No. 8, Kuran Garh, Afnal, Amritsar-143102 (Guarantor)

Outstanding Amount Rs 14,46,273.61 (excluding future interest w.e.f. 01.02.2026)

Description of the property: Equitable mortgage of immovable property - All the part and parcel of Property measuring 10 Marlas situated at Burj Pukhtia, Hadbast No. 150, Tehsil Phillaur, Distt. Jalandhar, owned by Mrs. Shanti W/o Sh. Jaspal Masih vide Sale deed bearing document No. 184 Dated-27-04-2018.

Reserve Price Rs. 5,000 Lacs (Rupees Five Lacs Only)

EMD (Earnest Money) Total EMD (Earnest Money) is 25% of reserve price shall be paid by the successful bidder on Dt. 27-03-2026 through Demand Draft in favour of Capital Small Finance Bank Ltd. payable at Jalandhar.

Tender Forms and EMD to be sent to Authorised Officer, Capital Small Finance Bank Ltd. H.O. Midas Corporate Park, 3rd Floor, 37 G.T. Road, Jalandhar.

Encumbrances known to Bank Nil. The property is being sold on "AS IS WHERE IS", "AS IS WHAT IS", and "WHATSOEVER THERE IS". Last Date / Time for receiving tenders along with the EMD (Earnest Money) is 25% through Demand Draft in favour of Capital Small Finance Bank Limited, payable at Jalandhar: Till 11.00 AM on 27-03-2026. The lender will be opened and may be further negotiated on the said date after 11.00 AM in the presence of all the offerers/their authorized representatives at H.O. MIDAS CORPORATE PARK, 3rd FLOOR, 37 G.T. ROAD, JALANDHAR. For detailed Terms of Sale along with the tender form and inspection of property, please contact the Branch office Phillaur. The Sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002. The Authorized officer reserves the right to cancel/postpone/indefinitely defer/change the terms & conditions any time before confirmation of sale without assigning any reasons thereof.

DATE: 23.02.2026

AUTHORIZED OFFICER

original application;

(iii) you are restrained from dealing with or disposing of secured assets or such other assets and properties disclosed under serial number 3A of the original application, pending hearing and disposal of the application for attachment of properties;

(iv) you shall not transfer by way of sale, lease or otherwise, except in the ordinary course of his business any of the assets over which security interest is created and/or other assets and properties specified or disclosed under serial number 3A of the original application without the prior approval of the Tribunal;

(v) you shall be liable to account for the sale proceeds realised by sale of secured assets or other assets and properties in the ordinary course of business and deposit such sale proceeds in the account maintained with the bank or financial institutions holding security interest over such assets.

You are also directed to file the written statement with a copy thereof furnished to the applicant and to appear before Registrar on 16.03.2026 at 10:30 A.M. failing which the application shall be heard and decided in your absence.

Given under my hand and the seal of this Tribunal on this dated 26.11.2025.

Interest (Enforcement) Rules, 2002 issued a default notice dated 06.11.2025 calling upon the borrowers Mr. Labh Singh S/O Pritam Singh (Borrower) resident of Village Sukhladhi Bathinda to repay the amount mentioned in the notice being Rs. 8,97,226.39 Paise+ intt+ Charges with effect from 06.11.2025 within 60 days from the date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the Agriculture implements described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement Rules, 2002 on this 19th day of February of the year 2026.

The borrower/Guarantor/Mortgagor in particular and the public in general is hereby cautioned not to deal with the Agriculture implements and any dealings with the Agriculture implements will be subject to the charge of the Bank of India for an amount Rs. 8,97,226.39 paise and interest thereon from 06.11.2025.

The borrower's/Guarantor's/Mortgagor's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of the Agriculture implements hypothecated

Rotavator 8 Feet, Tralla 4 Tyres, Laser Leveller, Straw Reaper

Date: 19.02.2026

Authorized Officer (Bank of India)

Place: Bathinda

Asset Recovery Branch

SCO 137 & 138, Sector- 8 C, Chandigarh-160008, Contact No. 0172-2721096

Email: ubin0578711@unionbankofindia.bank.in

E-AUCTION SALE NOTICE

APPENDIX- IV A [See proviso to rule 8 (6)] Sale notice for sale of immovable properties

Notice is hereby given to the public in general and to the Borrower/s and Guarantor/s in particular by the Authorized Officer, that the under mentioned property mortgaged to Union Bank of India, taken possession under the provision of Section 13(4) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, will be sold by E-Auction as mentioned below for recovery of under mentioned dues and further interest, charges and costs etc, as detailed below.

The property is being sold on "AS IS WHERE IS" AND WITHOUT RECOURSE BASIS" as such sale is without any kind of warranties and indemnities.

EMD SHALL BE DEPOSITED AND LINKED/MAPPED WITH THE PROPERTY ID BEFORE THE STARTING OF E-AUCTION

The under mentioned property/ies will be sold by "Online E-Auction through website https://baanknet.com. for Sr. No. 1 on 13.03.2026 & for Sr. No. 02 on 27.03.2026 from 12.00 NOON to 05.00 PM

1* Minimum Bid Increment Amount is 1% of Reserve Price and multiples thereof.

2* Any encumbrances over the property/ies is not known to the Bank/Secured Creditor.

Name of the Borrower/Mortgagor and Guarantor

Name of the Account

Demand Notice Date & Amount Claimed

Reserve Price

EMD

1. M/s Maharaja Cotspin Limited

15.01.2024

Rs. 27,67,46,326.83 (Rupees Twenty Seven Crores Sixty Seven Lakhs Forty Six Thousand Three Hundred Twenty Six and Paise Eighty Three Only) as on 15-01-2024 together with further interest, cost and expenses w.e.f. 16-01-2024.

1. Borrower/s : 1(a) M/s Maharaja Cotspin Limited (Through Directors Mr. Sanjeev Makkar, Mr. Ashok Makkar and Mr. Manoj Makkar), Village Lal Kalan, Near Neelon Bridge, Chandigarh, Ludhiana - 141113. 1(b) Mr. Sanjeev Makkar S/o Mr. Ashok Makkar, R/o House No. 625, Street No. 04, Malerkotla House, Civil Lines, Ludhiana - 141001. 2nd Address: Kothi No. 8788, Samsher Avenue, Opposite MBD Mall, Ferozepur Road, Near HDFC Bank, Ludhiana - 141012. 1(c) Mr. Ashok Makkar S/o Mr. Gobind Ram, R/o House No. 625, Street No. 04, Malerkotla House, Civil Lines, Ludhiana - 141001. 1(d) Mr. Manoj Makkar S/o Mr. Ashok Makkar R/o House No. 625, Street No. 04, Malerkotla House, Civil Lines, Ludhiana - 141001. 2nd Address: Kothi No. 8788, Samsher Avenue, Opposite MBD Mall, Ferozepur Road, Near HDFC Bank, Ludhiana - 141001. 2nd Address: Kothi No. 8788, Samsher Avenue, Opposite MBD Mall, Ferozepur Road, Near HDFC Bank, Ludhiana - 141001. 3. Mortgage/s: 3(a) M/s Maharaja Cotspin Limited (Through Directors Mr. Sanjeev Makkar, Mr. Ashok Makkar and Mr. Manoj Makkar), Village Lal Kalan, Near Neelon Bridge, Chandigarh Highway, Tehsil Samrala, Ludhiana - 141113. 3(b) Mr. Ashok Kumar Makkar, R/o House No. 625, Street No. 04, Malerkotla House, Civil Lines, Ludhiana - 141001. 3(c) Mr. Ashok Kumar Makkar, R/o House No. 625, Street No. 04, Malerkotla House, Civil Lines, Ludhiana - 141001. 3(d) Mr. Manoj Makkar S/o Mr. Ashok Makkar R/o House No. 625, Street No. 04, Malerkotla House, Civil Lines, Ludhiana - 141001. 3(e) Mr. Ashok Kumar Makkar, R/o House No. 625, Street No. 04, Malerkotla House, Civil Lines, Ludhiana - 141001. 3(f) Mr. Ashok Kumar Makkar, R/o House No. 625, Street No. 04, Malerkotla House, Civil Lines, Ludhiana - 141001. 3(g) Mr. Manoj Makkar S/o Mr. Ashok Makkar R/o House No. 625, Street No. 04, Malerkotla House, Civil Lines, Ludhiana - 141001. 3(h) Mr. Ashok Kumar Makkar, R/o House No. 625, Street No. 04, Malerkotla House, Civil Lines, Ludhiana - 141001. 3(i) Mr. Manoj Makkar S/o Mr. Ashok Makkar R/o House No. 625, Street No. 04, Malerkotla House, Civil Lines, Ludhiana - 141001.

यूनियन बँक Union Bank of India

REGIONAL OFFICE - BATHINDA, SCF 136 - 137, Rose Garden Complex, Near Mittal Mall, Goniana Road, Bathinda - 151001

Email : crld.robathinda@unionbankofindia.bank.in

E-AUCTION SALE NOTICE

APPENDIX - IV - A] SEE PROVISO TO RULE 8(6) & RULE 9(1)] SALE NOTICE FOR SALE OF MOVABLE/IMMOVABLE PROPERTIES

Date & time of E-AUCTION ON 13.03.2026 BETWEEN 12:00 PM TO 05:00 PM (WITH 10 MINUTES UNLIMITED AUTO EXTENSIONS)

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 provision 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 Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/Symbolic/Physical possession of which has been taken by the Authorized Officer of Union Bank of India/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" for recovery of its dues mentioned below due to the Union Bank of India /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. The online E-Auction will be held through web portal/website https://baanknet.com on the date and time mentioned above with unlimited extension of 10 minutes.

RESERVE PRICE

EMD

Outstanding

Name of the Branch Account,

यूनियन बँक Union Bank of India

Asset Recovery Branch

SCO 137 & 138, Sector- 8 C, Chandigarh-160008, Contact No. 0172-2721096

Email: ubin0578711@unionbankofindia.bank.in

E-AUCTION SALE NOTICE

APPENDIX- IV A [See proviso to rule 8 (6)] Sale notice for sale of immovable properties

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The property is being sold on "AS IS WHERE IS" AND WITHOUT RECOURSE BASIS" as such sale is without any kind of warranties and indemnities.

EMD SHALL BE DEPOSITED AND LINKED/MAPPED WITH THE PROPERTY ID BEFORE THE STARTING OF E-AUCTION

The under mentioned property/ies will be sold by "Online E-Auction through website https://baanknet.com. for Sr. No. 1 on 13.03.2026 & for Sr. No. 02 on 27.03.2026 from 12.00 NOON to 05.00 PM

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2* Any encumbrances over the property/ies is not known to the Bank/Secured Creditor.

Name of the Borrower/Mortgagor and Guarantor

Name of the Account

Demand Notice Date & Amount Claimed

Reserve Price

EMD

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