

हरियाणा ग्रामीण बैंक

HARYANA GRAMIN BANK

Scheduled Bank Owned by Government

Branch Office – Ambala City

PROCLAMATION OF SALE

Whereas under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, a notice dated 04-10-2025 for the recovery of sum of Rs. 1,16,32,324.93/- (Rupees One Crore sixteen lakh thirty-two thousand three hundred twenty-four and ninety-three paise only) as on 30-09-2025 with further interest from 01-10-2025 and incidental expenses, other costs less recovery, if any, until payment in full from M/S Ganga Alloys

Prop. Smt. Sugandha w/o Sh. Sharad Aggarwal

Address: 6317-6318/3, Jain Bazar, Ambala City-134003

Address 2 : R/O # 1163, Chorlian Gali, Jagadhari, Tehsil Jagadhari, District Yamuna Nagar

(herein after referred to as 'the borrower') was issued.

And whereas the secured assets mentioned in the schedule were taken in possession.

Whereas the sale of secured asset is to be made to recover the secured debt.

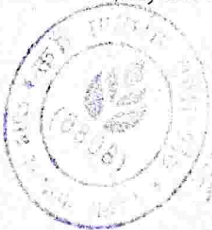
And whereas on the 26th day of May 2026 (the date fixed for the sale), there will be due under the secured debt, a sum of Rs. 1,16,32,324.93/- (Rupees One Crore sixteen lakh thirty-two thousand three hundred twenty-four and ninety-three paise only) as on 30-09-2025 with further interest from 01-10-2025 and incidental expenses, other costs less recovery if any, until payment in full.

Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said property shall be sold by public auction at 01.00 PM on the 26th day of May 2026 at Haryana Gramin Bank, Regional Office Panchkula, SCO No. 219, First Floor, Sector 14, Panchkula, 134113

Earnest Money Deposit of Rs 4,59,000/- (10% of Reserve Price) shall be paid by DD in favour of Haryana Gramin Bank. DD of EMD should be deposited at R.O. Panchkula or Branch Office Ambala City latest by 05:00 PM, 25th of May 2026.

The sale will be of the property of the borrower above named 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.

The property will be put up for sale in the lots 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 any lot is knocked down, amount due as aforesaid, interest and cost (including the cost of the sale) are tendered to





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the 'Authorized Officer' or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid.

At the sale, the public generally is invited to bid either personally or by duly authorized agent. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

It is open to the Bank to appoint a representative and to make self-bid and participate in the auction.

If the Borrower pays the amount due to the Bank in full before the date of sale, auction is liable to be stopped.

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

1. The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation.

2. The Reserve price, below which the property shall not be sold, is **Rs 45,90,000/- (Rupees Forty Five Lakh Ninety Thousand only):**

3. The amount by which the bidding is to be increased shall be determined by the 'Authorized Officer'/auctioneer conducting the sale.

4. In the event of any dispute arising as to the amount bid, or as to the bidder, the lot shall at once be again put up to auction.

5. The highest bidder shall be declared to be the purchaser of any lot provided always that he is legally qualified to bid and provided further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the 'Authorized Officer' to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.

6. For reasons recorded, it shall be in the discretion of the 'Authorized Officer' to adjourn/discontinue the auction.

The person declared to be the purchaser shall pay immediately after such declaration, a deposit of twenty-five per cent of the amount of purchase money to the 'Authorized Officer' and, in default of such deposit, the property shall forthwith be put up again and resold.





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In case the initial deposit is made as above said, the balance amount of the purchase money payable shall be paid by the purchaser to the 'Authorized Officer' on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. In default of payment within the period mentioned above, the property shall be resold, after the issue of a fresh proclamation of sale. The deposit shall stand forfeited to the Bank 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.

SCHEDULE OF PROPERTY:

Freehold Single Storied commercial property/shop measuring 68.25 sq. yards bearing No. 6318/699 & 6319/700, situated at Block No. 3, Jain Bazar, Near Pansari Bazar, Ambala City as per Gift deed 8167 dated 28/10/2005 duly registered in the office of Sub Registrar Ambala. The Property is measured and bounded as Under: -

North – P.K.R Public school – Bhuja 19''-6'

South – Galli Bhuja– 19''-6'

East – Shop No. 6320/701 – Bhuja 31''-6'

West – Shop No. 6317/698 Owned by Sharad Kumar

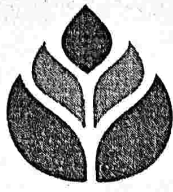
Dated: 15-04-2026



(Sh. Ashish Kumar)

AUTHORISED OFFICER
HARYANA GRAMIN BANK
SECURED CREDITOR

Note: Information also available on our website <https://shgb.bank.in>



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Prop. Smt. Sugandha w/o Sh. Sharad Aggarwal

Address: 6317-6318/3, Jain Bazar, Ambala City-134003

Address 2 : R/O # 1163, Chorlian Gali, Jagadhari, Tehsil Jagadhari, District Yamuna Nagar

Sharad Aggarwal S/o Tarsem Aggarwal

Address: 6317-6318/3, Jain Bazar, Ambala City-134003

Address 2 : R/O # 1163, Chorlian Gali, Jagadhari, Tehsil Jagadhari, District Yamuna Nagar

(herein after referred to as 'the borrower') was issued.

And whereas the secured assets mentioned in the schedule were taken in possession.

Whereas the sale of secured asset is to be made to recover the secured debt.

And whereas on the 26th day of May 2026 (the date fixed for the sale), there will be due under the secured debt, a sum of **Rs. 1,16,32,324.93/- (Rupees One Crore sixteen lakh thirty-two thousand three hundred twenty-four and ninety-three paise only)** as on 30-09-2025 with further interest from 01-10-2025 and incidental expenses, other costs less recovery if any, until payment in full.

Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said property shall be sold by public auction at **01.00 PM on the 26th day of May 2026 at Haryana Gramin Bank, Regional Office Panchkula, SCO No. 219, First Floor, Sector 14, Panchkula, 134113**

Earnest Money Deposit of Rs 21,42,000/- (10% of Reserve Price) shall be paid by DD in favour of Haryana Gramin Bank. DD of EMD should be deposited at R.O. Panchkula or Branch Office Ambala City latest by 05:00 PM, 25th of May 2026.

The sale will be of the property of the borrower above named 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.

The property will be put up for sale in the lots 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 any lot is knocked





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down, amount due as aforesaid, interest and cost (including the cost of the sale) are tendered to the 'Authorized Officer' or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid.

At the sale, the public generally is invited to bid either personally or by duly authorized agent. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

It is open to the Bank to appoint a representative and to make self-bid and participate in the auction.

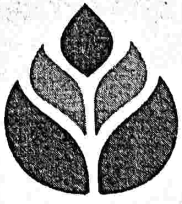
If the Borrower pays the amount due to the Bank in full before the date of sale, auction is liable to be stopped.

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

1. The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation.
2. The Reserve price, below which the property shall not be sold, is **Rs 2,14,20,000/- (Rupees Two Crore Fourteen Lakh Twenty Thousand only)**.
3. The amount by which the bidding is to be increased shall be determined by the 'Authorized Officer'/auctioneer conducting the sale.
4. In the event of any dispute arising as to the amount bid, or as to the bidder, the lot shall at once be again put up to auction.
5. The highest bidder shall be declared to be the purchaser of any lot provided always that he is legally qualified to bid and provided further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the 'Authorized Officer' to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.
6. For reasons recorded, it shall be in the discretion of the 'Authorized Officer' to adjourn/discontinue the auction.

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SCHEDULE OF PROPERTY:

This is Constructed house on land 620 square yard (250 Sq yard and 370 Sq Yards) Details of which is as under:

(A) Property/Plot measuring 250 sq yards (i.e. 08 Marla 02 sarsai) out of land measuring 35K08M being 33/2832 share comprising Khewat No. 66, Khatauni No. 111, Khasra No. 39//30/1 (35-08) vide Jamabandi for the year 2014-2015 Situated at Jaroda Gate, Jagadhari, Tehsil Jagadhari, District Yamunanagar, within the municipal limits of Municipal Corporation, Yamunanagar-Jagadhari came in the name of Smt. Sugandha vide Regd Gift Deed bearing No. 8352 dated 20-03-2014 duly registered in the office of joint/sub-registrar, Jagadhari. The Property is measured and bounded as under:

North 40 ft – Street

South 40 ft – Property of Balwant Rai

East 56 ft 03 inch - Street

West 56 ft 03 inch – Property of Balwant Rai

And

(B)- Plot measuring 370 sq yards (i.e. 12.25 Marla) out of land measuring 35K08M being 49/2832 share comprising Khewat No. 66, Khatauni No. 111, Khasra No. 39//30/1 (35-08) vide Jamabandi for the year 2014-2015 Situated at Jaroda Gate, Jagadhari, Tehsil Jagadhari, District Yamunanagar within the municipal limits of Municipal Corporation, Yamunanagar-Jagadhari came in the name of Smt. Sugandha vide Regd Gift Deed bearing No. 5516 dated 15-09-2014 duly registered in the office of joint/sub-registrar, Jagadhari, The Property is measured and bounded as under:

North 40 ft – Property of Sugandha

South 40 ft – Property of Balwant Rai

East 83 ft 03 inch - Street

West 83 ft 03 inch – Property of Balwant Rai





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Property/plot measuring 250 sq. Yard is also mortgaged with Haryana Gramin Bank, Ambala City for House Loan of 25 Lakh & House Loan OD of 25 Lakh Having Account Number 8086NC00274569, 80869800000625 In the Name of Both Borrower Smt, Sugandha Goyal and Sh. Sharad Aggarwal, which has total outstanding amount of Rs.44,65,172.72 (Rupees Forty-four lakh sixty-five thousand one hundred seventy-two and seventy-two paise only) as on 30.09.2025 with further interest from 01-10-2025 until payment in full (hereinafter referred to as “secured debt”) plus cost /expenses etc., less recovery if any.

Dated: 15-04-2026



(Smt) Ashish Kumar
AUTHORISED OFFICER
HARYANA GRAMIN BANK
SECURED CREDITOR

Note: Information also available on our website <https://shgb.bank.in>

