केनरा बैंक Canara Bank
A Government of India Undertaking

RECOVERY SECTION, SOUTH DELHI REGIONAL OFFICE

1st Floor, DDA Building, Vardhaman Tower (Near Paras Cinema), Nehru Place, Delhi- 110019
rosdelrec@canarabank.com

Ref No: SDRO/SARFAESI/1445/SNDD/2026-27 **Date: 10.07.2026**

DEMAND NOTICE [SECTION 13(2)]
TO BORROWER/ GUARANTOR/MORTGAGOR

To,

1. MR. SOM NATH DAS (BORROWER) S O NARYAN DAS D24 DDA FLAT KALKA JI SOUTH DELHI DELHI 110019 **Also At:** RZ-254-A, GALI NO 19 & 20 KHASRA NO 455 SECOND FLOOR TUGHLAKABAD EXTN NEW DELHI 110019

2. MRS SHRABANTI (CO BORROWER) W O SOM NATH DASS D 24 DDA FLAT KALKA JI DELHI- 110019 **Also At:** RZ-254-A, GALI NO 19 & 20 KHASRA NO 455 SECOND FLOOR TUGHLAKABAD EXTN NEW DELHI 110019

Dear Sir/ Madam,

Sub: Notice issued under Section 13(2) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002.

The undersigned being the **Authorized Officer of Canara Bank, Delhi Hauz Khas Branch (DP Code- 1445)** (hereinafter referred to as "the secured creditor"), appointed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred as the "Act") do hereby issue this notice to you as under:

That **Mr. Som Nath Das Das and Mrs. Shrabanti** (hereinafter referred to as "the borrower") has availed credit facility / facilities stated in the **Schedule A** hereunder and have entered into the security agreement/s in favour of the secured creditor. While availing the said financial assistance, you have expressly undertaken to repay the loan amount/s in accordance with the terms and conditions of the above-mentioned agreements.

You (The person mentioned in schedule B) are also entered in to agreements against the secured assets which are detailed in **Schedule B** hereunder.

However, since May 2024, the operation and conduct of the said financial assistance / credit facilities have become irregular. The books of account maintained by the secured creditor shows that the liability of the Borrower/s towards the secured creditor as on date amounts to **Rs 12,29,978.26 (Rupees Twelve Lakh Twenty Nine Thousand Nine Hundred Seventy Eight and Two Six Paisa) as on 09.07.2026**, the details of which together with future interest rate are stated in **Schedule C** hereunder. It is further stated that the Borrower/s /Guarantor/s having failed to keep up with the terms of the above said agreement in clearing the dues of the secured creditor within the time given, and have been evasive in settling the dues. The operation and conduct of the above said financial assistance / credit facility/ies having come to a standstill and as a consequence of the default committed in repayment of principal debt/ instalment and interest thereon, the secured creditor was constrained to classify the debt as **Non Performing Asset (NPA) on 26.08.2024** as mentioned in Schedule C in accordance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India.

The secured creditor through this notice brings to your attention that the Borrower has failed and neglected to repay the said dues/ outstanding liabilities and hence hereby demand you under Section 13(2) of the Act, by issuing this notice to discharge in full the liabilities of the Borrower/s as stated in **Schedule C** hereunder to the secured creditor **within 60 days from the date of receipt of this notice**. Further, it is brought to your notice that you are also liable to pay future interest at the rates **as mentioned in Schedule C** with all costs, charges, expenses and incidental expenses with respect to the proceedings undertaken by the secured creditor in recovering its dues.

Please take note of the fact that if you fail to repay to the secured creditor the aforesaid sum of **Rs 12,29,978.26 (Rupees Twelve Lakh Twenty Nine Thousand Nine Hundred Seventy Eight and Two Six Paisa) as on 09.07.2026** together with further interest and incidental expenses and costs as stated above in terms of this notice under Section 13(2) of the Act, the secured creditor will exercise all or any of the rights detailed under sub-section (4)(a) and (b) of Section 13, the extract of which is given here below to convey the seriousness of this issue:

13(4)- In case the Borrower/Guarantor fails to discharge liability in full within the period specified in sub-section (2), the secured creditor may take recourse to one or more of the following measures to recover his secured debt, namely:

(a) Take possession of the secured assets of the Borrower/Guarantor including the right to transfer by way of lease, assignment or sale for realizing the secured asset;

(b) Take over the management of the business of the Borrower including the right to transfer by way of lease, assignment or sale for realizing the secured asset:

Provided that the right to transfer by way of lease, assignment or sale shall be exercised only where the substantial part of the business of the Borrower is held as security for the debt;

Provided further that where the management of whole of the business or part of the business is severable, the secured creditor shall take over the management of such business of the borrower which is relatable to the security for the debt;

And under other applicable provisions of the said Act.

Your 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.

You are also put on notice that **in terms of section 13(13) the Borrower/s /Guarantor/s /Mortgager/s shall not transfer by way of sale, lease or otherwise the said secured assets detailed in Schedule B hereunder without obtaining written consent of the secured creditor**. It is further brought to your notice that any contravention of this statutory injunction/ restraint, as provided under the said Act, is an offence and if for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited with the secured creditor. In this regard you shall have to render proper accounts of such realization / income.

This notice of Demand is without prejudice to and shall not be construed as waiver of any other rights or remedies which the secured creditor may have including further demands for the sums found due and payable by you.

This is without prejudice to any other rights available to the secured creditor under the Act and/or any other law in force.

Please comply with the demand under this notice and avoid all unpleasantness. In case of Non-compliance, further needful action will be resorted to, holding you liable for all costs and consequence.

SCHEDULE –A
[Details of the credit facility/ies availed by the Borrower]

S N	Acc No	Nature of Limit	Date of sanction	Amount
1	90499730000053	HL	23.01.2018	Rs 18,00,000.00
	TOTAL			Rs 18,00,000.00

SCHEDULE –B
(Details of Security Assets)

SN	Movables	Name of the title holder
1.	NA	
	Immovables	
1.	Property bearing no RZ-254-A, Gali no 19 & 20, Khasra no 455, Second floor, front portion without roof rights, Tughlakabad Extn, New Delhi 110019 measuring 50 Sq Yd (ie. 450 sq ft)	Mr. Somnath Das and Mrs Shrabanti Das

SCHEDULE –C
(Details of liability as on date)

SN	LOAN NO	NATURE OF LOAN/LIMIT	LIABILITY WITH INTEREST AS ON 09.07.2026	RATE OF INTEREST
1	90499730000052	HL	Rs 12,29,978.26	8.70% + 2% Penal interest as per bank policy
	TOTALRs		12,29,978.26	

Authorised Officer, Canara Bank

केनरा बैंक Canara Bank
A Government of India Undertaking

RECOVERY SECTION, SOUTH DELHI REGIONAL OFFICE

1st Floor, DDA Building, Vardhaman Tower (Near Paras Cinema), Nehru Place, Delhi- 110019
rosdelrec@canarabank.com

Ref No: SDRO/SARFAESI/1445/SD/2026-27 **Date: 24.07.2026**

DEMAND NOTICE [SECTION 13(2)]
TO BORROWER/ GUARANTOR/MORTGAGOR

To,

1. M/S SAFA DESIGNS F 6/1 BASEMENT MALVIYA NAGAR NEW DELHI- 110017

2. Ms. KIRANPREET KAUR DO AMARJEET SINGH H 14 2 MALVIYA NAGAR NEW DELHI- 110017

Dear Sir/ Madam,

Sub: Notice issued under Section 13(2) of the Securitisation & Reconstruction of Financial Assets &Enforcement of Security Interest Act, 2002.

The undersigned being the Authorized Officer of **Canara Bank, Delhi Hauz Khas Branch** (hereinafter referred to as "the secured creditor"), appointed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred as the "Act") do hereby issue this notice to you as under:

That you M/s Safa Designs through its Prop. Ms. Kiranpreet Kaur (hereinafter referred to as "the Borrower") had availed credit facility / facilities stated in the Schedule A hereunder and had entered into security agreement/s securing the properties mentioned in Schedule B hereunder creating security interest, supported by various loaning documents executed in favour of our secured creditor Bank. In terms of the said agreement, you addressees had availed the financial assistance with an express undertaking that you shall repay the said amounts in accordance with the terms and conditions of the above said agreements.

That you addressees No. 2, being guarantors in credit facilities extended to addressee no 1, had also guaranteed the payment on demand of all moneys and discharge all obligations and liabilities owing or incurred to the secured creditor bank by the Borrowers for the credit facilities as detailed in Schedule-A hereunder with interest, cost, charges and expenses. As such, you addressees No. 2 is liable to pay the outstanding dues/loan amount of our secured creditor bank.

However, since January 2026, the operation and conduct of the said financial assistance / credit facilities have become irregular. The books of account maintained by the secured creditor shows that the liability of the Borrower/s towards the secured creditor is **Rs 25,91,793.64 (Rupees Twenty Five Lakh Ninety One Thousand Seven Hundred Ninety Three and Six Four Paisa) as on 30.06.2026**, the details of which together with future interest rate are stated in **Schedule C** hereunder. It is further stated that the Borrower/s /Guarantor/s having failed to keep up with the terms of the above said agreement in clearing the dues of the secured creditor within the time given and have been evasive in settling the dues. The operation and conduct of the above said financial assistance / credit facility/ies having come to a standstill and as a consequence of the default committed in repayment of principal debt/ instalment and interest thereon, the secured creditor was constrained to classify the debt as **Non Performing Asset (NPA) on 31.03.2026** in accordance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India.

Our bank as a secured creditor through this notice brings to your attention that you as Borrowers/Guarantors had failed and neglected to repay the said dues/outstanding liabilities and hence hereby demand under Section 13(2) of the Act, by issuing this notice to discharge in full the liabilities of the Borrower/s as stated in Schedule C hereunder to the secured creditor within 60 days from the date of receipt of this notice. Further, it is brought to your notice that you are also liable to pay future interest at the applicable rates mentioned in Schedule compounded monthly along with penal interest @2% p.a. simple together with all costs, charges, expenses and incidental expenses with respect to the proceedings undertaken by the secured creditor in recovering its dues.

Please take note of the fact that if you fail to repay to our secured creditor bank, the aforesaid sum of **Rs 25,91,793.64 (Rupees Twenty Five Lakh Ninety One Thousand Seven Hundred Ninety Three and Six Four Paisa) as on 30.06.2026, together with further interest and incidental expenses and costs** as stated above in terms of this notice under Section 13(2) of the Act, the secured creditor will exercise all or any of the rights detailed under sub-section (4)(a) and (b) of Section 13, the extract of which is given here below to convey the seriousness of this issue:

13(4)- In case the Borrower/Guarantor fails to discharge liability in full within the period specified in sub-section (2), the secured creditor may take recourse to one or more of the following measures to recover his secured debt, namely:

(a) Take possession of the secured assets of the Borrower/Guarantor including the right to transfer by way of lease, assignment or sale for realizing the secured asset;

(b) Take over the management of the business of the Borrower including the right to transfer by way of lease, assignment or sale for realizing the secured asset:

Provided that the right to transfer by way of lease, assignment or sale shall be exercised only where the substantial part of the business of the Borrower is held as security for the debt;

Provided further that where the management of whole of the business or part of the business is severable, the secured creditor shall take over the management of such business of the borrower which is relatable to the security for the debt;

And under other applicable provisions of the said Act.

Your 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.

You are also put on notice that **in terms of section 13(13) the Borrower/s /Guarantor/s /Mortgager/s shall not transfer by way of sale, lease or otherwise the said secured assets detailed in Schedule B hereunder without obtaining written consent of the secured creditor**. It is further brought to your notice that any contravention of this statutory injunction/ restraint, as provided under the said Act, is an offence and if for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited with the secured creditor. In this regard you shall have to render proper accounts of such realization / income.

This notice of Demand is without prejudice to and shall not be construed as waiver of any other rights or remedies which the secured creditor may have including further demands for the sums found due and payable by you.

This is without prejudice to any other rights available to the secured creditor under the Act and/or any other law in force.

Please comply with the demand under this notice and avoid all unpleasantness. In case of Non-compliance, further needful action will be resorted to, holding you liable for all costs and consequence.

SCHEDULE –A
[Details of the credit facility/ies availed by the Borrower]

S N	Acc No	Nature of Limit	Date of sanction	Amount
1	125002315856	OD	12-07-2022	Rs. 25,00,000.00

SCHEDULE –B
(Details of Security Assets)

SN	Movables	Name of the title holder
1.	Stocks	M/s Safa Designs
	Immovables	
2.	NA	

SCHEDULE –C
(Details of liability as on date)

SN	LOAN NO	NATURE OF LOAN/LIMIT	LIABILITY WITH INTEREST AS ON 30.06.2026	RATE OF INTEREST
1	125002315856	OD	Rs. 25,91,793.64	9.85 % + 2% Penal Interest as per Bank Policy
	TOTAL		Rs. 25,91,793.64	

Authorised Officer, Canara Bank

केनरा बैंक Canara Bank
A Government of India Undertaking

RECOVERY SECTION, SOUTH DELHI REGIONAL OFFICE

1st Floor, DDA Building, Vardhaman Tower (Near Paras Cinema), Nehru Place, Delhi- 110019
rosdelrec@canarabank.com

Ref: SARFAESI/19099/AR/DN/2026-27 **Date: 03.08.2026**

ANNEXURE – 2
DEMANDNOTICE [SECTION 13(2)]
TO BORROWER/ GUARANTOR/MORTGAGOR

To,

SHRI AKHILESH RATHORE HOUSE A 8 / 1 A, DLF PHASE 1, CHAKARPUR, GURGAON, HARYANA-121002

Dear Sir/ Madam,

Sub: Notice issued under Section 13(2) of the Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002.

The undersigned being the Authorized Officer of **Canara Bank, Delhi AFS Rajokri**(hereinafter referred to as "the secured creditor"), appointed under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, (hereinafter referred as the "Act") do hereby issue this notice to you as under:

That **Shri Akhilesh Rathore (hereinafter referred to as "the Borrower")** have availed credit facility / facilities stated in the **Schedule A** hereunder and has entered into the security agreement/s in favour of the secured creditor. While availing the said financial assistance, you have expressly undertaken to repay the loan amount/s in accordance with the terms and conditions of the above mentioned agreements.

You (The persons mentioned in schedule B) are also entered in to agreements against the secured assets which are detailed in **Schedule B** hereunder.

However, from **May 2026**, the operation and conduct of the said financial assistance / credit facilities have become irregular. The books of account maintained by the secured assets shows that the liability of the Borrower towards the secured creditor amounts to **Rs 9,51,874.86 (Rupees Nine Lakh Fifty One Thousand Eight Hundred Seventy Four and paisa Eight Six) as on 02.08.2026**, the details of which are stated in **Schedule C** hereunder. It is further stated that the Borrower/Guarantor having failed to keep up with the terms of the above said agreement in clearing the dues of the secured creditor within the time given, and have been evasive in settling the dues. The operation and conduct of the above said financial assistance / credit facility/ies having come to a standstill and as a consequence of the default committed in repayment of principal debt/ instalment and interest thereon, the secured creditor was constrained to classify the debt as **Non Performing Asset (NPA) as on 02.08.2026** in accordance with the directives/guidelines relating to asset classification issued by the Reserve Bank of India.

The secured creditor through this notice brings to your attention that the Borrower has failed and neglected to repay the said dues/ outstanding liabilities and hence hereby demand you under Section 13(2) of the Act, by issuing this notice to discharge in full the liabilities of the Borrower as stated in **Schedule C** hereunder to the secured creditor **within 60 days from the date of receipt of this notice**. Further, it is brought to your notice that you are also liable to pay future interest at the rate of as per bank guidelines together with all costs, charges, expenses and incidental expenses with respect to the proceedings undertaken by the secured creditor in recovering its dues.

Please take note of the fact that if you fail to repay to the secured creditor the aforesaid sum of **Rs 9,51,874.86 (Rupees Nine Lakh Fifty One Thousand Eight Hundred Seventy Four and paisa Eight Six) as on 02.08.2026** together with further interest and incidental expenses and costs as stated above in terms of this notice under Section 13(2) of the Act, the secured creditor will exercise all or any of the rights detailed under sub-section (4)(a) and (b) of Section 13, the extract of which is given here below to convey the seriousness of this issue:

13(4)- In case the Borrower/Guarantor fails to discharge liability in full within the period specified in sub-section (2), the secured creditor may take recourse to one or more of the following measures to recover his secured debt, namely:

(a) Take possession of the secured assets of the Borrower/Guarantor including the right to transfer by way of lease, assignment or sale for realizing the secured asset;

(b) Take over the management of the business of the Borrower including the right to transfer by way of lease, assignment or sale for realizing the secured asset:

Provided that the right to transfer by way of lease, assignment or sale shall be exercised only where the substantial part of the business of the Borrower is held as security for the debt;

Provided further that where the management of whole of the business or part of the business is severable, the secured creditor shall take over the management of such business of the borrower which is relatable to the security for the debt;

and under other applicable provisions of the said Act.

Your 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.

You are also put on notice that **in terms of section 13(13) the Borrower/Guarantor shall not transfer by way of sale, lease or otherwise the said secured assets detailed in Schedule B hereunder without obtaining written consent of the secured creditor**. It is further brought to your notice that any contravention of this statutory injunction/ restraint, as provided under the said Act, is an offence and if for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited with the secured creditor. In this regard you shall have to render proper accounts of such realization / income.

This notice of Demand is without prejudice to and shall not be construed as waiver of any other rights or remedies which the secured creditor may have including further demands for the sums found due and payable by you.

This is without prejudice to any other rights available to the secured creditor under the Act and/or any other law in force.

Please comply with the demand under this notice and avoid all unpleasantness. In case of Non- compliance, further needful action will be resorted to, holding you liable for all costs and consequence.

SCHEDULE –A
[Details of the credit facility/ies availed by the Borrower]

S N	Loan No	Nature of Loan/Limit	Date of sanction	Amount
1.	161001653660	VEHICLE LOAN	04-07-2023	Rs 13,49,000.00

SCHEDULE –B
[Details of security assets]

SN	Movables	Name of the title holder
1.	HYUNDAI VENUE 1.5 CRDI MT SX HR98L8777 CH NO MALFD81DLPM482534 E NO. D4FAPM894915 COLOR: ABYSS BLACK PEARL	AKHILESH RATHORE
	Immovables	
	NIL	

SCHEDULE –C
[Details of liability]

SN	LOAN NO	NATURE OF LOAN/LIMIT	LIABILITY WITH INTEREST AS ON DATE- 02.08.2026	RATE OF INTEREST
1	161001653660	VEHICLE LOAN	Rs 9,51,874.86	8.70% + 2% Penal Interest as per bank policy

Authorised Officer, Canara Bank

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पंजाब एण्ड सिंध बैंक (भारत सरकार का उपक्रम)
Punjab & Sind Bank (A Govt. of India Undertaking)
Where service is a way of life

E-AUCTION
(Sale through E-Auction only)

Regional Office
B-38/39, INDUSTRIAL AREA, PHASE 1, NARAINA, NEW DELHI 110028

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES ON 22.09.2026 (11.00 AM to 1.00 PM)

E-Auction Sale Notice for Sale of Immovable Assets is issued under the Securitisation and Reconstruction of Financial assets and Enforcement of Security Interest Act, 2002 read with provision 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, Symbolic/Physical possession of which has been taken by the Authorized 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.

DESCRIPTION OF IMMOVABLE PROPERTIES

Sl. No.	Name of Borrower/ Guarantor & Branch	Description of the property	Demand Notice Date & Outstanding Amount (Rs.) as on + future interest & other expenses thereon	Reserve Price / EMD / Bid increase Amount	Property Inspection Date & Time	Status of possession (Physical or Symbolic)	Last Date & Time of EMD Submission	Date/ Time of e-Auction	Name & Contact Nos. of Authorized	QR CODE FOR LOCATION SITE	QR CODE FOR PROPERTY IMAGE	QR CODE FOR SERVICE PROVIDER
1.	Borrower: Smt. Anjum Khan & Mr. Naushad Khan Guarantor: Mr. Vijay Kumar Pundhir **B/O: Kashmere Gate**	Flat No. S-04, 2nd Floor, Plot No. B-162, Vikram Enclave, Shalimar Garden, Ghaziabad, Uttar Pradesh.	23.07.2019 Rs. 14,52,010/77 plus further interest, expenses and other charges etc thereon	Rs. 17,22,000/- Rs. 1,72,200/- Rs. 50,000/-	**18.09.2026** 11:00 AM to 1:00 PM	**Physical** possession	**21.09.2026** upto 11:59 PM	**22.09.2026** 11:00 AM to 1:00 PM	Ms. Kumud Dhall Mob: 9953759106			
2.	Borrower- M/s Copper Jeans Guarantor: Sh. Virender Kochar S/o Lajpat Rai Kochar **B/o- West Patel Nagar**	EM Of Residential Property No. 49 & 50, Khasra No 21/4, Situated At Village Kamurudin Nagar, Delhi State, Abadi Known As Adhyapak Nagar Nangloi Delhi 110041	07.10.2016 Rs. 51,52,399.60 plus further interest, expenses and other charges etc thereon	Rs. 167.45 Lakh Rs. 16.75 Lakh Rs. 1.00 Lakh	**18.09.2026** 11:00 AM to 1:00 PM	**Symbolic** possession	**21.09.2026** upto 11:59 PM	**22.09.2026** 11:00 AM to 1:00 PM	Ms. Kumud Dhall Mob: 9953759106			
3.	Borrower: M/s Sachdeva Bros. Prop. Tarun Sachdeva Guarantor: 1. Sangeeta Sachdeva, 2. Parminder Nagpal **BO: Paharganj**	All the part and parcel of Property Bearing no XV/1148 B, Gali Nayak 6 tooti chowk Main Bazar Paharganj New Delhi 110055. Registration No. 4606 in book no 1 Valume No. 14179, on Pages 176 to 183 dt 02.06.2011, in the sub-Registrar –III New Delhi	03.12.2018 Rs. 21,59,691/88 plus further interest, expenses and other charges etc thereon	Rs. 34,00,000/- Rs. 3,40,000/- Rs. 50,000/-	**18.09.2026** 11:00 AM to 1:00 PM	**Symbolic** possession	**21.09.2026** upto 11:59 PM	**22.09.2026** 11:00 AM to 1:00 PM	Ms. Kumud Dhall Mob: 9953759106			
4.	Borrower- Sh. Sandeep Kumar Tyagi S/o Krishn Tyagi & Pooja Tyagi Guarantor: Sh. Pradeep Kumar **B/o- Kashmere Gate**	Property bearing No. Flat No. C-2, Plot No. 420, Second Floor, Khasra No. 1342/2, Khanna Nagar Village Lon Pargana, Loni, Ghaziabad UP-201102	30.10.2025 Rs. 14,75,000/- plus further interest, expenses and other charges etc thereon	Rs. 20,00,000/- Rs. 2,00,000/- Rs. 50,000/-	**18.09.2026** 11:00 AM to 1:00 PM	**Symbolic** possession	**21.09.2026** upto 11:59 PM	**22.09.2026** 11:00 AM to 1:00 PM	Ms. Kumud Dhall Mob: 9953759106			
5.	Borrower: Mr. Vinod Goyal & Shweta Goyal Guarantor: Mulk Raj Chauhan **BO: Asaf Ali Road**	Flat No. FF-3, Ist Floor, MIG built on plot no. B-58, without roof right, B-Block, Khasra No. 409 & 410, SLF Ved Vihar, Sadullahbad, Loni, Ghaziabad (UP) 201001	02.12.2021 Rs. 9,91,857/95 plus further interest, expenses and other charges etc thereon	Rs. 12,00,000/- Rs. 1,20,000/- Rs. 50,000/-	**18.09.2026** 11:00 AM to 1:00 PM	**Physical** possession	**21.09.2026** upto 11:59 PM	**22.09.2026** 11:00 AM to 1:00 PM	Sh. Amit Kumar Mob: 9041939975			

TERMS & CONDITIONS:- 1. The online E-auction shall be held through auction platform i.e. https://baanknet.in on the date and time provided. QR Code for Baanknet site. The intending bidders/purchasers are required to register through https://baanknet.in 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.in) 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.in 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.in and by following procedure for refund given in buyer manual. EMD amount of the unsuccessful bidder will be returned without interest. After successful H1 bidding that remaining amount is to be remitted to A/c no. 80135040070003 Name : NEFT INWARD STP PARKING ACCOUNT IFSC code: PSIB0008013 **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.in. **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 Authorized 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 Authorized 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 Authorized 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 Authorized 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 Authorized 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 Authorized 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 Authorized 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 symbolic possession of Bank and bidder is purchasing the property in symbolic 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 Authorized 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 Authorized 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 Authorized Officer.

THIS NOTICE IS ALSO BE TREATED AS 30th DAYS STATUTORY SALE NOTICE TO BE BORROWER AND GUARANTOR (LRS) UNDER RULE 8(6) SARFEASI SECURITY INTEREST(ENFORCEMENT) RULE 2002

Date: 21.08.2026 Place: Delhi **Authorised Officer, Punjab & Sind Bank**