



**बैंक ऑफ बड़ौदा**  
**Bank of Baroda**

**Regional Stressed Asset Recovery Branch, 75/1, Mangal Pandey Nagar, Meerut (U.P.) - 250004**  
**Phone: 8477000776 Email: sarmee@bankofbaroda.com**

**STATUTORY 15/30 DAYS SALE NOTICE TO BORROWER / GUARANTOR / MORTGAGOR AS PER SARFAESI ACT, 2002**

**Sale notice for sale of Immovable Properties**  
**[APPENDIX IV-A refer proviso to 8(6) & 9(1) for Immovable Property]**



**E-Action Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) & 9(1) of the Security Interest (Enforcement) Rules, 2002.**

Notice is hereby given to the public in general and in particular to the Borrower (s), Mortgagor (s) and Guarantor (s) that the below described immovable property/ies Hypothecated/Mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorised Officer of Bank of Baroda, 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/ Guarantor/s/ Secured Asset/s/Dues/Reserve Price/e-Auction date & Time, EMD and Bid Increase Amount are mentioned below –

| Sr. No. | Name & address of Borrower/s / Guarantor/ Mortgagor/s                                                                                                                                                                                                                                                                                                              | Description of the immovable property                                                                                                                                                                                                                                                                                                                    | Total Dues.                                                                                                                                                                                                                         | Date/ Time of e-Auction                       | Reserve Price                                                                | Status of Possession - (Constructive / Physical) | Property Inspection Date & Time               |
|---------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|------------------------------------------------------------------------------|--------------------------------------------------|-----------------------------------------------|
|         |                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                                                                                                                                                                                          |                                                                                                                                                                                                                                     |                                               | EMD Minimum Bid Increase Amount                                              |                                                  |                                               |
| 1.      | M/s Virendra Medical Store Agencies<br>Office Address- 54, Kamdhenu Market, Ansari Road, Muzaffarnagar-251002.<br><b>Mrs Priyanka Sharma W/o-Late Mr Deepak Sharma</b> R/O- H.N.O. 68, ANKIT VIHAR, Pachenda Road, MUZAFFARNAGAR-251001<br><b>Mrs. Sushila Devi W/O Dinesh Kumar Sharma (Guarantor)</b> R/O-H No.- B-83, Mohalla ANKIT VIHAR, MUZAFFARNAGAR-251001 | E/M of Residential building house no B 83 mohgalla ankit vihar, area of Village Sarwat (Bahar Haddod), Pargana, tehsil and District- Muzaffarnagar UP in the name of Mrs Sushila Devi W/o- Sh. Dinesh Sharma admeasuring area 62.70 Sq mtrs. Bounded by East-Rasta 25' wide, house of Brji Bir Advocate, North-Rasta 25' wide, South-House of Sardar ji. | <b>Rs 21,12,163.93/-</b> (Twenty one lakh twelve thousand one hundred sixty three rupees and ninety-three paise only) as on 29.10.2021 and further interest, Penal interest, legal charges & other misc. expenses w.e.f 30.10.2021. | <b>10.04.2026</b><br><br>02:00 pm to 06:00 pm | <b>Rs. 20,73,000/-</b><br><br><b>Rs. 27,300/-</b><br><br><b>Rs. 25,000/-</b> | Symbolic Possession                              | <b>03.04.2026</b><br><br>03:00 pm to 05:00 pm |

**For detailed terms and conditions of sale, please refer/visit to the website link <https://www.bankofbaroda.in/e-auction.htm> and online auction portal <https://baanknet.com> Also, prospective bidders may contact the Authorised officer on Mobile – 8477000776**

**Date: 06.03.2026, Place: Meerut**

**Authorised Officer, Bank of Baroda**

**NEWS PAPER PUBLICATION FORM NO. 1**  
**DEBTS RECOVERY TRIBUNAL LUCKNOW**  
(Area of Jurisdiction - Part of Uttar Pradesh)  
600/1, University Road, Near Hanuman Setu Mandir, Lucknow - 226007.

**DRC No. 782/2022/R.O. II**  
Notice under Rule (2) of Second Schedule to the Income Tax Act, 1961 read with section 29 of The Recovery of Debts and Bankruptcy Act, 1993.

**Canara Bank (erstwhile Syndicate Bank) ..... Applicant**  
**Mrs. Shilpa Bhatt & Ors. .... Defendants.**

**To,**  
1. Mrs. Shilpa Bhatt W/o Shri. Anoop Kumar, R/o House No. 60, Type 3, North West Moti Bagh, New Delhi - 110021, 2nd Address: Flat No. 1607, 16th Floor, Block Breeze In The Project Known As "Gayatri Life" At Plot No. GH-15, Sector - 16, Greater Noida, Distt. Gautam Budh Nagar.  
2. Mr. Anoop Kumar S/o Shri Jagdish Prasad, R/o House No. 60, Type 3, North West Moti Bagh, New Delhi - 110021, 2nd Address: Flat No. 1607, 16th Floor, Block - Breeze In The Project Known As "Gayatri Life" At Plot No. GH-15, Sector - 16, Greater Noida, Distt. Gautam Budh Nagar.  
3. Mrs. Gayatri Infra Planner Pvt. Ltd. Through It's Directors "Gayatri Life" Site Office: 1F, Sector - 16, Greater Noida (West) Distt. Gautam Budh Nagar, 2nd Address: Corporate Office: B-121, First Floor, Sector-2, Noida-201301 (U.P.).  
This is to notify that a sum of Rs. 50,60,731.54 (Fifty lacs Sixty Thousand Seven Hundred Thirty one And Paise Fifty four only) (Rs. 20,36,925.51) in housing Loan Account(s) together with pendente lite and future interest @ 8.00% per annum from the date of filing of the original Application. Till the Loan is fully liquidated and cost succeeds and with cost jointly and severally till its realization from the Certificate debtor no. 1 to 3 is hereby allowed exparte against you the address as per order dated 20/05/2022 passed by Hon'ble Tribunal in O.A no. 24/2019.  
You are hereby directed to pay the aforesaid mentioned amount within 15 days of the receipt of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Bank and Financial Institution Act 1993.  
You are hereby ordered to declare on Affidavit the particulars of Assets on or before 06/04/2026.  
You are hereby ordered to appear before the undersigned on 06.04.2026 at 11.00 A.M.  
In addition to the sum aforesaid you will also liable to pay-  
**Details of costs:** Application Fees: Rs. 53,005/-  
Advocate Fees: Rs.  
Misc. Expenses: Rs.  
Clerkage: Rs.  
Publication Charge: Rs.  
Given under my Hand and Seal on this 10th day of December 2025.  
**Recovery Officer-II, Debts Recovery Tribunal, Lucknow**

**NEWSPAPER PUBLICATION FORM NO. 1**  
**DEBTS RECOVERY TRIBUNAL LUCKNOW**  
(Area of Jurisdiction - Part of Uttar Pradesh)  
600/1, University Road, Near Hanuman Setu Mandir, Lucknow - 226007.

**DRC No. 1094/2024/R.O. II**  
Notice under Rule (2) of Second Schedule to the Income Tax Act, 1961 read with section 29 of The Recovery of Debts and Bankruptcy Act, 1993.

**Canara Bank ..... C.H. Bank**  
**(Sector 24, Noida Distt. Gautam Budh Nagar)**  
**Versus**  
**Mr. Nishant & Mrs. Sangeeta Kumari & Ors.**  
**..... Judgment Debtor/Credit Debtor.**

**To,**  
1. Mr. Nishant S/o Radheyshyam Prasad, Permanent Address- H No. 384, Vrsinghpur, Anchal Kalyanpur Distt Samastipur Bihar-848102, Local Address- F-39/2, Fourth Floor, West Vinod Nagar, Near Nalanda School, Delhi, 110092.  
2. Mrs. Sangeeta Kumari W/o Mr. Nishant, Permanent Address- H No. 384, Vrsinghpur, Anchal Kalyanpur Distt Samastipur Bihar-848102, Local Address- F-39/2, Fourth Floor, West Vinod Nagar, Near Nalanda School, Delhi, 110092.  
3. Oasis Buildmart (India) Private Limited, Through It's Authorized Signatory, Having Its Administrative Office At A-77, Sector 2, Noida, (U.P.).  
This is to notify that a sum of Rs. 36,25,041.35 (Rupees Thirty Six Lacs Twenty Five Thousand Forty One And Paise Thirty Six) together with interest @ 07.00% per annum from the date of filing of Original Application i.e. 09.11.2020 Till the Loans/total amount fully liquidated jointly and severally with its costs succeeds in the realization from the Certificate debtor no. 1 to 3, is hereby allowed exparte against you the address as per order dated 30/10/2023 passed by Hon'ble Tribunal in O.A no. 899/2020.  
You are hereby directed to pay the aforesaid mentioned amount within 15 days of the receipt of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Bank and Financial Institution Act 1993.  
You are hereby ordered to declare on Affidavit the particulars of Assets on or before 23/03/2026.  
You are hereby ordered to appear before the undersigned on 23/03/2026 at 11.00 A.M.  
In addition to the sum aforesaid you will also liable to pay-  
**Details of costs:** Application Fees: Rs. 39,005/-  
Advocate Fees: Rs. Nil  
Misc. Expenses: Rs. Nil  
Clerkage: Rs. Nil  
Publication Charge: Rs. Nil  
Given under my Hand and Seal on this 21th day of November 2025.  
**Recovery Officer-II, Debts Recovery Tribunal**

**PAPER PUBLICATION FORM NO. 1**  
**DEBTS RECOVERY TRIBUNAL LUCKNOW**  
(Area of Jurisdiction - Part of Uttar Pradesh)  
600/1, University Road, Near Hanuman Setu Mandir, Lucknow - 226007.

**DRC No. 177/2023/R.O. I**  
Notice under Rule (2) of Second Schedule to the Income Tax Act, 1961 read with section 29 of The Recovery of Debts and Bankruptcy Act, 1993.

**Canara Bank (erstwhile Syndicate Bank) ..... C.H. Bank**  
**(Chhipiyana Bujurg, Dadri, Gautam Budh Nagar, U.P.)**  
**Versus**  
**M/s Sun Shine & Ors. .... Judgment Debtor/Credit Debtor.**

**To,**  
1. M/s Sun Shine Trading Co., Through Its Proprietor Mamta Rani At House No. 107, Gali No. 3, Ram Shyam Enclave Chhipiyana Buzurg Gautam Budh Nagar U.P. 201009.  
2. Mamta Rani Proprietor Of M/s Sun Shine Trading Co. R/o HN 47/AT-1, Gali No-2 Sarodaya Nagar, Vijay Nagar Ghaziabad 201001 (borrower) Pan No. ARWP/RS996F.  
This is to notify that a sum of RS. 22,62,640.05 (Twenty Two Lakh, Sixty Two Thousand, Six Hundred Forty and Five Paise) together with pendente lite and future interest @ 10.00% per annum from the date of filing of the original Application. Till the Loan is fully liquidated and cost succeeds and with cost jointly and severally till its realization from the Certificate debtor no. 1 to 2 is hereby allowed exparte against you the address as per order dated 05/08/2022 passed by Hon'ble Tribunal in O.A no. 16/2022.  
You are hereby directed to pay the aforesaid mentioned amount within 15 days of the receipt of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Bank and Financial Institution Act 1993.  
You are hereby ordered to declare on Affidavit the particulars of Assets on or before 23/04/2026.  
You are hereby ordered to appear before the undersigned on 23.04.2026 at 11.00 A.M.  
In addition to the sum aforesaid you will also liable to pay:  
**Details of costs:**  
Application Fees: Rs. 25,005/-  
Advocate Fees: Rs.  
Misc. Expenses: Rs.  
Clerkage: Rs.  
Publication Charge: Rs.  
Given under my Hand and Seal on this 10th day of December 2025.  
**Recovery Officer-I, Debts Recovery Tribunal, Lucknow**

**FORM NO. 1**  
**DEBTS RECOVERY TRIBUNAL LUCKNOW**  
(Area of Jurisdiction - Part of Uttar Pradesh)  
600/1, University Road, Near Hanuman Setu Mandir, Lucknow - 226007.

**DRC No. 1443/2023/R.O. I**  
Notice under Rule (2) of Second Schedule to the Income Tax Act, 1961 read with section 29 of The Recovery of Debts and Bankruptcy Act, 1993.

**Canara Bank ..... Applicant**  
**(B-16/17, Sector 18, Noida 201301)**  
**Versus**  
**M/s Janki Exports & Ors. .... Defendants.**

**To,**  
1. M/s Janki Exports, Through Its Proprietor: Mrs. Laxmi Pathak, At B-116, Sector 88, Phase II, Noida, Gautam Buddha Nagar Up 201305.  
2. Mrs. Laxmi Pathak, Proprietor Of M/s Janki Exports, R/o Flat No 1003, On 9th Floor, Supertech Emerald Court Sector 93, Noida Gautam Buddha Nagar 201305.  
3. Mr. Balram Pathak, R/o Flat No 1003, On 9th Floor, Supertech Emerald Court Sector 93, Noida Gautam Buddha Nagar 201305.  
..... **Certificate debtor's.**  
This is to notify that a sum of Rs. 1,26,97,807.00 (Rupees One Crore Twenty Six Lac Niney Seven Thousand Eight Hundred Seven Only) (Rs. 6,63,807.98/-in Osi-synd. Vahan-mor Loan Account), (Rs. 5,03,713.32/-in Term Loan Machinery Account & Rs. 11,530,285.70/-in Term Loan SYND-MSME (PCL+ SOD) Account) with the interest @ 9.00% per annum in the loan accounts with Monthly Rest from the date of filing of the original Application i.e. 19/01/2022. Till the Loan fully liquidated jointly and severally with its costs succeeds in the realization from the Certificate debtor no. 1 to 3, is hereby allowed exparte against you the address as per order dated 21/08/2023 passed by Hon'ble Tribunal in O.A no. 185/2022.  
You are hereby directed to pay the aforesaid mentioned amount within 15 days of the receipt of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Bank and Financial Institution Act 1993.  
You are hereby ordered to declare on Affidavit the particulars of Assets on or before 22/04/2026.  
You are hereby ordered to appear before the undersigned on 22.04.2026 at 11.00 A.M.  
In addition to the sum aforesaid you will also liable to pay  
**Details of costs:** Application Fees: Rs. 1,29,005/-  
Advocate Fees: Rs. Nil  
Misc. Expenses: Rs. Nil  
Clerkage: Rs. Nil  
Publication Charge: Rs. Nil  
Given under my Hand and Seal on this 05th day of January 2026.  
**Recovery Officer-I, Debts Recovery Tribunal, Lucknow**

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**ARMB East Delhi: Pocket-E, Mayur Vihar Phase-II, Delhi-110091**  
**CORRIGENDUM**

This corrigendum is in reference to the e-Auction Sale Notice published in this newspaper on 26.02.2026 for the property sale in the account of M/s Subhash Chand Khathuria, in this notice Last date of Deposit of EMD should be read as 27.03.2026 instead of 17.03.2026.  
Rest other details will be remains the same.  
**Date: 10.03.2026** **Authorized Officer,**  
**Place: Delhi** **Punjab National Bank**

**DEBTS RECOVERY APPELLATE TRIBUNAL- DELHI**  
**Apartment No. 318 Ilrd Floor, Hotel Samrat, Kautilya Marg, Chanakyapuri, New Delhi-110021**

**Canara Bank**  
**Vs**  
**M/s Aliffa Agro (India) Pvt. Ltd. & Ors.**

**Notice**

| Sl. No.                                                                                                                                                                                                                        | Respondent No.   |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------|
| 1. M/s Aliffa Agro (India) Private Limited Through its Authorized Person Mr. Mohd Irfan Qureshi Having its registered office at: Unit No. 248, Second Floor, Block No. 3, Tribhuvan Complex, Ishwar Nagar, New Delhi - 110085. | Respondent No. 1 |
| 2. Dr. Naseem Qureshi S/o Sh. Hanji Islamuddin Qureshi Through its letter of authority / parokar Unit No. 248, Second floor, Block No. 3, Tribhuvan Complex, Ishwar Nagar, New Delhi - 110085.                                 | Respondent No. 2 |
| 3. Mrs. Irfana Qureshi W/o Shri Naseem Qureshi Through its letter of authority / parokar Unit No. 248, Second floor, Block No. 3, Tribhuvan Complex, Ishwar Nagar, New Delhi - 110085.                                         | Respondent No. 3 |

Whereas the notice that an appeal from the order passed by the Presiding Officer of D.R.T. in the above case has been presented by the appellant on 29.05.2025 and is registered in the Tribunal. The matter was listed before this Tribunal on 18.02.2026.  
Whereas it has been shown to the satisfaction of the Tribunal that it is not possible to serve you in the ordinary way. Therefore, this notice is given by advertisement directing you to make appearance in this Tribunal on 20.03.2026  
Whereas take notice that in default of your appearance on the day mentioned above, the case will be heard and determined in your absence.  
Given under my hand and the Seal of the Tribunal, this 24th day of February, 2026.  
**BY ORDER OF THE TRIBUNAL**  
**SECTION OFFICER**

**FORM NO. 5**  
**DEBTS RECOVERY TRIBUNAL**  
600/1, University Road, Near Hanuman Setu Mandir, Lucknow-226007  
(Areas of Jurisdiction: Part of Uttar Pradesh)

**SUMMONS FOR FILING REPLY & APPEARANCE THROUGH PUBLICATION**  
**O. A. No. 1150/2025** **Dated 10.02.2026**  
(Summons to defend under Section 19(4) of the Recovery of debts due to Banks and Financial Institution Act 1993 read with rules 12 and 13 of the Debts Recovery Tribunal Procedure Rules 1993)

**UNION BANK OF INDIA ..... APPLICANT**  
**AND**  
**M/S V L HOSPITALITY & OTHERS ..... DEFENDANTS**

**To,**  
1. M/S VL HOSPITALITY PRIVATE LIMITED, a Private Limited Company, Having its Registered Office at A10 B, Khasra No 537, Deepak Vihar, Khoda Colony, Noida, Gautam Budh Nagar, U.P. 201301. (Summons to be served through its Directors i.e. Defendants No. 2 & 3) **BORROWER FIRM**  
**Second Address:** At House No 1109, 2nd Floor, Dr Mukharjee Nagar, GTB Nagar, North West Delhi, Delhi-110099  
2. SHRI VIKRANT LOHIA, adult, s/o Shri Kunwar Pal Singh, R/o House No 1109, 2 Floor, Dr Mukharjee Nagar, GTB Nagar, North West Delhi, Delhi-110099 **Second Address:** C/o BH 199, C Block, Sector 71, Noida, Gautam Budh Nagar, UP-201307 **Third Address:** C/o M/VL Hospitality Private Limited situated at A10 B, Khasra No 537, Deepak Vihar, Khoda Colony, Noida, Gautam Budh Nagar, U.P-201301 **BORROWER**  
3. SMT ANITA, adult, w/o Shri Kunwar Pal Singh, R/o House No 1109, 2 Floor, Dr Mukharjee Nagar, GTB Nagar, North West Delhi, Delhi-110099 **Second Address:** R/o BH 199, C Block, Sector 71, Noida, Gautam Budh Nagar, U.P.-201307. **Third Address:** C/o M/s VL Hospitality Private Limited situated at A108, Khasra No 537, Deepak Vihar, Khoda Colony, Noida, Gautam Budh Nagar, UP-201301 **BORROWER DEFENDANTS**

In the above noted application, you are required to file reply/evidence in Paper Book form in two sets along with documents and affidavits (if any) personally or through your duly authorized agent or legal practitioner in this Tribunal, after serving copy of the same on the applicant or his counsel/duly authorized agent after publication of the summons and thereafter to appear before the Tribunal on 21.05.2026 Before Learned Registrar at 10.30 A.M. failing which the application shall be heard and decided in your absence.  
**Registrar**  
**Debts Recovery Tribunal, Lucknow**

**FORM NO.14**  
**[See Regulation 33(2)]**  
**OFFICE OF THE RECOVERY OFFICER - III**  
**DEBTS RECOVERY TRIBUNAL CHANDIGARH(DRT 2)**  
1st Floor SCO 33-34-35 Sector-17 A, Chandigarh (Additional space allotted on 3rd & 4th Floor also)

**DEMAND NOTICE**

**NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961.**  
**RC/1270/2025** **16.02.2026**

**PUNJAB NATIONAL BANK**  
**Versus**  
**M/S RAM BABU OFFSET MACHINERY COMPANY**

**To,**  
(CD 1) MIS RAM BABU OFFSET MACHINERY COMPANY MCH-18, GAL NO. 1, BHUDUTT COLONY, BALLABHGARH, DISTRICT FARIDABAD, HARYANA, THROUGH IT PROPRIETOR LATE SH. SULTAN SINGH  
(CD 2) SH. SULTAN SINGH (NOW DECEASED) S/O SH. NETARPAL SINGH, PROPRIETOR OF M/S RAM BABU OFFSET MACHINERY COMPANY, THROUGH HIS LEGAL HEIR:  
This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the Presiding Officer, DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 2) in OA/1127/2018 an amount of Rs 7499124 (RUPEES SEVENTY FOUR LAKHS NINETY NINE THOUSANDS ONE HUNDRED TWENTY FOUR ONLY) along with pendente lite and future interest @12.45% Compound Interest Monthly w.e.f. 28/05/2018 till realization and costs of Rs 77005 (Rupees Seventy Seven Thousands Five Only) has become due against you (Jointly and severally/Fully/Limited).  
2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.  
3. You are hereby ordered to declare on an affidavit the particulars of your assets on or before the next date of hearing.  
4. You are hereby ordered to appear before the undersigned on 06.05.2026 at 10:30 a.m. for further proceedings.  
5. In addition to the sum aforesaid, you will also be liable to pay:  
(a) Such interests as are payable for the period commencing immediately after this notice of the certificate / execution proceedings.  
(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.  
Given under my hand and the seal of the Tribunal, on this date: 16.02.2026  
**Sd/-**  
**Recovery Officer**  
**DEBTS RECOVERY TRIBUNAL, CHANDIGARH (DRT 2)**

**The Jammu & Kashmir Bank Limited**  
A-6, Acharya Niketan, Mayur Vihar -1, Delhi-110091  
GSTIN : 07AAACT6167G129  
T +91 (011) 41722031 Email: mvihar@jkbmail.com W: www.jkbank.com

**Ref No : JKB/MVIHAR/2026 179 A TO 179 G** **Date : 16-02-2026**

**Registered A.D.**

**Mr. Anand Verma S/o Mr. Mahender Verma**  
**R/o : Flat No. S-4, IInd Floor, Plot No. 261, Sectors-4, Front of Ramprastha Greens, Vaishali, Ghaziabad, Near Park, 201019, PO : Vaishali, District Ghaziabad-201019**  
**..... Borrower/ Mortgagor**  
**DEMAND NOTICE UNDER SECTION 13(2) OF THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT-2002.**

**Dear Sir/s,**  
This Demand Notice under Section 13 (2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (hereinafter referred to as "The Act") is issued by me **Aadil Quadri on 16th day of February, 2026 as Authorized Officer of Jammu and Kashmir Bank Ltd** duly empowered in accordance with the provisions of SARFAESI Act, 2002 for the reasons stated hereinafter:  
Whereas, Business unit **Mayur Vihar, Delhi** of Jammu and Kashmir Bank (hereinafter called Bank) sanctioned various credit facilities details whereof is:  
**a) House Loan of Rs. 35,70,500/-** (Rupees Thirty Five Lac Seventy Thousand Five Hundred Only) vide sanctioned Ref. No. JKB/Mvihar/Adv/2024 DATED 22-02-2024 to you (herein after also referred as borrower).  
to you (herein after also referred as borrower).  
Whereas above said credit facility was secured by following securities:  
**Primary security:**  
**Mortgage of property on second floor, (2BHK) L-type without roof/terrace rights, with one hatch back Car parking space at stilt/ground floor of built up property bearing No. RZ-9A, area measuring 50 Sq Yards i.e. 41.805 Sq. Mtr our Khasra No. 211, 212 situated in revenue estate of village Nasirpur, Delhi state Delhi Colony known as West Sagarpur, New Delhi-110046, with common stair cases leading from stilt to top floor, common facilities and proportionate rights of the land underneath.**  
**Collateral Security : Nil**  
Whereas the above said credit facility was availed by you as borrower after creation of security interest in the above referred properties (secured Assets) in favour of the Bank,  
Whereas, borrower has failed to maintain the credit facility as per terms and conditions of the above referred sanction letter/s and other terms and conditions laid down in the documents executed by borrower in favour of the Bank, consequently borrower loan account No **0463265500000207** has been classified by the Bank as Non-Performing Asset on 29-01-2026 in accordance with the directives and guidelines of the Reserve Bank of India.  
The details of loan account are as under:

| Sr. No | Facility           | Sanctioned Limit       | Limit Availed          | Date of NPA | Amount of NPA           | Interest from 01-01-2026 to 31.01.2026 | Total outstanding as on 31.01.2026 |
|--------|--------------------|------------------------|------------------------|-------------|-------------------------|----------------------------------------|------------------------------------|
|        |                    |                        |                        | 29/01/2026  |                         |                                        |                                    |
| 1      | Housing Loan       | Rs. 35,70,500/-        | Rs. 35,70,500/-        |             | Rs. 35,01,327.40        | Rs. 23,790.00                          | Rs. 35,25,117.40                   |
|        | <b>Grand Total</b> | <b>Rs. 35,70,500/-</b> | <b>Rs. 35,70,500/-</b> |             | <b>Rs. 35,01,327.40</b> | <b>Rs. 23,790.00</b>                   | <b>Rs. 35,25,117.40</b>            |

In addition to amount outstanding as on 31.01.2026, Bank, as secured creditor, reserves the right to claim amount which may become due on account of crystallization of BG's and/or devolvement of LC's (if any)  
Total outstanding as on 31.01.2026 is **Rs.35,25,117.40**  
Whereas the above said amount is due and payable from you as borrower in the books of accounts of the Bank.  
Now since borrower has failed and neglected to make payment of dues in respect of the said Loan duly secured by the securities mentioned hereinabove, and classification of borrowers account as a Non-Performing Asset, I, above named as Authorized Officer in exercise of the powers vested in me under the provisions of SARFAESI Act, 2002 and rules made under hereby give borrower notice under sub-section (2) of section 13 of Securities and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and call upon borrower to pay in full and discharge borrower liabilities aggregating to **Rs.35,25,117.40 (Rupees Thirty Five Lac Twenty Five Thousand One Hundred Seventeen and Paise Forty Only)** as stated herein above, together with interest at contractual rate thereon w.e.f. **01.02.2026** along with other charges and costs to be incurred by the Bank from time to time and thereby discharge in full all borrowers liabilities to the Bank within a period of 60 days from the date of this Notice failing which the Bank shall at borrowers costs and risk exercise its powers under the Act.  
We further give borrower notice that in case of failure to pay the above mentioned outstanding amount with interest and costs till the date of payment within the stipulated period of 60 days, we shall be free to exercise all or any of the rights under sub-section (4) of section 13 of the said Act and:  
i. In the event of borrower's failure to pay amount as demanded, Bank is authorized under the Act to take possession, control and or management of the above mentioned secured asset together with the right to transfer by way of lease, assignment or sale, without the intervention of the court.  
ii. All expenses incurred in the process shall be debited to borrower account and will be recovered from borrower. Moreover in the event of sale of the secured asset borrower liability is not discharged in full. Bank shall have right to recover the remaining balance from borrower.  
iii. This demand notice is without prejudice to and shall not be construed as waiver of any other rights or remedies which Bank may have including the right to make further demands in respect of sums owing to Bank.  
iv. Section 13(13) of the Act restrains borrower/mortgagor after the date of this notice from transferring by way of sale, lease or otherwise any of secured assets referred to in this notice, without prior written consent of the Bank and breach of the said provision is an offence punishable under Section 29 of the Act.  
v. This demand notice is recall of the loan amount and demand by the secured creditor of the outstanding amount without prejudice to the rights of the Bank to proceed as against the borrower / company / Directors / mortgagors / guarantors for initiating recovery proceedings under any other legal remedies.  
Borrower is also informed that it can redeem the secured asset within the time frame prescribed by section 13(8) of the Act.  
**Date : 16-02-2026**  
**Place : Delhi**  
**Authorized Officer The Jammu & Kashmir Bank Ltd**



**पंजाब नैशनल बैंक**  
**punjab national bank**  
.....मरो से का प्रतीक  
(A GOVERNMENT OF INDIA UNDERTAKING)

**...the name you can BANK upon!**

**CIRCLE OFFICE-GHAZIABAD, KJ-13, FIRST FLOOR, KAVINAGAR, UTTAR PRADESH-201001**  
**E mail: cogzbrd@pnb.bank.in**

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

**E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.**

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/physical symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ 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.

**SCHEDULE OF SALE OF THE SECURED ASSETS**

| Lot. No. | Name of the Branch<br>Name of the Account<br>Name & addresses of the Borrower/Guarantors Account                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          | Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagors of property)                                                                                                                                                                                                                        | (A) Date of Demand Notice u/s 13(2) of SARFAESI Act, 2002                                 | (E) Reserve Price (Rs. in Lacs)                                  | Date/ Time of E-Auction                          | Details of the encumbrances known to the secured creditors<br>Authorised Officer / Branch Head, Contact No |
|----------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|------------------------------------------------------------------|--------------------------------------------------|------------------------------------------------------------------------------------------------------------|
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                 | (B) Outstanding Amount per demand Notice u/s 13(2) of SARFAESI Act, 2002                  | (F) EMD                                                          |                                                  |                                                                                                            |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                 | (C) Possession date u/s 13(4) of SARFAESI Act, 2002                                       | (G) Bid Increase Amount                                          |                                                  |                                                                                                            |
|          |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                           |                                                                                                                                                                                                                                                                                                                 | (D) Nature of Possession (Symbolic/Physical/ Constructive)                                | (H) Bid Increase Amount                                          |                                                  |                                                                                                            |
| 1.       | BO: Tronica City, Ghaziabad, Uttar Pradesh, (Sol Id:478900)<br><b>Smt. Sarita Singh W/O Shri Brijesh Kumar Singh, R/o- Flat No. B-70/3, First Floor, Asra Enclave Type-2, Ghaziabad, Uttar Pradesh-, 201102</b><br>Mandaula Vihar, Sector-4A, Near Tronica City, Loni, Ghaziabad, Uttar Pradesh- 201102. <b>Also, At:- M/s Balaji Enterprises (Proprietor- Sarita Singh) B-70/3, First Floor, Sector-4A, Asra Enclave Type-2, Mandaula Vihar, Ghaziabad, Uttar Pradesh-201102</b> <b>Also, At:- M/s Balaji Enterprises, (Proprietor- Sarita Singh) Shop No. C-119, First Floor, RMS Plaza, C-01, Sector A-5/6, Tronica City, Loni, Ghaziabad, Uttar Pradesh- 201102</b> <b>Also, At:- H.No. E-3/195, Gali No. 6, Near M.C.D. School, 4th Pusta, Sonita Vihar, Karawal Nagar, North East Delhi- 110094</b> | Residential Flat No. B-70/13, First Floor (Without Roof Rights), Mohalla/Gram- Mandaula Vihar, Sector-4A, Asra Type-2, Asra Enclave, Pargana & Tehsil-Loni, District- Ghaziabad, Uttar Pradesh standing in the name of Smt. Sarita Singh W/o Shri Brijesh Kumar Singh. (Covered Area measuring 47.73 Sq. Mtrs.) | (A) 01.08.2025<br>(B) Rs. 13,87,890.42 as on 31.12.2025<br>(C) 17.10.2025<br>(D) Symbolic | (A) Rs. 17,14,000.00<br>(B) Rs. 1,71,400.00<br>(C) Rs. 10,000.00 | <b>27.03.2026</b><br>From 11.00 A.M to 04.00 P.M | Not Known to us<br>Branch Head<br><b>Mr. Bijender Singh</b><br><b>Mob-9871644695</b>                       |
| 2.       | BO: INDIRAPURAM, GHAZIABAD, SOLID-405200<br><b>Sh Devki Nandan S/o Sh Dhani Ram, R/o Flat No. 236-C, 3rd Floor, Block-E-1, EWS, Madhuban Bapudham, Ghaziabad, Uttar Pradesh-201001</b> <b>Also at: E-2, CPWD Kamla Nehru Nagar, Hapur Road, Ghaziabad, UP 201002</b><br><b>Shri Niranjan Kumar S/o Shri Chatar Singh (Guarantor) R/o- 422, Ground Floor, Nyay Khand-2, Indrapuram, Ghaziabad, UP 201014</b>                                                                                                                                                                                                                                                                                                                                                                                               | EM of Immovable Property Situated At Residential Ews Flat No. E 1/236C, Block-e, Third Floor (without Roof Rights), Madhuban Bapudham, Ghaziabad, Uttar Pradesh, Measuring Area 32.41 Sq Mtrs, Standing In The Name Of Sh. Devki Nandan S/o Sh. Dhani Ram                                                       | (A) 09-09-2025                                                                            |                                                                  |                                                  |                                                                                                            |