



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

ਪੰਜਾਬੀ ਵਾਹਿਗੁਰੂ ਜੀ ਕੀ ਫਤਹਾ

Punjab & Sind Bank

(A Govt. of India Undertaking)

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

**Branch Office: SITAPUR**

**Date: 18-02-2026**

**Annexure C**

1. M/S Adarsh Readymade Store (Prop Shri. Adarshsahu) (Borrower)  
Office Near Chotta Hanuman Mandir Ghantaghar  
Sitapur UP-261001
2. Shri. Adarsh Sahu S/o Ramji Das Sahu (Borrower)  
R/o Church Road Harkouli Colony  
Civil Lines Sitapur-261001
3. Smt. Usha Sahu w/o Ramji Das Sahu (Borrower/Mortgager)  
R/o Church Road harkouli Colony Civil Lines Sitapur-261001
4. Mr Jitendra Kumar Rathour s/o Diwarilal (Guarantor)  
372, Awas Vikas Colony Sitapur-261001
5. Shri Kunal Sahu S/o Ramji Das Sahu (Guarantor)  
R/o H No -389 Ga Civil Lines Anshik  
Sitapur Dist Sitapur Pin-261001

Dear Sir/Madam,

**Reg: Notice for redemption in terms of the right vested with you under Section 13(8) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI ACT") read with provision to rule 8(6) of the Security Interest (Enforcement) Rules, 2002 in A/C M/S Adarsh Readymade Store (Prop Sh Adarsh Sahu) and Smt. Usha Sahu w/o Ramji Das Sahu Branch Sitapur.**

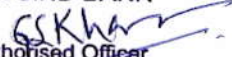
As you are aware that the authorized officer of the bank has issued a demand notice under section 13(2) of the SARFAESI ACT on 03.05.2025 as a measure for enforcement of security interest in the secured asset offered by you as security in the subject loan account.

Subsequently, the authorized officer while taking further measure under section 13(4) of the Act, took possession of the secured asset on 02-08-2025.

As you have failed to discharge your liabilities of the bank, therefore the undersigned as authorized officer, in exercise of its power under section 13(4) of the Securitization and Reconstruction and Financial Assets as Security Interest Act, 2002 has decided to sell the properties secured assets as described below through E-auction for realization of debts due to the bank from above mentioned Borrowers and Guarantors.

Your attention is invited to the section 13(8) of Securitization 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, in respect of the time available (i.e.30 days), to redeem the secured assets.

ਕੁਤੇ ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ  
For PUNJAB & SIND BANK

  
Authorised Officer  
ਪ੍ਰਾਧਿਕ੍ਰਿਤ ਅਧਿਕਾਰੀ

Kindly note that your right under section 13(8) will cease from the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of secured asset.

**Details of Sale Notice for sale of immovable property are as under:-**

E-auction Sale Notice for sale of immovable asset under the Securitization 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

E-AUCTION Date & Time : 25.03.2026 & 10.00 AM to 5.00 PM

Date of inspection :

Last date of BID Submission :

|                                                        |                                                                                                                                                                                                                                                                                                                                    |
|--------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Name of Borrower &amp; Guarantor</b>                | <b>1. M/S Adarsh Readymade Store (Prop Sh Adarsh Sahu) (Borrower)</b><br><b>2. Sh. Adarsh Sahu S/o Ramji Das Sahu (Borrower)</b><br><b>3. Smt. Usha Sahu w/o Ramji Das Sahu (Borrower/Mortgager)</b><br><b>4. Mr Jitendra Kumar Rathour s/o Diwari lal (Guarantor)</b><br><b>5. Shri Kunal Sahu S/o Ramji Das Sahu (Guarantor)</b> |
| <b>Demand Notice Date &amp; Amount Account Details</b> | Demand Notice Date : 03.05.2025 , Amount Rs.15,28,435.15 as on 31.12.2019+ interest and future expenses w.e.f. 31.12.2019 and Amount Rs .21,50,01.08 as on 31.12.2019 + interest and future expenses w.e.f. 31.12.2019 (Total : 17,43,436.23)                                                                                      |
| <b>Total O/S as on 30.11.2024</b>                      | 10221300000046- Rs 15,28,435.15 DR<br>10221200000215- Rs 21,50,01.08 DR.<br>Total O/s = Rs.17,43,436.23 DR.<br><br>( Seventeen Lakh fourty three thousand four hundred thirty six & paisa twenty three only)                                                                                                                       |

| <b>Details of Property</b>                                                                                             | <b>MRP ( In Lakhs)</b> |
|------------------------------------------------------------------------------------------------------------------------|------------------------|
| <b>PLOT NO 14 KOTHI NO 108 ON PORTION OF LAND NO 1497PP MOH CIVIL LINES PARGANA KHAIRABAD SITAPUR DISTRICT SITAPUR</b> | <b>Rs 53.70 Lakhs</b>  |
| <b>Total</b>                                                                                                           | <b>Rs 53.70 Lakhs</b>  |

कृते पंजाब एण्ड सिंध बैंक  
 For PUNJAB & SIND BANK  
  
 Authorised Officer  
**AUTHORISED OFFICER**



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**Branch Office: SITAPUR**

**Date: 18-02-2026**

### **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 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 possession of which has been taken by the Authorized Officer of Punjab & Sind Bank, Secured Creditor, shall be sold on "As is where is", "As is what is", and "Whatever there is" on **25.03.2026** for recovery of **Rs1743436.23/- as on 31-12-2019 + Interest & other expenses w.e.f. 01-01-2020** due to the Punjab & Sind Bank, Secured Creditor from **Borrowers M/S Adarsh Readymade Store (Prop Adarsh Sahu), Mr Adarsh Sahu (Borrower), Smt Usha Sahu (Borrower), Shri. Jitendra Kumar Rathore (Guarantor) and Mr Kunal Sahu (Guarantor)**. The Reserve price shall be **Rs5370000/-** and the earnest money deposit shall be **Rs537000/-**.

#### **Short description of the immovable property with known encumbrances (if any):**

All that part and parcel of the residential property situated at Plot No 14 Kothi No 108 on Portion of land 1497pp Moh: Civil lines Pargana Khairabad Sitapur UP measuring an land area 95.22SqMt. Or 1025Sq Ft. and Details of Title Deed: Registered in Bahi no. 1, Zild No. 219, Pages 101 to 132, Serial No. 140 Dated 16-01-1993.

#### **Boundaries:**

East : Plot of Ram Avtar Sahu  
North: 18 feet Road

West : State Bank Colony  
South: Plot No 15 of Sharif Gaddi

Date: 18-02-2026

Place: Lucknow

Authorised Officer  
For PUNJAB & SIND BANK  
GSK  
Authorised Officer  
Punjab & Sind Bank

For detailed terms and conditions of the sale, please refer to the link provided in Punjab & Sind Bank, Secured Creditor's website i.e. [www.punjabandsindbank.co.in](http://www.punjabandsindbank.co.in) & [www.baanknet.in](http://www.baanknet.in)