

पंजाब एंड सिंध बैंक

(भारत सरकार का उपक्रम)

ब्रांच: लहुराबीर

पता: सी 21/88A, लहुराबीर

जिला: वाराणसी- 221001

दूरभाष : 0542-2418978

ई-मेल: v0321@psb.co.in

१९ जे ब्रांजगुरु लो लो ब्रांजगुरु

012



PUNJAB & SIND BANK

(A Government Of India Undertaking)

BO LAHURABIR

Address: C 21/88A, Lahurabir

Distt. VARANASI

Pin Code: 221001

Phone: 0542-2418978

E-mail: v0321@psb.co.in

"Annexure-VI"

APPENDIX II-A

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 6(2) 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 possession of which has been taken by the Authorised Officer of Punjab & Sind Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on 21-04-2026, for recovery of Rs. Rs.38,18,636.48/- as on 31-07-2024 + Interest w.e.f. 01-08-2024 + other expenses Due to the Punjab & Sind Bank, Secured Creditor from:

Loan Facility

- | | | |
|----|---|--------------|
| a. | M/S MANISH TRADERS PROP. RAJ KUMAR SETH S/O MALEEK RAM SETH
CK 57/54 A1 RESHAM KATRA, VARANASI, UTTAR PRADESH-221001 | (BORROWER) |
| b. | RAJ KUMAR SETH S/O MALEEK RAM SETH
A 34/112 A-1, GOLGADDA, VISHESHWARGANJ, VARANASI-221001 | (PROPRIETOR) |
| c. | NISHA DEVI W/O RAJ KUMAR SETH
A 34/112 A-1, GOLGADDA, VISHESHWARGANJ, VARANASI-221001 | (GUARANTOR) |

Loan Facility 2

- | | | |
|----|---|---------------|
| a. | RAJ KUMAR SETH S/O MALEEK RAM SETH
A 34/112 A-1, GOLGADDA, VISHESHWARGANJ, VARANASI-221001 | (BORROWER) |
| b. | NISHA DEVI W/O RAJ KUMAR SETH
A 34/112 A-1, GOLGADDA, VISHESHWARGANJ, VARANASI-221001 | (CO-BORROWER) |

The Reserve price will be Rs.55,44,000/- and the earnest money deposit will be Rs.5,54,400/-

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

Property .

All that part and parcel of the property consisting of

All legal share of part of house no. A 34/112-A-1, Area 450 Sq Ft. i.e. 41.82 Sq Mtr with Land and Constructed Area 330 Sq. Ft. at Ground Floor, Constructed Area 330 Sq. Ft. at 1st Floor and Constructed Area 152.36 Sq. Ft. at 2nd Floor, hence Total Covered Area 812.36 Sq Ft. i.e. 75.49 Sq Mtr Situated at Mohalla/Mauza Teliyana (Golgadda), Ward Adampur, City Varanasi, With All Constructions, Fittings & Fixtures, Registered in the name of Smt. Nisha Devi W/O Rajkumar Seth R/O H No A 34/112-A-1, Mohalla Teliyana (Golgadda), Ward Adampur, City Varanasi.

केते पंजाब एण्ड सिंध बैंक
For Punjab & Sind Bank
मुख्य प्रबन्धक / प्राधिकृत अधिकारी
Chief Manager/Authorised Officer

Mahamandal SO 221001

EU802977100IN, IVR No1: 6985802977100

18-03-2026 12:00:22, Counter No. 1,

To: NISHA DEVI

GOLGADDHA, VARANASI, 221001

From: PUNJAB AND SIND

BR LAHURABIR, VARANASI, 221001

Base Amt: 19.00

Wt: 20gms (Phy.)

P.Mode: Cash

POD: No, www.indiapost.gov.in



Mahamandal SO 221001

EU802977113IN, IVR No1: 6985802977113

18-03-2026 12:00:43, Counter No. 1,

To: MS MANISH TRADERS

RESHAM KATRA, VARANASI, 221001

From: PUNJAB AND SIND

BR LAHURABIR, VARANASI, 221001

Base Amt: 19.00

Wt: 20gms (Phy.)

P.Mode: Cash

POD: No, www.indiapost.gov.in



Mahamandal SO 221001

EU802977215IN, IVR No1: 6985802977215

18-03-2026 11:59:32, Counter No. 1,

To: NISHA DEVI

GOLGADDHA, VARANASI, 221001

From: PUNJAB AND SIND

BR LAHURABIR, VARANASI, 221001

Base Amt: 19.00

Wt: 20gms (Phy.)

P.Mode: Cash

POD: No, www.indiapost.gov.in



Mahamandal SO 221001

EU802977229IN, IVR No1: 6985802977229

18-03-2026 11:59:47, Counter No. 1,

To: RAJKUMAR SETH

GOLGADDHA, VARANASI, 221001

From: PUNJAB AND SIND

BR LAHURABIR, VARANASI, 221001

Base Amt: 19.00

Wt: 20gms (Phy.)

P.Mode: Cash

POD: No, www.indiapost.gov.in



Mahamandal SO 221001

EU802977095IN, IVR No1: 6985802977095

18-03-2026 12:00:08, Counter No. 1,

To: RAJKUMAR SETH

GOLGADDHA, VARANASI, 221001

From: PUNJAB AND SIND

BR LAHURABIR, VARANASI, 221001

Base Amt: 19.00

Wt: 20gms (Phy.)

P.Mode: Cash

POD: No, www.indiapost.gov.in



ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ)

ਬਾਂਚ: ਲਹੁਰਾਬੀਰ

ਪਤਾ: ਸੀ 21/88A, ਲਹੁਰਾਬੀਰ

ਜ਼ਿਲਾ: ਵਾਰਾਣਸੀ- 221001

ਦੂਰਭਾਸ਼ : 0542-2418978

ਈ-ਮੇਲ: v0321@psb.co.in

ੴ ਸ੍ਰੀ ਵਾਸਤਵੁ ਜੋ ਬੀ ਫ਼ਤਹਿ



PUNJAB & SIND BANK

(A Government Of India Undertaking)

BO LAHURABIR

Address: C 21/88A, Lahurabir

Distt. VARANASI

Pin Code: 221001

Phone: 0542-2418978

E-mail: v0321@psb.co.in

PROPERTY BOUNDED AS PER SALE DEED:

- | | |
|-----------------|---|
| On the East by | - Rasta Patthar Chauka 8 Ft. Wide T/A house of Radheshyam Seth |
| On the West by | - House of Saraswati Devi |
| On the North by | - House of Rukmani Devi |
| On the South by | - Part of II No. A 34/112A-1 shares of Om Prakash Seth and Ratan Lal Seth |

For detailed terms and conditions of the sale, please refer to the link provided in Punjab & Sind Bank, Secured Creditor's website i.e. <https://bankeauctions.com>

Date: 17-03-2026

Place: VARANASI

ਕ੍ਰਿਤੇ ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ
For Punjab & Sind Bank
मुख्य प्रबंधक / प्रमिषित अधिकारी
Chief Manager/Authorised Officer
Authorised Officer

Punjab & Sind Bank

पंजाब एंड सिंध बैंक

(भारत सरकार का उपक्रम)

ब्रांच: लहुराबीर

पता: सी 21/88A, लहुराबीर

जिला: वाराणसी- 221001

दूरभाष : 0542-2418978

ई-मेल: v0321@psb.co.in

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012



PUNJAB & SIND BANK

(A Government Of India Undertaking)

BO LAHURABIR

Address: C 21/88A, Lahurabir

Distt. VARANASI

Pin Code: 221001

Phone: 0542-2418978

E-mail: v0321@psb.co.in

REF: NPA/2025-26

Date: 17-03-2026

1. Mr. RAJ KUMAR SETH S/O MALEEK RAM SETH
Address : A 34/112-A-1, GOLGADDA, VISHESHWARGANJ,
VARANASI- 221001

(Borrower)

2. Mrs. NISHA DEVI W/O RAJ KUMAR SETH
Address : A 34/112-A-1, GOLGADDA, VISHESHWARGANJ,
VARANASI- 221001

(Co-Borrower)

Dear Sir/Madam,

Reg.: Notice for redemption in terms of the right vested with you under Section 13(8) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI ACT") read with proviso to rule 8(6) of the Security Interest (Enforcement) Rules, 2002 in A/C of RAJKUMAR SETH S/O MALEEK RAM SETH & NISHA DEVI W/O RAJKUMAR SETH in Branch LAHURABIR

As you are aware that the Authorised Officer of the bank has issued a demand notice under section 13(2) of the SARFAESI ACT on 05-08-2024 as a measure for enforcement of security interest in the secured asset offered by you as security in the subject loan account.

Subsequently, the Authorised Officer while taking further measures under section 13(4) of the Act, took possession of the secured asset on 30-09-2025.

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 of Financial Assets and Enforcement of 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 Borrower & Guarantors.

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

Details of Property/Security mortgaged in the account are as under:

Name of Borrower & Guarantors	BORROWER: 1. Mr. Raj Kumar Seth s/o Maleek Ram Seth Address : A 34/112-A-1, Golgadda, Visheshwarganj, Varanasi- 221001 CO-BORROWER: 1. Mrs. Nisha Devi w/o Raj Kumar Seth Address : A 34/112-A-1, Golgadda, Visheshwarganj, Varanasi- 221001
Demand Notice date & Amount	05-08-2024 for Rs.20,23,294.58/- + future interest and costs from

कुते पंजाब एण्ड सिंध बैंक
For Punjab & Sind Bank
मुख्य प्रबन्धक / प्राधिकृत अधिकारी
Chief Manager/Authorised Officer



INLAND SPEED POST DOCUMENT



EU871191968IN

y Office & Pincode: Bengalitola SO(221001)

Working Office: Varanasi RMS POS Counter (221001)

Enter No. 1, 18-03-2026 18:02:30

TNo.09AAAGH0095P1ZZ BkgRefID: 3126001318032649256

Declared Weight(gms):20 Phy.Wt(gms):20 Vol.Wt(gms):NA(L:NA B:NA
JA)

Declared Payment: CASH ()

Sender	Receiver
NJAB AND SINDH BANK Mobile No.1234567890 MURABIR	RAJKUMAR SETH Mobile No.1234567890 VISHESHWARGANJ
VARANASI UTTAR PRADESH-221002	VARANASI UTTAR PRADESH-221001

Track on www.indiapost.gov.in OR Dial 18002666888 : IVR NO : 6985871191968In case of any complaint, please visit <https://crm.indiapost.gov.in/customer>

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18-03-2026 18:02:34



INLAND SPEED POST DOCUMENT



EU871192067IN

y Office & Pincode: Bengalitola SO(221001)

Working Office: Varanasi RMS POS Counter (221001)

Enter No. 1, 18-03-2026 18:02:30

TNo.09AAAGH0095P1ZZ BkgRefID: 3126001318032649256

Declared Weight(gms):30 Phy.Wt(gms):30 Vol.Wt(gms):NA(L:NA B:NA
JA)

Declared Payment: CASH ()

Sender	Receiver
NJAB AND SINDH BANK Mobile No.1234567890 MURABIR	NISHA DEVI Mobile No.1234567890 VISHESHWARGANJ
VARANASI UTTAR PRADESH-221002	VARANASI UTTAR PRADESH-221001

Track on www.indiapost.gov.in OR Dial 18002666888 : IVR NO : 6985871192067In case of any complaint, please visit <https://crm.indiapost.gov.in/customer>

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18-03-2026 18:02:34

पंजाब एंड सिंध बैंक

(भारत सरकार का उपक्रम)

ब्रांच: लहुराबीर

पता: सी 21/88A, लहुराबीर

जिला: वाराणसी- 221001

दूरभाष : 0542-2418978

ई-मेल: v0321@psb.co.in

१८ जून २०२४ को जारी



PUNJAB & SIND BANK

(A Government Of India Undertaking)

BO LAHURABIR

Address: C 21/88A, Lahurabir

Distt. VARANASI

Pin Code: 221001

Phone: 0542-2418978

E-mail: v0321@psb.co.in

	01-09-2024.
Account Details	03211200001140
Total O/s as on 28-02-2026	Rs.23,47,278.76/-

Details of Properties

Description of the immovable property

All legal share of part of house no. A 34/112-A-1, Area 450 Sq Ft. i.e. 41.82 Sq Mtr with Land and Constructed Area 330 Sq. Ft. at Ground Floor, Constructed Area 330 Sq. Ft. at 1st Floor and Constructed Area 152.36 Sq. Ft. at 2nd Floor, hence Total Covered Area 812.36 Sq Ft. i.e. 75.49 Sq Mtr Situated at Mohalla/Mauza Teliyana (Golgadda), Ward Adampur, City Varanasi, With All Constructions, Fittings & Fixtures, Registered in the name of Smt. Nisha Devi W/O Rajkumar Seth R/O H No A 34/112-A-1, Mohalla Teliyana (Golgadda), Ward Adampur, City Varanasi.

Property Owner(s) Name - Mrs. NISHA DEVI W/O RAJKUMAR SETH

Bounded as:

East - Rasta Patthar Chauka 8 Ft. Wide T/A house of Radheshyam Seth

West - House of Saraswati Devi

North - House of Rukmani Devi

South - Part of H No. A 34/112A-1 shares of Om Prakash Seth and Ratan Lal Seth

पंजाब एंड सिंध बैंक
For Punjab & Sind Bank
मुख्य प्रबन्धक / प्राधिकृत अधिकारी
Chief Manager/Authorised Officer

AUTHORIZED OFFICER

पंजाब एंड सिंध बैंक

(भारत सरकार का उपक्रम)

ब्रांच: लहुराबीर

पता: सी 21/88A, लहुराबीर

जिला: वाराणसी- 221001

दूरभाष : 0542-2418978

ई-मेल: v0321@psb.co.in

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

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PUNJAB & SIND BANK

(A Government Of India Undertaking)

BO LAHURABIR

Address: C 21/88A, Lahurabir

Distt. VARANASI

Pin Code: 221001

Phone: 0542-2418978

E-mail: v0321@psb.co.in

REF: NPA/2025-26

Date: 17-03-2026

1. M/S MANISH TRADERS PROP RAJKUMAR SETH (Borrower)
Address: CK 57/36 RESHAM KATRA, VARANASI - 221001

2. Mr. RAJ KUMAR SETH S/O MALEEK RAM SETH (Proprietor)
Address : A 34/112-A-1, GOLGADDA, VISHESHWARGANJ,
VARANASI- 221001

3. Mrs. NISHA DEVI W/O RAJ KUMAR SETH (Guarantor)
Address : A 34/112-A-1, GOLGADDA, VISHESHWARGANJ,
VARANASI- 221001

Dear Sir/Madam,

Reg.: Notice for redemption in terms of the right vested with you under Section 13(8) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI ACT") read with proviso to rule 8(6) of the Security Interest (Enforcement) Rules, 2002 in A/C of M/S MANISH TRADERS PROP RAJKUMAR SETH S/O MALEEK RAM SETH in Branch LAHURABIR

As you are aware that the Authorised Officer of the bank has issued a demand notice under section 13(2) of the SARFAESI ACT on 05-08-2024 as a measure for enforcement of security interest in the secured asset offered by you as security in the subject loan account.

Subsequently, the Authorised Officer while taking further measures under section 13(4) of the Act, took possession of the secured asset on 07-10-2025

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 of Financial Assets and Enforcement of 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 Borrower & Guarantors.

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

Details of Property/Security mortgaged in the account are as under:

Name of Borrower & Guarantors	BORROWER: 1. M/S Manish Traders Prop. Rajkumar Seth Address: CK 57/36 Resham Katra, Varanasi - 221001 2. Mr. Raj Kumar Seth s/o Maleek Ram Seth (PROPRIETOR) Address : A 34/112-A-1, Golgadda, Visheshwarganj, Varanasi- 221001 GUARANTOR:
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For Punjab & Sind Bank
मुख्य प्रबंधक / प्रमाणित अधिकारी
Chief Manager/Authorised Officer



INLAND SPEED POST DOCUMENT



EU871191954IN

Office & Pincode: Bengalitola SO(221001)

Working Office: Varanasi RMS POS Counter (221001)

Counter No. 1, 18-03-2026 18:02:30

TNo. 09AAAGH0095P1ZZ BkgRefID: 3126001318032649256

Declared Weight(gms):20 Phy.Wt(gms):20 Vol.Wt(gms):NA(L:NA B:NA

Mode of Payment: CASH ()

Sender	Receiver
NJAB AND SINDH BANK Mobile No.1234567890 HUPABIR	MANISH TRADERS Mobile No.1234567890 RESHAM KATRA
VARANASI UTTAR PRADESH-221002	VARANASI UTTAR PRADESH-221001

Link on www.indiapost.gov.in OR Dial 18002666858 : IVR NO : 6985671191954

In case of any complaint, please visit <https://crm.indiapost.gov.in/customer>

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EU871191937IN

Office & Pincode: Bengalitola SO(221001)

Working Office: Varanasi RMS POS Counter (221001)

Counter No. 1, 18-03-2026 18:02:30

TNo. 09AAAGH0095P1ZZ BkgRefID: 3126001318032649256

Declared Weight(gms):30 Phy.Wt(gms):30 Vol.Wt(gms):NA(L:NA B:NA

Mode of Payment: CASH ()

Sender	Receiver
NJAB AND SINDH BANK Mobile No.1234567890 HUPABIR	RAJKUMAR SETH Mobile No.1234567890 VISHESHWARGANJ
VARANASI UTTAR PRADESH-221002	VARANASI UTTAR PRADESH-221001

Link on www.indiapost.gov.in OR Dial 18002666858 : IVR NO : 6985671191937

In case of any complaint, please visit <https://crm.indiapost.gov.in/customer>

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18-03-2026 18:02:34



INLAND SPEED POST DOCUMENT



EU871191818IN

Office & Pincode: Bengalitola SO(221001)

Working Office: Varanasi RMS POS Counter (221001)

Counter No. 1, 18-03-2026 18:02:30

TNo. 09AAAGH0095P1ZZ BkgRefID: 3126001318032649256

Declared Weight(gms):30 Phy.Wt(gms):30 Vol.Wt(gms):NA(L:NA B:NA

IA)

Mode of Payment: CASH ()

Sender	Receiver
NJAB AND SINDH BANK Mobile No.1234567890 HUPABIR	NISHA DEVI Mobile No.1234567890 VISHESHWARGANJ
VARANASI UTTAR PRADESH-221002	VARANASI UTTAR PRADESH-221001

Link on www.indiapost.gov.in OR Dial 18002666858 : IVR NO : 6985671191818

In case of any complaint, please visit <https://crm.indiapost.gov.in/customer>

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18-03-2026 18:02:34

ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤ ਸਰਕਾਰ ਦਾ ਉਪਕਰਮ)

ਬਾਂਚ: ਲਹੁਰਾਬੀਰ

ਪਤਾ: ਸੀ 21/88A, ਲਹੁਰਾਬੀਰ

ਜ਼ਿਲਾ: ਵਾਰਾਨਸੀ- 221001

ਦੂਰਭਾਸ਼ : 0542-2418978

ਈ-ਮੇਲ: v0321@psb.co.in

ੴ ਸ੍ਰੀ ਵਾਸਤਵੁ ਜੋ ਬੋ ਫੁਲਿ



PUNJAB & SIND BANK

(A Government Of India Undertaking)

BO LAHURABIR

Address: C 21/88A, Lahurabir

Distt. VARANASI

Pin Code: 221001

Phone: 0542-2418978

E-mail: v0321@psb.co.in

	1. Mrs. Nisha Devi w/o Raj Kumar Seth Address : A 34/112-A-1, Golgadda, Visheshwarganj, Varanasi- 221001
Demand Notice date & Amount	05-08-2024 for Rs.17,94,341.90 + future interest and costs from 01-08-2024.
Account Details	03211300003809
Total O/s as on 28-02-2026	Rs. 21,80,722.76/-

Details of Properties
Description of the immovable property All legal share of part of house no. A 34/112-A-1, Area 450 Sq Ft. i.e. 41.82 Sq Mtr with Land and Constructed Area 330 Sq. Ft. at Ground Floor, Constructed Area 330 Sq. Ft. at 1 st Floor and Constructed Area 152.36 Sq. Ft. at 2 nd Floor, hence Total Covered Area 812.36 Sq Ft. i.e. 75.49 Sq Mtr Situated at Mohalla/Mauza Teliyana (Golgadda), Ward Adampur, City Varanasi, With All Constructions, Fittings & Fixtures, Registered in the name of Smt. Nisha Devi W/O Rajkumar Seth R/O H No A 34/112-A-1, Mohalla Teliyana (Golgadda), Ward Adampur, City Varanasi. Property Owner(s) Name - <u>Mrs. NISHA DEVI W/O RAJKUMAR SETH</u> Bounded as: East - Rasta Patthar Chauka 8 Ft. Wide T/A house of Radheshyam Seth West - House of Saraswati Devi North - House of Rukmani Devi South - Part of H No. A 34/112A-1 shares of Om Prakash Seth and Ratan Lal Seth

ਪੀ.ਐਸ.ਬੀ. ਕ੍ਰੇਜ਼ ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ
For Punjab & Sind Bank

ਮੁਖਯ ਪ੍ਰਬੰਧਕ/ਪ੍ਰਾਧਿਕ੍ਰਿਤ ਅਧਿਕਾਰੀ
Chief Manager/Authorised Officer

AUTHORIZED OFFICER