



पंजाब नैशनल बैंक
...भरोसे का प्रतीक !



punjab national bank
...the name you can BANK upon !

**ARMB Meerut (D.No.-827800), G.F. PNB Bhawan C-01 Vedvyaspuri,
Delhi Meerut Bypass Road, Meerut 250002, Email ID-cs8278@pnb.bank.in**

Date: 07/04/2026

To

S.No.	Name	Address of Borrower / Mobile No. / address of Guarantor
1.	M/S NAVYA Creation (Prop. Late Ashok Kumar S/O Sh Bhagwan Das)	Address: 2 nd Floor, Lal Singh Market, Jhansi ki Rani Muzaffarnagar 251001 Also at: H No 33, Iman Bara, Premपुरी, Muzaffarnagar- 251001
2.	Smt Preeti Bhagat W/O Sh Honey Bhagat (Guarantor/Mortgagor)	Address: 829/1, Pachenda road, Mohalla Adarsh Colony, Behind Shekhar Nursing Home, Muzaffarnagar- 251001 Also: H No 33, Iman Bara, Premपुरी, Muzaffarnagar 251001
3.	Smt Sushma Bhagat W/o Late Sh Ashok Bhagat	Address: 829/1, Pachenda road, Mohalla Adarsh Colony, Behind Shekhar Nursing Home, Muzaffarnagar- 251001
4.	Sh Honey Bhagat S/o Late Sh Ashok Bhagat	Address: 829/1, Pachenda road, Mohalla Adarsh Colony, Behind Shekhar Nursing Home, Muzaffarnagar- 251001
5.	Ms Sonia Kalra D/o Late Sh Ashok Bhagat	Address: 829/1, Pachenda road, Mohalla Adarsh Colony, Behind Shekhar Nursing Home, Muzaffarnagar- 251001
6.	Ms Monika Bhatia D/o Late Sh Ashok Bhagat	Address: 829/1, Pachenda road, Mohalla Adarsh Colony, Behind Shekhar Nursing Home, Muzaffarnagar- 251001

Sale Notice for sale of Immovable Properties

E-Auction sale notice for sale of immovable Assets under the Securitization 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 to the Secured Creditor, the Symbolic 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" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the above mentioned 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.





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SCHEDULE OF THE SECURED ASSETS

S.No	Branch	Description of the movable & immovable property	(A)Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002	A) Reserve Price (Rs. in Lakhs)	Date/ Time of E- Auction	Details of the encumbrances known to the secured creditors
	Account Name	Mortgaged/ Owner's Name (mortgagers of property (ies)	(B)Outstanding Amount as per Demand Notice u/s 13(2) of SARFAESI Act 2002	B) EMD		
	Name & Address of Borrower/Guarantors		(C)Present Outstanding as on 31.03.2026 (D)Possession Date u/s 13(4) of SARFAESI ACT 2002 (E) Nature of Possession Symbolic/Physical /Constructive	C)Bid Increase Amount		
1.	1. M/s NAVYA Creation (Prop. Late Ashok Kumar S/O Sh Bhagwan Das) 2. Smt Preeti Bhagat W/o Sh Honey Bhagat (Guarantor/Mortgagor) 3. Smt Sushma Bhagat W/o Late Sh Ashok Bhagat 4. Sh Honey Bhagat S/o Late Sh Ashok Bhagat 5. Ms Sonia Kalra D/o Late Sh Ashok Bhagat 6. Ms Monika Bhatia D/o Late Sh Ashok Bhagat (S.No.3,4,5 and 6 Referred here in above are the Legal heirs/ legal representatives of the deceased entitled to the scheduled property and	A residential property in the name of Late Sh. Ashok Bhagat & Smt. Preeti Bhagat situated at Khasra no.1329, Mohalla Adarsh Colony Sarwat, District Muzaffarnagar, U.P. measuring area 97.02 Sq.yd. standing vide sale deed No.10897 dated 26/11/2015 Bahi No.1, Jild no.9302 pages no.157-188 registered at Sub-Registrar, Sub-Registry Office, Muzaffarnagar, Uttar Pradesh. The property is bounded as below: East- Road 10 Feet Wide	A) 21.07.2025 B).Rs.70,19,251.72/- as on 01.07.2025 + further interest & other Charges if any C) Rs.75,48,465.30 + intt. w.e.f. 31.03.2026 + Legal & other expenses D) 07.11.2025 E) Symbolic Possession	Rs.45.00 Lakh Rs.4.50 Lakh, EMD deposit Date- 29.04.2026 , Time- upto 04:00 PM Rs 0.50 Lakh	30/04/26 From 11:00 AM to 04:00 PM	Not known any





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therefore you are liable to pay the dues of the deceased to the Bank.)	West- House of Sh Randhir Singh Latiyan North- House of Hemant (first Party) South- House of Hemant (first Party)				
Address: - As Mentioned Above					

TERMS & CONDITIONS OF E-AUCTION SALE

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

1. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"
2. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation.
3. The Sale will be done by the undersigned through e-auction platform provided at the Website <https://baanknet.com> on 30/04/2026 @ 11.00 AM to 04:00 PM
4. For detailed term and conditions of the sale, please refer <https://baanknet.com>

Date: 07/04/2026

For Punjab National Bank

पंजाब नैशनल बैंक
FOR PUNJAB NATIONAL BANK

पाठिकृत अधिकारी/Authorized Officer
प्रमाणित एवं प्रमाणित प्रमाणित शाखा, मेरठ/ARMB, Meerut

Authorized Officer

Place: Meerut

