



recycle today.  
greener tomorrow.

## JAIN RESOURCE RECYCLING LIMITED

(Formerly known as Jain Resource Recycling Private Limited)

CIN: T27320TN2022PLC150206

**Registered Office:** The Lattice, Old No 7/1, New No 20, 4<sup>th</sup> Floor, Bishop Ezra Sargunan Road, Kilpauk, Chennai, Tamil Nadu, India, 600010

**NOTICE OF POSTAL BALLOT**

NOTICE of Postal Ballot ("**Notice**") is hereby given to the Members of **JAIN RESOURCE RECYCLING LIMITED ('the Company')**, pursuant to the provisions of Sections 108 and 110 of the Companies Act, 2013, ("**the Act**"), read with Rule 20 and Rule 22 of the Companies (Management and Administration) Rules, 2014, as amended ("**the Rules**"), read with the General Circular Nos. 14/2020 dated 08<sup>th</sup> April, 2020, 17/2020 dated 13<sup>th</sup> April, 2020, 11/2022 dated 28<sup>th</sup> December, 2022, 09/2023 dated 25<sup>th</sup> September, 2023 and the latest one being General Circular No. 09/2024 dated 19<sup>th</sup> September, 2024, issued by the Ministry of Corporate Affairs ("**MCA Circulars**"), Regulation 44 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI Listing Regulations**"), Secretarial Standard on General Meetings ("**SS-2**") issued by the Institute of Company Secretaries of India and any other applicable law, rules and regulations (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force and as amended from time to time), that the Resolution(s) as set out below are proposed for consideration by the Members of the Company for passing by means of Postal Ballot by voting through electronic means (**remote e-voting**) only.

| S. No. | Items                                                                                                                                                    | Resolution Type     |
|--------|----------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------|
| 1.     | To approve the payment of remuneration payable to Mr. Kamlesh Jain (DIN: 01447952), Managing Director of the Company for the Financial Year 2024-27      | Special Resolution  |
| 2.     | Approval of re-designation and remuneration of Mr. Atul Pareek as Whole-Time Director of Jain CY Circular Solutions Private Limited (Subsidiary Company) | Ordinary Resolution |
| 3.     | Approval for utilisation of IPO funds under "General Corporate Purpose" head towards repayment of unsecured loan                                         | Special Resolution  |
| 4.     | To approve the amendment of Articles of Association of the Company                                                                                       | Special Resolution  |

In compliance with the aforesaid **MCA Circulars**, the Postal Ballot Notice has been sent through electronic mode to those Members whose e-mail addresses are registered with the Company, Registrars and Transfer Agents or Depository/ Depository Participants. The communication of assent or dissent of the Members would take place only through the remote e-voting system. If your e-mail address is not registered with the Company/Depositories, please follow the process provided in the Notes to receive this Postal Ballot Notice.

Ballot is accordingly being initiated in compliance with the above **MCA Circulars**. Accordingly, physical copy of the Notice along with the Postal Ballot Form and pre-paid business reply envelope will not be sent to the Members.

The Postal Ballot Notice is available on the Company's website i.e. <https://jaiinmetalgroupp.com/>, on the websites of the Stock Exchanges i.e. BSE Limited ('BSE') and National Stock Exchange of India Limited ('NSE') at [www.bseindia.com](http://www.bseindia.com) and [www.nseindia.com](http://www.nseindia.com) respectively, and on the website of Kfin Technologies Limited at <https://evoting.kfintech.com>

Members whose names appear in the Register of Members / List of Beneficial Owners as on the cut-off date shall be entitled to vote in relation to the resolution specified in the Notice. The voting rights of the members shall be in proportion to their shares in the total paid-up equity share capital of the Company, as on the cut-off date. A person who is not a member as on cut-off date shall treat this Postal Ballot Notice for information purpose only.

Members whose e-mail addresses are not registered may register the same with Kfin Technologies Limited, Registrar & Transfer Agent ('RTA') of the Company / DPs, as the case may be. The procedure to register e-mail address and the procedure for remote e-voting is provided in the Notice.

The Board of Directors of the Company ("**the Board**") have appointed M/s. BP & Associates, Practicing Company Secretaries, as Scrutinizer to scrutinize the votes cast through Postal Ballot through remote e-voting process in a fair and transparent manner.

The remote e-voting period commences from 9:00 A.M. (IST) on **Saturday, March 28, 2026 and ends at 5:00 P.M. (IST) on Sunday, April 26, 2026**. The Scrutinizer will submit the report to the Chairman of the Company, or any person authorized by him upon completion of the scrutiny of the votes cast through remote e-voting. Remote e-Voting will remain open until the time thereafter and no e-voting shall be allowed beyond the said date and time. The Company has engaged the services of Kfin Technologies Limited (KFin) for the purpose of providing remote e-voting facility to its Members. The results of the Postal Ballot will be announced on or before **5:00 P.M. (IST) on Tuesday, April 28, 2026**.

The said results of the voting conducted by Postal Ballot (**through remote e-voting process**) along with the Scrutinizer's Report would be intimated to National Stock Exchange of India Limited ("**NSE**") and BSE Limited ("**BSE**") where the Equity Shares of the Company are listed. Additionally, the results will also be uploaded on the Company's website at <https://jaigmateilgroup.com> and on the website of Kfin Technologies Limited (Kfin). The resolutions, if passed with the requisite majority through Postal Ballot, shall be deemed to have been passed, on the last date specified for remote e-voting i.e., **Sunday, April 26, 2026**.

In case of any queries related to Postal Ballot Notice or in case any member whose name appears in the Register of Members/List of Beneficial Owners as on the cut-off date has not received the Postal Ballot Notice, he/she may write to [cs@jainmetalgroup.com](mailto:cs@jainmetalgroup.com).

By Order of the Board of Directors  
For **JAIN RESOURCE RECYCLING LIMITED**  
Sd/-  
**Bibhu Kalyan Rauta**  
Company Secretary and  
Compliance Officer  
M. No: A31315

Date: March 26, 2026  
Place: Chennai

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p style="text-align: center;"><b>POSSESSION NOTICE</b><br/>(for immovable property)</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             |                                                                                                                                                                                  |
| <p><b>Whereas,</b></p> <p>The undersigned being the Authorized Officer of <b>SAMMAAN CAPITAL LIMITED (CIN:L65922DL2005PLC136029)</b> (formerly known as <b>INDIABULLS HOUSING FINANCE LIMITED</b>) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated <b>29.12.2025</b> calling upon the Borrower(s) <b>NAVEEN KUMAR RAI</b> and <b>POONAM RAI</b> to repay the amount mentioned in the Notice being <b>Rs. 49,91,711.83 (Rupees Forty Nine Lakhs Ninety One Thousand Seven Hundred Eleven and Paise Eighty Three Only)</b> against Loan Account No. <b>HHLHDE00323217</b> as on <b>23.12.2025</b> and interest thereon within 60 days from the date of receipt of the said Notice.</p> <p>The Borrower(s) having failed to repay the amount, Notice is hereby given to the Borrower(s) and the public in general that the undersigned has taken <b>Symbolic Possession</b> of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on <b>26.03.2026</b>.</p> <p>The Borrower(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of <b>SAMMAAN CAPITAL LIMITED</b> (formerly known as <b>INDIABULLS HOUSING FINANCE LIMITED</b>) for an amount of <b>Rs. 49,91,711.83 (Rupees Forty Nine Lakhs Ninety One Thousand Seven Hundred Eleven and Paise Eighty Three Only)</b> as on <b>23.12.2025</b> and interest thereon.</p> <p>The Borrowers' 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.</p> |                                                                                                                                                                                  |
| <p style="text-align: center;"><b>DESCRIPTION OF THE IMMOVABLE PROPERTY</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                  |
| <p>FLAT NO. 203, ADMEASURING 1375 SQ. FT., ON SECOND FLOOR, IN TOWER T2, AT "ARCADIA HILLOCKS", CONSTRUCTED ON THE LAND BEARING KHASRA NO. 26/2, 75/1-82.92/3, 77/1, 78/1, 25, 79, 80, 91.76, BAKRAL GAON, NEAR DIT UNIVERSITY, DEHRADUN, UTTARAKHAND- 248001</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                                                                                                                                                  |
| <p><b>Date : 26.03.2026</b></p> <p><b>Place: DEHRADUN</b></p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | <p style="text-align: right;"><b>Sd/-</b><br/><b>Authorised Officer</b><br/><b>SAMMAAN CAPITAL LIMITED</b><br/><b>(FORMERLY KNOWN AS INDIABULLS HOUSING FINANCE LIMITED)</b></p> |

| <div> <div>POSSESSION NOTICE</div> <div>(for immovable property)</div> </div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                           |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------|
| Whereas,                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                           |
| <p>The undersigned being the Authorized Officer of <b>SAMMAAN CAPITAL LIMITED (CIN:L65922DL2005PLC136029)</b> (formerly known as <b>INDIABULLS HOUSING FINANCE LIMITED</b>) under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued Demand Notice dated <b>22.12.2025</b> calling upon the Borrower(s) <b>MANISHA and RIJU KUMAR</b> to repay the amount mentioned in the Notice being <b>Rs. 21,76,413.03 (Rupees Twenty One Lakhs Seventy Six Thousand Four Hundred Thirteen and Paise Three Only)</b> against Loan Account No. <b>HHLHDE00496648</b> as on <b>08.12.2025</b> and interest thereon within 60 days from the date of receipt of the said Notice.</p> |                                                           |
| <p>The Borrower(s) having failed to repay the amount, Notice is hereby given to the Borrower(s) and the public in general that the undersigned has taken <b>Symbolic Possession</b> of the property described herein below in exercise of powers conferred on him under Sub-Section (4) of Section 13 of the Act read with Rule 8 of the Security Interest (Enforcement) Rules, 2002 on <b>25.03.2026</b>.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                   |                                                           |
| <p>The Borrower(s) in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of <b>SAMMAAN CAPITAL LIMITED</b> (formerly known as <b>INDIABULLS HOUSING FINANCE LIMITED</b>) for an amount of <b>Rs. 21,76,413.03 (Rupees Twenty One Lakhs Seventy Six Thousand Four Hundred Thirteen and Paise Three Only)</b> as on <b>08.12.2025</b> and interest thereon.</p>                                                                                                                                                                                                                                                                                                                                                                                               |                                                           |
| <p>The Borrowers' 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.</p>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |                                                           |
| DESCRIPTION OF THE IMMOVABLE PROPERTY                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                           |
| <p>ALL THAT RESIDENTIAL PROPERTY OF SECOND FLOOR, UNIT NO. 201 [2BHK], SITUATED AT 'SAI DHAM', HAVING BUILT UP AREA MEASURING 73.57 SQ. MTRS., COMPRISING OF LAND BEARING KHATA NO. 541 (FASLI YEAR 1418 TO 1423), KHASRA NO. 471 KHA MIN &amp; KHASRA NO. 472 MIN, SITUATED AT MAUZA DHORANKHAS, PARGANA PARWA DOON, DISTT. DEHRADUN WITH COMMON ROOF RIGHT &amp; COMMON STAIRS, ALL EASEMENT RIGHTS WITH COMMON FLOOR, EXISTING TO GROUND FLOOR TO ROOF AND PROPORTIONATE SHARE OF UNDIVIDED LAND WITH ONE COMMON STILT CAR PARKING, ON GROUND FLOOR, WHICH IS BOUNDED &amp; BUTTED AS UNDER:-</p>                                                                                                                                                                                                                                                             |                                                           |
| EAST                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | : LAND OF SHRI RAVINDER KAUR                              |
| WEST                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                             | : PROPERTY OF SHRI RAJESH KUMAR SAINI                     |
| NORTH                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | : OPEN TO SKY THEN 20 FT WIDE ROAD ON GROUND FLOOR        |
| SOUTH                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | : COMMON PASSAGE, UNIT NO. 203, THEREAFTER LAND OF OTHERS |
| Date : 25.03.2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                | Sd/-                                                      |
| Place: DEHRADUN                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  | Authorised Officer                                        |
| <div> <div></div> <div>SAMMAAN CAPITAL LIMITED</div> <div>(FORMERLY KNOWN AS INDIABULLS HOUSING FINANCE LIMITED)</div> </div>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                    |                                                           |

**PUBLIC NOTICE**

General Public is hereby informed that We, Shri Jeshthanand Charitable Trust are filing application in L&DO / NDMC for Substitution/ mutation of the Property No. M-19, Lajpat Nagar-III, New Delhi-110024, in the name of Shri Jeshthanand Charitable Trust. If there are any objections/ claims from the general public on this application, the same shall be communicated to undersigned with supporting documents within 30 days of publication of this notice.

Yogesh Yadav, Ph: -8796017399

**PUBLIC NOTICE**

Notice is hereby given to the General Public that Mr. Satish Kumar & Mr. Jamail, are the owners of Property No. 416, situated at 45.77 Sq. Yards, out of Kharsa No. 316, measuring in Abadi of LL D, L&DO, New Delhi. No. Sarai, Tehsil Saket( M/S Road), New Delhi - 110068, vide Sale Deed dated 04.10.2024, regd. On Doc. No. 2024/711/10097/ Release Deed dated 06.05.2025, regd. as Doc. No. 2025/1155/64, and the above said owners intend to sell unit of above said property to a major group in Shubham Housing Development Finance Co. Ltd. and the Original Will dated 01.01.2006, executed by Mr. Gopal Krishan in favour of Mr. Hitesh Kumar, is lost and FIR has been lodged with LR No. 87465/2026, which is pertaining to the said property chain. General public hereby informed that if anybody has any charge/interest/in the said property or any kind of dispute kindly inform the undersigned in writing on the below mentioned address within 07 days of the present.

Akansh Singh, Advocate  
Jus Core (Law Firm)

Add:- 607, 7th Floor, Shivam Tower,  
Vansal Building RDC Ghaziabad U.P. 201002  
E-MAIL: juscore@gmail.com, Ph: 8076533540

**PUBLIC NOTICE**

Notice is hereby given that CRAMAN ECOM AVIATION SOLUTIONS LLP (LLPIN: AAR-54398) proposes to shift its registered office from

P3-A-117, Princeton Estate, DLF City, Phase V,  
Gurgaon, Haryana- 122002

to

Unit No 19-20, Tower B, 2nd Floor, Sector 90,  
Noida World One, Noida, Uttar Pradesh-201305

Any person whose interest is likely to be affected by the proposed change may intimate their objections within 21 days from the date of publication of this notice to the LLP at its current registered office address.

Date: 23rd March 2026

For CRAMAN ECOM AVIATION SOLUTIONS LLP  
Authorized Signatory

|                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |  |                                                                                                                                                                                                                                                                                                                                                                                                         |  |  |  |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--|--|--|
| DCB Bank Ltd.<br>A-Set House, 7/56, D.B. Gupta Road,<br>Karol Bagh, New Delhi - 110005                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  | <div>DCB BANK</div>                                                                                                                                                                                                                                                                                                                                                                                     |  |  |  |
| <h3>POSSESSION NOTICE</h3>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 |  |                                                                                                                                                                                                                                                                                                                                                                                                         |  |  |  |
| <p>The undersigned being the authorized officer of the DCB Bank Ltd., under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest (54 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice on below mentioned dates calling upon the borrowers (Borrower's and Co-Borrower's) to repay the amount mentioned in the notice as detailed below in tabular form with further interest thereon from within 60 days from the date of receipt of the said notice.</p> <p>The borrower and Co-Borrower having failed to repay the amount, notice is hereby given to the borrower, Co-Borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 also r/w section 14(1) of the Security Interest Rules 2002 on as mentioned here below.</p> <p>The borrower, Co-Borrower in particular and the public in general is hereby cautioned not to deal with the property (Description of the immovable Property) and any dealings with the property will be subject to the charge of the DCB Bank Ltd., for respective amount as mentioned here below.</p> <p>The Borrower's 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.</p> |  |                                                                                                                                                                                                                                                                                                                                                                                                         |  |  |  |
| Symbolic Possession Date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  | 25th March.2026                                                                                                                                                                                                                                                                                                                                                                                         |  |  |  |
| Demand Notice Dated.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  | 06-01-2026                                                                                                                                                                                                                                                                                                                                                                                              |  |  |  |
| Name of Borrower(S) and Co-borrower(S)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  | MR. ARUN SINGH, M/S A R ENTERPRISE IT'S AUTHORISED SIGNATORY AND MRS. RASHMI                                                                                                                                                                                                                                                                                                                            |  |  |  |
| Loan Account number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  | DRHLMEE0056299/DRBLMEE00567190/DRBLMEE00612255                                                                                                                                                                                                                                                                                                                                                          |  |  |  |
| Total Outstanding Amount.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  | Rs.48,98,189/- (Rupees Forty-Eight Lakh Ninety-Eight Thousand One Hundred Eighty-Nine Only) as on 06th January, 2026                                                                                                                                                                                                                                                                                    |  |  |  |
| Description of the Immovable Property                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  | All That Piece and Parcel Of Property Bearing Plot No. 172 Admeasuring Area 250 Sq. Yards I. E 208.03 Sq. Mtrs Consisting Khasha No 1627/1 And 1628/2 Situated At Shiv Park Colony, Revenue Village Pavai, Khaz Pargana Daurala, Tehsil Sardhana Dist.meerut Which Is Bounded As Under: East: 40feet Wide Road, West: Plot No. 151, North: 24 Feet Wide Road, South: Plot No. 171. (The Secured Assets) |  |  |  |
| Symbolic Possession Date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  | 25th March.2026                                                                                                                                                                                                                                                                                                                                                                                         |  |  |  |
| Demand Notice Dated.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  | 30-12-2025                                                                                                                                                                                                                                                                                                                                                                                              |  |  |  |
| Name of Borrower(S) and Co-borrower(S)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  | MR. RANJEET JAYPAL SWAROOP AND MRS. KHUSBOO SWAROOP W/O RANJEET                                                                                                                                                                                                                                                                                                                                         |  |  |  |
| Loan Account number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  | DRHLAGR00567965                                                                                                                                                                                                                                                                                                                                                                                         |  |  |  |
| Total Outstanding Amount.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  | Rs.25,92,428/- (Rupees Twenty-Five Lakh Ninety-Two Thousand Four Hundred Twenty-Eight Only) as on 29th December 2025                                                                                                                                                                                                                                                                                    |  |  |  |
| Description of the Immovable Property                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  | All The Piece And Parcel Of Property Bearing Flat No.414 Shivam Apartment, Admeasuring Area 699.62 Sq.ft.i. E 64.99 Sq. Mtrs. Part Of Khasha No. 591, Situated At Devla Ka Bagh, Mauza Galiana, Tehsil And Dist.agra. Which Is Bounded As Under East - Flat No 415, West - Open To Sky, North - Open To Sky, South - Corridor. (The Secured Assets)                                                     |  |  |  |
| Symbolic Possession Date                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                   |  | 25th March.2026                                                                                                                                                                                                                                                                                                                                                                                         |  |  |  |
| Demand Notice Dated.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  | 15-12-2025                                                                                                                                                                                                                                                                                                                                                                                              |  |  |  |
| Name of Borrower(S) and Co-borrower(S)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     |  | Mr. Shadab Shadab, Mr. Ijjal Ijjal, Mrs. Parveen Begam And Mr. Shahrukh Shahrukh                                                                                                                                                                                                                                                                                                                        |  |  |  |
| Loan Account number                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |  | DRBLMEE00612297                                                                                                                                                                                                                                                                                                                                                                                         |  |  |  |
| Total Outstanding Amount.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |  | Rs.3,61,645/- (Rupees Three Lakh Sixty-One Thousand Six Hundred Forty-Five Only) as on 15th December 2025                                                                                                                                                                                                                                                                                               |  |  |  |
| Description of the Immovable Property                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |  | ALL PIECE AND PARCEL OF ONE RESIDENTIAL HOUSE OLD NO. 285 PRESENT NO. 620, LAND AREA MEASURING 88.12 sq. MTS, SITUATED AT MOHALLA SHAKOOR NAGAR, LISARI ROAD, MEERUT. BOUNDED BY EAST: HOUSE OF KARIMUDDIN. WEST: HOUSE OF BUNDO LUHAR. NORTH: ROAD. SOUTH: HOUSE OF ALLAH MEHAR (The Secured Assets)                                                                                                   |  |  |  |
| Date : 28.03.2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                          |  | <div>Sd/-,<br/>Authorized Officer,<br/>DCB Bank Limited.</div>                                                                                                                                                                                                                                                                                                                                          |  |  |  |
| Place : Meerut, Agra                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |  |                                                                                                                                                                                                                                                                                                                                                                                                         |  |  |  |

| LIC HFL<br>LIC HOUSING FINANCE LTD                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      |                                                                                                                                                                                                              | LIC HOUSING Finance Limited                                                                                                                                                                                                                                                                                 |                                                                  | Meerut BO: LIC of India, CBO-I Building<br>Mangal Pandey Nagar,<br>Meerut- 250001, Uttar Pradesh |  |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------|--------------------------------------------------------------------------------------------------|--|
| Possession Notice (For Immovable Property)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                             |                                                                  |                                                                                                  |  |
| Whereas Undersigned being the Authorised Officer of the LIC HFL under the Securitisation and Reconstruction of Assets & Enforcement of Security Interest Act, 2002 and in exercise of power conferred under Section 13 read with the security interest (Enforcement) Rules, 2002 issued demand notice in the dates mentioned against each account calling upon the respective borrower/s having failed to repay the amount, notice is hereby given to the borrowers and the public and general that the undersigned has taken Symbolic possession of the properties describe herein below in exercise of power conferred on him under section 13(4) of the said Act read with Rule 8 of the said rules on the dates mentioned against each account. The borrowers in particular and public in general are hereby cautioned not to deal with the property and any dealing will be subject to the charges of LIC HFL for the amounts and interest thereon. <b>The borrowers' 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.</b> |                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                             |                                                                  |                                                                                                  |  |
| Sl. No.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                 | Name of the Borrower/<br>Guarantor and account no.                                                                                                                                                           | Description of the property                                                                                                                                                                                                                                                                                 | Date of demand<br>Notice/Date<br>of Possession<br>Notice Affixed | Amount outstanding<br>as on the date of<br>demand notice                                         |  |
| <b>Area Office: Kashipur</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                             |                                                                  |                                                                                                  |  |
| 1.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Mr Sanjay S/o Mr. Shiv Charan<br><b>A/c No. 1002220000564</b>                                                                                                                                                | All that part and parcel of the property consisting of Khasra No 159 Min, Gram Baksara, Tehsil Kashipur, Distt Udham Singh Nagar, Uttarakhand 244713. Bounded: East: Araji Dharmpal, West: 13 ft wide Road, North: Araji Daulat, South: 10 ft wide Road.                                                    | 26.11.2025<br>27.03.2026                                         | <b>Rs. 23,15,086.69</b><br>+ Interest & Expenses thereon                                         |  |
| 2.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Mr Ranjeet S/o Mr Uday And Ms Manisha Shaini W/o Mr Ranjeet.<br><b>A/c No. 112200002956</b>                                                                                                                  | All that part and parcel of the property consisting of Khasra No 353/2 Min, Mauza Jaspur Khurd, Tehsil Kashipur, Distt Udham Singh Nagar, Uttarakhand-244713. Bounded: East- Land Other Person, West- Land Seller, North- Rasta 16 Ft Wide, South- Land Manju Chandra.                                      | 07.01.2026<br>27.03.2026                                         | <b>Rs. 10,90,342.89</b><br>+ Interest & Expenses thereon                                         |  |
| 3.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Ms Amarjeet Kaur D/o Mr Bhagawan Singh And Ms Preet Kaur W/o Mr Bhagawan Singh.<br><b>A/c No. 112200002655</b>                                                                                               | All that part and parcel of the property consisting of Khata No 963, Khasra No 406/1 Min, Wake Mauza Jaspur Khurd, Tehsil Kashipur, Distt Udham Singh Nagar, Uttarakhand. Bounded: East- House Toshi Saxena, West- Rasta 20 Ft Wide, North- Pankaj Kumar, South- Aaraj Arjun Kumar.                         | 07.01.2026<br>27.03.2026                                         | <b>Rs. 16,88,853.40</b><br>+ Interest & Expenses thereon                                         |  |
| 4.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Mr Vipin Kayshap S/o Mr Yad Ram And Ms Sona Devi W/o Mr Yad Ram.<br><b>A/c No. 112200002354</b>                                                                                                              | All that part and parcel of the property consisting of Khasra No 56 Min, Wakey Mauza Kundeshwara, Tehsil Kashipur, Distt Udham Asingh Nagar, Uttarakhand- 244713. Bounded: East: Aaraji Amanpreet Sethi, West: Rasta 20' Wide, North: Aaraji Amanpreet Sethi, South: Aaraji Amanpreet Sethi.                | 07.01.2026<br>27.03.2026                                         | <b>Rs. 12,73,361.93</b><br>+ Interest & Expenses thereon                                         |  |
| 5.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Mr Vinod Sahani S/o Mr Raman And Ms Suchitra W/o Mr Vinod Sahani.<br><b>A/c No. 112200001685</b>                                                                                                             | All that part and parcel of the property consisting of Khasra No 81 Min, Gram Khokhratal, Tehsil Kashipur, Distt Udham Singh Nagar. Bounded: East: Rasta 19 Ft Wide, West: Araji Smt Aneeta Devi, North: Araji Seller, South: Araji Seller.                                                                 | 26.11.2025<br>27.03.2026                                         | <b>Rs. 2,247,673.15</b><br>+ Interest & Expenses thereon                                         |  |
| 6.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Ms Pushpa Devi W/o Mr Amod Kumar And Mr Mohit Kumar Verma S/o Mr Rakesh Kumar.<br><b>A/c No. 112200000855</b>                                                                                                | All that part and parcel of the property consisting of Khata No 01774, Khasra No 406/1 Min, Moh Jaspur Khurd Revenue Village Jaspur Khurd, Tehsil Kashipur, Distt Udham Singh Nagar, Uttarakhand, 244713. Bounded: East- Rast 18 Ft Wide, West- House Arjun Kumar, North- Arazi Seller, South- House Mntao. | 12.01.2026<br>27.03.2026                                         | <b>Rs. 15,73,597.63</b><br>+ Interest & Expenses thereon                                         |  |
| 7.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Ms Bobi Devi W/o Mrsher Singh (Borrower) And Mr Lalit Kamboj S/o Mr Sher Singh.<br><b>A/c No. 112200001615</b>                                                                                               | All that part and parcel of the property consisting of Khata No 7 Min, Village Kuankhara, Tehsil Kashipur, Distt Udham Singh Nagar, Uttarakhand - 244713. Bounded: East: 30 Ft Wide Road, West: Arazi Seller, North: 25 Ft Wide Rasta road, South: Arazi Seller.                                            | 28.08.2025<br>27.03.2026                                         | <b>Rs. 25,41,302.89</b><br>+ Interest & Expenses thereon                                         |  |
| <b>Area Office: Noida</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                               |                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                             |                                                                  |                                                                                                  |  |
| 8.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                      | Mr Ram Prakash Pathak S/o Mr Vachack Prasad Pathak (Borrower) And Mr Shiv Prasad Pathak S/o Mr Vachack Prasad Pathak And Mr Anand Prakash Pathak S/o Mr Vachack Prasad Pathak.<br><b>A/c No. 14010064196</b> | All that part and parcel of the property consisting of Plot No 1/835, Residential Colony Vasundhara Yojana, Tehsil & Distt Ghaziabad, Uttar Pradesh. Bounded: East- Road 6 Mt Wide, West- Plot 1/834, North- Plot 1/836, South- Road 12 Mt Wide.                                                            | 26.12.2025<br>25.03.2026                                         | <b>Rs. 6,11,738.62</b><br>+ Interest & Expenses thereon                                          |  |
| Date : 27.03.2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                             |                                                                  |                                                                                                  |  |
| Authorised Officer, LIC HOUSING FINANCE LIMITED                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                                                                                                                                                                                                              |                                                                                                                                                                                                                                                                                                             |                                                                  |                                                                                                  |  |



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

(भारत सरकार का उपक्रम)

Punjab & Sind Bank

(A Govt. of India Undertaking)

Where service is a way of life

Zo. Gurgaon

Institutional Plot No.- 151, Sector- 44,

Gurgaon-122003 Ph.- 0124-4843537

SALE NOTICE

**PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTIES ON 28.04.2026 (12.00 PM to 3.00 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)/Guarantor(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                                     | 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 Officer                                                       | QR CODE FOR LOCATION SITE                                                             | QR CODE FOR PROPERTY IMAGE                                                            | QR CODE FOR SERVICE PROVIDER                                                          |
|---------|---------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------|---------------------------------------------------|--------------------------------------|---------------------------------------------|------------------------------------|--------------------------------------|-------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------|
|         |                                                         |                                                                                                                                                                |                                                                                                 | EMD                                               |                                      |                                             |                                    |                                      |                                                                                                 |                                                                                       |                                                                                       |                                                                                       |
| 1.      | PARSHANT KUMAR and POOJA RANI<br><br>/ SECTOR-5 GURGAON | Residential 2BHK Flat No-003, BHOOMI RESIDENCY, Plot No-258-259, Part of Khasra No-6247/124/3, 6250/125/3, situated at Rajendra Park, Gurugram, Haryana-122001 | 19-12-2024<br>Rs.1065709.98                                                                     | Rs. 24,86,000/-<br>Rs. 2,48,600/-<br>Rs. 24,860/- | 22.04.2026<br>10:00 AM<br>to 4:00 PM | Symbolic Possession                         | 27.04.2026<br>Upto 4:00 PM         | 28.04.2026<br>12:00 PM<br>to 3:00 PM | Smt. Avaleen Kaur (Chief Manager)<br><br>Mobile: 9953851068<br>Email id: avaleen.kaur@psb.co.in |  |  |  |

**TERMS & CONDITIONS:-** 1. The online E-auction shall be held through auction platform i.e. <https://baanknet.in> on the date and time provided. 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> 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 11 bidding that remaining amount is to be remitted to A/c No. 80235040070003 Name : NEFT INWARD STP PARKING ACCOUNT IFSC code: PSIB00080233. 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 Bidder(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-A 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/DRA/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/DRA/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 inquiries/verify the concerned Registrar/SRO/Revenue Records/other Statutory authorities regarding the encumbrances and claims/rights/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 30 DAYS STATUTORY SALE NOTICE TO BE BORROWER AND GUARANTOR (LRS) UNDER RULE 8(6) SARFAESI SECURITY INTEREST (ENFORCEMENT) RULE 2002**

Date: 27.03.2026, Place: Gurgaon

Authorised Officer, Punjab & Sind Bank

