



Muthoot Homefin (India) Ltd.
Corporate Office : Unit No. 19-NE, 19th Floor, The Ruby, Senapati Bapat Marg, Near Ruparel College, Dadar (West), Mumbai, Maharashtra- 400 028

POSSESSION NOTICE (As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)
Whereas, the undersigned being the Authorized Officer of **Muthoot Homefin (India) Ltd. (MHIL)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (S4 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s)/Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s)/ Co-Borrower(s)/ Guarantor(s) 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 Section 13(4) of the said Act read with Rule 8 of the of the Security Interest (Enforcement) Rules, 2002. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Muthoot Homefin (India) Ltd. for an amount as mentioned herein under with interest thereon.
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

Sr. No.	Name of the Borrower(s)/ Co-Borrower(s)/ Loan Account No./Branch	Brief details of secured assets	Date of Demand Notice & Total Outstanding Dues (Rs.)	Possession Taken Date
1.	Dhanjibhai Ratubhai Degama/ Labhuben Dhanjibhai Degama/ 044-04400888/ Morbi	All The Peace and Parcel A Property of One Residential House- Block No. 18 Standing on Plot No. 8p Sq.mts. 34.28 [Built Up Area GF+FF Total Sq.mts. 46.46] of Plot No. 8 To 14P Total Sq.mts. 958-91 of N.A. Land S.No., 22P1 Converted in Residential Use Known As Jay Ganeshnagar, Situated at Village Timbdi, Taluka Morbi Which is Bounded As Follows: North - 12.00 Mtr. Road of This N.A. Land, South - Adjoining Block No. 19, East:- Adjoining Land of Plot No. 7, West:- 12.00 Mtr. Road of This N.A. Land.	28-Feb-2026/ Rs. 4,34,345/- Rupees Four Lakh Thirty Four Thousand Three Hundred Forty Five Only.	21-May-2026
2.	Jagdishbhai Hirabhai Chavda/ Geetaben Jagdishbhai Chavda/ 044-04400265/ Morbi	All Pieces and Parcels Situated Dist: Morbi. At Morbi Taluka Village Mahendranagar Revenue Survey No. 207 Paiki, N A Plot No. 15 Paiky Admeasuring 13-19 Sq. Mtr. Morbi Taluka, Dist: Morbi. Boundaries Of The Property East: N.A. Road; West: N.A. Road.; North : Land of Plot No. 15 Paiky; South: Land of Plot No. 14 Paiky.	28-Feb-2026/ Rs. 8,18,735.7/- Rupees Eight Lakh Eighteen Thousand Five Hundred Thirty Five And Paise Seventy Only.	21-May-2026

Date: May 26, 2026, Place: Morbi
Sd/- Authorized Officer, Muthoot Homefin (India) Limited



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Corporate Office : Unit No. 19-NE, 19th Floor, The Ruby, Senapati Bapat Marg, Near Ruparel College, Dadar (West), Mumbai, Maharashtra- 400 028

POSSESSION NOTICE (As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)
Whereas, the undersigned being the Authorized Officer of **Muthoot Homefin (India) Ltd. (MHIL)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (S4 of 2002) and in exercise of powers conferred under section 13(12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002, Demand Notice(s) issued by the Authorised Officer of the company to the Borrower(s)/Guarantor(s) mentioned herein below to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower having failed to repay the amount, notice is hereby given to the Borrower(s)/ Co-Borrower(s)/ Guarantor(s) 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 Section 13(4) of the said Act read with Rule 8 of the of the Security interest (Enforcement) Rules, 2002. The borrower in particular and the public in general are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of Muthoot Homefin (India) Ltd. for an amount as mentioned herein under with interest thereon.
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

Sr. No.	Name of the Borrower(s)/ Co-Borrower(s)/ Loan Account No./Branch	Brief details of secured assets	Date of Demand Notice & Total Outstanding Dues (Rs.)	Possession Taken Date
1.	Parvati Sanjay Jadhav/ Ravikulmar Sanjay Jadhav/ 004-00405546/ Surat	All The Piece & Parcel of Immovable Property Bearing Flat No. A/504 On The 5th Floor Admeasuring 21.86 Sq. Mts. Built Up Area, Along With Undivided Share In The Land of "Satyam Residency, Building No. A" Situate at Revenue Survey No. 159/2/B & 159/2/A, Block No. 183 & 184 Paiki Block No. 184, Plot No. 2 To 9, & Totally 4696 Sq. Mts. Open Land, Paiki Plot No. 17 To 19, Admeasuring 379.02 Sq. Mts., of Moje Jolwa, Ta: Palsana, Dist: Surat. on The North: Society Road, on The South: Adj. Other Plot, on The East: Adj. Plot No. 16 Property, on The West: Adj. Building No.8	28-Feb-2026/ Rs. 4,90,566.5/- Rupees Four Lakh Ninety Thousand Five Hundred Sixty Six And Paise Fifty Only.	21-May-2026
2.	Rameshsingh Anshumansingh Rajput/ Binasingh Rameshbhai Rajput/ 004-00404433/ Surat	All The Piece & Parcel of Immovable Property Bearing Flat No. 407 on The 4th Floor Admeasuring 366.8 Sq. Feet I.e. 34.08 Sq. Meters Built Up Area and 554.8 Sq. Feet Super Built Up Area Along With Undivided Share In The Land of "Nand Residency", Situate At Revenue Survey No. 93/1, Block No. 121 Admeasuring He. Aare 2-29-50 Sq. Meters Paiki Plot No. 191 To 193 and Plot No. 206 To 209 of "Sai Darshan Residency", Moje Village Bagumara, Ta: Palsana, Dist: Surat. on The North-Road, on The South- Plot No. 194, 205, on The East-Road, Road - on The West.	28-Feb-2026/ Rs. 5,68,364/- Rupees Five Lakh Sixty Eight Thousand Three Hundred Sixty Four Only.	21-May-2026
3.	Sanjay Paramsal Jain/ Vineeta Sanjay Jain/ 004-00402691/ Surat	Flat No: 202 & 203, 2nd Floor, Times Square Residency, Vallabhagar Block No.121, off Surat-kadodara Road, Vallabhagar Near Shagun Complex, Varel, Palsana Surat. Flat No: 202 Boundaries North: Adj Plot No.201; South: Adj Plot No.201; East: Passage Road; West: Passage Flat No.203 Boundaries North: Adj Passage; South: Adj Passage; East: Adj. Plot No.69; West: Adj Plot No.202	28-Feb-2026/ Rs. 11,95,401/- Rupees Eleven Lakh Ninety Five Thousand Four Hundred Ten Only.	21-May-2026

Date: May 26, 2026, Place: Surat
Sd/- Authorized Officer, Muthoot Homefin (India) Limited



Aadhar Housing Finance Ltd.
Corporate Office: Office Nos. 501 & 503, 5th Floor, Lightbridge, Saki Vihar Road, Andheri East, Mumbai Suburban (Dist.), M.H. 400072
Surendranagar Branch: Shop No. - 327,328 & 329, 3rd Floor, Mega Mall, Near Milani Cinema, S.T.Road, Surendranagar - 363001 (Gujarat)

E-AUCTION – SALE NOTICE
E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Asset and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable property mortgaged, possession of which has been taken by the Authorised Officer of **Aadhar Housing Finance Limited** will be sold on "As is where is", "As is what is", and "Whatever there is" with no known encumbrances Particulars of which are given below:

Sl No.	Borrower(s) / Co-Borrower(s)/ Guarantor(s)	Demand Notice Date & Amount	Description of the Immovable property	Reserve Price (RP)	EMD (10% of RP)	Nature of possession
1	(Loan Code No. 0371000945 / Surendranagar Branch) Aayabhai Dulubhai Bhatti (Borrower) Kyanben Aayabhai Bhatti (Co-Borrowers)	10-07-2025 & ₹ 10,08,751/-	All that piece and parcel of the property bearing, Ground Floor 1 Aanandham Township-2 Gadhda Road Botad 95 Paiki East-Middle Side Land Botad Botad Gujarat 364710.Boundaries : East -Mt. 12.00, This Side Remaining Land Of This Plot, West - Mt. 12.00, This Side Remaining Land Of This Plot, North -Mt. 03.72, This Side 7.50Mt. Wide Road, South -Mt. 03.72, This Side Plot No. 96	Rs. 7,55,400/-	Rs. 75,540/-	Physical

1. Last Date of Submission of DD of Earnest Money Deposit along with KYC, Tender Form and accepted Terms and conditions (Tender Documents) is **29-06-2026 within 5:00 PM** at the Branch Office address mentioned herein above or uploaded on <https://bankauctions.com>. Tenders documents received beyond last date will be considered as invalid tender and shall accordingly be rejected. No interest shall be paid on the EMD. 2. Date of Opening of the Bid/Offer (Auction Date) for Property is **30-06-2026 on https://bankauctions.com at 10:00 AM to 11:00 AM**. 3. AHFL is not responsible for any liabilities whatsoever pending upon the property as mentioned above. The Property shall be auctioned on "As is Where is Basis", "As is What is Basis" and "Whatever is There is Basis". 4. The Demand Draft Should be made in favor of 'Aadhar Housing Finance Limited' Only. 5. Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://bankauctions.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings. 6. The intending bidders should register their names at portal **M/s C 1 INDIA PVT LTD** through the link <https://bankauctions.com/registration/signup>, and get their User ID and password free of cost. Prospective bidder may avail online training on E-auction from the service provider **M/s C 1 INDIA PVT LTD** through the website <https://bankauctions.com>. 7. For further details contact Authorised Officer of **Aadhar Housing Finance Limited, Pandit Pradeep Pachori (Contact No.9111131122) OR** the service provider **M/s C 1 INDIA PVT LTD, Mr. Prabhakaran, Mobile No: +91-74182-8197, E-mail:tin@india.com & support@bankauctions.com, Phone No. +91291981124/25/26**. As on date, there is no order restraining and/or court injunction AHFL the authorized Officer of AHFL from selling, alienating and/or disposing of the above immovable properties/ secured assets. 8. For detailed terms and conditions of the sale, please refer to the link provided in Aadhar Housing Finance Limited (AHFL), secured creditor's website i.e. www.aadharhousing.com. 9. The Bid incremental amount for auction is **Rs. 10,000/-**. 10. This newspaper publication and the data contained herein is intended for general public dissemination. Any reproduction, distribution, transmission, or republication of this content, in whole or in part, in any form or by any means, whether print, digital, electronic publication in any form, e-mail or web publications, or otherwise through any mode is strictly prohibited. Any unauthorized use of the above content through any mode may result in appropriate legal action by AHFL.

Sd/- Authorised Officer
Aadhar Housing Finance Limited

Place : Gujarat, Date : 26.05.2026



HERO HOUSING FINANCE LIMITED
Regd. Office- 09, Community Centre, Basant Lakh, Vasant Vihar, New Delhi - 110057 Phone: 011 49267900, Toll Free Number: 1800 212 8800, Email: customer.care@herohfl.com Website: www.herohousingfinance.com | CIN: U65192DL2016PLC301488 Contact Address: Office No 701, 7th floor, Royal Trade centre, Opp Star Bazar, Hajira Road, Adajan, Surat-395009.

POSSESSION NOTICE (FOR IMMOVABLE PROPERTY)
(As per Appendix IV read with rule 8(1) of the Security Interest Enforcement Rules, 2002)
Whereas, the undersigned being the Authorized Officer of the Hero Housing Finance Limited, under the Securitization 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 a demand notice as mentioned below calling upon the Borrowers to repay the amount mentioned in the notice within 60 days from the date of the said notice.
The borrower, having failed to repay the amount, notice is hereby given to the borrower, in particular 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 section 13(4) of the said Act read with rule 8 of the said Rules. The borrower, in particular, and the public in general, are hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the Hero Housing Finance Limited, for an amount referred to below along with interest thereon and penal interest, charges, costs etc. from date mentioned below.
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

Loan Account No.	Name of Obligor(s)/ Legal Heir(s)/Legal Representative(s)	Date of Demand Notice/ Amount as per Demand Notice	Date of Possession (Constructive/ Physical)
HHSF0010U	Murad Ali Aslam Chaudhary, Darakhsha Quraishi	12-03-2026 Rs.1512951/-due as on 12-03-2026	22.05.2026 (Symbolic)

Description of Secured Assets/Immovable Properties: All That Piece And Parcels of Residential Property Bearing Flat No. 302 on The 3rd Floor Admeasuring 29.08 Sq. Mts. Carpet Area & 34.90 Sq. Mts. Built Up Area, Along With 7.81 Sq. Mts. Undivided Share In The Land of "Basag A Rehman, Situate At North No. 281 & 333, of City Survey Vihar No. 11, of Narsara, Panchi N/P, Basani N. Khasda, City of Surat. In The State of Gujarat, With Common Amenities Written In Title Document, Property Bounded By: North : Street & North No 330, South : Street, East : North No 280 & 336, West : North No 332

Date: 26.05.2026
Place: SURAT
Sd/- Authorised Officer,
For Hero Housing Finance Limited



Home Loan Centre 2 (63692), 2nd Floor, 213-219, RIO Empire, Opp. R.T.O. Pal, Surat-395 009
E-mail - sbi.63692@sbi.co.in

POSSESSION NOTICE (For Immovable Property)
Whereas, the undersigned being the Authorized Officer of the State Bank of India under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of powers conferred under Section 13(2) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated 17/02/2026 (Paper Publication Date 06/03/2026) calling upon the Borrowers **Mr. Ajaykumar Dhirajlal Parmar and Mrs. Urvasi Ajaybhai Parmar** to repay the amount mentioned in the notice being **Rs.1,36,58,622/-** (Rupees One Crore Thirty Six Lakh Fifty Eight Thousand Six Hundred Twenty Two Only) with interest, cost, charges, etc, within 60 days from the date of receipt of the said notice.
The borrowers having failed to repay the amount, notice is hereby given to the borrowers/ guarantors and the public in general that the undersigned has taken the **Symbolic Possession** of the properties described herein below in exercise of powers conferred upon me under Section 13(4) of the said Act read with Rule 8 of the said rules on this **25th May 2026**.
The borrowers in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the properties will be subject to the charge of the State Bank of India, H.L.C.II, 2nd Floor, RIO Empire, Opp New RTO, Pal, Surat for an amount of **Rs.1,36,58,622/-** (Rupees One Crore Thirty Six Lakh Fifty Eight Thousand Six Hundred Twenty Two Only) mentioned in the notice and further interest thereon. 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.

Description of the Property
All the pieces and parcel of Property bearing Flat No. 9/A, Ratna Astha Apartment, Besides Indian Bank, Piplob Bazar, Vesu, Surat, Built Up Area Admeasuring 1956 Sq.ft. I.e. 181.78 Sq.mtr., R.S.No. 181/18/2 & 17/1, T.P. Scheme No.1 (Vesu), Final Plot No. 186, Village-Vesu, Sub-Dist-Surat City (At Present Majura), District-Surat.

Date : 25/05/2026
Place : Surat
Sd/- Authorized Officer & Chief Manager,
State Bank of India, Home Loan Centre 2, Surat.



Punjab & Sind Bank
(A Govt. of India Undertaking)
Where service is a way of life

Zonal Office : GANDHINAGAR ZONE,
Unit No. 4, Tower No. 1, GIFT CITY, Gandhinagar - 382 355.
Phone : 079 6674206 - 09. E-mail : zo.gandhinagar@psb.co.in

E-Auction Sale Notice for sale of Movable / Immovable Asset under the securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described Immovable properties mortgaged / Charged to the Secured Creditor, the constructive/ physical/ symbolic possession of which has been taken by the Authorized Officer of the Punjab & Sind Bank, Secured Creditor, will be sold on "As is Where is", "As is what is" and "Whatever there is" basis on the date as mentioned in the table herein below, for recovery of its dues to the Bank, Secured creditor from the respective borrower(s) and guarantor(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties/Assets.

DESCRIPTION OF IMMOVABLE PROPERTIES								
Sr. No.	Name of the Borrower(s) / Branch	Description of Property	Demand Notice Date/ Possession Date & Demand Notice Amount	Reserve Price EMD Bid Increase Amt.	Name of Authorised Officer	QR Code for Property Image	QR Code for Location	QR Code for Service Provider
01	Sh. Jami Ahmad Ansari - S/o Mumtaz Ahmad Ansari (Borrower) Sh. Rajkumar Jaiswal - S/o Ramkrupak Jaiswal (Guarantor) Smt. Hafizun Ansari w/o Jami Ahmad Ansari (Guarantor) Branch: VAPI	Residential Property i.e Row House No. 243, Angan Residency, Angan Residency, Survey No. 2821+2 Vapi, District: Valsad - 396 191	01.08.2024 / 06.01.2025 & Rs. 2,85,038.68 + further interest and cost thereon	Rs. 9,35,000 Rs. 93,500 Rs. 10,000	Mr. Saurabh Arora M. 95019 58811			
02	M/s. Chamunda Trading Co. - Prop. : Uttamsingh Rajput (Borrower), Mr. Uttam Singh Fateh Singh Rajput (Borrower), Mrs. Jasodakumar Uttamsingh Rajput W/o. Uttamsingh Rajput (Guarantor in Chamunda Trading CC and Uttam Singh Housing Loan), Mr. Inder Singh Solanki - S/o Fatehsingh Rajput (Guarantor Uttam Singh Housing Loan), Mr. Bhopal Singh Govind Jodha (Guarantor in Chamunda Trading CC) Branch: VAPI	Residential Flat No. 209, Laxmi Niwas, Vallabh Nagar, Sr. No. 246/P, Plot No. 35/A, 35/B, & 36/B, Chhini Vapi, Distt. - Valsad, Gujarat - 396191	14.08.2025 / 03.11.2025 & Account 11361200000040 - Rs. 2,09,577.58 + further interest and cost thereon, Account 11361600000001 - Rs. 15,41,300.00 + further interest and cost thereon	Rs. 15,45,000 Rs. 1,54,500 Rs. 15,000	Mr. Saurabh Arora M. 95019 58811			

DATE AND TIME OF E-AUCTION : 29.06.2026, 12.00 NOON TO 2.00 PM • DATE AND TIME OF INSPECTION : 20.06.2026 TO 26.06.2026, 10.00 AM TO 5.00 PM
LAST DATE & TIME OF SUBMISSION OF EMD AND DOCUMENTS (ONLINE) ON OR BEFORE IS 29.06.2026, up to 11:00 AM

TERMS & CONDITIONS : 1. The online E-auction shall be held through auction platform i.e. <https://banknet.com> on the date and time provided. The intending bidders / purchasers are required to register through <https://banknet.com> 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://banknet.com>) 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 must 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://banknet.com> 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://banknet.com> and by following procedure for refund given in buyer manual. EMD amount of the unsuccessful bidder will be returned without interest. 3. 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.banknet@psbfinance.com. For registration, Login and Bidding Rules, please refer Buyer Manual link provided in the home page of <https://banknet.com>. 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 Bidders(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-I of Income Tax Act 1961 and TDS to be deposited by the successful bidder only at the time of payment of remaining 75% of the bid amount. 12. No request for inclusion/substitution of names, other than those cancelled 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, in or out of time 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/DRAT/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/DRAT/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 Register/SRO/Revenue Records/other Statutory authorities regarding the encumbrances and claim/rights/charges of any, such as Sale tax, Excise/GST/Income Tax besides 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 submitting 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/submitted bids. 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/sewer 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 if 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 above mentioned Authorized Officer.
Date : 19.05.2026, Place : Vapi
This Notice is also to be treated as 30 days statutory sale notice to Borrowers and Guarantors (JRGs) Under Rule 8 (6) Security Interest (Enforcement), Rules 2002.

Authorised Officer, PUNJAB & SIND BANK