



Asset Recovery Management Branch (ARMB), Bulandshahr (D. No. 821200)
PNB House, Yamunapuram, Bulandshahr – 203001, Email – CS8212@pnbank.in

M/s Mahalaxmi Enterprises through Prop. Smt. Uma Kapoor W/o Sh. Shiv Ratan Kapoor (Borrower/Proprietor/Mortgagor) A/c No. 2867008700002583	Smt. Uma Kapoor W/o Sh. Shiv Ratan Kapoor (Borrower/Mortgagor/ Proprietor of M/s Mahalaxmi Enterprises) A/c Nos. 286700NC20044611, 286700NC20044736 Address: Dilwali Tola, Mohalla Kagji, Chandausi District Sambhal, U.P. 202412 Address: Hussaini Bazar, Kagzi Mohalla, Kasba & Tehsil: Chandausi, District Sambhal, U.P.- 202412
Sh. Suraj Kapoor S/o Sh. Shiv Ratan Kapoor (Guarantor in M/s Mahalaxmi Enterprises) (Co-borrower in Housing Loan 286700NC20044611, 286700NC20044736) Address: House No.107, Hussaini Bazar, Kagzi Mohalla, Dilwali Tola Kasba & Tehsil: Chandausi, District Sambhal, U.P.- 202412 Also Address: C/o Shiv Ratan Kapoor, near Canara Bank, Kagzi Mohalla, Chandausi, Sambhal, U.P. - 244412.	Ms. Jyoti Chandna W/o Sh. Suraj Kapoor D/o Sh. Arun Kumar Chandna (Co-borrower in Housing Loan 286700NC20044611, 286700NC20044736) Address: House No.77, Purana Awas Vikas, Kashipur, Ward No. 03, Kashipur, Udham Singh Nagar, Uttarakhand- 244713 Address: Hussaini Bazar, Kagzi Mohalla, Kasba & Tehsil: Chandausi, District Sambhal, U.P.- 202412

Appendix – IV-A
[See Proviso to rule 8(6)]

Sale Notice for Sale of Immovable Properties

Sub: Auction Sale Notice for Sale of Immovable Properties 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

Madam / Sir,

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the properties given below is under **Symbolic Possession** which has been taken by the Authorized Officer of Punjab National Bank, will be sold on **16/06/2026 From 11.00 A.M. to 04:00 P.M.** "As is where is", "As is what is", and "Whatever there is" for recovery of dues to the secured creditor Rs. 77,82,938.29 + further interest/costs/expenses [Dues as per demand notice 13 (2) in loan account of 1. M/s Mahalaxmi Enterprises (A/c No. 2867008700002583): Rs.30,56,429.61 + interest w.e.f. 01.12.2023 + other costs & expenses 2. Smt. Uma Kapoor W/o Sh. Shiv Ratan Kapoor (A/c No. 286700NC20044611, 286700NC20044736): Rs. 47,26,508.68 + interest w.e.f. 01.12.2023 + other costs & expenses]

from Borrower(s)/Guarantor(s): **M/s Mahalaxmi Enterprises through Prop. Smt. Uma Kapoor W/o Sh. Shiv Ratan Kapoor (Borrower/Mortgagor/ Proprietor of M/s Mahalaxmi Enterprises) , Sh. Suraj Kapoor S/o Sh. Shiv Ratan Kapoor (Guarantor in M/s Mahalaxmi Enterprises) (Co-borrower in Housing Loan), Ms. Jyoti Chandna W/o Sh. Suraj Kapoor D/o Sh. Arun Kumar Chandna (Co-borrower in Housing Loan)**





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The **reserve price** and the **earnest money deposit** along with details and full description of the immovable property are as:

S.N.	Details of Property	Reserve Price EMD (EMD deposit last date / Time) Bid Increase Amount	Details of encumbrances known to the secured creditors
1.	All that part and parcel of Residential property (House No.63 to 63/1) situated at Mohalla Hussaini Bazar, Kagzi Mohalla, Chandausi, District Sambhal, U.P., registered with Sub Registrar Office, Chandausi, Bahi No. 01, Jild No. 9913, Pages 347 to 380, Serial No. 2721 dated 18.02.2020 measuring 41.00 sq. mtr., in the name of Smt. Uma Kapoor W/o Sh. Shiv Ratan Kapoor. Boundaries as per title deed: East - House of Shakeel Ahmad; West - House of Vishnu Shankar; North – Road Nagar Palika 06 mtrs wide South - House of Kulsum Begum etc, Present Owner Nirdosh Kumar Madan	Reserve Price: 38.76 Lakh EMD: 3.88 Lakh (16/06/2026/ Upto 10:00 A.M.) Bid Increase Amount 0.25 Lakh	Not known

For detailed terms and conditions of the sale, please refer <https://Baanknet.com> & www.pnb.bank.in or may contact Asset Recovery Management Branch (ARMB), Bulandshahr, PNB House, Yamunapuram, Bulandshahr – 203001 during office hours on any working day.

 **ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ**
FOR PUNJAB NATIONAL BANK
प्राधिकृत अधिकारी / Authorized Officer
परिसम्पत्ति वाली प्रबंधन शाखा बुलन्दशहर
Asset Recovery Management Br. Bulandshahr

Date: 29/05/2026
Place: Bulandshahr

 (Name & Designation)
AUTHORISED OFFICER
PUNJAB NATIONAL BANK
(SECURED CREDITOR)

