

BEFORE MR. KUNAL MEHTA, DL. SOLE ARBITRATOR, DELHI INTERNATIONAL ARBITRATION CENTRE (DIAC), DELHI HIGH COURT CAMPUS, S-BLOCK, ZAKIR HUSSAIN MARG, NEW DELHI-110003 (Ph: 011-23386492, Fax : 011-23386493 Website : http://dhcdiac.nic.in)

PUBLICATION

To,
1.A P LOGISTICS & COURIER SERVICES THROUGH ITS PARTNERS Registered Office at: Makkar Colony, Near Jasbir Building Material, Sua Road Giaspura Ludhiana, Punjab - 141014
Email: aplogistics.pb.service@gmail.com, aladeepak@gmail.com, johansingh1991@gmail.com
Mobile: 9256038328, 9914907676
Also at:- Giaspura, Near Solanki Hospital, Ludhiana, Punjab - 141014
2.MR. JATINDER KUMAR (PARTNER) S/o Mr. Ashwini Kumar
At:- House No. 51, Block - C, Jain Homes, Bhamian, Khurd, Ludhiana, Punjab - 141015
E-mail: aplogistics.pb.service@gmail.com, aladeepak@gmail.com, johansingh1991@gmail.com
Mobile: 9256038328, 9914907676
Also at:- 2192, Ward No 42, Islam Ganj, Mustak Ganj, Ludhiana, Punjab - 141008
3. MR. JOHAN SINGH (PARTNER) S/o Mr. Malip Chand
At:-House No. 47, Block - C, Jain Homes, Bhamian, Khurd, Ludhiana, Punjab - 141015
E-mail: aplogistics.pb.service@gmail.com, aladeepak@gmail.com, johansingh1991@gmail.com
Mobile: 9256038328, 9914907676
Also at:- 26-458, Ward No 72, Giaspur, Ludhiana, Punjab - 141008

RESPONDENTS

In institutional arbitration between:
M/s Moneywise Financial Services Pvt. Ltd. Vs A.P. Logistics & Courier Services Through its Partners &Ors. Arb P No 56/2025.Case Ref. No **DIAC/11023/06-25**(Quote this reference no. for future communications with DIAC)
Sir/Madam,
This is to inform all concerned that the undersigned has been appointed as an independent sole arbitrator vide order dated 21.05.2026 by the Hon'ble High Court of Delhi in an arbitration proceeding initiated by M/s Moneywise Financial Services Pvt Ltd. against A.P. Logistics & Courier Services Through Its Partners & Ors.
Whereas the Respondents above named are not appearing in the arbitration proceedings that have been commenced and hence in the interest of justice, this notice by publication is hereby issued to the respondents to ensure their presence either in person or through duly appointed Advocate on 27.05.2026 at 16:00 PM through Virtual mode.
Take notice that in default of their appearance on the date and time given above, the aforementioned arbitration proceedings will be proceeded with, in their absence and shall be decided in accordance with the law.
(In terms of the order dated 12.03.2026)
KUNAL MEHTA (ADVOCATE)
SOLE ARBITRATOR
Chamber No 370, Lawyers Chamber Block-1, Delhi High Court, New Delhi-110003
E-Mail: kunalmehta@live.in
Mobile: 9999110690

"IMPORTANT"

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यूनियन बैंक ऑफ इंडिया
Union Bank of India
A Government of India Undertaking

ASSET RECOVERY BRANCH
603B, 6th Floor, Connexus Tower, Bhaybhuti Marg, New Delhi – 110 001
mail ID: ubin0554723@unionbankofindia.bank.in

DEMAND NOTICE UNDER SEC.13 (2)
Date: 13.05.2026
Place: New Delhi

To
1.Mr. Shripati Thakur S/o Mr. Jitendra Narayan Thakur (Applicant)
Plot No-34, Block-B, Village-Birondi, Chakrasainpur, Greater Noida, Gautam Buddha Nagar, Uttar Pradesh-202303
2. Mr. Shripati Thakur, House No-32, Tehsil Road, Nathu Ram Park, Najafgarh, South West Delhi-110043, Delhi
3. Mrs. Neha Thakur w/o- Mr. Shripati Thakur (Co-Applicant)
Plot No-34, Block-B, Village-Birondi, Chakrasainpur, Greater Noida, Gautam Buddha Nagar, Uttar Pradesh-203203
4. Mrs. Neha Thakur, House No-32, Tehsil Road, Nathu Ram Park, Najafgarh, South West Delhi-110043, Delhi
Sir/Madam,
Notice under Sec.13 (2) read with Sec.13 (3) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
You have availed the following credit facilities from our Union Bank, Najafgarh branch (RZ-26, Roshan Mandi Near Power House, Najafgarh, Main Road, Delhi and you have failed to pay the dues/installment/ interest/operate the account satisfactorily and hence, in terms of the RBI guidelines as to the Income Recognition and Prudential Accounting Norms, your account has been classified as **Non-Performing Asset** as on 28-02-2022. As on 30/04/2026 a sum of **Rs. 18,95,401.70 (Rupees Eighteen lakhs Ninety Five thousand Four Hundred One and Paise Seventy only)** is outstanding in your account.
The particulars of amount due to the Bank in respect of the aforesaid account is as under:

Type of Facility	Outstanding amount	Un applied interest	Cost/Charges incurred by Bank.	Total dues
697506650000031	13.54,691.82	5,37,840.90	2,868.98	18,95,401.70
Total Dues:-	13,54,691.82	5,37,840.90	2,868.98	18,95,401.70

To secure the repayment of the monies due or the monies that may become due to the Bank, **Mr. Shripati Thakur S/o Mr. Jitendra Narayan Thakur & Mrs Neha Thakur W/o Mr. Shripati Thakur** had/have executed documents on **06.02.2020** and created security interest by way of:

Mortgage of immovable property described herein below:
Residential Plot No.-34, Pocket-B, situated at Sector/Village-Abadi Birondi, Chakarsenpur, Greater Noida, Gautambudh Nagar, UP-203303, measuring 60 Sq. Mtrs. in the name of Shri Shripati Thakur S/o Shri Jeetendra Narayan Thakur.
Boundaries as per Deed:
North East: Plot No. 29 North West: Plot No. 35
South East: Plot No 33 South West : 7.50 Mtr. wide Road
Therefore, you are hereby called upon in terms of section 13(2) of the Securitisation and Reconstruction of Financial Assets and enforcement of Security Interest Act, 2002, to pay a sum of **Rs. 18,95,401.70 (Rupees Eighteen lakhs Ninety Five thousand Four Hundred One and Paise Seventy only)** together with further interest and charges at the contractual rate as per the terms and conditions of loan documents executed by you and discharge your liabilities in full within 60 days from the date of receipt of this notice, failing which, we shall be constrained to enforce the aforesaid securities by exercising any or all of the rights given under the said Act.
As per section 13 (13) of the Act, on receipt of this notice you are restrained /prevented from disposing of or dealing with the above securities without the consent of the bank.
Your attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI in respect of time available, to redeem the secured assets.
Note: Earlier 13(2) SARFAESI Notices are hereby stand withdrawn and cancelled without prejudice to bank's right to move afresh under relevant section of SARFAESI ACT 2002

Yours faithfully,
FOR UNION BANK OF INDIA
AUTHORISED OFFICER



यूनियन बैंक ऑफ इंडिया
Union Bank of India
A Government of India Undertaking

ASSET RECOVERY BRANCH
603B, 6th Floor, Connexus Tower, Bhaybhuti Marg, New Delhi – 110 001
mail ID: ubin0554723@unionbankofindia.bank.in

DEMAND NOTICE UNDER SEC.13 (2)
Date: 07.05.2026
Place: New Delhi

To
1. **George Varghese (Applicant)**, RZ-D/144, Gali No. 7, Mahavir Enclave, New Delhi-110045
Also at, Flat No. 104, 3rd Floor, Gali No. 14, Village-Mirzapur, Gurudwara Road, Mahavir Enclave, Delhi-110045
2. **Mrs. Sheena Varghese W/o George Varghese(Co-Applicant)**, Flat No. 104, 3rd Floor, Gali No. 14, Village-Mirzapur, Gurudwara Road, Mahavir Enclave, Delhi-110045
Also at, RZ-D/144, Gali No. 7, Mahavir Enclave, New Delhi-110045
Sir/Madam,
Notice under Sec.13 (2) read with Sec.13 (3) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002.
You have availed the following credit facilities from our Union Bank, Lajpat Nagar Branch (O-9, Lajpat Nagar-II, New Delhi 110024) and you have failed to pay the dues/installment/ interest/operate the account satisfactorily and hence, in terms of the RBI guidelines as to the Income Recognition and Prudential Accounting Norms, your account has been classified as **Non-Performing Asset** as on 29-12-2020. As on 31/03/2026 a sum of **Rs. 37,69,669.09 (Rupees Thirty Seven Lacs Sixty Nine thousand Six Hundred Sixty Nine and paise Nine only)** is outstanding in your account.
The particulars of amount due to the Bank in respect of the aforesaid account is as under:

Type of Facility	Outstanding amount as on date of NPA i.e. as on 29-12-2020 or running ledger as on 31-03-2026	Un applied interest w.e.f.29-12-2020 to 31-03-2026	Cost/Charges incurred by Bank.	Total dues
349406650200426	24,64,321.89	13,05,347.20	0.00	37,69,669.09
Total Dues:-	24,64,321.89	13,05,347.20	0.00	37,69,669.09

To secure the repayment of the monies due or the monies that may become due to the Bank, **Mr. George Varghese and Mrs. Sheena George W/o Mr. George Varghese** had/have executed documents on 24-01-2015 and created security interest by way of:

Mortgage of immovable property described herein below:
Flat No. 104, 3rd Floor(Front Side) without roof terrace rights forming part of built up property bearing No. C-3/187 out of Khalsa No. 15/1/2 situated in Village Mirzapur, Gurudwara Road, Gali No. 14, Mahavir Enclave, New Delhi/110045 measuring 80 Sq. Yard i.e. 66.888 Sq. Metres with one small car parking on stilt floor in the name of Mrs. Sheena George W/o Mr. George Varghese and Mr. George Varghese S/o Sunny George.
Therefore, you are hereby called upon in terms of section 13(2) of the Securitisation and Reconstruction of Financial Assets and enforcement of Security Interest Act, 2002, to pay a sum of **Rs. 37,69,669.09 (Rupees Thirty Seven Lacs Sixty Nine thousand Six Hundred Sixty Nine and paise Nine only)** together with further interest and charges at the contractual rate as per the terms and conditions of loan documents executed by you and discharge your liabilities in full within 60 days from the date of receipt of this notice, failing which, we shall be constrained to enforce the aforesaid securities by exercising any or all of the rights given under the said Act.
As per section 13 (13) of the Act, on receipt of this notice you are restrained /prevented from disposing of or dealing with the above securities without the consent of the bank.
Your attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI in respect of time available, to redeem the secured assets.
All SARFAESI proceeding based on earlier 13(2) notice hereby stand withdrawn.

Yours faithfully,
FOR UNION BANK OF INDIA
AUTHORISED OFFICER



ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
Punjab & Sind Bank
(A GOVT. OF INDIA UNDERTAKING)

REGIONAL OFFICE PANCHKULA:
SCO 76, FIRST FLOOR
SECTOR 5, PANCHKULA

E-AUCTION SALE NOTICE

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF IMMOVABLE PROPERTY/IES
LAST DATE & TIME OF SUBMISSION OF EMD & DOCUMENTS (ONLINE) ON/BEFORE 26.06.2026 UPTO 05:00 PM
E-AUCTION NOTICE OF SECURED PROPERTY ON 29.06.2026 FROM 12.00 NOON TO 02.00 PM
Sale of immovable assets charged to the Bank under the Securitization And Reconstruction of Financial Assets And Enforcement of Security Interest Act, 2002. Whereas, the Authorized Officer of Punjab & Sind Bank had taken possession of the following property pursuant to the notice issued under section 13(2) on dates mentioned against each account, read along with the Security Interest (Enforcement) Rules, 2002 in the following loan account with right to sell the same on "AS IS WHERE IS BASIS" AND "AS IS WHAT IS BASIS", "WHAT EVER THERE IS BASIS" for realization of Bank's dues and interest as detailed hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of powers conferred under section 13(12) of said Act propose to realize the Bank's dues by the sale of the said properties. **The sale will be done by the undersigned through E-Auction platform provided at the web portal website https://baanknet.com**

Name of Branch & Borrower/ Guarantor	Description of Property	Demand Notice Date & Outstanding Amount Mentioned therein	Reserve Price	Name & Contact Details of Authorized Office	QR Code for Property Image	QR Code for Site/ Location	QR Code for Service Provider
			EMD Bid Increase Amount				
BRANCH:- NEW MARKET JAGADHRI Borrower(s):- Sh. Shashi Pardeep Kumar (Co-Borrower- Smt. Rampati	All that part and parcel of Residential House on Plot No. 137 and 138 Bearing ID No. 253C37U625 measuring 200 Sq. Yards comprised in	Demand Notice 19.08.2021 Rs. 9,08,407.88 as on 31.07.2021 plus interest & incidental expenses incurred w.e.f. 19.08.2021	Rs. 13,09,000/- Rs. 1,31,000/- Rs. 13,500/-	Sh. Rajesh Kumar Mobile No. 9418015199			
All R/o Rajdhani Colony, Tejli Road, Jagadhri, Yamuna Nagar,	Khasra No. 18/22/1 situated at Mauza Kansapur name Sunder Vihar Colony, Yamuna Nagar vide Sale Deed No. 899 dated 13.05.2009, bounded as: East: 36' Gali 15' Wide, West: 36' House of other, North: 50' Remaining part of Plot No. 138, South: 50' Remaining part of Plot No. 136. (TYPE OF POSSESSION: PHYSICAL)	Demand Notice: 11.03.2025 Rs. 4,90,497.77 as on 28.02.2025 plus interest and costs thereafter.	Rs. 28,06,000/- Rs. 2,80,600/- Rs. 10,000/-	Sh. Rajesh Kumar Mobile No. 9418015199			
BRANCH:- NEW MARKET JAGADHRI Borrower(s):- Sh. Shashi Kumar S/o Sh. Bishna Ram, R/o House No. 269 Ward No. 1 Gulab Nagar Jagadhri, Yamunanagar and Sonu Devi W/o Narendar Kumar, R/o House No. 1159, Tell Majra, Jagadhri, Yamunanagar.	House on Khewat No 121 Khatuni No 150 Khasra No 104/1(1-16) bearing property ID No. 47C20U2 measuring 121 sq yards situated at Majra Gulab Nagar, HB No. 404, Registered Vide Transfer Deed No. 3406 dated 14.09.1992, with in the Municipal Limit of Jagadhari District Yamunanagar. Bounded as under:- North: Property of Jhandu Ram, South: House of Jiledar, East: Property of Bishna Ram and Street, West: House of Shankar Lal. (TYPE OF POSSESSION: SYMBOLIC)	Demand Notice: 05.10.2023 Rs. 4,87,123.49 as on 30.09.2023 plus future interest & incidental charges	Rs. 13,78,000/- Rs. 1,37,800/- Rs. 10,000/-	Sh. Rajesh Kumar Mobile No. 9418015199			
BRANCH:- NEW MARKET JAGADHRI Borrower(s):- Sh. Surinder Kumar S/o Luxmi Chand R/o Balmiki Basti, Old Hamida Colony, Jagadhri,	House on part of Plot No. 49 & 50 and property ID 318C500U128 situated at Waka Rakha Habipur, Balmiki Basti, Old Hamida Colony, HB	Demand Notice: 05.10.2023 Rs. 4,87,123.49 as on 30.09.2023 plus future interest & incidental charges	Rs. 13,78,000/- Rs. 1,37,800/- Rs. 10,000/-	Sh. Rajesh Kumar Mobile No. 9418015199			
BRANCH:- NEW MARKET JAGADHRI Sh. Leelu Ram S/o Girdhari Lal (through Legal Heir) Mr. Girdhar Gopal S/o Leelu Ram, Vandana D/o Leelu Ram & Beena D/o Leelu Ram & Suman Rani W/o Satish Kumar.	Residential House bearing Property ID No. 332C75U123A measuring 100 sq. yards comprised in Khasra No. 23/32 situated at Mouja Chandpur named Ranjeet Colony, Near Bhatta No. 4, Yamuna Nagar, Tehsil Jagadhri, Regd. vide Sale deed 3161 dated 29.09.1995 registered in the O/o Sub registrar, Jagadhri. Bounded as: North: House of Puran Chand, South: Plot of other, East: House of Jagmal Singh, West: Street 20' wide. (TYPE OF POSSESSION: SYMBOLIC)	Demand Notice 02.11.2024 Rs. 6,50,462.75 as on 30.10.2024 plus interest & costs thereafter	Rs. 22,69,000/- Rs. 2,26,900/- Rs. 20,000/-	Sh. Rajesh Kumar Mobile No. 9418015199			
B/o: KALLARHERI Borrower(s):- Mr. Riya Trading Company Prop. Sh. Ritesh Kumar and Guarantor(s):- Mrs. Raj Sharma and Sh. Luxmi Chand	All that part and parcel of the property consisting of 300 sq Yards vide release Deed No. 1994 dated 07.07.2014 located at Plot No. 111 Village Boh Sae, A Defence Colony Ambala Cantt. by: other owner Side 37 ft., On the South by: Rasta Side 37 ft. (TYPE OF POSSESSION: SYMBOLIC)	Demand Notice 20.05.2022 Rs. 5,76,475.50 as on 30.04.2022 plus interest and incidental expenses incurred by bank w.e.f. 01.05.2022	Rs. 22,13,000/- Rs. 2,21,300/- Rs. 20,000/-	Sh. Shamsheer Singh Mob.: 9888902716			
BRANCH: JATHLANA YAMUNANAGAR Borrower(s):- Sh. Roshan Lal S/o Sh. Khajuri (197) Khandi, Tehsil Radaur, Distt. Yamuna Nagar, Co-borrower:- Smt. Usha Rani W/o Sh. Roshan Lal (197), Bandi, Tehsil Radaur, Distt. Yamuna Nagar.	House property measuring 150 Sq. Yards i.e. 00K-05M being 1/32 share out of land measuring 08 K-00 M comprising in Khewat No. 11/1, Khatoni No. 12, Khasra No. 32/16(8-0) situated at Mauja Jathlana, Plot No. 8, H.B. No. 04, Tehsil Radaur, Distt. Yamuna Nagar as per Sale Deed No. 1719 dated 30.07.2021 registered in the O/o Sub Registrar Radaur and bounded as under: North: Land of other, West: Plot No. 9, East: Plot No. 7, South: Street 20 feet wide. (TYPE OF POSSESSION: PHYSICAL)	Demand Notice: 31.10.2023 Rs. 22,78,916.50 as on 30.10.2023 plus interest & costs thereafter	Rs. 27,03,000/- Rs. 2,70,300/- Rs. 10,000/-	Sh. Rajesh Kumar Mobile No. 9418015199			
B/o: SNSPS Yamuna Nagar Borrower(s):- (1) M/s K.C. Engineering Works (2) Sh. Anil Kumar S/o Sh. Krishan Lal (3) Smt. Reshma W/o Sh. Anil Kumar	One residential house constructed on Plot No. 29-A, measuring 115 Sq. Yards, comprised in Khasra No. 830/2 & 828 situated at Mauja Gobindpura, HB No. 407, Tehsil Jagadhri Distt. Yamuna Nagar outside Municipal Limits, which is measuring & bounded as: North: 21'46" Plot of other, South: 21'46" Gali 15' wide, East: 48' House of Hari Singh, West: 48' Plot No. 29-B. (TYPE OF POSSESSION: SYMBOLIC)	Demand Notice 16.08.2023 Rs. 6,08,541.25 as on 31.07.2023 and cost thereafter & other expenses	Rs. 32,37,000/- Rs. 3,23,700/- Rs. 20,000/-	Sh. Rajesh Kumar Mobile No. 9418015199			
B/o: SNSPS Yamuna Nagar Mr. Satvinder Kaur W/o Mr. Sukbir Singh, Mr. Sukbir Singh S/o Mohinder Singh Khurana, Mr. Harkirat Singh S/o Sh. Mohinder Singh Khurana, Mr. Parveen Gandhi S/o Ram Parkash Gandhi	Property No. B-9/870/41, Labour Colony, Yamuna Nagar, Regd. Sale deed No. 4246 Area 31.05.2023 with future interest & incidental charges w.e.f. 31.05.2023 Jagadhri. Bounded as:- On the North by: Street 20, On the South by: Street 20, On the East by: Property of Jamail Singh, On the West by: Property of Kasimiri Lal. (TYPE OF POSSESSION: SYMBOLIC)	Demand Notice 22.09.2021 Rs. 12,35,000/- as on 30.04.2014 & Rs. 8,75,000/- as on 05.05.2016 with future interest & incidental charges	Rs. 49,98,000/- Rs. 4,99,800/- Rs. 20,000/-	Sh. Rajesh Kumar Mobile No. 9418015199			
B/o: SNSPS Yamuna Nagar M/s Aryan Cloth House Prop. Sh. Vijay Singh S/o Sh. Ram Chander alais Sapattar Singh, Smt. Shiksha Devi W/o Sh. Vijay Singh & Sh. Atam Singh Gope S/o Sh. Lal Singh (Guarantor)	Property No. B-9/870/41, Labour Colony, Yamuna Nagar, Regd. Sale deed No. 4246 Area 31.05.2023 with future interest & incidental charges w.e.f. 31.05.2023 Jagadhri. Bounded as:- On the North by: Street 20, On the South by: Street 20, On the East by: Property of Jamail Singh, On the West by: Property of Kasimiri Lal. (TYPE OF POSSESSION: SYMBOLIC)	Demand Notice 06.05.2020 Rs. 7,74,229.02 as on 28.02.2020 plus further interest, other charges & expenses thereon	Rs. 20,52,000/- Rs. 2,05,200/- Rs. 20,000/-	Sh. Rajesh Kumar Mobile No. 9418015199			
BRANCH: KATHIAL Kuldeep Kumar S/o Sh. Narayan Singh, R/o VPO Kasan District Kathial, Haryana	Property ID No. 58C584U73 having area measuring 91 Sq. yards being 3/1034 share in land measuring 52K1-14 MI. comprised in Khewat No. 180	Demand Notice 16.10.2018 Rs. 10,52,813.63 as on 30.09.2018 plus interest & costs thereafter	Rs. 12,58,000/- Rs. 1,25,800/- Rs. 20,000/-	Sh. Prateek Agarwal Mobile No. 9718755823			
BRANCH: ASSANDH DISTT. KARNAL Borrowers:- M/s Jal Jawala Auto Centre through its Prop. Sh. Tarsem Chand and Guarantors 1. Sh. Rajesh Chhabra S/o Kasturi Lal, 2. Gurnam Bansal S/o Khazanchi Lal	Equitable mortgage of one residential house measuring 100 Sq. Yard situated at Ward 10, Assandh, Tehsil Assandh, District Karnal vide registered Sale Deed No. 1336/1 dated 16.07.2007 registered in the office of sub registrar Assandh, District-Karnal in the name of Sh. Gurnam Bansal s/o Khazanchi Lal, R/o Ward 10, Assandh, Tehsil Assandh, District Karnal. Bounded:- On the North by: 20'8" Gali, On the south by: 14'10" House of Wazir Chand, On the East by: 51 House of Mohan Ram, On the West by: 43'5" Property of Narain. (TYPE OF POSSESSION: SYMBOLIC)	Demand Notice 01.06.2018 Rs. 6,34,670 as on 31.05.2018 with further interest, cost etc. thereon w.e.f. 01.06.2018.	Rs. 5,10,000/- Rs. 51,000/- Rs. 10,000/-	Sh. Kanwalpreet Singh Mobile No. 9779933313			
BRANCH: ASSANDH DISTT. KARNAL Borrowers:- Mrs Shv Ayurvedic Store Sh. Rajbir Singh Prop) and Guarantor Smt. Reena W/o Rajbir Singh and Sanjay Kumar S/o Desa Singh	One plot of shop having area 22.22 sq. yards situated at Deragama Road Village Assandh, Tehsil Assandh, Distt. Karnal, Haryana Being 3/1120 share of 14k-0M, comprised in Khewat No. 3248, Khatoni No. 4599, Rect No. 195 Killa No. 6/2(3-0) 15/2(7-15) 16/1(1/3+5) kittaas 3 as per jamabandi for the year 2007-08 read with Mutation No. 19741 regd sake deed no 851/ dated 01.05.2013 and now new Khewat No. 3243 Khatoni No. 4472 as per jamabandi for the year 2012-13 which is bounded as under: On the North by: 20' property of khuswant Singh, On the south by: 20' shop of Amrit Sarai wala, On the East by: 10' Dera Gama Road, On the West Dy: 10 Gali Saree Aam. (TYPE OF POSSESSION: SYMBOLIC)	Demand Notice 05.02.2019 Rs. 5,95,442.82 as on 31.01.2019 with further interest, cost etc. thereon w.e.f. 31.01.2019.	Rs. 4,80,000/- Rs. 48,000/- Rs. 10,000/-	Sh. Kanwalpreet Singh Mobile No. 9779933313			

OTHER TERMS AND CONDITIONS:- a) The property is being sold with all the existing and further encumbrances whether known or unknown to the bank. The Authorized officer/ Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. The purchaser should conduct due diligence on all aspects related to the property to his satisfaction. The bidder are advised to satisfy themselves with the title and correctness of others details pertaining to the secured assets including the size/area of the immovable secured asset in question and also ascertain any other dues/liabilities/encumbrances from the concerned authorities to their satisfaction before submitting the bid. The purchaser shall not be entitled to make any claim against the authorized officer/Secured Creditors in this regard at a later date. b) In the event of any default in payment of any of the amounts, or if the sale is not completed by reasons of default on the part of the purchaser/ bidder within the aforesaid time limit, the bank shall be entitled to forfeit all monies paid by the purchaser/bidder till then and put up the secured asset(s) for sale again, in its absolute discretion. c) Auction/bidding shall be only through "Online Electronic Bidding" through the website https://baanknet.com Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings. d) The property can be inspected, on 22.06.2026 from 10.00 AM to 5.00 PM. e) The property will be sold for the price which is more than the Reserve Price and the participating bidders may offer their offer further during auction process. f) EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of (M/s PSB Alliance Pvt. Ltd.), (Contact No. 7046612345/ 6354910172/ 8291220220/ 9892219848/ 816020501, Email: support.BAANKNET@psballiance.com/ support.ebkay@procure247.com) (BAANKNET.COM) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan. i) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/ details on or before 26.06.2026 by 05.00 PM, to Punjab & Sind Bank concerned branch mentioned above by hand or by email. ii) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount. iii) Bidders Name. Contact No. Address, E Mail Id. iv) Bidder's A/c details for online refund of EMD. g) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest. h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of amount as mentioned above. The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. (Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor. i) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), by next working day on declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Authorised Officer without any notice and property shall forthwith be put up for sale again. j) For sale proceeds of Rs. 50,00,00,00,00 Lakhs (Rupees Fifty Lakhs) and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank. k) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only. l) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof. For detailed terms & conditions please refer to https://baanknet.com or https://www.punjabandsindbank.co.in

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 9(1) & 8(6) SARFAESI ACT, 2002

This may also be treated as notice u/r 8(6)/Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the borrower/s and guarantor/s of the said loan about the holding of E-Auction Sale on the above mentioned date.

Date: 25.05.2026 Place: Panchkula Authorised Officer, Punjab & Sind Bank



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