

पंजाब एण्ड सिंध बैंक

(भारत सरकार का उपक्रम)

शाखा - विकासनगर

लखनऊ U.P. - 226022

ई-मेल: L0778@psb.bank.in

मोबाइल नंबर: 9592925512

१८ मी हाचिगुनु नी बी इंडिया



PUNJAB & SIND BANK

(A Government Of India Undertaking)

Branch - Vikas Nagar

Lucknow, U.P. - 226022

E-mail : L0778@psb.bank.in

Mobile no. 9592925512

Annexure C

Date: 24.06.2026

Redemption Notice

2268

1. M/s Gauri Trading Corporation

(Borrower)

Add:-547/34, Jalalpur Colony

Rajajipuram, Lucknow

Uttar Pradesh 226017.

2269

2. Sh. Nikhil Kumar Tiwari S/O Naresh Chandra Tiwari

(Co Borrower)

Add:-547/34 Tulsi Vihar Lalalapur

Rajajipuram, Lucknow

Uttar Pradesh-226017

2270

3. Sh. Puneet Agarwal S/o Rishi Kumar Agarwal

(Co Borrower)

Add:-138/173 Fatehganj Gallamandi

Rajendranagar, Lucknow

Uttar Pradesh- 226004

2271

4. Smt. Sakshi Nikhil Tiwari W/O. Nikhil Tiwari

(Guarantor)

Add:-547/34 Jalalpur colony Rajajipuram

Avas Vikas Colony

Rajajipuram, Lucknow

Uttar Pradesh 226017

Dear sir/Madam

Reg: Notice for redemption in terms of the right vested with you under Section 13(8) of securitization and Reconstruction of Financial Assets and enforcement of security interest act, 2002 ("SARFAESI ACT") read with provision to rule 8(6) of the security interest (Enforcement) Rules, 2002 in A/C OF M/s Gauri Trading Corporation, Branch: Vikas Nagar

As you are aware the authorized officer of the bank has issued a demand notice under section 13(2) of the SARFAESI ACT on 22.07.2025 as a measure for enforcement of security interest in the secured asset offered by you as security in the subject loan account.

Subsequently, the authorized officer while taking further measure under section 13(4) of the act, took possession of the secured asset on 29.09.2025

As you have failed to discharge your liabilities of the bank, therefore the undersigned as authorized

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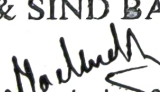
१६ श्री हाथिवाड़ा जी बी इंडिया



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Details of Property	MRP (In Rs.)
1. HOUSE NO 248 , part of khasra no. 873 , dodhi khera , deep nagar ward kesari kheda , lucknow , measuring 1000 sqr feet (in the name of Smt. Sakshi Singh alias Sakshi Nikhil tiwari w/o Nikhil kumar tiwari) Sale deed duly registered in book no. 1 ZILD no 2680 page no 301-318 at Serial no 255 dated 12.01.2006 in the office of sub registrar Vth Lucknow	Rs.74.50 Lac
2. Godown on plot no.545-KA/HK-KRC-007 on part of khasra no 2221 hans khera , Village, Para , ward alamnagar (Haiderganj-III), Lucknow , measuring 1505 sqr feet (in the name of Sakshi Nikhil Tiwari w/o Nikhil kumar tiwari. Sale deed duly registered in book no .1 jild no 14380 page no 313 to 352 serial number 3949 dated 11.08.2020 in the office of sub registrar Vth lucknow	Rs.56.00 lac
Grand Total	Rs130.50 lakhs

पंजाब एण्ड सिंध बैंक
PUNJAB & SIND BANK


प्राधिकृत अधिकारी / Authorised Officer
AUTHORISED OFFICER

एण्ड सिंध बैंक

सरकार काउपक्रम)

- विकासनगर

उ. P.- 226022

ईमेल: 0778@psb.bank.in

फोन नंबर: 9592925512

१६ मी हागिगुनी नी की ब्रजगि



पी.एस.बी.

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officer, in exercise of its power under section 13(4) of the securitization and reconstruction and financial assets as security interest act, 2002 has decided to sell the properties secured assets as described below through E-auction for realization of debts due to the bank from above mentioned Borrowers and Guarantors .

Your attention is invited to the section 13(8) of securitization and reconstruction of financial assets and enforcement of Security Interest act rules 2002, in respect of the time available (i.e.30 days) , to redeem the secured assets .kindly note that your right under section 13(8) will cease from the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of secured asset.

Details of Sale Notice for sale of immovable property are as under:-

E-auction sale notice for sale of immovable asset under the securitization and reconstruction of financial assets and enforcement of security interest act, 2002 read with provision to rule 8(6) of the security interest (Enforcement) rules , 2002

E AUCTION Date & Time : 30.07.2026 & 10.00 AM to 5.00 PM

Date of inspection :

Last date of BID Submission: N/A

<i>Name of borrower & guarantor</i>	<u>BORROWERS:-</u> 1. M/s Gauri Trading Corporation (Borrower) 2. Sh. Nikhil Kumar Tiwari S/O Naresh Chandra Tiwari (Co Borrower) 3. Sh. Puneet Agarwal S/o Rishi Kumar Agarwal (Co Borrower) <u>GUARANTORS :--</u> 1. Smt. Sakshi Nikhil Tiwari W/O. Nikhil Tiwari (Guarantor)
Demand Notice Date & Amount Account Details	Demand Notice Date : 22.07.2025, Rs.2,25,34,410.28 /- (Rs.Two Crore Twenty Five Lacs Thirty Four thousand Four hundred and Ten rupees and paisa twenty eight only) + future interest + charges w.e.f. 30.06.2025 with monthly rests
Total O/S as on 31.05.2026	Account no : 07781600000017 Amount Rs. 2,16,90,346.28 DR

[Handwritten signature]

एण्ड सिंध बैंक

रकार काउपक्रम)

विकासनगर

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१८ मी हागिगु नी बी डडगि



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SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-auction Sale Notice for Sale of immovable Assets under the securitization and reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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 Guarantors(s) that the below described immovable property mortgaged/charged to the secured Creditor, the constructive/physical possession of which has been taken by the Authorized Officer of Punjab & Sind Bank, Secured Creditor, will be sold on "As is where is", As is what is", and "Whatever there is" basis on **30.07.2026**, for recovery of **Rs. 2,25,34,410.28** /- (Rs.Two Crore Twenty Five Lacs Thirty Four thousand and Four hundred and Ten rupees and paisa twenty eight only) + future interest + charges w.e.f. 30.06.2025 with monthly rests Due to Punjab & Sind Bank, Secured Creditor from M/s Gauri Trading Corporation (Borrower), Sh. Nikhil Kumar Tiwari S/O Naresh Chandra Tiwari (co-borrower), Sh.Puneet Agarwal S/o Rishi Kumar Agarwal (Co borrower) and Smt. Sakshi Nikhil Tiwari W/O. Nikhil Tiwari (Guarantor) The Reserve price will be Rs.130.50 lacs and the earnest money deposit will be Rs.13.05 lacs.

Short description of the immovable property will known encumbrances :-

Details of Property	MRP (Rs.)	EMD (Rs.)
1.HOUSE NO 248 , part of khasra no. 873 , dodhi khera , deep nagar ward kesari kheda , lucknow , measuring 1000 sqr feet (in the name of Smt Sakshi Singh alias Sakshi Nikhil tiwari w/o Nikhil kumar tiwari) Sale deed duly registered in book no. 1 ZILD no 2680 page no 301-318 at Serial no 255 dated 12.01.2006 in the office of sub registrar Vth Lucknow	Rs.74.50 Lakh	Rs.7.45Lakh
2. Godown on plot no.545-KA/HK-KRC-007 on part of khasra no 2221 hans khera , Village, Para , ward alamnagar(Haiderganj-III), Lucknow , measuring 1505 sqr feet (in the name of Sakshi Nikhil Tiwari w/o Nikhil kumar tiwari. Sale deed duly registered in book no 1 jild no 14380 page no 313 to 352 serial number 3949 dated 11.08.2020 in the office of sub registrar Vth lucknow	Rs.Rs.56.00 lakh	Rs.5.60 Lakh
Grand Total	Rs.130.50 lakh	Rs.13.05 lakh

The sale will be done by the undersigned through e-auction platform provided at the website <https://baanknet.com>. For detailed terms and conditions of the sale , please refer to the link provided in Punjab & Sind Bank , Secured Creditor's website i.e.<https://punjabandsindbank.co.in>

Date: 24.06.2026

Place: Lucknow

Authorized Officer

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