

BO: Alliance School, Noida

SI - 13

Date: 10.07.2026

Sh. Janardan S/o Sh. Jagdish (Borrower)

R/O: EWS Flat Number-446-G, Ground Floor, Nyay Khand-2, Indra Puram Ghaziabad, 201010

Sh. Vinod Kushwaha S/o Sh. Sudarshan (Guarantor)

R/O- Flat Number D-107, Sector-23, Sanjay Nagar Ghaziabad

Notice under Section 13(4) of the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002, under Rule 8(6) read with rule 9(1) of the Security Interest (Enforcement) Rules, 2002

Dear Sir,

SUB: SALE OF SECURED ASSETS

Please refer to the notice dated 05.12.2024 issued by the Authorized Officer u/s 13(2) of the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002, and also symbolic possession notice dated 13.02.2025 issued by the Authorized Officer while taking the Symbolic possession of the under mentioned assets on 13.02.2025

EWS Flat Number-446-G, Ground Floor, Nyay Khand-2, Indra Puram Ghaziabad, 201010
Bounded as per deed

In this connection, you are hereby called upon to pay the outstanding dues amounting to Rs. **15,38,036.27 (Rupees Fifteen Lakh Thirty Eight Thousand Thirty-six & paisa Twenty Seven Only)** plus further interest and charges thereon, as mentioned in the above notices with upto date interest @applicable rate and cost incurred by the undersigned while taking possession of the said assets and thereafter for preservation of same within 15 (Fifteen) days from the date of receipt of this notice and get release of the aforesaid assets from the undersigned. In case you fail to pay the aforesaid amounts within the said period, the undersigned may be constrained to sell aforesaid assets for realizing the dues and take other measures as deemed fit as per the provisions of the aforesaid Act and Rules.

कृते पंजाब नेशनल बैंक
For PUNJAB NATIONAL BANK

Ajay Kumar Pandey
आजय कुमार अधिकारी/Authorized Officer
सीओ/CO SAM, Noida
सी-13, 3rd Floor, Sector-1, Noida, UP - 201301

(Ajay Kumar Pandey)

Chief Manager

AUTHORISED OFFICER

PUNJAB NATIONAL BANK

SECURED CREDITOR

BO: Alliance School, Noida

Date: 10.07.2026

PROCLAMATION OF SALE

Whereas under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, a notice dated 06.05.2025 for the recovery of sum of Rs. 15,38,036.27/- Plus Further Interest & Charges thereon (hereinafter referred to as 'the borrower') was issued to the **Borrower Janardan S/o Sh. Jagdish and Guarantor Sh. Vinod Kushwaha.**

And whereas the secured assets mentioned in the schedule were taken in possession.

Whereas the sale of secured asset is to be made to recover the secured debt.

And whereas on **04.08.2026** (The date fixed for sale) there will be due under the secured debt, a sum of Rs. 15,38,036.27 (Rupees Fifteen Lakh Thirty-Eight Thousand Thirty-six & paisa Twenty-Seven Only plus further interest and charges thereon.

Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said property shall be sold by public e auction at 11.A.M. on the said **04.08.2026** at Noida

The sale will be of the property of the borrower above named and the liabilities and claims attaching to the said property, so far as they have been ascertained, are those specified in the Schedule against each lot.

The property will be put up for sale in the lots specified in the Schedule. If the amount to be realized by sale is satisfied by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before any lot is knocked down, amount due as aforesaid, interest and cost (including the cost of the sale) are tendered to the 'Authorized Officer' or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid.

At the sale, the public generally is invited to bid either personally or by duly authorized agent. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

It is open to the Bank to appoint a representative and to make self-bid and participate in the auction.

If the Borrower pays the amount due to the Bank in full before the date of sale, auction is liable to be stopped.

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation.

The reserve price, below which the property shall not be sold, is Rs.11,00,000/- The amount by which the bidding is to be increased shall be determined by the 'Authorized Officer'/auctioneer conducting the sale is Rs. 10,000/-

In the event of any dispute arising as to the amount bid, or as to the bidder, the lot shall at once be again put up to auction.

The highest bidder shall be declared to be the purchaser of any lot provided always that he is legally qualified to bid and provided further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the 'Authorized Officer' to decline acceptance of the highest bid when the price offered appears to be inadequate as to make it inadvisable to do so.



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For reasons recorded, it shall be in the discretion of the 'Authorized Officer' to adjourn/discontinue the auction.

* The price of each lot shall be paid at the time of sale or soon after as may be directed by the 'Authorized Officer', and in default of payment, the property shall forthwith be again put up and resold

(* Applicable in case of movable assets)

**The person declared to be the purchaser shall pay immediately after such declaration, a deposit of twenty-five per cent of the amount of purchase money to the. Authorized Officer' and, in default of such deposit, the property shall forthwith be put up again and resold.

In case the initial deposit is made as above said, the balance amount of the purchase money payable shall be paid by the purchaser to the 'Authorized Officer' on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. In default of payment within the period mentioned above, the property shall be resold, after the issue of a fresh proclamation of sale. The deposit shall stand forfeited to the Bank 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.

(**Applicable in case of immovable assets)

[* and ** Only the applicable clause should be retained.]

SCHEDULE OF PROPERTY

No. of lots	Description of property to be sold with the name/s of the owner/s	Revenue assessed upon the property or any part thereof	Details of any encumbrances, known to the Bank, to which the property is liable	Claims, if any, which have been put forward to the property and any other known particulars bearing on its nature and value
1	2	3	4	5
1	EWS Flat Number-446-G, Ground Floor, Nyay Khand-2, Indra Puram Ghaziabad, 201010 Bounded as per deed (Physical Possession)	Not Known	Not Known	NOT KNOWN

कृते पंजाब नैशनल बैंक
Dated: 10.07.2026
For PUNJAB NATIONAL BANK
आधिकृत अधिकारी/Authorised Officer
श्री अजय कुमार पण्डेय, सीएम/CO SAM, Noida
सी-12, प्रदीप तन, सेक्टर-1, नोएडा, उत्तर प्रदेश-201301
C-12, 2nd Floor, Sector-1, Noida, UP -201301

(Ajay Kumar Pandey)
Chief Manager
AUTHORISED OFFICER
PUNJAB NATIONAL BANK
SECURED CREDITOR

BO: Alliance School, Noida

APPENDIX IV A
[(SEE PROVISION TO RULE 8(6) READ WITH RULE 9(1) OF SARFAESI ACT]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Sh. Janardan S/o Sh. Jagdish (Borrower)

R/O: EWS Flat Number-446-G, Ground Floor, Nyay Khand-2, Indra Puram Ghaziabad, 201010

Sh. Vinod Kushwaha S/o Sh. Sudarshan (Guarantor)

R/O- Flat Number D-107, Sector-23, Sanjay Nagar Ghaziabad

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 proviso to rule 8(6) read with rule 9(1) 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 property mortgaged / charged to the Secured Creditor, the **PHYSICAL POSSESSION** of which has been taken by the Authorized Officer of **Punjab National Bank** Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **04.08.2026** for recovery of Rs. 15,38,036.27 (Rupees Fifteen Lakh Thirty Eight Thousand Thirty-Six & paisa Twenty Seven Only) {As per the Demand Notice issued u/s13(2) Dated- 05.12.2024 + further interest & other charges of the leftover period till the loan is fully liquidation, any amount deposited after the issuance of the demand notice shall stand automatically adjusted in the loan account} due to the Punjab National Bank Secured Creditor from (Borrower : Sh. Janardan S/o Sh. Jagdish & Guarantor Sh. Vinod Kushwaha The reserve price will be Rs.11,00,000/- and the earnest money deposit will be Rs. 1,00,000/-

S.No.	Description of the immovable property to be sold with the name/s of the owner/s	Details of encumbrances, known to the Bank, if any
1.	EWS Flat Number-446-G, Ground Floor, Nyay Khand-2, Indirapuram Ghaziabad, 201010 Bounded as per deed (Physical Possession) Auction Date:04.08.2026 Time-11:00AM To 4:00 PM	Not known AS on date

For detailed terms and conditions of the sale, please refer to the link provided in website i.e. <https://baanknet.com> & WWW.pnbindia.in

Dated :-10.07.2026

Place: Noida

कृते पंजाब नेशनल बैंक
For PUNJAB NATIONAL BANK

Ajay Kumar Pandey
प्राधिकृत अधिकारी/Authorised Officer
सीओ डीएमए एन, नोएडा/CO SAM, Noida
सी-13, तृतीय तल, सेक्टर-1, नोएडा, उत्तर प्रदेश-201301
C-13, 3rd Floor, Sector-1, Noida. UP -201301

(.....)

(Ajay Kumar Pandey)

AUTHORISED OFFICER
PUNJAB NATIONAL BANK