

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤ ਸਰਕਾਰ ਕਾਊਪਰਮ)

ਬਰਾਂਚਕਾਰਜਲਿਯੰਦਿਰਾਪੁਰਮ

12ਐ, ਅਹਿੰਸਾਖੰਡ, ਜਯਪੁਰਿਯਾਸਨਰਾਡਜ਼ਗ੍ਰੀਨਸ,

ਇੰਦਿਰਾਪੁਰਮ, ਗਾਜ਼ਿਯਾਬਾਦ- 201014

ਫ਼ੋਨ: 0120-2650404

ਈ-ਮੇਲ: i0883@psb.co.in

ੴ ਸ੍ਰੀ ਗੁਰਗ੍ਰੰਥ ਸਾਹਿਬ ਜੀ ਕੀ ਫ਼ਤਹਿ



ਪੀ.ਐਸ.ਬੀ.

PUNJAB & SIND BANK

(A Government Of India Undertaking)

B.O. Indirapuram

12A, AhinsaKhand, Jaipuria Sunrise Green,

Indirapuram, Ghaziabad- 201014

Phone: 0120-2650404

E-mail: i0883@psb.co.in

"Annexure-VI"

APPENDIX IV-A

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation 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 property mortgaged/charged to the secured Creditor, the physical possession of which has been taken by the Authorised Officer of Punjab & Sind Bank, Secured Creditor, shall be sold on "As is where is", "As is what is", and "Whatever there is" on 31/07/2026 Due, for recovery of Rs 38,51,354.88/- due to the Punjab & Sind Bank, Secured Creditor from Prem Chand and Devki and Kailash Kumar. The Reserve price shall be Rs10,00,000/- (Rs. Ten Lac only) and the earnest money deposit shall be Rs 1,00,000/- (Rs. One Lac only).

Short description of the immovable property with known encumbrances (if any):

Flat No FF 4 First Floor Back Side without roof right at Plot No C 62 Ganga Vihar Loni Ghaziabad Uttar Pradesh in the name of Prem Chand Area 37.16 sq meter.

For detailed terms and conditions of the sale, please refer to the link provided in Punjab & Sind Bank, Secured Creditor's website i.e. www.punjabandsindbank.bank.in (Details of website).

Date: 23/06/2026

Place: Ghaziabad


कृते पंजाब एण्ड सिंध बैंक
For Punjab & Sind Bank
अधिकृत अधिकारी / Authorised Officer

Authorised Officer

Punjab & Sind Bank

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤ ਸਰਕਾਰ ਕਾਉਪਕਰਮ)

ਬਾਂਚਕਾਰਜਲਿਯੰਦਿਰਾਪੁਰਮ,

12ਐ, ਅਹਿੰਸਾਖੰਡ, ਜਯਪੁਰਿਯਾਸਨਰਾਭਜਗ੍ਰੀਨਸ,

ਇੰਦਿਰਾਪੁਰਮ, ਗਾਜ਼ਿਯਾਬਾਦ- 201014

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Phone: 0120-2650404

E-mail: i0883@psb.co.in

REF: 0883/L and R/Redemption/2026/June/01

Date: 23/06/2026

To,

1. Shri Prem Chand (Borrower)

S/o Shri Ram Dev

R/o FF 4, First Floor LIG Plot No C 62,

Ganga Vihar, Sabdullabad, Loni,

Ghaziabad 201102

Also At:

R/o 25/341, Block No 25, Trilokpuri

Delhi 110091

2. Smt Devki (Co borrower)

W/o Shri Prem Chand

R/o FF 4, First Floor LIG Plot No C 62,

Ganga Vihar, Sabdullabad, Loni,

Ghaziabad 201102

Also At:

R/o 25/341, Block No 25, Trilokpuri

Delhi 110091

3. Shri Kailash Kumar (Guarantor)

S/o Shri Ranjeet Singh

R/o House No 192 Street No 10

Gulab Vatika, Loni

Ghaziabad 201102

Dear Sir/Madam,

Reg.: Notice for redemption in terms of the right vested with you under Section 13(8) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI ACT") read with provision to rule 8(6) of the Security

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(ਭਾਰਤ ਸਰਕਾਰ ਕਾਉਪਕਰਮ)

ਬਰਾਂਚਕਾਰਜਲਯੰਡਿਰਾਪੁਰਮ

12ਐ, ਅਹਿਸਾਖੰਡ, ਜਯਪੁਰਿਯਾਸਨਰਾਭਜਗ੍ਰੀਨਸ,

ਭਿਰਾਪੁਰਮ, ਗਾਜ਼ਿਯਾਬਾਦ- 201014

ਦੂਰਭਾਸ਼ : 0120-2650404

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Interest (Enforcement) Rules, 2002 in A/C of Shri Prem Chand and Smt Devki
08831200631808 Branch Indirapuram

As you are aware that the Authorised Officer of the bank has issued a demand notice under section 13(2) of the SARFAESI ACT on 20/10/2014 as a measure for enforcement of security interest in the secured asset offered by you as security in the subject loan account.

Subsequently, the Authorised Officer while taking further measures under section 13(4) of the Act, took possession of the secured asset on 31/08/2015.

As you have failed to discharge your liabilities of the bank, therefore, the undersigned as authorized officer, in exercise of its power under section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of 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 Borrower & Guarantors.

Your attention is invited to the Section 13(8) of Securitisation 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, 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 the secured asset.

Details of Sale Notice for Sale of Immovable Property are as under:-

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.

पंजाब एंड सिंध बैंक

(भारत सरकार का उपक्रम)

ब्रांच कार्यालय इंदिरापुरम,

12ए, अहिंसाखंड, जयपुरियासनराइजग्रीनस,

इंदिरापुरम, गाजियाबाद- 201014

दूरभाष : 0120-2650404

ई-मेल: i0883@psb.co.in

१६ मी. हाँगातु नी की इजॉरि



पी.एस.बी.

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E Auction Date & Time: 31/07/2026 at 11 AM to 1:00 PM

Date of Inspection: 29/07/2026 between 11 AM to 4 PM

Last Date of BID Submission: 30/07/2026 up to 4 PM

Name of Borrower & Guarantors	Borrower: Shri Prem Chand And Smt Devki Guarantors: Shri Kailash Kumar
Demand Notice date & Amount	20/10/2014 for Rs 10,27,502/- + future interest and costs from 30/09/2014.
Account Details	
Total O/s as on 31.05.2026	Rs 38,51,354.88/-

Details of Properties	MRP (in Cr.)
1. Flat No FF 4 First Floor Back Side without roof right at Plot No C 62 Ganga Vihar Loni Ghaziabad Uttar Pradesh in the name of Prem Chand Area 37.16 sq meter.	Rs 10,00,000/-



कृते पंजाब एण्ड सिंध बैंक
For Punjab & Sind Bank

अधिकृत अधिकारी / Authorised Officer

AUTHORIZED OFFICER