

Punjab and Sind Bank

BO Vrindavan Bazar New Agra

Uttar Pradesh: 282005

Tel No: 0562-2854724

Email: a0391@psb.co.in



पंजाब एण्ड सिंद बैंक

शाखा- Vrindavan Bazar New Agra

Uttar Pradesh: 282005

टेलीफोन नम्बर: 0562-2854724

Email: a0391@psb.co.in

NEW AGRA - BRANCH, AGRA, (UP)

Letter No. _____

Dated: 10.07.2026

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 Guarantor(s) that the Below Described Immovable Property Mortgaged/Charged to The Secured Creditors The Constructive Possession of which has been taken by The Authorised Officer of **Punjab & Sind Bank**, Secured Creditor, will be sold on **30.07.2026** "as is where is", "as is what is" and "whatever there is" on **01.07.2018** for recovery of **Rs. 15,42,396.50/- (Rs Fifteen lakhs forty two thousand three hundred ninety six and fifty paisa only)** + interest w.e.f. 01.07.2018 to the Punjab & Sind Bank, Secured Creditor from **TIKA RAM S/O GAURI SHANKER VERMA R/O SARASWATI VIHAR, NAGLA BHARTI SEVLA JAT, GWALIOR ROAD, AGRA PIN 282001 (Borrower), ANITA VERMA W/O TIKARAM R/O SARASWATI VIHAR, NAGLA BHARTI SEVLA JAT, GWALIOR ROAD, AGRA PIN 282001 (Guarantor) , RADHEY SHYAM VERMA S/O GAURI SHANKAR VERMA H NO 34/36 A/2 NAGLA LATURI SINGH, POST PRATAP PURA AGRA, SEOLA JAT U.P PIN 282001 (Guarantor)**

The Reserve price will be **Rs.13,20,000/- (Rs Thirteen lakhs twenty thousand only)** and the earnest money Deposit will be **Rs.1,32,000/-**

Short Description of the immovable property with known encumbrance (if any)

Residential Property at plot no 79 , part of khasra no 112 ,113,114, Krishna Vihar Mauja Jahkhoda Agra admeasuring 74.32 sq mtr in the name of Tika Ram S/o Gauri Shankar

Verma vide title deed dt 09.06.2017 Bahi no 1 Jild no 8336 pages 217 to 238, Sr no 3718 Sub registrar III Agra Sadar.

PROPERTY BOUNDED AS:-

East: Plot no 76

West: Rasta 24 feet wide and exit

North: Part of Plot no 79

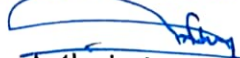
South: Plot no 78

For detailed Terms & Conditions of the sales, please refer to the link provided in Punjab & Sind Bank. Secured Creditor's website <https://baanknet.in> & <https://punjabandsind.bank.in>

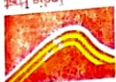
Date: 10.07.2026

Place: Agra

For Punjab & Sind Bank


Authorized Officer
Punjab & Sind Bank

India Post



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PUNJAB & SIND BANK
(A Govt. of India Undertaking)

ZONAL OFFICE-GURGAON
BO: NEW AGRA (A0391)
ZO- GURGAON

Dated: 01/07/2018

Regd. A/D Speed-Post

1. **Sh. Tika Ram S/o Sh. Gauri Shankar Verma (Borrower)**

Address (i) House /Plot No. 79 of Khasra no. 112,113, 114 Krishna Vihar Mauja Jakhoda Agra UP
PIN-282001

Address (ii) House no. Saraswati, Vihar Nagla Bharti Sevla Jaat Gwalior Road Agra UP PIN-
282001

2. **Smt. Anita Verma w/o Sh. Tika Ram (Guarantor)**

Address (i) House /Plot No. 79 of Khasra no. 112,113, 114 Krishna Vihar Mauja Jakhoda Agra UP
PIN-282001

Address (ii) House/ Plot no.01 Saraswati, Vihar Nagla Bharti Sevla Jaat Gwalior Road Agra UP
PIN- 282001

3. **Sh. Radhey Shyam Verma S/o Gauri Shankar Verma (Guarantor)**

House No. 34/36 A/2 Nagla Laturi Singh, Deori Road, Post Pratap Pura Sewla Jaat Agra: 282001

**REG: NOTICE UNDER SECTION 13(2) OF SECURITIZATION AND RECONSTRUCTION OF
FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002.**

Dear Sir/Madam,

1. That you addressee(s) No. 1 **Sh. Tika Ram S/o Gauri Shankar Verma & Smt. Anita Verma W/o Tika Ram** is doing "**Verma General Store**" Shop business requested the bank for financial assistance and upon the request the bank sanctioned and allowed the following facilities to you in the month of **June-2017**

HOUSING LOAN Rs. 15,00,000/- (Rs. Fifteen Lakhs only).

The above loan facility was duly secured by way of equitable mortgage of Property i.e. **Plot no 79 Part of Khasra No. 112, 113, 114 measuring 74.32 Sq Mts at Mauja Jakhoda, Tehsil & Distt. Agra** belonging to addressee No 1

2. That you addressee No. 1 Executed the various loaning documents in respect of the above loan facilities on

AUTHORISED OFFICER

Sub-Manager
Branch - New Agra

Forty Two Thousand Three Hundred Ninety Six only in Housing Loan account (**No.03911200000772**) is legally due and recoverable from you above named addressees and you all are jointly and severally liable to pay the above said dues to the bank with interest cost and other usual bank charges till the date of payment in full.

9. That the rate of interest varies from time to time as per internal guidelines of the bank and the present rate of interest is MCLR+0 i.e 8.75% per annum with monthly rests as per the Reserve Bank of India directives.

10. That you have defaulted in the repayment of the dues of the bank which is secured as mentioned above.

Therefore, by virtue of this notice, hereby call upon all of you i.e. addressees **No. 1 To 3** jointly and severally to make the payment & discharge in full liabilities amounting to **.15,42,396/- (Rs. Fifteen Lakhs Forty Two Thousand Three Hundred Ninety Six only)** as per details mentioned above in Para No.4(h) with further interest w.e.f **01-07-2018** with monthly rest, to the bank within **60** days from the receipt of this notice, failing which the bank shall be constrained to take measures under the provisions of chapter III of securitization and reconstruction of financial assets and enforcement of security interest Act 2002, for recovery of above secured dues and in that case you will be jointly and severally liable to pay for all cost and other expenses arising there from.

Your kind attention is invited to provisions of sub-section (8) of Section 13 of the SARFAESI Act where under you can tender the entire amount of outstanding dues together with all costs, charges and expenses incurred by the bank only till the date of publication of the notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty. Please also note that if the entire amount of outstanding dues together with the costs, charges and expenses incurred by the bank is not tendered before publication of notice for sale of the secured assets by public auction, by inviting quotations, tender from public or by private treaty, you may not be entitled to redeem the secured assets.

Please note that the copy of this notice has been retained in our office.

Yours Sincerely,
Punjab & Sind Bank


AUTHORISED OFFICER
Punjab & Sind Bank
Branch-Hing Ki Mandi Agra
(Authorized Officer)

08-06-2017 and also agreed to pay the rate of interest at the rate of MCLR+0 i.e 8.75% per annum with monthly rests and guidelines of the bank from time to time, in respect of the above facilities.

3. That you addressee No 2 & 3 Smt. Anita Verma W/o Tika Ram & Sh. Radhey Shyam Verma S/o Gauri Shankar Verma as guarantor for addressee No. 1 Sh. Tika Ram in consideration of the above said loan facilities and executed the deed of continuing guarantees on 08-06-2017 is co-extensive and continuing with addressee No. 1 and you all are jointly and severally liable to pay the dues including interest, costs and other usual bank charges to the bank.

4. That you addressees No 1 created equitable mortgaged/mortgage/ charge in respect of immovable property i.e. House no/ Plot No. 79 of Khasra no. 112,113, 114 Krishna Vihar Mauja Jakhoda Agra UP PIN-282001 measuring 74.32 Sq Mts bearing to secure the dues of the bank, in consideration of the above said loan facilities to addressee No. 1

The details of the property mortgaged are as under:-

- (a) Name of the mortgagor: addressee No. 1
- (b) Mortgagee : Punjab & Sind Bank, New Agra, Agra UP
- (c) Sum secured: Give Amount Rs. 15,00,000/- (Rs. Fifteen Lakhs only)
- (d) Rate of Interest... MCLR+0 i.e 8.75% p.a.
- (e) Details of the property mortgage: House no/ Plot No. 79 of Khasra no. 112,113, 114 Krishna Vihar Mauja Jakhoda Agra UP PIN-282001 measuring 74.32 Sq Mts at Krishna Vihar Jakhoda Agra :282001
- (f) Details of the title deed(s) - Sale Deed dtd 09-06-2017 Bahi no 1 Jild no 8336 page no 217 to 238 Sr no. 3718 Registered at Sub Registrar 3 Agra Sadar.
- (g) Property bounded as :

West: Raasta 24 feet wide and exit

East: Plot no.76

North: Part of Plot no. 79

South: Plot no. 78

(h) Present sum due: Rs. 15, 42,396/- (Rs. Fifteen Lakhs forty Two Thousand Three Hundred Ninety Six only) inclusive of interest charged up to 30.06.2018.

5. The said term loan amount was repayable in 240 installments/equated monthly installments with interest/besides interest at the rate of MCLR+0 i.e 8.75% per annum with monthly rests, till the date of payment in full.

6. That you agreed to pay the additional interest at the rate of 2 Per cent per annum over and above the normal agreed rate of interest with monthly rests, in case of default in terms and conditions of the sanction and loaning documents.

7. That the Account turned NPA on 30/06/2018 amounting to Rs.15, 42,396/- (Rs. Fifteen Lakhs Forty Two Thousand Three Hundred Ninety Six only) within the definition of section 2(o) of the act 2002.

8. That my bank maintains the regular books of account and now a sum of .15, 42,396/- (Rs. Fifteen Lakhs


AUTHORISED OFFICER
Punjab & Sind Bank
Agra



ਪੰਜਾਬ ਐਂਡ ਸਿੰਡ
Punjab & Sind
ਪੰਜਾਬ ਐਂਡ ਸਿੰਡ
(ਸਰਕਾਰ ਦਾ ਬੈਂਕ / A Govt. of Ind)

NEW AGRA BRANCH, AGRA, (UP)

POSSESSION NOTICE

[Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002]

Whereas,

The undersigned being the authorized officer of the **PUNJAB & SIND BANK, NEW AGRA BRANCH, AGRA, (UP)** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated **01.07.2018** Calling upon the **borrower/mortgagor Sh. Tika Ram s/o Sh. Gauri Shankar Verma, At: House/Plot No: 79 of Khasra No: 112, 113 & 114, Krishna Vihar, Mauja - Jakhoda, Agra-282001, (UP), Also At: Plot No: 01, Saraswati Vihar, Nagla Bharti, Sevla Jaat, Gwalior Road, Agra - 282001, (UP), Smt. Anita Verma w/o Sh. Tika Ram (Guarantor) & At: House/Plot No: 79 of Khasra No: 112, 113 & 114, Krishna Vihar, Mauja - Jakhoda, Agra-282001, (UP), Also At: Plot No: 01, Saraswati Vihar, Nagla Bharti, Sevla Jaat, Gwalior Road, Agra - 282001, (UP), Sh. Radhey Shyam Verma s/o Sh. Gauri Shankar Verma (Guarantor), At: H. No: 34/36, A/2, Nagla Laturi Singh, Deori Road, Post - Pratap Pura, Sewla Jaat, Agra - 282001, (UP) to repay the amount mentioned in the notice being **Rs. 15,42,396.00/- (Rupees Fifteen Lakh Forty Two Thousand Three Hundred Ninety Six Only)** as on **30.06.2018** within 60 days from the date of receipt of the said notice with future interest and incidental charges w.e.f. **01.07.2018**.**

The borrower having failed to repay the amount, notice is hereby given to the borrower/ Guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 of the Security Interest (Enforcement) Rules, 2002 on this 11th Day of Oct. of the year **Two Thousand and Eighteen**.

The borrower/ Guarantor in particular and the public in general is hereby cautioned not to deal with the property and any dealings with the property will be subject to the charge of the **PUNJAB & SIND BANK, NEW AGRA BRANCH, AGRA, (UP)** for an amount **Rs. 15,42,396.00/- (Rupees Fifteen Lakh Forty Two Thousand Three Hundred Ninety Six Only)** as on **30.06.2018** with future interest and incidental charges w.e.f. **01.07.2018**.

The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of Property (Movable/Immovable)

Property Situated at House/Plot No: 79 of Khasra No: 112, 113 & 114, Krishna Vihar, Mauja - Jakhoda, Agra-282001, (UP), Area 74.32 sq. mtrs., (In the name of Sh. Tika Ram s/o Sh. Gauri Shankar Verma), Sale Deed Dated 09.06.2017, Bahi No: 1, Zild No: 8336, Page No: 217 to 238, Serial No: 3718, Registered at Sub Registrar - 3, Sadar, Agra.

Bounded:

On the North by :	Part of Plot No: 79
On the South by :	Plot No: 78
On the East by :	Plot No: 76
On the West by :	Rasta 24 Feet Wide and Exit

PLACE :

DATE :

Agra
11/10/2018

AUTHORISED OFFICER
Authorized Officer
(PUNJAB & SIND BANK)
Branch Manager, Agra

Emd 12
11/10/2018