



पंजाब नैशनल बैंक
भरोसे का प्रतीक !
punjab national bank
...the name you can BANK upon!

**CO SAM SHIMLA, REGENT HOUSE,
THE MALL ROAD, SHIMLA - 171001,
E-mail: cosmlsmd @pnb.co.in**

**SALE NOTICE FOR
SALE OF IMMOVABLE/
MOVABLE 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 constructive physical/symbolic possession of which has been taken by the Authorised Officer of the Bank/Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank/ Secured Creditor from the respective borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

Lot No.	Name of the Branch	SCHEDULE OF THE SECURED ASSETS	A.) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B.) Outstanding Amount as on C.) Possession Date u/s 13(4) of SARFAESI ACT 2002 D.) Nature of Possession (Symbolic/Physical)	A) Reserve Price B) EMD C) Bid Increase Amount	Date/ Time of e-auction Details of the encumbrances known to the secured creditors
	Name of the Account Name & addresses of the Borrower/ Guarantor(s) Account				
1	BO-Kumarsain (074100) M/S Aarav Regency	Prop.(1): Hotel M/S Aarav Regency built on the Land comprised in khata-khatoni no. 31/43, khasra no. 298 total measuring 00-04-61 hectares, situated in Mohal Kingal, P/c Zar, Hadbast No. 106, Tehsil-Kumarsain according to Nakal Jamabandi for the year 2012-13 in the name of Smt. Shilpa Verma W/o Sh. Suresh Verma. (Physical Possession has been taken on 26.07.2024)	A) 01.04.2023 B) Rs. 2,87,22,540.91 (Rupees Two Crore Eighty Seven Lakh Twenty Two Thousand Five Hundred Forty and Paise Nine One Only) with further interest at the contracted rate until payment in full. C) 09.08.2023 (Symbolic Possession) 26.07.2024 (Physical Possession) D) Physical	Property (1): A) Rs. 375.00 Lakhs B) Rs. 37.50 Lakhs C) Rs. 1.00 Lakhs	Date: 04.08.2026 Time: From 11.00AM to 04.00PM Not Known
	M/S Aarav Regency (Prop. Smt. Shilpa Verma) & M/s Santosh Hardware (Prop. Smt. Shilpa Verma W/o Sh. Suresh Verma) & M/s Suresh Fruit Traders (Prop. Sh. Suresh Verma) Smt. Shilpa Verma W/o Suresh Kumar (Proprietor in M/s Santosh Hardware, Guarantor in M/s Suresh Fruit Traders and Proprietor in M/s Aarav Regency) Address: R/o VPO Shiwan, Tehsil Kumarsain & Dist. Shimla HP-172027 Sh. Suresh Verma S/o Hem Dass (Guarantor & Mortgagor in M/s Santosh Hardware and Guarantor and Mortgagor in M/s Aarav Regency and Mortgagor and Proprietor in M/s Suresh Fruit Traders) Address: R/o Village Shiwan, Teh & Dist. Kumarsain HP 172027	Prop.(2): Registered mortgaged of IP under Kh/Kh No 32 min/78 min, khasra No. 719/210 and 722/211 kitta 2 measuring 00-02-40 Hectt at Village Bharara, Tehsil Kumarsain, Distt-Shimla, HP standing in name of Suresh Verma S/o Hem Dass. (Physical Possession has been taken on 17.09.2024)	A) 01.04.2023 B) Rs. 98,71,114.35 as on 04.04.2023 with further interest until payment in full C) 09.08.2023 (Symbolic Possession) 17.09.2024 (Physical Possession) D) Physical	Property (2): A) Rs. 123.00 Lakhs B) Rs. 12.30 Lakhs C) Rs. 1.00 Lakhs	Date: 04.08.2026 Time: From 11.00AM to 04.00PM Not Known

TERMS AND CONDITIONS: Property No 1 - is also mortgaged as collateral security in M/s Santosh Hardware Prop. Smt. Shilpa Verma
Property No 2 - is also mortgaged as collateral security in M/s Santosh Hardware Prop. Shilpa Verma & M/s Suresh Fruit Traders Prop. Suresh Verma
The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: 1. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" 2. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. 3. The Sale will be done by the undersigned through e-auction platform provided at the Website <https://baanknet.com/> on 04.08.2026 @ 11:00 AM to 04:00PM 4. For detailed term and conditions of the sale, please refer <https://baanknet.com>

**Date : 11.07.2026
Place : SHIMLA**

**(Sd/-) Authorized Officer
Punjab National Bank, Secured Creditor**

JANA SMALL FINANCE BANK Registered Of Business Park
A Scheduled Commercial Bank

DEMAND NOT

Whereas you the below mentioned Borrower/ immovable properties. Consequent to default Limited being a secured creditor under the A Rules 2002, issued Demand notice calling up notices with future interest thereon within 60 d

Sr. No.	Name of Borrower/ Co-Borrower/ Guarantor/ Mortgagor	Loan Account & Loan Amount
1	1) Mr. Nadim (Applicant), 2) Mrs. Afsana (Co-Applicant)	Loan Account: 45289420001 45289420001 Loan Amount: Rs.2,80,000/- Rs.14,40,000/-
2	1) Mrs. Kavita Rani (Applicant), 2) Mr. Kuldeep Kumar (Co-Applicant)	Loan Account: 479194300005 479194200005 479194100008 Loan Amount: Rs.7,34,800/- Rs.27,47,000/- Rs. 2,21,000/-
3	1) Mr. Hariom (Applicant), 2) Mr. Ankush (Co-Applicant), 3) Mrs. Neelam (Co-Applicant), 4) Mr. Ramphal (Co-Applicant)	Loan Account: 320594300013 Loan Amount: Rs.15,50,000/-

Notice is therefore given to the Borrower/ Co-Borrower in column No.6, against all the respective Borrower/ account as on the date shown in Column No.6. If it of payment, is not paid, Jana Small Finance Bank No.4. Please note that this publication is made by Co-Borrower/ Guarantor/ Mortgagors of the s prohibited from disposing of or dealing with the ab

Date: 10.07.2026, Place: Panipat, Yamuna Na



