

Date: 22-07-2026

Proclamation Of Sale: Household Items

Whereas under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, a notice dated 14-10-2016 or the recovery of sum of Rs. 1,80,54,394.41 (One Crore Eighty Lakh fifty-four Thousand three Hunderd Eighty Four and Twelve Paise Only) plus future interest & charges thereon from M/s Maruti Packaging Solutions through its Partners. Smt Kavita Kaushik and Sh. Robin Singh were issued to the borrower.

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

Whereas the sale of secured asset will be done on "As is Where is", As is What is" and Whatever there is" basis to recover the secured debt.

This is to inform you that physical possession of the above mortgaged property was taken by Tehsildar, Ballabgarh, Haryana on 29.01.2026 vide order dated 02.04.2019, under Section 14 of SARFAESI Act-2002 and handed over to the Bank.

Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said property shall be sold by public auction at 11.00 A.M. on the said 24-08-2026 on Banknet Portal. <https://baanknet.com>

The sale will be of the moveable assets of the borrower named above, as specified in the mentioned schedule.

The moveable assets will be put up for sale as per the list of inventories. If the amount to be realized by sale is satisfied by the sale of moveable assets, 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 properties shall not be sold, is Rs 44,400/-.

The EMD will be Rs.4,400/- and the amount by which the bidding is to be increased will be Rs.500/-



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 so clearly inadequate as to make it inadvisable to do so.

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

The person declared to be the purchaser shall pay immediately after such declaration, a deposit of 25% of the amount of purchase money to the 'Authorised 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.

While taking physical possession of the House No. MCF-3678A, Adarsh Nagar, Ballabhgarh, Faridabad measuring 04 Kanal i.e 2420 Sq. yards, previously standing in the name of Smt. Rakesh Kaur @Neeraj Kaur w/o Sh. Nirmal Singh some household items as per attached list of inventory after Panchnama have been found lying at the said property.

You have already been informed by a letter dated 30-01-2026 and vide two newspapers publications to remove all household articles from above mortgaged property else bank shall dispose-off these goods and deposit the sale proceeds in your loan account.

SCHEDULE OF PROPERTY: LIST OF INVENTORY

Sr.	Description of Article	Qty.	Condition / Remarks	Fair Market Value (₹)	Realisable Value (₹)
1	Sony LED Television, 43" — Model KLV-43W662F, Sl. No. 8088287	1 No.	Used; functional (assumed)	10,000	7,000
2	Cane / Wicker Sofa Set (approx. 3-seater)	1 Set	Old, soiled, worn	3,500	2,200
3	Wooden Dining Table with Chairs	1 Set	Old, worn	3,000	2,000
4	Steel Almirah	2 Nos.	Used; dented / rusted	8,000	5,500
5	Wooden Almirah / Wardrobe	1 No.	Used	3,500	2,200



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ਪਲਾਟ ਨੰ. 5, ਇੰਸਟੀਚਿਊਸ਼ਨਲ ਏਰੀਆ ਸੈਕਟਰ 32, ਗੁਰੂਗ੍ਰਾਮ-122001

Asset Recovery Management Branch (ARMB) Gurugram,
Plot No-5, Institutional Area, Sector-32, Gurugram-122001

6	Wooden Glass-front Showcase / Display Cabinet	1 No.	Used	2,500	1,600
7	Refrigerator — "Akai", single-door	1 No.	Old; working condition not verified	3,000	1,800
8	Cot / Khat (metal & wooden)	2 Nos.	Old	1,600	1,000
9	Wooden Double Bed with Mattress (carved headboard)	2 Nos.	Used	9,000	6,000
10	Dressing Table with Mirror	1 No.	Used	3,000	2,000
11	Wooden Deewan / Settee	1 No.	Old	2,000	1,200
12	Short Wooden / Cane Table with 2 Chairs	1 Set	Old	1,200	700
13	Three-burner LPG Gas Stove (Chulha)	1 No.	Old, soiled	800	500
14	LPG Cylinder (see Note 4)	2 Nos.	As-is	2,000	1,500
15	Inverter with 2 Exide Batteries	1 Set	Batteries aged	3,000	1,800
16	Geyser / Water Heater	1 No.	Used	1,500	900
17	Air-Conditioner	1 No.	Dead / non-functional (scrap)	2,000	1,200
18	R.O. Water Purifier	1 No.	Dead / non-functional (scrap)	500	300
19	Iron Almirah	1 No.	Used	3,000	2,000
20	Crockery & Steel Utensils (assorted lot)	1 Lot	Used	2,500	1,500
21	Cricket Kit	1 No.	Used	1,000	600
22	Bakery Oven / OTG (as listed in AO inventory)	1 No.	Condition not verified	1,500	900
TOTAL (Rounded)				68,100	44,400

Dated at Gurugram this 20-07-2026.

(Mohit)

Authorised Officer

Chief Manager

PUNJAB NATIONAL BANK

