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APPENDIX- IV-A

[See proviso to rule 8 (6)]

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 constructive/physical possession of which has been taken by the Authorised Officer of Punjab & Sind Bank, Latouche Road, Kanpur, will be sold on "As is where is", "As is what is", and "Whatever there is" on 19-09-2026 for recovery of Rs.43,74,180.33 (Rs. Forty Three Lakh Seventy Four Thousand One Hundred Eighty and Paise Thirty Three only) as on 30.04.2024 + Interest and future expenses w.e.f. 01.05.2024 due to Punjab & Sind Bank, Branch Latouche Road Kanpur from Sh. Divyanshu Ramani S/o Sh. Suresh Kumar Ramani, R/o Guru Sai Enclave, Flat No. 501, 5th Floor, Premises No. 117/L/106 (Plot No. 241), Naveen Nagar, Kakadeo, Kanpur 208025 (Borrower), Smt. Urvashi Ramani W/O Sh. Divyanshu Ramani R/o Guru Sai Enclave, Flat No. 501, 5th Floor, Premises No. 117/L/106 (Plot No. 241), Naveen Nagar, Kakadeo, Kanpur 208025 (Co-Borrower). The reserve price will be Rs.1,02,90,000/- (Rupees One Crore Two Lakh Ninety Thousand Only) and the earnest money deposit will be Rs.10,29,000/- (Rupees Ten Lakh Twenty Nine Thousand Only).

Description of the Immovable Property

Flat No. 501, 5th Floor on Premises No. 117/L/106, (Freehold Plot No. 241, Block-L, Kakadeo Scheme No. 1), Guru Sai Enclave, Naveen Nagar, Kakadeo, Kanpur Nagar in the name of Sh. Divvanshu Ramani.

Property Bounded By:

North :	Open to Sky,	South :	Open to Sky thereafter Plot No 415 & 414
West :	Plot No 383	East :	Open to Sky thereafter Plot No 384

For detailed terms and conditions of the sale, please refer to the link provided in www.baanknet.com

Date : 29-09-2026

Place : Kanpur

Encl: Copy of Sale notice publication in newspapers.

For PUNJAB & SIND BANK
Branch Manager/Authorised Officer

AUTHORISED OFFICER