

(Revised SI-10)

**POSSESSION NOTICE**

**Possession Notice for Immovable Property  
(For movable property)**

Whereas

The undersigned being the Authorized Officer of the Punjab National Bank under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and in exercise of Powers conferred under Section 13 read with Rule 3 of the Security Interest (Enforcement) Rules, 2002, issued a demand notice dated 07/07/2022 (Published on news paper dated 28.07.2022 )calling upon the Borrower M/s ATUL TENT HOUSE Proprietor Smt Sudha Verma W/o Sh. Vijay Verma to repay the amount mentioned in the notice being ₹ 12,00,478.06 ( Rupees Twelve Lakh Four Hundred Seventy Eight & Paise Six Only) with further interest w e.f. 01.07.2022 & other charges within 60 days from the date of notice/date of receipt of the said notice.

The borrower having failed to repay the amount, notice is hereby given to the borrower and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him under sub-section (4) of section 13 of Act read with rule 8 of the Security Interest Enforcement) Rules, 2002 on this the 19th day of October of the year 2022.

**The borrower's /guarantor's /mortgagor'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**

The borrower 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 National Bank for an amount of ₹ 12,00,478.06 ( Rupees Twelve Lakh Four Hundred Seventy Eight & Paise Six Only) with further interest w e.f. 01.07.2022 & other charges thereon.

**Description of property:-**

| Facilities              | Schedule of Property                                                                                                                                                                                                                                                                | Ownership                               |
|-------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------|
| Term Loan & Cash Credit | EM of IP situated at Vill- Chandayan, Tehsil- Gadarpur, Pargana Gadarpur, District- U S Nagar, Uttarakhand, Khata No 185, Khasra No 341 Ga Min, Area 190.06 Sq. Mtr. Bounded- East- Jafarpur-Dineshpur Road , West- Nala North- Land of Kalyan Singh, South- Plot of Tarun & Others | Smt. Sudha Verma W/o Sh. Vijay Verma    |
|                         | EM of IP situated at Village- Zafarpur abutting Dineshpur Zafarpur Road Tehsil Gadarpur , Distt U.S Nagar , Uttarakhand Having Khata No 42 , Khasra No 75 Ka Min                                                                                                                    | Smt. Kamlesh Devi W/o Late Shri Ramjeet |

|                                                                                      |                                                                                     |
|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| M/s ATUL TENT HOUSE (Borrower)                                                       | Sh. Vijay Kumar Verma S/o Sh Ramjeet Verma (Guarantor)                              |
| Smt Sudha Verma W/o Sh. Vijay Verma (Proprietor)                                     | Add- Vill- Baghwala, Post- Danpur, Tehsil- Kichha, U S Nagar, Uttarakhand- 263153   |
| Add 01: Dineshpur , U S Nagar, Uttarakhand 263153                                    |                                                                                     |
| Add 02: Vill- Baghwala, Post- Danpur, Tehsil- Kichha, U S Nagar, Uttarakhand- 263153 |                                                                                     |
| Sh. Virendra Kumar Maurya S/o Sh. Srinath Maurya (Guarantor)                         | Smt Kamlesh Devi W/o Sh Ramjeet Verma (Guarantor)                                   |
| Add- Vill & Post - Chattarpur, District- U S Nagar, Uttarakhand-263153               | Add- Vill - Baghwala , Post- Danpur, Tehsil- Kichha, U S Nagar, Uttarakhand- 263153 |

Date: - 19.10.2022

Place: Haldwani

वास्तव पंजाब नैशनल बैंक  
Chief Manager  
For Punjab National Bank  
Authorized Officer

60 Days' Notice to Borrower

REGD. POST

Date: 07.07.2022

|                                                                                      |                                                                                     |
|--------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------|
| M/s ATUL TENT HOUSE (Borrower)                                                       | Sh. Vijay Kumar Verma S/o Sh Ramjeet Verma (Guarantor)                              |
| Smt Sudha Verma W/o Sh. Vijay Verma (Proprietor)                                     | Add- VIII- Baghwala, Post- Danpur, Tehsil- Kichha, U S Nagar, Uttarakhand- 263153   |
| Add 01: Dineshpur , U S Nagar, Uttarakhand 263153                                    |                                                                                     |
| Add 02: Vill- Baghwala, Post- Danpur, Tehsil- Kichha, U S Nagar, Uttarakhand- 263153 |                                                                                     |
| Sh. Virendra Kumar Maurya S/o Sh. Srinath Maurya (Guarantor)                         | Smt Kamlesh Devi W/o Sh Ramjeet Verma (Guarantor)                                   |
| Add- Vill & Post – Chattarpur, District- U S Nagar, Uttarakhand-263153               | Add- VIII – Baghwala , Post- Danpur, Tehsil- Kichha, U S Nagar, Uttarakhand- 263153 |

Dear Sir,

**NOTICE U/S 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002**

Reg: Account No 12244015000015, 12247015002431, 122410IB00000025 credit facilities availed by M/s ATUL TENT HOUSE

You M/s ATUL TENT HOUSE Proprietor Smt Sudha Verma W/o Sh. Vijay Verma (Borrower) ADD: Vill- Baghwala, Post- Danpur, Tehsil- Kichha, U S Nagar, Uttarakhand- 263153 have availed the following credit facilities from Punjab National Bank, Branch Office - 122410-PANTNAGAR

| Facility                   | Limit         | Balance outstanding as on 02.02.2022 date of NPA (i.e principal + int.) with further interest & other charges w.e.f. 01.02.2022. | Interest (w.e.f 01.02.2022 to 30.06.2022) | Total outstanding as on 30.06.2022 with further interest w.e.f. 01.07.2022 & other charges. |
|----------------------------|---------------|----------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------|---------------------------------------------------------------------------------------------|
| 12244015000015 Cash Credit | ₹ 9,50,000.00 | ₹ 9,65,043.00                                                                                                                    | ₹ 44025.00                                | ₹10,09,068.00                                                                               |
| 12247015002431 Term Loan   | ₹ 6,00,000.00 | ₹ 95,087.13                                                                                                                      | ₹ 3530.00                                 | ₹98,617.13                                                                                  |
| 122410IB00000025 Term Loan | ₹ 1,07,500.00 | ₹ 1,09,382.93                                                                                                                    | ₹ 3410.00                                 | ₹ 92792.93                                                                                  |
| Total                      |               | ₹ 11,69,513.06                                                                                                                   | ₹ 50,965.00                               | ₹ 12,00,478.06                                                                              |

Due to non-payment of installment / interest/ principal debt, the account/s has/have been classified as Non Performing Asset on 02.02.2022 as per Reserve Bank of India guidelines. We have already demanded/recalled the entire outstanding together with interest and other charges due under the above facilities vide letter dated 02.03.2022.

The amount due to the Bank as on 30.06.2022 is ₹ 12,00,478.06 ( Rupees Twelve Lakh Four Hundred Seventy Eight & Paise Six Only) with further interest w.e.f. 01.07.2022 & other charges until payment in full (hereinafter referred to as "secured debt").

To secure the outstanding under the above said facilities, you have, inter alia, created security interest in respect of the following properties/assets:

| Facilities              | Schedule of Property                                                                                                                                                                                                                                                               | Ownership                                  |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| Term Loan & Cash Credit | EM of IP situated at Vill- Chandayan, Tehsil- Gadarpur, Pargana Gadarpur, District- U S Nagar, Uttarakhand, Khata No 185, Khasra No 341 Ga Min, Area 190.06 Sq. Mtr. Bounded- East- Jafarpur-Dineshpur Road, West- Nala North- Land of Kalyan Singh, South- Plot of Tarun & Others | Smt. Sudha Verma<br>Sh. Vijay Verma        |
|                         | EM of IP situated at Village- Zafarpur abutting Dineshpur Zafarpur Road Tehsil Gadarpur, Distt U.S Nagar, Uttarakhand Having Khata No 42, Khasra No 75 Ka Min                                                                                                                      | Smt. Kamlesh Devi W/o<br>Late Shri Ramjeet |

We hereby call upon you to pay the ₹ 12,00,478.06 ( Rupees Twelve Lakh Four Hundred Seventy Eight & Paise Six Only) with further interest w.e.f. 01.07.2022 & other charges on the contracted rate until payment in full within **60 days (sixty days)** from the date of this notice. In default, besides exercising other rights of the Bank available under Law, the Bank is intending to exercise any or all of the powers as provided under section 13(4) of the **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (hereinafter referred to as "the Act")**. The details of the secured assets intended to be enforced by the Bank, in the event of non payment of secured debt by you are as under:

| Facilities              | Schedule of Property                                                                                                                                                                                                                                                               | Ownership                                  |
|-------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------|
| Term Loan & Cash Credit | EM of IP situated at Vill- Chandayan, Tehsil- Gadarpur, Pargana Gadarpur, District- U S Nagar, Uttarakhand, Khata No 185, Khasra No 341 Ga Min, Area 190.06 Sq. Mtr. Bounded- East- Jafarpur-Dineshpur Road, West- Nala North- Land of Kalyan Singh, South- Plot of Tarun & Others | Smt Sudha Verma W/o<br>Sh. Vijay Verma     |
|                         | EM of IP situated at Village- Zafarpur abutting Dineshpur Zafarpur Road Tehsil Gadarpur, Distt U.S Nagar, Uttarakhand Having Khata No 42, Khasra No 75 Ka Min                                                                                                                      | Smt. Kamlesh Devi W/o<br>Late Shri Ramjeet |

**Your attention is hereby drawn invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to you to redeem the secured assets.**

Please take notice that in terms of section 13(13) of the said Act, you shall not, after receipt of this notice, transfer by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured assets above referred to, without prior written consent of the Bank. You are also put on notice that any contravention of this statutory injunction/restraint, as provided under the said Act, is an offence. If for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realised shall be deposited/remitted with/to the Bank. You will have to render proper account of such realisation/income.

**"We reserve our rights to enforce other secured assets"**

Please comply with this demand under this notice and avoid all unpleasantness. In case of non-compliance, further needful action will be resorted to, holding you liable for all costs and consequences. This notice is issued without prejudice to the bank taking legal action before DRT/Court, as the case may be.

This notice is issued without prejudice to the bank's rights in the suit/litigation pending before DRT/Court

Yours faithfully,

For Punjab National Bank  
Babita Khandelwal

मानित अधिकारी  
AUTHORISED OFFICER

The Borrower are hereby notified to pay the sum as mentioned above along with upto dated interest and ancillary expenses before the date of Tender/Auction, failing which the property will be auctioned/sold and balance dues if any will be recovered with interest and cost

Place : Delhi  
Date : 28-July-2022

Sd/-Authorised Officer,  
HFL Home Finance Limited

पंजाब नैशनाल बैंक  
बरोने का पतीक !



punjab national bank  
the name you can BANK upon !

Branch Office : Circle Sastra Center, Haldwani (823400), Uttarakhand, Ph. +915946292326, E-Mail : cs8234@pnb.co.in

## DEMAND NOTICE (60 Days Notice to Borrowers/Guarantors)

NOTICE UNDER SECTION 13(2) OF SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT 2002

All the borrowers/guarantors/co-obligants mentioned herein below are notified that loan(s) availed by them from Punjab National Bank is/are NPA/s. The demand notice u/s 13(2) of the SARFAESI Act, 2002 sent through Registered Post/Courier have been received/ returned undelivered. We indicate our intention of taking possession of secured securities whose brief are mentioned below as per section 13(4) of Act in case of their failure to pay the amount mentioned along with future interest and charges within 60 days. The borrower's/guarantor's attention is invited to the provision of Sub Section (8) of Section-13 of the Act, in respect of time available to redeem the secured assets.

| S. No. | Name & Address of Borrower/ Guarantor                                                                                                                                                                                        | Description of Mortgage Securities                                                                                                                                                                                                                                                                                                       | Outstanding Amount                                                                                                           |
|--------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------|
| 1.     | 1. M/s ATUL TENT HOUSE (Borrower), Smt Sudha Verma W/o Sh. Vijay Verma (Proprietor), Add 01: Dineshpur U S Nagar, Uttarakhand 263153. Add 02: Vill- Baghwala, Post-Danpur, Tehsil- Kichha, U. S. Nagar, Uttarakhand- 263153. | 1. EM of IP situated at Vill- Chandayan, Tehsil Gadarpur, Pargana Gadarpur, District- U S Nagar, Uttarakhand, Khata No 185, Khasra No 341 Ga Min, Area 190.06 Sq. Mtr. Bounded- East- Jafarpur-Dineshpur Road, West- Nala, North- Land of Kalyan Singh, South- Plot of Tarun & Others. Ownership : Smt. Sudha Verma W/o Sh. Vijay Verma. | ₹ 12,00,478.06 (Rupees Twelve Lakh Four Hundred Seventy Eight & Paise Six only) + interest & other charges w.e.f 01.07.2022) |
|        | 2. Sh. Vijay Kumar Verma S/o Sh Ramjeet Verma (Guarantor), Add- Vill- Baghwala, Post-Danpur, Tehsil- Kichha, U S Nagar, Uttarakhand-263153.                                                                                  | 2. EM of IP situated at Village- Zafarpur abutting Dineshpur Zafarpur Road Tehsil Gadarpur, Distt U.S Nagar, Uttarakhand Having Khata No 42, Khasra No-75 Ka Min. Ownership : Smt. Kamlesh Devi W/o Late Shri Ramjeet.                                                                                                                   | Date of NPA<br>02.02.2022<br>Date of Demand Notice<br>07.07.2022                                                             |
|        | 3. Sh. Virendra Kumar Maurya S/o Sh. Srinath Maurya (Guarantor), Add- Vill & Post – Chattarpur, District- U S Nagar, Uttarakhand-263153.                                                                                     |                                                                                                                                                                                                                                                                                                                                          |                                                                                                                              |
|        | 4. Smt Kamlesh Devi W/o Sh Ramjeet Verma (Guarantor), Add- Vill – Baghwala, Post-Danpur, Tehsil- Kichha, U S Nagar, Uttarakhand- 263153.                                                                                     |                                                                                                                                                                                                                                                                                                                                          |                                                                                                                              |

Please take notice that in terms of section 13(13) of the said Act, you shall not, after receipt of this notice, transfer by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured assets above referred to, without prior written consent of the Bank. You are also put on notice that any contravention of this statutory injunction/restraint, as provided under the said Act, is an offence. If for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realized shall be deposited/remitted with/to the Bank. You will have to render proper account of such realization/income. The borrowers/guarantors are advised to collect undelivered original notice(s) addressed to them from our Pantnagar & Haldwani Main Branch and pay the amount outstanding with interest and their costs within 60 days from the date of this publication to avoid further action under the Act.

Date : 28.07.2022

Place : Haldwani, Distt. Nainital

Authorised Officer

New Delhi

Recovery amount...  
verified...  
Attested photo...  
uploaded...  
EMD and...  
inspection of...  
23.08.2022...  
5. The copy of...  
declaration of...  
latter case, the...  
be rejected, in...  
the company...  
company and...  
provider or...  
submitted before...  
p.m. In case of...  
6. The successful...  
adjustment of...  
draft / pay order...  
2018 or direct...  
Bank of India...  
Recovery Office...  
7. Once the bid...  
process of the...  
EMD shall be...  
8. The purchaser...  
day from the...  
then on the...  
para 6 above...  
with Recovery...  
said amount of...  
In case of default...  
the expenses...  
Government...  
amount deposited...  
sale. Further...  
difference between...  
The property...  
The undersigned...  
unreasonable...

No. of Lots  
Description of Lots  
sold with co-owner's belongings to person as...

1  
1  
Gut No. Hectare No. 67/10 both in Kamla Thane...

Given under...