PUNJAB & SIND BANK
(A GOVT. OF INDIA UNDERTAKING)
BO: MAHILPUR

REF- SARFAESI **DATED 22.10.2026**

REGISTERED POST

1. Smt. Harjinder Kaur w/o Bhupinder Singh
   R/o Village Bathal PO Bharowal
   Teh:- Garhshankar Dist Hoshiarpur 144529 **BORROWER**

2. Sh. Harwinder Singh S/o Jujhar Singh
   R/o Village Bathal PO Bharowal
   Teh:- Garhshankar Dist Hoshiarpur 144529 **GUARANTOR**

3. Sh. Arshdeep Singh S/o Bhupinder Singh
   R/o Village Bathal PO Bharowal
   Teh:- Garhshankar Dist Hoshiarpur 144529 **GUARANTOR**

REG: NOTICE FOR REDEMPTION IN TERMS OF THE RIGHT VESTED WITH YOU UNDER SECTION 13(8) OF SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 [''SARFAESI ACT''] READ WITH PROVISO TO RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 IN A/C OF SMT. HARJINDER KAUR , BO: MAHILPUR

Dear Sirs/Madam,

As you are aware that the Authorized Officer of the Bank has issued a demand Notice under section 13(2) of the SARFAESI ACT on 08.01.2025. As a measure for enforcement of security interest in the secured asset offered by you as security in the subject loan account.

Subsequently, the Authorized Officer while taking further measure under section 13(4) of the Act, took possession of the secured asset on15.10.2025

As you have failed to discharge your liabilities of the bank, therefore, the undersigned as authorized officer, in exercise of its power under section 13(4) of the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002 has decided to sell the properties secured assets as described below through E Auction for realization of debts due to the Bank from above mentioned Borrower and Guarantors.

Your attention is invited to Section 13(8) of Securitization 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, in respect of the time available (i.e. 30 days), to redeem the secured assets. Kindly note that your right under section 13(8) will cease from the publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of the secured asset.

Details of Sale Notice for Sale of Immovable Property are as under:

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 proviso to Rule 8(6) of the security Interest (Enforcement) Rules,2002.

E Auction Date & Time: 27/11/2026 at 11 AM to 04 PM
Date of Inspection: 23/11/2026 between 11 AM to 04 PM
Last Date of EMD Submission: 26/11/2026 upto 04 PM

PUNJAB & SIND BANK

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BO: MAHILPUR

Name of Borrower & Guarantors	Borrower: SMT. HARJINDER KAUR Guarantors: 1. SH. HARWINDER SINGH 2. SH. ARSHDEEP SINGH
Demand Notice date & Amount Account Details	08.01.2025 for Rs. 1088757.72 + Future Interest and cost from Litigation, Auction
Total O/s as on 30.09.2026	Rs. 1162936.72+ Litigation/Any other Charges

Details of Properties	**MRP (in Lakh)**
Residential property land measuring 19 Marla as per sale deed dated 03.01.2023 document no 2022-23/166/1/1457 out of Khata no 10/12 out of Khasra no 18//3/3(0-19) situated in the revenue estate of village Bhathal HB no 283 tehsil Garhshankar District Hoshiarpur as per jamabandi of 2019-2020 vide Boundaries East- Lashkar Singh, West- Satnam Singh, North- Harjinder Singh, South- Joginder Singh and Rasta	Rs. 17.50 Lakh

कृते पंजाब एण्ड सिंध बैंक
For PUNJAB & SIND BANK

AUTHORIZED OFFICER
Authorised Officer
होशियारपुर अंचल/Hoshiarpur Zone

PUNJAB & SIND BANK

(A GOVT. OF INDIA UNDERTAKING)

BO: MAHILPUR

: SARFAESI/2026-27 Date: 22.10.2026

REGISTERED/SPEED-POST

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

1. Smt. Harjinder Kaur w/o Bhupinder Singh
   R/o Village Bathal PO Bharowal **BORROWER**
   Teh:-GarhshankarDist Hoshiarpur 144529

2. Sh. Harwinder Singh S/o Jujhar Singh
   R/o Village Bathal PO Bharowal **GUARANTOR**
   Teh:-GarhshankarDist Hoshiarpur 144529

3. Sh. Arshdeep Singh S/o Bhupinder Singh
   R/o Village Bathal PO Bharowal **GUARANTOR**
   Teh:-GarhshankarDist Hoshiarpur 144529

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, thesymbolicpossessionon dt **15.10.2025**of which has been taken by the Authorised Officer of Punjab & Sind Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on**27.11.2026** , for recovery ofRs. 1162936.72as on 30.09.2026 plus future interest and miscl charges due to the Punjab & Sind Bank, Secured Creditor fromSmt Harjinder Kaur w/o Bhupinder Singh**(Borrower),** Sh. Harwinder Singh s/o Jujhar Singh**(Guarantor) and** Sh. Arshdeep Singh S/o Bhupinder Singh **(Guarantor)**. The reserve price will be Rs. 1750000/-and the earnestmoney deposit will be Rs. 175000.00

Details of Properties
Residential property land measuring 19 Marla as per sale deed dated 03.01.2023 document no 2022-23/166/1/1457 out of Khata no 10/12 out of Khasra no 18//3/3(0-19) situated in the revenue estate of village Bhathal HB no 283 tehsil Garhshankar District Hoshiarpur as per jamabandi of 2019-2020 vide Boundaries East- Lashkar Singh, West- Satnam Singh, North-Harjinder Singh, South- Joginder Singh and Rasta

The sale will be done through the bank through e-Auction platform provided at the website https://baanknet.in. For detailed terms and conditions of the sale, please refer to the link provided in Punjab & Sind Bank, Secured Creditor's website i.e., http://punjabandsindbank.co.in.

Date: 22.10.2026
Place-Hoshiarpur

Authorised Officer
Punjab & Sind Bank

समर्थ अधिकारी/Authorised Officer
होशियारपुर अंचल/Hoshiarpur Zone