Punjab & Sind Bank
(A Govt. of India Undertaking)
B/O RAEE, MUZZAFFARNAGAR-251307,
EMAIL: r1099@psb.bank.in

REF: REDEMPTION NOTICE **Date: 15-10-2026**

1. Late Mr. Pramod Kumar Tyagi s/o Ishwar Chand Tyagi r/o H no 711/58/2 Friends Colony Distt. Muzaffarnagar (Borrower)
2. Mr. Kavita Tyagi w/o Late Mr. Pramod Kumar Tyagi s/o Ishwar Chand Tyagi r/o H no 711/58/2 Friends Colony Distt. Muzaffarnagar(Guarantor & Legal Heir)
3. Simmi Tyagi D/o Mr. Pramod Kumar Tyagi r/o H no 711/58/2 Friends Colony Distt. Muzaffarnagar (Legal Heir)
4. Harshit Tyagi s/o Mr. Pramod Kumar Tyagi r/o H no 711/58/2 Friends Colony Distt. Muzaffarnagar(Lega; Heir)
5. Sunil Kumar s/o Sh. Raghuvir Dayal r/o H no 513 VPO Raee, Distt - Muzaffarnagar(Guarantor)

Dear Sir/Madam,

Reg.: Notice for redemption in terms of the right vested with you under Section 13(8) of Securitisation 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 Pramod Kumar Tyagi Contractor - 10991300000009 Branch Raee

As you are aware that the Authorised Officer of the bank has issued a demand notice under section 13(2) of the SARFAESI ACT on **17-04-2023** as a measure for enforcement of security interest in the secured asset offered by you as security in the subject loan account.

Subsequently, the Authorised Officer while taking further measures under section 13(4) of the Act, took possession of the secured asset on **02-03-2024**

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 & Guarantors.

Your attention is invited to the Section 13(8) of 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, 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 date of 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: **18**/11/2026 b/w 11:00 AM to 01:00 PM
Date of Inspection: 16/11/2026 between 11:00 AM to 04:00 P.M
Last Date of BID Submission: 17/11/2026 up to 04:00 PM

Name of Borrower & Guarantors	**Borrower:** **Late Mr. Pramod Kumar Tyagi s/o Ishwar Chand Tyagi r/o H no 711/58/2 Friends Colony Distt. Muzaffarnagar (Borrower) through Legal Heirs** **1. Kavita Tyagi w/o Late Mr. Pramod Kumar Tyagi s/o Ishwar Chand Tyagi r/o H no 711/58/2 Friends Colony Distt. Muzaffarnagar** **2. Simmi Tyagi D/o Mr. Pramod Kumar Tyagi r/o H no 711/58/2 Friends Colony Distt. Muzaffarnagar** 3. **Harshit Tyagi s/o r/o H no 711/58/2 Friends Colony Distt. Muzaffarnagar** **Guarantors:** **1. Mr. Kavita Tyagi w/o Late Mr. Pramod Kumar Tyagi s/o Ishwar Chand Tyagi r/o H no 711/58/2 Friends Colony Distt. Muzaffarnagar** **2. Sunil Kumar s/o Sh. Raghuvir Dayal r/o H no 513 VPO Raee, Distt - Muzaffarnagar**
Demand Notice date & Amount Account Details	17-04-2023 for Rs. 17,67,781.84 Dr. + future interest and costs from 01-04-2023.
Total O/s as on 15-10-2026	28,44,806 Dr. Interest upto 30-09-2026

Details of Properties	**MRP (in Rs.)**
1. All part and parcel of property a residential house on South part of a Plot no. 2 & 3 having dimesnsions East - 24'7", West - 24'7", North - 55', South - 55' , having total area 150.21 sq yd means 125.275 sq mt. Having Municipality board no - 711/58/2 situated at Mohalla - Friends Colony part of Khasra no - 337 & 432 at Vill - Sarvat (Inner Side), Muzaffarnagar, Distt - Muzaffarnagar, Uttar Pradesh and which is registered in Sub Registrar Office, Muzaffarnagar,	Rs. 33.44 lakh

Distt - Muzaffarnagar at Bahi no - 1, Zild no - 2260, Page no - 225 to 242 at Serial no - 1000 dated 31-01-2007. Property bounded as per Sale Deed South - Plot no 1A - Pinky Tyagi East - Rasta - 16 feet wide West - Plot of other North - House - Jaymala Tyagi	

For PUNJAB & SIND Bank

AUTHORIZED OFFICER

Authorised Officer
Roorkee Road, Muzaffarnagar

Punjab & Sind Bank

B/O RAEE, MUZZAFFARNAGAR-251307,
EMAIL: r1099@psb.bank.in

APPENDIX IV-A

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 provison 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 : Constructive possession of which has been taken by the Authorised Officer of Punjab & Sind Bank, Secured Creditor, shall be sold on "As is where is", "As is what is", and "Whatever there is" on 18/11/2026 (date of Sale), for recovery of Rs. 28,44,806 Due to the Punjab & Sind Bank, Secured Creditor **from Late Mr. Pramod Kumar Tyagi s/o Ishwar Chand Tyagi through legal heirs - Mrs. Kavita Tyagi w/o Late Mr. Pramod Kumar Tyagi s/o Ishwar Chand Tyagi(Legal heir & Guarantor), Simmi Tyagi D/o Late Mr. Pramod Kumar Tyagi(Legal Heir) , Harshit Tyagi s/o Late Mr. Pramod Kumar Tyagi(Legal Heir) and Sunil Kumar s/o Sh. Raghuvir Dayal (Guarantor).** The Reserve price shall be Rs.33,44,000.00. and the earnest money deposit shall be Rs 3,34,400.00

Short description of the immovable property with known encumbrances (if any):

3. All part and parcel of property a residential house on South part of a Plot no. 2 & 3 having dimesnsions East - 24'7", West - 24'7", North - 55', South - 55' , having total area 150.21 sq yd means 125.275 sq mt. Having Municipality board no - 711/58/2 situated at Mohalla - Friends Colony part of Khasra no - 337 & 432 at Vill - Sarvat (Inner Side), Muzaffarnagar, Distt - Muzaffarnagar, Uttar Pradesh and which is registered in Sub Registrar Office, Muzaffarnagar, Distt - Muzaffarnagar at Bahi no - 1, Zild no - 2260, Page no - 225 to 242 at Serial no - 1000 dated 31-01-2007.

   Property bounded as per Sale Deed

   South - Plot no 1A - Pinky Tyagi
   East - Rasta - 16 feet wide
   West - Plot of other
   North - House - Jaymala Tyagi

For detailed terms and conditions of the sale, please refer to the link provided in Punjab & Sind Bank, Secured Creditor's website i.e. www.punjabandsind.bank.in

Date-15/10/2026

Place- Muzaffarnagar

For PUNJAB & SIND Bank

Authorised Officer
Muzaffarnagar

Authorised Officer
Punjab & Sind Bank