पंजाब नैशनल बैंक punjab national bank
BO: ARMB Muzaffarnagar (828400), PNB Circle Office Building, Commercial Plot No. 1, Shakuntalam Yojna,
UP Awas and Vikas Parishad, Muzaffarnagar. UP. 251001.
e-mail: bo828400@pnb.bank.in

Date: 03.11.2026

S. No.	Name	Address of Borrower/Mobile No. /Address of Guarantor
1.	Miss Nitisha Bhardwaj d/o Kailash Chand **(Legal Heir of Smt. Shashi Prabha Borrower/Mortgagor)**	Address: House No. 394, Shanti Nagar, Dheemanpura, Shamli, Uttar Pradesh. 247776. Mobile No. 9456223866 Also: Khasra No. 222 and 223, Mohalla New Mandi, Near Block, Residential Kasba, Shamli, Pargana and Tehsil and District Shamli. 247776.
2.	Mrs. Madhuri Verma w/o Mr. Rajendra **(Guarantor)**	Address: H. No. 331, Village Tajpur Simbhalka, Shamli, Uttar Pradesh. 247776. Mobile No. 8445150020.

Appendix – IV-A
[See Proviso to rule 8 (6) SARFAESI,2002]
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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.

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 Symbolic Possession of which has been taken by the Authorized Officer of the Bank/Secured Creditor, will be sold on "As is Where is", As is What is" and Whatever there is", for recovery of amount due to the secured creditor from above mentioned Borrower (s) and guarantor (s) on the date as mentioned in the table herein below. The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Sr No	Branch BO: MMG Shamli SOL ID: 182200 Account Name Name & Address of Borrower/ Guarantors	Description of the movable & immovable property Mortgaged/ Owner's Name (mortgagers of property (ies)	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002 B) Outstanding Amount as per Demand Notice u/s 13(2) of SARFAESI Act 2002 C) Present Outstanding as on 31.10.2026 D) Possession Date u/s 13(4) of SARFAESI ACT 2002 E) Nature of Possession Symbolic/Physical/ Constructive	a) Reserve Price (Rs. in Lakh) b) EMD c) Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors

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1.	**1.** Miss Nitisha Bhardwaj d/o Kailash Chand **(Legal Heir of Smt. Shashi Prabha Borrower/Mortgagor)** **2.** Mrs. Madhuri Verma w/o Mr. Rajendra **(Guarantor)** Address: As mentioned above	Residential House in the name of Late Mrs. Shahsi Prabha w/o Late Sh. Kailash Chand, situated at Khasra No. 222 and 223, Mohalla New Mandi, Near Block, Shamli Pargana, Tehsil and District Shamli, measuring total area 100.37 sq. mtr. (Already sold area 6.69 sq. mtr.) Mortgaged area is 93.68 sq. mtr. as per Sale Deed No. 6956 Registered in the office of Sub-Registrar Shamli in Bahi 1, Volume No. 3555, Page No. 375 to 398 on 05.06.2013 The whole property having area 100.37 sq. mtr. Is bounded as below: **East:** Rasta 20 ft wide **West:** Plot of Jagmer Singh etc. **North:** Plot in juj of Smt. Guddi and Plot in juj of Smt. Rajesh **South:** Plot of Jagmer Singh etc.	**A)** 03.09.2025 **B)** Rs. 24,45,123.30 as on 31.08.2025 + further Interest and other charges if any **C)** Rs. 26,91,947.30 + further interest w.e.f. 01/11/2026 + Legal & other expenses **D)** 05.12.2025 **E)** Symbolic Possession	**a) Rs. 33.10 Lakh** **b) Rs. 3.31 Lakh** **c) Rs 0.40 Lakh**	**18.12.2026** From 11:00 AM to 04:00 PM	Not known any

TERMS & CONDITIONS OF E-AUCTION SALE

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

1. The properties are being sold on "**AS IS WHERE IS BASIS**" and "**AS IS WHAT IS BASIS**" and "**WHATEVER THERE IS BASIS**"
2. The particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement, or omission in this proclamation.
3. The Sale will be done by the undersigned through e-auction platform provided at the Website https://baanknet.com on **18.12.2026 @ 11.00 AM to 04:00 PM.**
4. For detailed term and conditions of the sale, please refer https://baanknet.com

For Punjab National Bank
कृते पंजाब नैशनल बैंक
For Punjab National Bank
प्राधिकृत अधिकारी/Authorized Officer
परिसंपत्ति पुनर्प्राप्ति प्रबंधन शाखा, मुजफ्फरनगर
ARMB, Muzaffarnagar
Authorized Officer

Date: 03.11.2026
Place: Muzaffarnagar