पंजाब नैशनल बैंक ...भरोसे का प्रतीक ! punjab national bank ...the name you can BANK upon !

Asset Recovery Management Branch (ARMB), Bulandshahr (D. No. 821200)
PNB House, Near RTO Office, Yamunapuram, Bulandshahr - 203001
Email: CS8212@pnb.bank.in

Late Smt. Chitra Devi W/o Sh. Anil Kumar (Borrower / Mortgagor) through her legal heirs **Address:** Painth Road, Nandan Foundry, Kaithal Gate, Chandausi, Distt. Sambhal, Uttar Pradesh - 202412	**Sh. Anil Kumar Varshney S/o Sh. Ompal (Co-Borrower /Guarantor/ Legal Heir of Late Smt. Chitra Devi)** **Address:** Painth Road, Nandan Foundry, Kaithal Gate, Chandausi, Distt. Sambhal, Uttar Pradesh - 202412
Sh. Himanshu Varshney S/o Sh. Anil Kumar (Legal Heir of Late Smt. Chitra Devi) **Address:** Painth Road, Nandan Foundry, Kaithal Gate, Chandausi, Distt. Sambhal, Uttar Pradesh - 202412	

Appendix – IV-A

[See Proviso to rule 8(6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Sub: E-Auction Sale Notice for Sale of Immovable properties 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

Madam / Sir,

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 Authorised Officer of **Punjab National Bank**, will be sold on **"As is where is", "As is what is" and "Whatever there is"** basis on **26.11.2026** from **11:00 AM to 04:00 PM**, for recovery of **Rs. 50,29,159.47** as on 30.11.2025 + future interest, incidental expenses, costs and charges w.e.f. 01.12.2025 due to the **Secured Creditor** from **Late Smt. Chitra Devi (Borrower/Mortgagor) through her legal heirs Sh. Anil Kumar Varshney (Co-Borrower/Guarantor) and Sh. Himanshu Varshney S/o Sh. Anil Kumar.**

Demand notice under Section 13(2): 22.12.2025. **Symbolic possession:** 11.03.2026.

The **reserve price** and the earnest money deposit, along with the full description of the immovable property, are as under:

पंजाब नैशनल बैंक Punjab National Bank Asset Recovery Management Br. Bulandshahr 821200 परिसंपत्ति वसूली प्रबंधन शाखा-बुलन्दशहर

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PNB House, Near RTO Office, Yamunapuram, Bulandshahr - 203001
Email: CS8212@pnb.bank.in

S.N.	Details of Property	Reserve Price / EMD (Deposit last date/time) / Bid Increase Amount	Details of encumbrances known to the secured creditor
1.	All part and parcel of a Residential plot situated at Mohalla Nai Abadi, Kaithal Gate, Chandausi, Tehsil Chandausi, Distt. Moradabad measuring area 81.38 Sq. Mtrs., in the name of Late Smt. Chitra Devi w/o Sh. Anil Kumar. **Boundaries as per sale Deed:** **East** - Plot of Ajay Kumar **West** - Plot of Buyer **North** - Rasta 15 feet wide **South** - Plot of Sh. Ajay Kumar Chaudhary	**Reserve Price: ₹101.52 Lakh** **EMD: Rs. 10.15 Lakh (Deposit last date/time)** **25.11.2026 up to 04:00 PM** **Bid Increase Amount: 0.50 Lakh** **BAANKNET: PUNBChitra**	Not Known to us
2.	All part and parcel of Residential plot situated at Mohalla Nai Abadi, Kaithal Gate, Chandausi Tehsil Chandausi, Distt. Moradabad measuring area 107.39 Sq. Mtrs., in the name of Late Smt. Chitra Devi w/o Sh. Anil Kumar. **Boundaries as per sale Deed:** **East** - Plot of Seller **West** - Rasta **North** - Kachha Rasta 14 feet wide **South** - Plot of Seller		Not Known to us

Note: The subjected property comprises two adjoining plots, physically merged and being a single composite property. The entire plot area is covered by building construction, with approximately 100% coverage.

Terms and Conditions

Date and time of E-Auction	**26.11.2026 from 11:00 AM to 04:00 PM**
Last date and time for EMD deposit	**25.11.2026 up to 04:00 PM**

पंजाब नेशनल बैंक * Punjab National Bank * Asset Recovery Management Br. Bulandshahr * परिसम्पत्ति वसूली प्रबंधन शाखा - बुलन्दशहर 821200

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PNB House, Near RTO Office, Yamunapuram, Bulandshahr - 203001
Email: CS8212@pnb.bank.in

Bid increment amount	**0.50 Lakh**
Request letter / participation / KYC documents / proof of EMD	**Online submission on the E-Auction portal: https://www.baanknet.com/**

The properties / secured assets are being sold on **"AS IS WHERE IS BASIS"**, **"AS IS WHAT IS BASIS"** and **"WHATEVER THERE IS BASIS"** through the PSB Alliance E-Auction portal at https://www.baanknet.com.

For detailed terms and conditions of the sale, please refer to the portal and the Bank's e-auction page at https://pnb.bank.in/EAuction.aspx or contact the Asset Recovery Management Branch (ARMB), Bulandshahr, at PNB House, Near RTO Office, Yamunapuram, Bulandshahr – 203001 (CS8212@pnb.bank.in), during office hours on any working day.

The particulars of the secured assets in the Sale Notice schedule are stated to the best of the information of the Authorized Officer. Refer to the property schedule and the approved sale terms for possession status, known encumbrances and other material disclosures. Before submitting a bid, intending bidders shall independently verify the title, possession, measurements, boundaries, specifications, encumbrances, proceedings, third-party claims, rights and dues.

The purchaser shall bear registration charges, stamp duty, transfer charges, taxes, municipal, society, electricity and water dues, and other charges payable by the purchaser under applicable law and the approved sale terms.

The sale is subject to the SARFAESI Act, 2002, the Security Interest (Enforcement) Rules, 2002 and applicable Bank guidelines. Applicable TDS, if any, shall be deducted and deposited in accordance with the income tax law in force, and proof furnished to the Bank.

Date:

Place: Bulandshahr

AUTHORISED OFFICER
PUNJAB NATIONAL BANK
(SECURED CREDITOR)