

PUBLIC NOTICE

(Under Section 102 of the Insolvency and Bankruptcy Code, 2016)

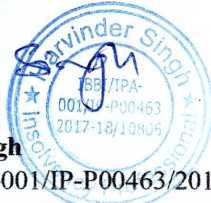
FOR THE ATTENTION OF THE CREDITORS OF MR. HEAVENT SUDHIR MALHOTRA

RELEVANT PARTICULARS		
1.	Name of Personal Guarantor [PG].	Heavent Sudhir Malhotra
2.	Address of registered office/ principal office/ Residence of PG.	C-4/51, Safdarjung Development Area, New Delhi-110016.
3.	Details of Orders of Adjudicating Authority.	The Hon'ble National Law Company Tribunal, New Delhi Bench-II under Section 100 of the IBC, 2016, has ordered the commencement of Personal Insolvency Resolution Process against Mr. Heavent Sudhir Malhotra, who acts as the Personal Guarantor of M/s Xalta Foods and Beverages Pvt Ltd.
4.	Date of Order of commencement of Insolvency Resolution Process.	02.12.2024 (Received on 07.12.2024)
5.	Name and Registration number of the Resolution Professional.	Mr. Harvinder Singh Registration No. IBBI/IPA-001/IP-P00463/201718/10806.
6.	Address and E-mail of the Resolution Professional, as registered with the Board.	Office Address: 11 CSC, DDA Market, A Block, Saraswati Vihar, New Delhi, National Capital Territory of Delhi, 110034. Email ID: harvinder@akgandassociates.com
7.	Address and E-mail to be used for correspondence with the Resolution Professional	Address: 11 CSC, DDA Market, A Block, Saraswati Vihar, New Delhi, National Capital Territory of Delhi, 110034. Email ID for correspondence: pirp.xaltafood@gmail.com
8.	Last date for submission of claims with proof:	29.12.2024

Notice is hereby given that the Hon'ble Adjudicating Authority [NCLT, New Delhi, Bench-II] has ordered the commencement of a Personal Insolvency Resolution Process of **Mr. Heavent Sudhir Malhotra** on **02.12.2024** u/s 100 of the Insolvency and Bankruptcy Code, 2016.

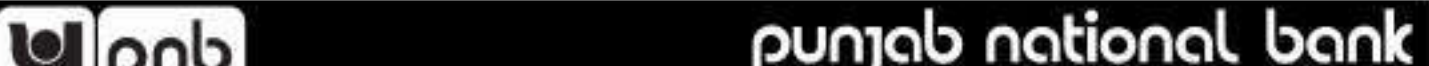
The creditors of Heavent Sudhir Malhotra are hereby called upon to submit their claims with proof on or before 29.12.2024 to the Resolution Professional at entry No.7.

Submission of false or misleading proofs of claim shall attract penalties.



Mr. Harvinder Singh
Regn No. IBBI/IPA-001/IP-P00463/2017-18/1080
AFA valid up to 30.06.2025

Date: 08.12.2024

Place: New Delhi



Circle Sastra SCO-43, 2nd Floor, Phase 2, Sector 54 SAS Nagar (Mohali) PIN 160055, Email: cs8312@pnb.co.in., Tel No: 7755005069

Date: 04.12.2024
To, Sh. Jaswinder Singh S/o Gurdev Singh R/o #141 Ward No 07, Khamano Kalan, Tehsil Fatehgarh Sahib-141801 (Borrower & Mortgagor)

PROCLAMATION OF SALE
Whereas under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, a notice dated **02.08.2023** for the recovery of sum of **Rs. 17,01,362 as on 01.03.2023 with interest debited up to 28.02.2023+** Interest accrued till the date of recovery from you (hereinafter referred to as 'the Borrower/Guarantor/Mortgagor') was issued to the Borrower/Guarantor/Mortgagor.
And whereas the secured assets mentioned in the schedule were taken in physical possession.
Whereas the sale of secured asset is to be made to recover the secured debt.
And whereas on the **31st of October of 2024, there will be due under the secured debt, a sum of Rs.16,39,192.25 + recorded interest + expenses** incurred by the bank if any.

Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said properties shall be sold by public auction at **11.00AM to 4.00 PM on the said 10th of January of 2025 by e-Auction.**
The sale will be of the property of the Borrower/Guarantor/Mortgagor above named and the liabilities and claims attaching to the said property/properties, so far as they have been ascertained, are those specified in the Schedule against each lot. The property will be put up for sale in the lots specified in the Schedule. If the amount to be realized by sale is satisfied the amount due by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before any lot is knocked down, amount due as aforesaid, interest and cost (including the cost of the sale) are tendered to the 'Authorized Officer' or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid.
At the sale, the public generally is invited to bid either personally or by duly authorized agent. No officer or other person having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

It is open to the Bank to appoint a representative and to make self-bid and participate in the auction.
If the Borrower pays the amount due to the Bank in full before the date of sale, auction is liable to be stopped.
The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:
The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation.
The Reserve Price, below which the property shall not be sold For **EM of residential House at Ward No 9 at Village Khamano Kamil, Tehsil Khamano District Fatehgarh Sahib admeasuring 4% Marla (being 19/1632 share out of total Rakba 20K-8M comprised in Khata No 120-2/164 Khasra No 37/1/12 (4-8), 2(8-0), 3(8-0), as per Jamabandi for the year 2010-2011 registered in the name of Jaswinder Singh S/o Gurdev Singh as per Sale Deed No 1416 dated 20.01.17 at Sub Registrar Office Khamano, District: Fatehgarh Sahib, is Rs 9,70,000/-**. The amount by which the bidding is to be increased shall be determined by the 'Authorized Officer'/auctioneer conducting the sale.
In the event of any dispute arising as to the amount bid, or as to the bidder, the lot shall at once be again put up to auction. The highest bidder shall be declared to be the purchaser of any lot provided always that he is legally qualified to bid and provided further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the Authorized Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.

For reasons recorded, it shall be in the discretion of the 'Authorized Officer' to adjourn/discontinue the auction.
The person declared to be the purchaser shall pay immediately after such declaration, a deposit of twenty-five per cent of the amount of purchase money to the 'Authorized-Officer' and, in default of such deposit, the property shall forthwith be put up again and resold.
In case the initial deposit is made as above said, the balance amount of the purchase money payable shall be paid by the purchaser to the 'Authorized Officer' on or before the 15th day from the date of confirmation of the sale of the property exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. In default of payment within the period mentioned above, the property shall be resold, after the issue of a fresh proclamation of sale. The deposit shall stand forfeited to the Bank and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.

No. of Lots	Description of property to be sold with the name/s of the owner/s	Revenue assessed upon the property or any part thereof	Details of any encumbrances, known to the Bank, to which the property is liable	Claims, if any, which have been put forward to the property and any other known particulars bearing on its nature and value
1.	EM of residential House at Ward No 9 at Village Khamano Kamil, Tehsil Khamano District Fatehgarh Sahib	Not known	NIL	Not known
1.	admeasuring 4% Marla (being 19/1632 share out of total Rakba 20K-8M comprised in Khata No 120-2/164 Khasra No 37/1/12 (4-8), 2(8-0), 3(8-0), as per Jamabandi for the year 2010-2011 registered in the name of Jaswinder Singh S/o Gurdev Singh as per Sale Deed No 1416 dated 20.01.17 at Sub Registrar Office Khamano, District: Fatehgarh Sahib Noted as Under: - East: 60'0" Property of Sh. Harjinder Singh, West: 60'0" Property of Sh. Shyama Sharma, North: 2'14" Passage, South: 2'14" Property of Sh. Bharpur Singh			

Dated at Mohali this 4th of December of 2024
CHIEF MANAGER / AUTHORISED OFFICER
PUNJAB NATIONAL BANK, SECURED CREDITOR



Circle Sastra SCO-43, 2nd Floor, Phase 2, Sector 54 SAS Nagar (Mohali) PIN 160055, Email: cs8312@pnb.co.in., Tel No: 7755005069

Date: 04.12.2024
To, Rana Cement Store Prop. Ved Kumar S/o Shish Kumar R/o Village Nangran PO Bhalan Tehsil Nangal District Ropar - 140126 (Borrower & Mortgagor)
Sh. Deepak Kumar S/o Sh. Raman Kumar R/o Village Mozowal PO Mozowal Tehsil Nangal Distt Ropar-140126 (Guarantor)
Smt. Anju Rani W/o Sh. Ved Kumar R/o Village Nangran PO Bhalan Tehsil Nangal Distt Ropar Punjab-140126 (Guarantor)

PROCLAMATION OF SALE
Whereas under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, a notice dated **27.09.2019** for the recovery of sum of **Rs. 12,65,745 as on 01.09.2019+** Interest accrued till the date of recovery from you (hereinafter referred to as 'the Borrower/Guarantor/Mortgagor') was issued to the Borrower/Guarantor/Mortgagor.

And whereas the secured assets mentioned in the schedule were taken in physical possession.
Whereas the sale of secured asset is to be made to recover the secured debt.
And whereas on the **31st of October of 2024, there will be due under the secured debt, a sum of Rs. 1088682.31+ recorded interest + expenses** incurred by the bank if any.
Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said properties shall be sold by public auction at **11.00AM to 4.00 PM on the said 10th of January of 2025 by e-Auction.**
The sale will be of the property of the Borrower/Guarantor/Mortgagor above named and the liabilities and claims attaching to the said property/properties, so far as they have been ascertained, are those specified in the Schedule against each lot. The property will be put up for sale in the lots specified in the Schedule. If the amount to be realized by sale is satisfied the amount due by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before any lot is knocked down, amount due as aforesaid, interest and cost (including the cost of the sale) are tendered to the 'Authorized Officer' or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid.
At the sale, the public generally is invited to bid either personally or by duly authorized agent. No officer or other person having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

It is open to the Bank to appoint a representative and to make self-bid and participate in the auction.
If the Borrower pays the amount due to the Bank in full before the date of sale, auction is liable to be stopped.
The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:
The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation.
The Reserve Price, below which the property shall not be sold For **Property Ok-03M being 1/12 share of total land measuring 1 K 19 M comprised of Khata/Khatoni No 85/93 Khasra No 25R/30 (1-19) Situated at Village Mozowal HB No 260 owned by Sh. Ved Kumar S/o Sh. Shish Kumar as per Jamabandi for the year 1991-92 Tehsil Nangal Distt Roopnagar covered vide Sale Deed No 47 dated 21.04.1997 (latest Khata/Khatoni No. 127/138 as per Jamabandi for the year 2021-22), is Rs 25,50,000/-**. The amount by which the bidding is to be increased shall be determined by the 'Authorized Officer'/auctioneer conducting the sale.
In the event of any dispute arising as to the amount bid, or as to the bidder, the lot shall at once be again put up to auction. The highest bidder shall be declared to be the purchaser of any lot provided always that he is legally qualified to bid and provided further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the Authorized Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.

For reasons recorded, it shall be in the discretion of the 'Authorized Officer' to adjourn/discontinue the auction.
The person declared to be the purchaser shall pay immediately after such declaration, a deposit of twenty-five per cent of the amount of purchase money to the 'Authorized-Officer' and, in default of such deposit, the property shall forthwith be put up again and resold.
In case the initial deposit is made as above said, the balance amount of the purchase money payable shall be paid by the purchaser to the 'Authorized Officer' on or before the 15th day from the date of confirmation of the sale of the property exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. In default of payment within the period mentioned above, the property shall be resold, after the issue of a fresh proclamation of sale. The deposit shall stand forfeited to the Bank and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.

No. of Lots	Description of property to be sold with the name/s of the owner/s	Revenue assessed upon the property or any part thereof	Details of any encumbrances, known to the Bank, to which the property is liable	Claims, if any, which have been put forward to the property and any other known particulars bearing on its nature and value
1.	Property Ok-03M being 1/12 share of total land measuring 1 K 19 M comprised of Khata/Khatoni No 85/93 Khasra No 25R/30 (1-19) Situated at Village Mozowal HB No 260 owned by Sh. Ved Kumar S/o Sh. Shish Kumar as per Jamabandi for the year 1991-92 Tehsil Nangal Distt Roopnagar covered vide Sale Deed No 47 dated 21.04.1997 (latest Khata/Khatoni No. 127/138 as per Jamabandi for the year 2021-22)	Not known	PNB	Not known

Dated at Mohali this 4th of December of 2024
CHIEF MANAGER / AUTHORISED OFFICER
PUNJAB NATIONAL BANK, SECURED CREDITOR

INDIAN OVERSEAS BANK

E-Auction UNDER SARFAESI Act, 2002. On 17.01.2025

Sale of Immovable property/ies mortgaged to Bank under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (No. 54 of 2002) Whereas the Authorised Officer of Indian Overseas Bank has taken possession of the following property/ies pursuant to the notice issued under Section 13(2) of the Security Interest (Enforcement) Rules 2002 in the following loan account with right to sell the same on "AS IS WHERE IS BASIS AND AS IS WHAT IS BASIS" for realisation of Bank's dues plus interest as details hereunder and whereas consequent upon failure to repay the dues, the undersigned in exercise of power conferred under Section 13(4) of the said Act proposes to realise the Bank's dues by sale of the said property/ies. The sale will be done by the undersigned through e-auction platform provided at the Web Portal (<https://www.ebkay.in/eauction-psb/bidder-registration>)

S. No.	Branch	Name of the Account	Bank Dues as on	Securities	Reserve Price	EMD/ Bid Multiplier	Branch Contact Details
1.	Stadium Road (2365) Branch Bareilly -243001	Mr. Ajay Kapur S/o, Ramnath Kapoor, A2/10 th Flat 1001 Asmita Jyoti Co-Op-Housing Society, Link Road, Mumbai, Maharashtra-400095 (borrower/mortgagor)	Rs. 22,95,650.58 as on 03.12.2024 + further Interest & other charges.	Residential House situated in Khasra No: 637 min, 640 min, 641 min Bihar Mann Nagla, tehsil, Bareilly, U.P.-243001 which is owned by Mr. Ajay kapur Total Area: 119.09 Sq.yds or 99.57 Sq.mtrs Boundaries: East: House of Rajiv Pandit, West: Rasta 20 ft wide, North: Plot of Ayaz Ahmad, South: House of Kiran Batra	Rs. 31,03,000.00 (inclusive of Tax)	Rs. 3,10,300.00 (Bid Multiplier Rs. 25000)	Indian Overseas Bank, Stadium Road Branch, Bareilly, U.P. e-mail-lob2365@ioib.in

Date of E-Auction 17.01.2025 Time of E-Auction : 11.00am to 1.00 pm with auto extension of Ten minutes till sale is completed. EMD may be deposited till 15.01.2025 (before 5.00 PM) - All Property are under Symbolic Possession. The e-auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS" BASIS. To the best of knowledge and information of the Authorised Officer, there are no encumbrance on the properties placed on auction. Outstanding Dues of Local Self Government (property tax, water Sewerage, Electricity Bills etc.) to be Ascertained and borne by bidder However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies & inspect & satisfy themselves. - Properties can be inspected on 17.12.2024 to 15.01.2025 Between 11:00 A.M. to 04:00 PM (with prior appointment from bank)
The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc. May contact authorised representative of e-auction service provider <https://www.ebkay.in/eauction-psb/bidder-registration>.
FOR DETAILED TERM AND CONDITIONS PLEASE VISIT WEBSITE <https://www.ebkay.in> and for bidder Registration <https://www.ebkay.in/eauction-psb/bidder-registration>. This Notice is also to be treated as 30 days Statutory sale notice (Subsequent sale) to borrower and Guarantors (L/Rs) Under Rule 8(6) Security Interest (Enforcement), Rules 2002

Date: 07.12.2024 Place: MEERUT
Authorised Officer Indian Overseas Bank



Circle Sastra SCO-43, 2nd Floor, Phase 2, Sector 54 SAS Nagar (Mohali) PIN 160055, Email: cs8312@pnb.co.in., Tel No: 7755005069

Date: 04.12.2024
To, Smt. Monika Sharma W/o Sh. Rajesh Kumar R/o Village New Malakpur Tehsil Ropar Distt Rupnagar-140001 (Borrower & Mortgagor)

PROCLAMATION OF SALE
Whereas under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, a notice dated **18.05.2024** for the recovery of sum of **Rs.17,38,224.88 as on 29.02.2024 with interest calculated up to 28.02.2024+** Interest accrued till the date of recovery from you (hereinafter referred to as 'the Borrower/Guarantor/Mortgagor') was issued to the Borrower/Guarantor/Mortgagor.
And whereas the secured assets mentioned in the schedule were taken in physical possession.
Whereas the sale of secured asset is to be made to recover the secured debt.
And whereas on the **31st of October of 2024, there will be due under the secured debt, a sum of Rs.18,65,812.46 with interest up to 31.10.2024+ recorded interest + expenses** incurred by the bank if any.

Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said properties shall be sold by public auction at **11.00AM to 4.00 PM on the said 10th of January of 2025 by e-Auction.**
The sale will be of the property of the Borrower/Guarantor/Mortgagor above named and the liabilities and claims attaching to the said property/properties, so far as they have been ascertained, are those specified in the Schedule against each lot. The property will be put up for sale in the lots specified in the Schedule. If the amount to be realized by sale is satisfied the amount due by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before any lot is knocked down, amount due as aforesaid, interest and cost (including the cost of the sale) are tendered to the 'Authorized Officer' or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid.
At the sale, the public generally is invited to bid either personally or by duly authorized agent. No officer or other person having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

It is open to the Bank to appoint a representative and to make self-bid and participate in the auction.
If the Borrower pays the amount due to the Bank in full before the date of sale, auction is liable to be stopped.
The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:
The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation.
The Reserve Price, below which the property shall not be sold For **Land Measuring 12 Marla i.e. 12/606 share out of total Rakba of land measuring 30 Kanal 6 Marla comprising in Khewat/Khatoni No 222/295 to 298 Khasra No 36/19/2 min (2-0), 36/22/2 (7-16), 42/2 (8-0), 42/9/7-18), 36/19/2min (4-12) Kite 5 as per Jamabandi for the year 2017-18 Situated at Hadbast No 35 Village Malakpur Tehsil and District Rupnagar Vide Sale Deed No 2021-22/35/1/2699 dated 28.01.2022 owned by Smt. Monika Sharma, is Rs 27,88,000/-**. The amount by which the bidding is to be increased shall be determined by the 'Authorized Officer'/auctioneer conducting the sale.
In the event of any dispute arising as to the amount bid, or as to the bidder, the lot shall at once be again put up to auction. The highest bidder shall be declared to be the purchaser of any lot provided always that he is legally qualified to bid and provided further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the Authorized Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.

For reasons recorded, it shall be in the discretion of the 'Authorized Officer' to adjourn/discontinue the auction.
The person declared to be the purchaser shall pay immediately after such declaration, a deposit of twenty-five per cent of the amount of purchase money to the 'Authorized-Officer' and, in default of such deposit, the property shall forthwith be put up again and resold.
In case the initial deposit is made as above said, the balance amount of the purchase money payable shall be paid by the purchaser to the 'Authorized Officer' on or before the 15th day from the date of confirmation of the sale of the property exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. In default of payment within the period mentioned above, the property shall be resold, after the issue of a fresh proclamation of sale. The deposit shall stand forfeited to the Bank and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.

No. of Lots	Description of property to be sold with the name/s of the owner/s	Revenue assessed upon the property or any part thereof	Details of any encumbrances, known to the Bank, to which the property is liable	Claims, if any, which have been put forward to the property and any other known particulars bearing on its nature and value
1.	Land Measuring 12 Marla i.e. 12/606 share out of total Rakba of land measuring 30 Kanal 6 Marla comprising in Khewat/Khatoni No 222/295 to 298 Khasra No 36/19/2 min (2-0), 36/22/2 (7-16), 42/2 (8-0), 42/9/7-18), 36/19/2min (4-12) Kite 5 as per Jamabandi for the year 2017-18 Situated at Hadbast No 35 Village Malakpur Tehsil and District Rupnagar Vide Sale Deed No 2021-22/35/1/2699 dated 28.01.2022 owned by Smt. Monika Sharma.	Not known	PNB	Not known

Dated at Mohali this 4th of December of 2024
CHIEF MANAGER / AUTHORISED OFFICER
PUNJAB NATIONAL BANK, SECURED CREDITOR



Circle Sastra SCO-43, 2nd Floor, Phase 2, Sector 54 SAS Nagar (Mohali) PIN 160055, Email: cs8312@pnb.co.in., Tel No: 7755005069

Date: 04.12.2024
To, Sunil Kumar S/o Harbans Lal R/o House No 14, Village and PO Ranglipur Tehsil and District Roopnagar-140108 (Borrower/Mortgagor)
Smt. Seema Rani W/o Sh. Sunil Kumar R/o Village and PO Ranglipur, Distt Roopnagar, Punjab-140108 (Guarantor)
Sh. Tarsem Lal S/o Sh. Harbans Lal R/o Village and PO Ranglipur, Distt Roopnagar, Punjab-140108 (Guarantor)

PROCLAMATION OF SALE
Whereas under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, a notice dated **31.08.2021** for the recovery of sum of **Rs.14,95,183.46 as on 31.07.2021+ Interest accrued till the date of recovery from you (hereinafter referred to as 'the Borrower/Guarantor/Mortgagor')** was issued to the Borrower/Guarantor/Mortgagor.

And whereas the secured assets mentioned in the schedule were taken in physical possession.
Whereas the sale of secured asset is to be made to recover the secured debt.
And whereas on the **31st of October of 2024, there will be due under the secured debt, a sum of Rs.20,75,586.46+ recorded interest + expenses** incurred by the bank if any.
Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said properties shall be sold by public auction at **11.00AM to 4.00 PM on the said 10th of January of 2025 by e-Auction.**
The sale will be of the property of the Borrower/Guarantor/Mortgagor above named and the liabilities and claims attaching to the said property/properties, so far as they have been ascertained, are those specified in the Schedule against each lot. The property will be put up for sale in the lots specified in the Schedule. If the amount to be realized by sale is satisfied the amount due by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before any lot is knocked down, amount due as aforesaid, interest and cost (including the cost of the sale) are tendered to the 'Authorized Officer' or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid.
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The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:
The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation.
The Reserve Price, below which the property shall not be sold For **Registered Mortgage of Property Situated at House No 14, Village and PO Ranglipur Hadbast No 188 land measuring one Bigha Zero Biswa Comprised in Khewat/Khatouni No 777 Khasra number 197(3-0) Kitta 1, having 1/3 share i.e. 1 Bigha 0 Biswa as per Jamabandi for the year 2010-11 vide Mortgage Deed No 241 dated 19.04.2011 and 41 dated 09.04.2014, is Rs 28,59,000/-**. The amount by which the bidding is to be increased shall be determined by the 'Authorized Officer'/auctioneer conducting the sale.
In the event of any dispute arising as to the amount bid, or as to the bidder, the lot shall at once be again put up to auction. The highest bidder shall be declared to be the purchaser of any lot provided always that he is legally qualified to bid and provided further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the Authorized Officer to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.

For reasons recorded, it shall be in the discretion of the 'Authorized Officer' to adjourn/discontinue the auction.
The person declared to be the purchaser shall pay immediately after such declaration, a deposit of twenty-five per cent of the amount of purchase money to the 'Authorized-Officer' and, in default of such deposit, the property shall forthwith be put up again and resold.
In case the initial deposit is made as above said, the balance amount of the purchase money payable shall be paid by the purchaser to the 'Authorized Officer' on or before the 15th day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15th day be a Sunday or other holiday, then on the first office day after the 15th day. In default of payment within the period mentioned above, the property shall be resold, after the issue of a fresh proclamation of sale. The deposit shall stand forfeited to the Bank and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.

No. of Lots	Description of property to be sold with the name/s of the owner/s	Revenue assessed upon the property or any part thereof	Details of any encumbrances, known to the Bank, to which the property is liable	Claims, if any, which have been put forward to the property and any other known particulars bearing on its nature and value
1.	Registered Mortgage of Property Situated at House No 14, Village and PO Ranglipur Hadbast No 188 land measuring one Bigha Zero Biswa Comprised in Khewat/Khatouni No 777 Khasra number 197(3-0) Kitta 1, having 1/3 share i.e. 1 Bigha 0 Biswa as per Jamabandi for the year 2010-11 vide Mortgage Deed No 241 dated 19.04.2011 and 41 dated 09.04.2014.	Not known	PNB	Not known

Dated at Mohali this 4th of December of 2024
CHIEF MANAGER / AUTHORISED OFFICER
PUNJAB NATIONAL BANK, SECURED CREDITOR

Regional Office: Building No. 80, First Floor, Near BSNL Office, Tejgarhi Crossing, Meerut -250005. Ph. 0121-2761701, 2762124. Fax: 2761703

PUBLIC NOTICE FOR E-AUCTION FOR SALE OF PROPERTIES.

S. No.	Branch	Name of the Account	Bank Dues as on	Securities	Reserve Price	EMD/ Bid Multiplier	Branch Contact Details
1.	Stadium Road (2365) Branch Bareilly -243001	Mr. Ajay Kapur S/o, Ramnath Kapoor, A2/10 th Flat 1001 Asmita Jyoti Co-Op-Housing Society, Link Road, Mumbai, Maharashtra-400095 (borrower/mortgagor)	Rs. 22,95,650.58 as on 03.12.2024 + further Interest & other charges.	Residential House situated in Khasra No: 637 min, 640 min, 641 min Bihar Mann Nagla, tehsil, Bareilly, U.P.-243001 which is owned by Mr. Ajay kapur Total Area: 119.09 Sq.yds or 99.57 Sq.mtrs Boundaries: East: House of Rajiv Pandit, West: Rasta 20 ft wide, North: Plot of Ayaz Ahmad, South: House of Kiran Batra	Rs. 31,03,000.00 (inclusive of Tax)	Rs. 3,10,300.00 (Bid Multiplier Rs. 25000)	Indian Overseas Bank, Stadium Road Branch, Bareilly, U.P. e-mail-lob2365@ioib.in

Date of E-Auction 17.01.2025 Time of E-Auction : 11.00am to 1.00 pm with auto extension of Ten minutes till sale is completed. EMD may be deposited till 15.01.2025 (before 5.00 PM) - All Property are under Symbolic Possession. The e-auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS" BASIS. To the best of knowledge and information of the Authorised Officer, there are no encumbrance on the properties placed on auction. Outstanding Dues of Local Self Government (property tax, water Sewerage, Electricity Bills etc.) to be Ascertained and borne by bidder However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies & inspect & satisfy themselves. - Properties can be inspected on 17.12.2024 to 15.01.2025 Between 11:00 A.M. to 04:00 PM (with prior appointment from bank)
The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc. May contact authorised representative of e-auction service provider <https://www.ebkay.in/eauction-psb/bidder-registration>.
FOR DETAILED TERM AND CONDITIONS PLEASE VISIT WEBSITE <https://www.ebkay.in> and for bidder Registration <https://www.ebkay.in/eauction-psb/bidder-registration>. This Notice is also to be treated as 30 days Statutory sale notice (Subsequent sale) to borrower and Guarantors (L/Rs) Under Rule 8(6) Security Interest (Enforcement), Rules 2002

Date: 07.12.2024 Place: MEERUT
Authorised Officer Indian Overseas Bank



Regional Office Bareilly : 1st Floor, BDA Complex Priyadarshini Nagar, Bareilly (UP) 243001

Date: 04.12.2024
To, Smt. Monika Sharma W/o Sh. Rajesh Kumar R/o Village New Malakpur Tehsil Ropar Distt Rupnagar-140001 (Borrower & Mortgagor)

PROCLAMATION OF SALE
Whereas under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, a notice dated **18.05.2024** for the recovery of sum of **Rs.17,38,224.88 as on 29.02.2024 with interest calculated up to 28.02.2024+** Interest accrued till the date of recovery from you (hereinafter referred to as 'the Borrower/Guarantor/Mortgagor') was issued to the Borrower/Guarantor/Mortgagor.
And whereas the secured assets mentioned in the schedule were taken in physical possession.
Whereas the sale of secured asset is to be made to recover the secured debt.
And whereas on the **31st of October of 2024, there will be due under the secured debt, a sum of Rs.18,65,812.46 with interest up to 31.10.2024+ recorded interest + expenses** incurred by the bank if any.

Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said properties shall be sold by public auction at **11.00AM to 4.00 PM on the said 10th of January of 2025 by e-Auction.**
The sale will be of the property of the Borrower/Guarantor/Mortgagor above named and the liabilities and claims attaching to the said property/properties, so far as they have been ascertained, are those specified in the Schedule against each lot. The property will be put up for sale in the lots specified in the Schedule. If the amount to be realized by sale is satisfied the amount due by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before any lot is knocked down, amount due as aforesaid, interest and cost (including the cost of the sale) are tendered to the 'Authorized Officer' or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid.
At the sale, the public generally is invited to bid either personally or by duly authorized agent. No officer or other person having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

It is open to the Bank to appoint a representative and to make self-bid and participate in the auction.
If the Borrower pays the amount due to the Bank in full

