

Capital Small Finance Bank Ltd.

HO:- MIDAS Corporate Park, 3rd Floor, 37, G.T. Road, Jalandhar-144001, Punjab, India

PROPERTY SALE NOTICE

The Undersigned as Authorized Officer of CAPITAL SMALL FINANCE BANK LIMITED has taken over possession of the following property u/s 13(4) of the SARFAESI Act. Public at large is informed that sale in the below mentioned case for recovery of amount outstanding against NPA accounts plus future interest and other charges shall be held on 29-10-2025 by the Bank.

Name of the account	Mr. Sumit Kumar S/o Sh. Prem Lal R/o H. No. 309/01, Gali No. 2, Mohalla Santpura, Kapurthala, Punjab-144601. Mrs. Binu W/o Sh. Sumit Kumar R/o H. No. 309/01, Gali No. 2, Mohalla Santpura, Kapurthala, Punjab-144601. (Borrowers) Mr. Rohit Bhandari S/o Sh. Vijay Bhandari R/o B-6/1001/4, Mohalla Bhandara, Ward No.8, Phillaur, Jalandhar, Pb.-144410. (Guarantor)
Outstanding Amount - HLR26611000038 OD Limit 025400000062	1. Rs. 29,26,788/- 2. Rs. 1,81,173/- (and future interest w.e.f. 01.09.2025)
Description of the property	Immovable Property measuring 5 marlas (102.66 Sq. Yards) situated at Mohalla Santpura, Kapurthala owned by Mr. Sumit Kumar S/o Sh. Prem Lal vide Sale deed bearing document No. 2019-20/30/1/978 Dated-09-10-2019.
Reserve Price	Rs. 15 lac (Rupees Fifteen Lac Only)
EMD (Earnest Money)	Total EMD (Earnest Money) is 25% of reserve price shall be paid by the successful bidder on Dt 29-10-2025 through Demand Draft in favour of Capital Small Finance Bank Ltd. payable at Jalandhar. Tender Forms and EMD be sent to Authorised Officer, Capital Small Finance Bank Ltd. H.O.- MIDAS Corporate Park, 3rd Floor, 37 G.T. Road, Jalandhar.

Encumbrances known to Bank: Nil, Not Known. The property is being sold on "AS IS WHERE IS", "AS IS WHAT IS", and "WHATEVER THERE IS". Last Date / Time for receiving tenders along with the EMD (Earnest Money) i.e. 25% through Demand Draft in favour of Capital Small Finance Bank Limited, payable at Jalandhar: Till 11.00 AM on 29-10-2025. The tender will be opened and may be further negotiated on the said date after 11.00 AM in the presence of all the offerors/their authorized representatives at H.O. MIDAS CORPORATE PARK, 3RD FLOOR, 37 G.T. ROAD, JALANDHAR. For detailed Terms of Sale along with the tender form and inspection of property, please contact the Branch office Phillaur. The Sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002. The Authorized officer reserves the right to cancel/postpone/definitely defer/change the terms & conditions any time before confirmation of sale without assigning any reasons therefor.

DATE: 23.09.2025

AUTHORIZED OFFICER

Prasad (Partner) having Address # 258 Jakhal Road Near Bhoja DA Hospital, Ward No. 4, Sunam, 148028, Smt Manju Bansal W/o Sh. Amandeep Bansal (Guarantor), having Address # 258 Jakhal Road Near Bhoja DA

Hospital, Ward No. 4, Sunam, 148028, Sh. Badri Parshad S/o Sh. Brij Lal (Guarantor) having Address # 258 Jakhal Road Near Bhoja DA Hospital, Ward No. 4, Sunam, 148028, Sh. Pawan Kumar S/o Sh. Jagan Nath (Guarantor) having Address # 138/2 Bhutilla Mohalla Ward No. 5 Lehragaga District Sangrur-148031 and Smt Nirmala Devi W/o Sh. Kidar Nath (Guarantor) having Address # 138/2 Bhutilla Mohalla Ward No. 5 Lehragaga District Sangrur-148031.

2. PUNB45400010220

NAVIN BANSAL 98148 - 25095

SAHYOG INTERNATIONAL Regd. Office, Plot No. F-3, Phase VII, Focal Point, Ludhiana 141010, Punjab, (India) through its Proprietor Sh. Rajeev Malhotra S/o Sh. Sardari Lal Malhotra

Add 1:- House no. 1638 U Chandigarh Road Sector-39 Ward 15, Guru Ram Dass Colony, Ludhiana Punjab (141010) Add 2:- Cute Angel Convent School, Situated at St.no.2, Paramjit Colony, Near Fortis Hospital, Vakia Mundian Khurd, Inner roads from Chandigarh Road, Tehsil and District Ludhiana Add 3: Property No.617-18 situated in the revenue state of village bholapur, Abadi Friends colony, VPO Ramgarh, Chandigarh road Tehsil and distt Ludhiana, Pin 141010 and Smt. Rita Malhotra W/o Sh. Rajeev Malhotra, Property No.617-18, situated in the revenue state of village bholapur, Abadi Friends colony, VPO Ramgarh, Chandigarh road Tehsil and distt. Ludhiana, Pin 141010

3. PUNB4540001045322

GOURAV KUMAR 99921 - 98555

M/s Nakodaj Fabrics # Plot No 3532, Gali no. 16, New Madhopuri, Ludhiana through Prop. Raman Kumar Jain & Guarantor Smt. Geeta Jain # H.No. 3731, St. No 11, New Madhopuri, Ludhiana.

4. Property- 1: PUNB4540001012

Property- 2: PUNB4540001012

GOURAV KUMAR 99921 - 98555

M/s Nanak Feed Industries VPO Bhadla Neecha Tehsil Khanna Distt. Ludhiana. Sh. Balwinder Singh S/o Sh. Joginder Singh Village- Bhadla, PO- Nihuan Tehsil Khanna, Distt Ludhiana. Smt. Nachatar Kaur W/o Balwinder Singh Village- Bhadla, PO- Nihuan Tehsil Khanna, Distt Ludhiana. Sh. Kamaljeet Singh S/o Sh. Balwinder Singh VPO Bhadla, Tehsil Khanna Distt. Ludhiana. Sh. Jang Singh S/o Sh. Joginder Singh Village- Bhadla, PO- Nihuan Tehsil Khanna, Distt Ludhiana. Smt. Charanjit Kaur W/o Jang Singh Village- Bhadla, PO- Nihuan Tehsil Khanna, Distt Ludhiana.

Khanna, Distt Ludhiana. Sh. Kamaljeet Singh S/o Sh. Balwinder Singh VPO Bhadla, Tehsil Khanna Distt. Ludhiana. Sh. Jang Singh S/o Sh. Joginder Singh Village- Bhadla, PO- Nihuan Tehsil Khanna, Distt Ludhiana. Smt. Charanjit Kaur W/o Jang Singh Village- Bhadla, PO- Nihuan Tehsil Khanna, Distt Ludhiana.

Terms and conditions: 1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions: 02. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" 03. The particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. 04. The Sale will be done by the undersigned through e-auction platform provided at the Website <https://BAANKNET.com> on 17.10.2025 @ 10:00 AM to 04:00 PM. For detailed terms and conditions of the sale, please refer <https://BAANKNET.com>. 5. Over and above reserve price, Minimum One Bid Amount is Mandatory. Outstanding Charges/bill for electricity, house tax etc shall be borne by auction purchaser.

Statutory Sale Notice Under Rule 9(1) of the SARFAESI Act, 2002

DATE: 23.09.2025

PLACE: LUDHIANA

Authorized Officer - Punjab National Bank (Secured Creditor)

vide Smt deed no 1212 dated 03.01.2002 in the name of Sh. Pawan Kumar S/o Sh. Jagan Nath.

Property 3: Residential property measuring 120.65 Sq yards situated at H No 74 ward no 5, Bhutilla Mohalla, Lehra, Tehsil Lehra, District Sangrur belonging to Smt Nirmala Devi W/o Kedarnath vide transfer deed no 1303 dated 07.12.2015

15.09.2021

Symbolic Possession

Rs. 48,00,000/-

Rs. 4,80,000/-

Rs. 25,000/-

Not Known to Secured Creditor

07.07.2021

Rs. 2,55,03,240.89 as on 01-07-2021 with future

Intt w.e.f. 02-07-2021 & other charges

20.06.2023

Physical Possession

Rs. 1,31,50,000/-

Rs. 13,15,000/-

Rs. 1,00,000/-

Not Known to Secured Creditor

07.04.2021

Rs. 36,51,395.17 as on 31.03.2021 plus further

Interest & other expenses w.e.f. 01.04.2021

26.09.2023

Physical Possession

Rs. 34,70,000

Rs. 3,47,000

Not Known to Secured Creditor

30.07.2016

Rs. 6,08,47,280.83 as on 28.07.2016 plus further

Interest & other expenses w.e.f. 01.07.2016

24.01.2017

Symbolic Possession

Rs. 20,000/-

Rs. 18,00,000/-

Rs. 1,80,000/-

Not Known to Secured Creditor

24.01.2017

Symbolic Possession

Rs. 50,000/-

Not Known to Secured Creditor

07.04.2021

Rs. 36,51,395.17 as on 31.03.2021 plus further

Interest & other expenses w.e.f. 01.04.2021

26.09.2023

Physical Possession

Rs. 34,70,000

Rs. 3,47,000

Not Known to Secured Creditor

30.07.2016

Rs. 6,08,47,280.83 as on 28.07.2016 plus further

Interest & other expenses w.e.f. 01.07.2016

24.01.2017

Symbolic Possession

Rs. 20,000/-

Rs. 18,00,000/-

Rs. 1,80,000/-

Not Known to Secured Creditor

24.01.2017

Symbolic Possession

Rs. 50,000/-

Not Known to Secured Creditor

07.04.2021

Rs. 36,51,395.17 as on 31.03.2021 plus further

Interest & other expenses w.e.f. 01.04.2021

26.09.2023

Physical Possession

Rs. 34,70,000

Rs. 3,47,000

Not Known to Secured Creditor

30.07.2016

Rs. 6,08,47,280.83 as on 28.07.2016 plus further

Interest & other expenses w.e.f. 01.07.2016

24.01.2017

Symbolic Possession

Rs. 20,000/-

Rs. 18,00,000/-

Rs. 1,80,000/-

Not Known to Secured Creditor

24.01.2017

Symbolic Possession

Rs. 50,000/-

Not Known to Secured Creditor

07.04.2021

Rs. 36,51,395.17 as on 31.03.2021 plus further

Interest & other expenses w.e.f. 01.04.2021

26.09.2023

Physical Possession

Rs. 34,70,000

Rs. 3,47,000

Not Known to Secured Creditor

30.07.2016

Rs. 6,08,47,280.83 as on 28.07.2016 plus further

Interest & other expenses w.e.f. 01.07.2016

24.01.2017

Symbolic Possession

Rs. 20,000/-

Rs. 18,00,000/-

Rs. 1,80,000/-

Not Known to Secured Creditor

24.01.2017

Symbolic Possession

Rs. 50,000/-

Not Known to Secured Creditor

07.04.2021

Rs. 36,51,395.17 as on 31.03.2021 plus further

Interest & other expenses w.e.f. 01.04.2021

26.09.2023

Physical Possession

Rs. 34,70,000

Rs. 3,47,000

Not Known to Secured Creditor

30.07.2016

Rs. 6,08,47,280.83 as on 28.07.2016 plus further

Interest & other expenses w.e.f. 01.07.2016

24.01.2017

Symbolic Possession

Rs. 20,000/-

Rs. 18,00,000/-

Rs. 1,80,000/-

Not Known to Secured Creditor

24.01.2017

Symbolic Possession

Rs. 50,000/-

Not Known to Secured Creditor

07.04.2021

Rs. 36,51,395.17 as on 31.03.2021 plus further

Interest & other expenses w.e.f. 01.04.2021

26.09.2023

Physical Possession

Rs. 34,70,000

Rs. 3,47,000

Not Known to Secured Creditor

30.07.2016

Rs. 6,08,47,280.83 as on 28.07.2016 plus further

Interest & other expenses w.e.f. 01.07.2016

24.01.2017

Symbolic Possession

Rs. 20,000/-

Rs. 18,00,000/-

Rs. 1,80,000/-

Not Known to Secured Creditor

24.01.2017

Symbolic Possession

Rs. 50,000/-

Not Known to Secured Creditor

07.04.2021

Rs. 36,51,395.17 as on 31.03.2021 plus further

Interest & other expenses w.e.f. 01.04.2021

26.09.2023

Physical Possession

Rs. 34,70,000

Rs. 3,47,000

Not Known to Secured Creditor

30.07.2016

Rs. 6,08,47,280.83 as on 28.07.2016 plus further

Interest & other expenses w.e.f. 01.07.2016

24.01.2017

Symbolic Possession

Rs. 20,000/-

Rs. 18,00,000/-

Rs. 1,80,000/-

Not Known to Secured Creditor

24.01.2017

Symbolic Possession

Rs. 50,000/-

Not Known to Secured Creditor

07.04.2021

Rs. 36,51,395.17 as on 31.03.2021 plus further

Interest & other expenses w.e.f. 01.04.2021

26.09.2023

Physical Possession

Rs. 34,70,000

Rs. 3,47,000

Not Known to Secured Creditor

30.07.2016

Rs. 6,08,47,280.83 as on 28.07.2016 plus further

ਕਾ ਦੀ ਸਵਾ ਵਿਚ ਮੁਸਕਾਨ ਦੇ ਨਾਲ