

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 **28.08.2025** by the Bank.

Name of the account	Mr. Ranjit Singh S/o Mr. Partap Singh R/o H. No. 540, Ward No. 2, Mohalla Kartar Nagar, Shahkot, Jalandhar, Punjab-144702 Mrs. Neha Chouhan W/o Mr. Ranjit Singh R/o H. No. 540, Ward No. 2, Mohalla New Kartar Nagar, Shahkot, Jalandhar, Punjab-144702. (Borrowers) Mr. Kuldeep Kumar Khuttan S/o Sh. Swarna Ram Khuttan R/o Billi Chahamri, Jalandhar, Punjab-144040. Mr. Manish Kumar S/o Mr. Phoolchand R/o H. no. 31/1, Ward no. 1, Mohalla Azad Nagar, Shahkot, Jalandhar, Punjab-144702. (Guarantors)
Outstanding Amount LAP/018602000211	Rs. 39,52,196/- (and future interest w.e.f 01.07.2025)
Description of the property	Immovable property measuring 27 Marla 5 Sarsai, situated at Saidpur Jhidhi, Tehsil Shahkot, owned by Mrs. Neha Chouhan W/o Mr. Ranjit Singh vide sale deed No. 2021-22/177/1/699 dated 12-08-2021.
Reserve Price	Rs. 65 Lacs (Rupees Sixty Five Lacs Only)
EMD (Earnest Money)	Total EMD (Earnest Money) is 25% of reserve price shall be paid by the successful bidder on 28-08-2025 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. 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 28-08-2025**. The tender will be opened and may be further negotiated on the said date after 11.00 AM in the presence of all the offerers/ 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 Shahkot**. 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/defer/ change the terms & conditions any time before confirmation of sale without assigning any reasons thereof.

DATE: 21.07.2025

AUTHORIZED OFFICER

Capital Small Finance Bank Ltd.

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

Notice under Section 13 (2) of the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002

A notice dated **10.07.2025** under section 13(2) of the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, was sent to the following borrowers & Guarantors which was returned undelivered by postal department and Authorised Officer has reason to believe that Borrower/ Guarantors are avoiding the service of notice as such they are informed by way of public notice about the same.

- (Borrower in LAP) : Mrs. Poonam Duggal** W/o Rajat Duggal @ Rajat Kumar Duggal R/o H. No. 136, Shaheed Bhagat Singh Colony, Jalandhar, Punjab-144008.
- (Borrower in LAP) : Mr. Rajat Duggal** @ Rajat Kumar Duggal S/o Vijay Kumar R/o H. No. 136, Shaheed Bhagat Singh Colony, Grain Market, Jalandhar, Punjab-144008.
- (Guarantor in LAP) : Mr. Rajan Kumar** S/o Ashok Kumar R/o H. No. 20/6, Gulab Devi Road, Shaheed Babu Labh Singh Nagar, Jalandhar, Punjab-144013.

Nature of facility sanctioned/Loan Number	Amount sanctioned	Total outstanding as on date of demand notice (excluding intt. w.e.f 01.07.2025)
LAP/091602000033	Rs. 9,30,000/-	Rs. 8,65,740/-

Primary Security : Equitable mortgage of immovable Property:- All the part and Parcel of Property measuring 2 Marla 76 Sq. Ft. (at Site 490 Sq. Ft.) situated at H. No. W.P.223, Abadi Basti Sheikh, Tehsil and Distt. Jalandhar, owned by Mrs. Poonam Duggal W/o Rajat Duggal vide Sale deed bearing document No. 1178 Dated-13-05-2011.

The Bank, hereby call upon you by this public Notice under section 13 of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 to pay to the bank all the amounts outstanding against you in the books of accounts of the Bank, with its branch at **Salarpur** the Bank from time to time and thereby discharge in full all your liabilities to the Bank within a period of 60 days from the date of this notice, failing which the bank shall at your costs and risks exercise its powers under the Act (Supra) and take all or any of the following measures to recover its secured debt namely:-

- Sale for realizing the secured asset.
- Take-over the management of secured assets including the right to transfer by way of taking possession of the secured assets including the right to transfer by way of sale and realize the secured assets.
- Appoint any person to manage the secured assets.
- Require at any time by notice in writing, any person who may have acquired any of the secured assets from you to pay to the Bank.

Further, please note that in the event Borrower/Guarantor fail to discharge the liability in full within 60 days from the date of publication this notice and the bank takes any action under sub-section 4 of the section 13 of the Act (Supra), Borrower/Guarantor shall further be liable to pay to the Bank all costs, charges and expenses incurred by the Bank in that connection. In case the dues to the Bank are not fully satisfied with the sale proceeds of the secured assets, the Bank shall proceed for the recovery of the balance from you & Guarantors personally and from the other persons liable therefore. This notice is issued without prejudice to the bank's all other rights, remedies and legal recourse available to the Bank.

DATE: 19.07.2025 PLACE : JALANDHAR (AUTHORIZED OFFICER)

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 **07-08-2025** by the Bank.

Name of the account	M/s Suyash Trading Co. , 273 Transport Nagar, Jalandhar through its Partners:- A. Mr. Divayam Wadhawan S/o Mr. Navjeet Rai Wadhawan R/o H. No. 72/3, Near Gurudwara Sahib, Preet Nagar, Ladowali Road, Jalandhar. B. Mrs. Anuradha Wadhawan D/o Mr. Rajwant Rai Wadhawan R/o H. No. 72/3, Near Gurudwara Sahib, Preet Nagar, Ladowali Road, Jalandhar. 2. Mrs. Anuradha Wadhawan D/o Mr. Rajwant Rai Wadhawan R/o H. No. 72/3, Near Gurudwara Sahib, Preet Nagar, Ladowali Road, Jalandhar. 3. Mr. Divayam Wadhawan S/o Mr. Navjeet Rai Wadhawan R/o H. No. 72/3, Near Gurudwara Sahib, Preet Nagar, Ladowali Road, Jalandhar. Mr. Navjeet Rai Wadhawan S/o Rajwant Wadhawan R/o H No. 72/3, Preet Nagar, Ladowali Road, Jalandhar. (Borrowers) (Guarantor)
Outstanding Amount MACHINERY/ 076626000005 ODT/076400000051	1. Rs. 40,55,105/- 2. Rs. 39,18,029/- (and future interest w.e.f 01.07.2025)
Description of the property	Immovable property measuring basement area of 18' X 50' 6" and Khuda Area of 14'-6" X 32' Situated at Plot No. 430-R, Model Town, Jalandhar City Owned by Mr. Navjeet Rai Wadhawan S/o Rajwant Rai Wadhawan vide Sale Deed No. 9726 dated 28.01.2005
Reserve Price	Rs. 33.00 Lacs (Rupees Thirty Three Lacs Only)
EMD (Earnest Money)	Total EMD (Earnest Money) is 25% of reserve price shall be paid by the successful bidder on 07-08-2025 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. 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 07-08-2025**. The tender will be opened and may be further negotiated on the said date after 11.00 AM in the presence of all the offerers/ 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 Near Pathankot Bypass Chowk, Jalandhar**. 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/defer/ change the terms & conditions any time before confirmation of sale without assigning any reasons thereof.

DATE: 19.07.2025

AUTHORIZED OFFICER

Textiles, Address: Hansa Market in Maheswari Street, Tehsil Kotkapura, Distt. Faridkot, Punjab - 151204.	Chand (Borrower/ mortgagor) w/o Kapil Kumar (Guarantor), Address: 1. Jaitu Road, Near Deepe Di Shop, Tehsil Kotkapura, Distt. Faridkot - 151204. Address: 2. House No. 1306, Ward No. 10 (Part 1), Tehsil kotkapura, Distt. Faridkot - 151204.
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Dear Sir/Madam,
REG: NOTICE UNDER SECTION 13(8) OF SARFAESI Act, 2002 READ WITH RULE 8(6) OF THE SECURITY INTEREST (ENFORCEMENT) RULES AS TO INTENDED SALE OF SECURED ASSETS.

Notice is hereby given to you that the below described movable/immovable properties mortgaged/charged to the secured creditor, the symbolic/physical possession has been taken by Authorized Officer on dated 18.07.2018 will be sold on "As is where is", "As is what is", and "whatever there is" basis for recovery of Rs. 16,20,274/- as on 30.06.2017 plus further interest and other charges, less recovery (if any) until payment in full due to the Punjab National Bank as per demand notice dated 28.07.2017 issued u/s 13(2) of the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002. Details of secured assets Intended to be enforced are mentioned below:

All the part & parcel of the property consisting of shop (only ground floor) measuring 9 Sq. Yards, Situated at hansa market in Maheshwari street Tehsil Kotkapura Dist. Faridkot (Punjab) Pin-151204, out of Municipal No. B-6/129 min vide sale deed No. 2825 dated 09.03.2007 in the Name of Kapil Kumar S/o Kaur Chand. Bounded By East: Om Parkash 9'9", West: Raj Kumar 9'9", North: Rasta 8'6", South: Rikhi Ram 8'6".

Please note that as per section 13(8) of the SARFAESI Act, you may redeem the aforesaid secured assets within a period of 30 days by repaying your entire dues. The said subsection 8 of section 13 is reproduced below:

"Where the amount of dues of the secured creditor together with all costs, charges and expenses incurred by him is tendered to the secured creditor at any time before 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 assets, —

(i) the secured assets shall not be transferred by way of lease assignment or sale by the secured creditor; and

(ii) in case, any step has been taken by the secured creditor for transfer by way of lease or assignment or sale of the assets before tendering of such amount under this sub-section, no further step shall be taken by such secured creditor for transfer by way of lease or assignment or sale of such secured assets."

You, addressees are, therefore requested to redeem the aforesaid secured asset within a period of 30 days in pursuance of Section of 13(8) of the SARFAESI Act, read with Rule 8(6)N of the Rules of 2002 by paying aforesaid amounts failing which the above said secured assets will be put on auction and publication of sale notice will take place in pursuance of Rule 9(1) of the Security Interest (Enforcement) Rules as to Sale of Secured Assets

Place: Bathinda

Date: 16.07.2025

AUTHORISED OFFICER

PUNJAB NATIONAL BANK ARMB BATHINDA



