



PUNJAB & SIND BANK
(A Government of India Undertaking)
Branch: HARJINDER NAGAR
KANPUR-208007.
Contact No - 8707344410 / 7888631467
7007895181



E-Mail : K0624@psb.bank.in

Ref : PSB/K0624/ Loan/HL-753/Redemption/01

Dated : 18-07-2026

1. Sh Chetan Pandey S/O Bach Raj Pandey,
R/O 117/K/63, Sarvodaya Nagar,
Kanpur Nagar – 208025

(Borrower)

Also Resident Of

R/O Flat No-102, 1st Floor,
Govind Sai Enclave, Plot No 1287,
Awass Vikas Scheme No – 01, Keshavpuram,
Kalyanpur, Kanpur Nagar – 208017

2. Smt Bhavna Shukla D/O S.P Shukla
R/O – Plot No 134, Radhapuram, Near IIT Kanpur,
Kalyanpur, Kanpur Nagar – 208016

(Co – Borrower)

Also Resident Of

R/O Flat No-102, 1st Floor,
Govind Sai Enclave, Plot No 1287,
Awass Vikas Scheme No – 01, Keshavpuram,
Kalyanpur, Kanpur Nagar – 208017

3. Sh Yash Pandey S/O Bach Raj Pandey,
R/O – Portion No 2, 1st Floor,
Govind Sai Enclave, Plot No 1287,
Awass Vikas Scheme No – 01, Keshavpuram,
Kalyanpur, Kanpur Nagar – 208017

(Guarantor)

Dear Sir/Madam,

Reg.: Notice for redemption in terms of the right vested with you under Section 13(8) of
Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,
2002 ("SARFAESI ACT") read with proviso to rule 8(6) of the Security Interest (Enforcement)
Rules, 2002 in A/C of Sh Chetan Pandey, Branch – Harjinder Nagar, Kanpur Nagar (K0624.





As you are aware that the Authorised Officer of the bank has issued a demand notice under section 13(2) of the SARFAESI ACT on 31-01-2025 as a measure for enforcement of security interest in the secured asset offered by you as security in the subject loan account.

Subsequently, the Authorised Officer while taking further measures under section 13(4) of the Act, took possession of the secured asset on 28-04-2025

As you have failed to discharge your liabilities of the bank, therefore, the undersigned as authorized officer, in exercise of its power under section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 has decided to sell the properties secured assets as described below through E-Auction for realization of debts due to the Bank from above mentioned Borrower & Guarantors.

Your attention is invited to the Section 13(8) of Securitisation 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, in respect of the time available (i.e. 30 days), to redeem the secured assets. Kindly note that your right under section 13(8) will cease from 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 asset.

Details of Sale Notice for Sale of Immovable Property are as under:-

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.

E Auction Date & Time: 29-08-2026 at 11:00 AM to 4 :00 PM

Date of Inspection: 24-08-2026 between 11:00 AM to 4:00 PM

Last Date of BID Submission: 28-08-2026 up to 4 :00 PM

Name of Borrower & Guarantors	Borrower : Sh Chetan Pandey S/O Bach Raj Pandey Co-Borrower : Smt Bhavna Shukla D/O S P Shukla Guarantors : Sh Yash Pandey S/O Bach Raj Pandey
Demand Notice date & Amount	31-01-2025 for Rs 24,46,108.38/- plus future interest and costs from 01-02-2025.
Account Details	Housing Loan in The Name of Chetan Pandey (A/C – 06241200000753)





Total O/S as on 30/06/2026	Rs 27,80,162.38/- as on 30/06/2026
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Details of Properties	MRP (in Rs)				
1. Flat No – 102, 1st Floor, Govind Sai Enclave, built over Plot No 1287, MIG Awas Vikas, Scheme No 01, Keshavpuram, Kalyanpur, Having covered area admeasuring 72.03 square meters, together with undivided share in land admeasuring 18.08 square meter. Deed Details :- Bahi No – 01, Zild No 10604, Page No 367 to 416, Serial No – 8275, Dated 18/12/2017. Boundaries : <table><tr><td>East – H No H/1286</td><td>West – Portion No 101,</td></tr><tr><td>North : Stairs & Lift</td><td>South : OTS, 7.5 mtr wide Road</td></tr></table>	East – H No H/1286	West – Portion No 101,	North : Stairs & Lift	South : OTS, 7.5 mtr wide Road	Rs 34,30,000/- (Thirty four lakh thirty thousand only)
East – H No H/1286	West – Portion No 101,				
North : Stairs & Lift	South : OTS, 7.5 mtr wide Road				

कृते पंजाब एण्ड सिंध बैंक
Punjab & Sind Bank
AUTHORIZED OFFICER
अधिकृत हस्ताक्षर / Auth. Sign.