



LIC HOUSING FINANCE LTD.
SCD 144, Sector 13, Urban Estate, Opp. OPS Vidya
Mandir School, Karnal, Ph.: 0184-2200534, 2200535

**DEMAND NOTICE 13(2)
OF SECURITISATION
ACT 2002**

This Demand Notice is hereby given under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 here in after calling upon the under mentioned Borrowers / Guarantors to repay, the Amounts outstanding for the Credit Facilities granted to them / on their Guarantee, within 60 days from the date of this Notice. If you fail to repay to the **LIC Housing Finance Ltd.** the below mentioned amount with further interest and incidental expenses, costs etc. in terms of this notice u/s 13(2) of the Act, the **LIC Housing Finance Ltd.** will exercise all or any of the rights detailed under Sub-Section (4) of Section 13 and under other applicable provisions of the said Act. You are also put on notice that in terms of sub-section 4 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed below of this notice without obtaining written consent of the **LIC Housing Finance Ltd.** The details of the account and Secured Assets along with Amount Outstanding is given below:-

Name of Borrower and Guarantor	Description of the Secured Assets	NPA Date
		Date of Demand Notice
Loan Account No.: 14015005788 (1) Sh. Som Nath Tagra S/o Sh. Jivan Dass (Applicant), House No. 207, Near Day College of Girls, Model Town, Yamunanagar, Haryana - 135001 (2) Sh. Som Nath Tagra S/o Sh. Jivan Dass (Applicant), House No. 496/1, MCK No. 440/2, Dogra Gate, Near Tara Chand Chaki, Kaitthal, Haryana (3) Sh. Charanjeet S/o Vishesar Dass (Guarantor), House No. 423/12, Ashoka Garden Colony, Kaitthal, Haryana.	Equitable mortgage by deposit of title deed number 968, dated 09.05.2005 in name of Sh. Som Nath Tagra S/o Sh. Jivan Dass over property situated in part and parcel at MCK No. 440/2, House No. 496/1, Dogra Gate, Nr. Tara Chand Chaki, Kaitthal, Haryana, Property area measuring 118 Sq. Yards, hereinafter referred to as secured asset.	01.04.2012
		24.07.2026
		Rs. 14,63,146.31 due as on 05.08.2026 with interest & other charges

The Borrower's attention is invited to provisions of Sub-Section 13 of Act, in respect of time available, to redeem the secured assets.

PLACE: KARNAL
DATE: 21.08.2026

AUTHORISED OFFICER,
LIC HOUSING FINANCE LTD.



LIC HOUSING FINANCE LTD.
SEIYU COMPLEX, 1ST FLOOR, NEAR GURDWARA,
MODEL TOWN JALANDHAR - 144001

**DEMAND NOTICE 13(2)
OF SECURITISATION
ACT 2002**

This Demand Notice is hereby given under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 here in after calling upon the under mentioned Borrowers / Guarantors to repay, the Amounts outstanding for the Credit Facilities granted to them / on their Guarantee, within 60 days from the date of this Notice. If you fail to repay to the **LIC Housing Finance Ltd.** the below mentioned amount with further interest and incidental expenses, costs etc. in terms of this notice u/s 13(2) of the Act, the **LIC Housing Finance Ltd.** will exercise all or any of the rights detailed under Sub-Section (4) of Section 13 and under other applicable provisions of the said Act. You are also put on notice that in terms of sub-section 4 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed below of this notice without obtaining written consent of the **LIC Housing Finance Ltd.** The details of the account and Secured Assets along with Amount Outstanding is given below:-

Name of Borrower and Guarantor	Description of the Secured Assets	NPA Date
		Date of Demand Notice
Loan Account No.: 14501004598 (1) Sh. Ghulam Rasool Nag S/o Late Sh. Lassu Nag (Applicant), Janipur, Opp. Jama Masjid, Ramzanpura, Jammu - 180001 (2) Mohd. Javed Mir (Guarantor), VPO Sarh, Tehsil Mahore, Distt. Udhampur, Jammu - 180001.	Equitable mortgage by deposit of Sale Deed No. 000069 executed on 29/05/1995 over property situated in part and parcel at Khasra No. 1186, Khata No. 599, Khewat No. 47 situated at Bhawani Nagar, Janipura Colony, Jammu, having land area 5-1/2 Marla, hereinafter referred to as secured asset.	10.04.2013
		22.07.2026
		Rs. 10,10,933.97 due as on 05.08.2026 with interest & other charges
Loan Account No.: 14501004638 (1) Sh. Bharat Bhushan S/o Sh. Dhalla Ram (Applicant), Backside Power House, M-Surgapuri, Kotakpura, Punjab - 151204 (2) Sh. Kuldeep Kumar S/o Sh. Bharna Nand (Guarantor), H. No. 1016, Ward No. 7, Faridkot, Punjab (3) Sh. Kuldeep Kumar S/o Sh. Bharna Nand (Guarantor), Q. No. 4, Municipal Colony, Giani Jail Singh Market, Kotakpura, Punjab - 151204.	Equitable mortgage by deposit of title deed number 985, dated 09.07.2003 in name of Sh. Bharat Bhushan S/o Sh. Dhalla Ram over property situated in part and parcel at House No. # Mohalla Surgapuri, Backside Power House, Kotakpura, Punjab - 151204, area measuring 149 Sq. Yards, hereinafter referred to as secured asset.	10.01.2009
		24.07.2026
		Rs. 51,49,808.04 due as on 05.08.2026 with interest & other charges

The Borrower's attention is invited to provisions of Sub-Section 13 of Act, in respect of time available, to redeem the secured assets.

PLACE: Jalandhar
DATE: 21.08.2026

AUTHORISED OFFICER,
LIC HOUSING FINANCE LTD.

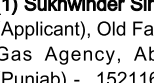


LIC HOUSING FINANCE LTD.
SCF 125, DISTRICT SHOPPING COMPLEX, RANJIT AVENUE,
OPP. AMRITSAR IMPROVEMENT TRUST, AMRITSAR,
PUNJAB-143001, PH.: 0183-2501095

**DEMAND NOTICE 13(2)
OF SECURITISATION
ACT 2002**

This Demand Notice is hereby given under section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (54 of 2002) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 here in after calling upon the under mentioned Borrowers / Guarantors to repay, the Amounts outstanding for the Credit Facilities granted to them / on their Guarantee, within 60 days from the date of this Notice. If you fail to repay to the **LIC Housing Finance Ltd.** the below mentioned amount with further interest and incidental expenses, costs etc. in terms of this notice u/s 13(2) of the Act, the **LIC Housing Finance Ltd.** will exercise all or any of the rights detailed under Sub-Section (4) of Section 13 and under other applicable provisions of the said Act. You are also put on notice that in terms of sub-section 4 of Section 13 you shall not transfer by sale, lease or otherwise the said secured assets detailed below of this notice without obtaining written consent of the **LIC Housing Finance Ltd.** The details of the account and Secured Assets along with Amount Outstanding is given below:-

Name of Borrower and Guarantor	Description of the Secured Assets	NPA Date
		Date of Demand Notice
Loan Account No.: 14506004109 (1) Joginder Singh S/o Basant Singh (Applicant), Street No. 1, Baba Deep Singh Nagar, Abohar, District Fazilka - 152116 (2) Baljit Kaur W/o Joginder Singh (Co-Applicant), Street No. 1, Baba Deep Singh Nagar, Abohar, District Fazilka - 152116 (3) Gokal Chand S/o Munshi Ram (Guarantor), B-9/1023, Sukhera Basti, Abohar, District Fazilka - 152116 (4) Mohinder Singh Chahal S/o Gurdev Singh (Guarantor), Street No. 1, Baba Deep Singh Nagar, Abohar, District Fazilka - 152116 (5) Rajinder Kumar S/o Nathu Ram (Guarantor), Street No. 1, Near Ekjot High School, Abohar, District Fazilka - 152116.	Equitable mortgage by deposit of Title Deed No. 3954 Dated 13.12.2005 over property situated in part and parcel at Khasra No. 277, Killa No. 16/21(0-18), Khewat No. 3575, Khatoni No. 5328, Vakia Baba Deep Singh Nagar, Abohar 2 in the name of Joginder Singh S/o Basant Singh S/o Kesar Singh measuring 4 ½ Marla. Bounded as:- East: Street; West: Hira Singh; North: Rashpal Singh; South: Bhagwan Das hereinafter referred to as secured asset.	10.05.2012
		06.08.2026
		Rs. 15,73,340/- due as on 06.08.2026 with intnt. & other charges
Loan Account No.: 14506006864 (1) Chiman Lal S/o Narain Dass (Applicant), B-IV-559, Street No. 1, Indira Nagari, Abohar, District Fazilka - 152116 (2) Birmla Devi W/o Chiman Lal (Co-Applicant), B-IV-559, Street No. 1, Indira Nagari, Abohar, District Fazilka - 152116 (3) Chiman Lal S/o Narain Das (Applicant - Prop. Address), Old H. No. B-V-29 min, B-IV-559, Street No. 1, Indira Nagari, Abohar, District Fazilka - 152116 (4) Birmla Devi W/o Chiman Lal (Co-Applicant - Prop. Address), Old H. No. B-V-29 min, B-IV-559, Street No. 1, Indira Nagari, Abohar, District Fazilka - 152116.	Equitable mortgage by deposit of Title Deed No. 2414 Dated 28.09.1989 over property situated in part and parcel at House No. B-5-29 Min, Rakba 1442 Sq. Ft., Vakia Indiranagri, Gali No. 1, Abohar in the name of Chiman Lal S/o Narain Dass. Bounded as:- East: Mahalaxmi Cotton, Sham Lal; West: Street. North: Aatam, Parkash, South: Vidya Devi; hereinafter referred to as secured asset.	10.11.2022
		06.08.2026
		Rs. 4,63,031.66 due as on 06.08.2026 with intnt. & other charges
Loan Account No.: 14506005882 (1) Sukhwinder Singh S/o Shingara Singh (Applicant), Old Fazilka Road, Near Mewa Gas Agency, Abohar, Distt. Fazilka (Punjab) - 152116 (2) Sukhwinder Singh S/o Shingara Singh (Applicant), Street No. 8, Nanak Nagri, Near Opp. Grain Market, Abohar (Punjab) - 152116 (3) Madan Mohan S/o Basant Lal (Guarantor), St. No. 16, Nai Abadi, Bari Pouri, Abohar, District Fazilka - 152116 (4) Madan Mohan S/o Basant Lal (Guarantor), 1259, Gali No. 13, Abohar, District Fazilka - 152116 (5) Madan Mohan S/o Basant Lal (Guarantor), New Naveen General Store, Bazar No. 9, Near Ghantaghar, Abohar, District Fazilka - 152116.	Equitable mortgage by deposit of Title Deed No. 3914 Dated 09.12.2005 over property situated in part and parcel at Khewat No. 221, Khatoni No. 309, Khasra No. 548(17-19) measuring 22 Marla Vakia Rakba Abohar-1, situated at Old Fazilka Road, Near Mewa Gas Agency, Abohar in the name of Sukhwinder Singh S/o Shingara Singh S/o Uttam Singh, hereinafter referred to as secured asset.	10.10.2010
		06.08.2026
		Rs. 12,71,677.51 due as on 06.08.2026 with intnt. & other charges



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SCF 125, DISTRICT SHOPPING COMPLEX, RANJIT AVENUE,
OPP. AMRITSAR IMPROVEMENT TRUST, AMRITSAR,
PUNJAB-143001, PH.: 0183-2501095

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Name of Borrower and Guarantor	Description of the Secured Assets	NPA Date
		Date of Demand Notice
Loan Account No.: 14506006959 (1) Luxmi Devi W/o Brij Mohan (Applicant), House No. 993, Street No. 14, Ahuja Colony, Nai Abadi, Abohar, District Fazilka - 152116 (2) Brij Mohan S/o Tara Chand (Co-Applicant), House No. 993, Street No. 14, Ahuja Colony, Nai Abadi, Abohar, District Fazilka - 152116 (3) Luxmi Devi W/o Brij Mohan (Applicant), Street No. 5, Rajiv Nagar, Bhatha Murari Lal, Abohar, District Fazilka - 152116 (4) Brij Mohan S/o Tara Chand (Co-Applicant), Street No. 5, Rajiv Nagar, Bhatha Murari Lal, Abohar, District Fazilka - 152116 (5) Surinder Sharma S/o Naurang Lal Sharma (Guarantor), Street No. 3, Dharam Nagri, Ward No. 13, Abohar, District Fazilka - 152116.	Equitable mortgage by deposit of (A) Title Deed No. 4180 Dated 26.12.2005 over property situated in part and parcel at Khasra No. 256/3(53-10), Khewat No. 747 Min, Khatoni No. 1188 Min, Vakia Rakba Azimgarh on the name of Laxmi Devi W/o Brij Mohan S/o Tara Chand measuring 2 kanal, 00 marla hereinafter referred to as secured asset and (B) Title Deed No. 1709 Dated 23.06.2000 over property situated in part and parcel at Khasra No. 256/3(53-10), Khewat No. 703, Khatoni No. 1156, Vakia Rakba Azimgarh on the name of Brij Mohan S/o Tara Chand S/o Ram Parsad Measuring 3 ¼ Marla. Bounded as:- East: Street; West: Laddu Ram; North: Street. South: Brij Mohan hereinafter referred to as secured asset.	10.11.2013
		06.08.2026
		Rs. 34,76,756.62 due as on 06.08.2026 with intnt. & other charges

The Borrower's attention is invited to provisions of Sub-Section 13 of Act, in respect of time available, to redeem the secured assets.

PLACE: Amritsar
DATE: 21.08.2026

AUTHORISED OFFICER,
LIC HOUSING FINANCE LTD.



**OFFICE OF THE RECOVERY OFFICER-J/I
DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3)**
Ground Floor, SCO 33-34-35, Sector 17-A, Chandigarh - 160017

DEMAND NOTICE
NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961
CANARA BANK
Versus
SMT. ROOPAM JAIN AND OTHER

RC/63/202420-07-2026

To
(CD 1) Smt. Roopam Jain W/o Sh. Arun Kumar Jain, Resident of H. No. B-24/224, Inder Vihar, Chander Nagar, Ludhiana, Punjab.
(CD 2) Sh. Arun Kumar Jain S/o Sh. Shreeparkash Jain, Resident of H. No. B-24/224, Inder Vihar, Chander Nagar, Ludhiana, Punjab.
(CD 3) Sh. Atishay Jain S/o Sh. Shreeparkash Jain, Resident of H. No. B-24/224, Inder Vihar, Chander Nagar, Ludhiana, Punjab.

This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the Presiding Officer, **DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3)** in **OA/1002/2020** an amount of **Rs. 50,47,827.47 (Rupees Fifty Lakhs Forty Seven Thousands Eight Hundred Twenty Seven and Paise Forty Seven only)** along with pendentille and future interest @10.00% Simple Interest Yearly w.e.f. 04.07.2020 till realization and costs of **Rs. 53,000/- (Rs. Fifty Three Thousands only)** has become due against you (Jointly and Severally / Fully / Limited).

2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under.

3. Whereas it has been shown to the satisfaction of Tribunal that it is not possible to serve you in the ordinary way, therefore this notice is given by this publication directing you to put in appearance before this Tribunal on **05.09.2026** at **10:30 A.M.**

4. You are hereby ordered to declare on an affidavit the particulars of your assets on or before the next date of hearing.

5. In addition to the sum aforesaid, you will also be liable to pay:-
(a) Such interests as is payable for the period commencing immediately after this notice of the certificate / execution proceedings.
(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due.

Given under my hand and the seal of the Tribunal, on this date: **20.07.2026**

RECOVERY OFFICER
DEBTS RECOVERY TRIBUNAL CHANDIGARH (DRT 3)





INDIAN OVERSEAS BANK
Bansanwala Bazaar, Jalandhar, Punjab
E-Mail: lob2059@job.bank.in

Date: 19.08.2026

Under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act) read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002 (Rules)

1. Whereas the undersigned being the Authorised Officer of Indian Overseas Bank under SARFAESI Act and in exercise of powers conferred under Section 13(12) read with Rule 3, issued Demand Notice under Section 13(2) of the said Act, calling upon the Borrowers/ mortgagors/ guarantors listed hereunder (here in after referred to as the "said Borrowers"), to repay the amounts mentioned in the Notice, within 60 days from the date of receipt of Notice, as per details given below.

2. The said Notices have been returned undelivered by the postal authorities /have not been duly acknowledged by the borrowers/mortgagors/guarantors."Hence the Bank by way of abundant caution is effecting this publication of the demand Notice. The undersigned has, therefore, caused these Notices to be pasted on the premises of the last known addresses of the said Borrowers/mortgagors/ guarantors as per the said Act. Copies of the said Notices are available with the undersigned and the said Borrowers/ mortgagors/ guarantors, May, if they so desire, collect the said copies from the undersigned on any working day during normal office hours.

3. Against the above background, Notice is hereby given, once again, to said Borrowers/ mortgagors/ guarantors to pay to Indian Overseas Bank, within 60 days from the date of publication of this Notice, the amounts Indicated / payable as given below under the loan & other documents. As Security for due repayment of the loan, the following assets have been Mortgaged to Indian Overseas Bank by the respective parties as below.

Name of the Borrowers/Mortgagors/ Guarantors with address	Description of Secured Assets	Total Dues as on 18.08.26 (In Rs.)*	Date of Demand Notice
(1) Mr. Sukhdev Singh S/o Mr. Ram Singh Permanent Address: Plot No 106, Swaran Park, Village- Gadaipur, Near Tubewell, Jalandhar-Punjab-144004. Communication Address: House No. B IX-701/34, Santokhpura, Tehsil & District Jalandhar, Punjab-144004. Office Address:House No. B IX-701/34, Santokhpura, Tehsil & District Jalandhar, Punjab-144004. (Borrower and Mortgagor)	Residential Property at plot no. 106, Swaran Park, Village-Gadaipur, Jalandhar, measuring 7 Marla (each Marla 272 Sq. ft) and 166 sq. ft. in Khasra no. 25/101, 11/1,26/6,7,8,9,11, 12,13,14,15,20,21,26/2,27/11/5,16, 17,24,25,28/6,4,5,29/11,2, Khewat/Khatuani No. 168/193 as per jamabandi 2014-15 owned by Mr. Sukhdev Singh vide sale deed No 2231 dated 12.07.2012. Boundaries: North: Road, South: Plot No. 103, East: Plot No. 107, West: Plot No. 105	Rs 47,12,927.56	19.08.2026

* payable with further interest at contractual rates/rests as agreed from the date mentioned above till date of payment

4. If the said borrowers/ mortgagors / guarantors fail to make payment to Indian Overseas Bank as aforesaid, then Indian Overseas Bank shall proceed against the above secured assets under Section 13(4) of the SARFAESI Act and Rules entirely at the risks, costs and consequences of the said borrowers/ mortgagors/guarantors.

5. Further, the attention of borrowers/ mortgagors / guarantors is invited to provisions of Sub-section (8) of the Section 13 of the Act, in respect of time available to them to redeem the secured assets.

6. The said Borrowers/ mortgagors / guarantors are prohibited under the SARFAESI Act from transferring the secured assets, whether by way of sale, lease or otherwise without the prior written consent of Indian Overseas Bank. Any person who contravenes or abets contravention of the provisions of the Act or Rules shall be liable for imprisonment and/ or fine as given under Section 29 of the Act.

Date:- 19.08.2026Jalandhar

Authorised Officer: Indian Overseas Bank



INDIAN OVERSEAS BANK
Kahnunaw Road - Batala (1912)
Pin code 143505

Date: 16.07.2026

Under Section 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (SARFAESI Act) read with Rule 3(1) of the Security Interest (Enforcement) Rules, 2002 (Rules)

1. Whereas the undersigned being the Authorised Officer of Indian Overseas Bank under SARFAESI Act and in exercise of powers conferred under Section 13(12) read with Rule 3, issued Demand Notice under Section 13(2) of the said Act, calling upon the Borrowers/ mortgagors/ guarantors listed hereunder (here in after referred to as the "said Borrowers"), to repay the amounts mentioned in the Notice, within 60 days from the date of receipt of Notice, as per details given below.

2. The said Notices have been returned undelivered by the postal authorities /have not been duly acknowledged by the borrowers/mortgagors/guarantors."Hence the Bank by way of abundant caution is effecting this publication of the demand Notice. The undersigned has, therefore, caused these Notices to be pasted on the premises of the last known addresses of the said Borrowers/mortgagors/ guarantors as per the said Act. Copies of the said Notices are available with the undersigned and the said Borrowers/ mortgagors/ guarantors, May, if they so desire, collect the said copies from the undersigned on any working day during normal office hours.

3. Against the above background, Notice is hereby given, once again, to said Borrowers/ mortgagors/ guarantors to pay to Indian Overseas Bank, within 60 days from the date of publication of this Notice, the amounts Indicated / payable as given below under the loan & other documents. As Security for due repayment of the loan, the following assets have been Mortgaged to Indian Overseas Bank by the respective parties as below.

Name of the Borrowers/Mortgagors/ Guarantors with address	Description of Secured Assets	Total Dues as on 15.07.2026 (In Rs.)*	Date of Demand Notice
(1) Shri Surinder Pal Singh (Borrower) S/o Avtar Singh R/o Kartar Avenue, Near Petrol Pump, Kahnunaw Road, Dhupsari, Batala 143505, Dist Gurdaspur	Equitable mortgage of site measuring 19 Ms (karam = 5 ½) with measurements East-74', West 78', South 6 North 74 which is bounded on East easta 18' wide West by Prem Singh south by ownership of Daljit Singh North bu ownership of other min out of khasra no 11R/12(5-10), 11 R/8(2-8),9/1 (2-16) as situated at Kartar Avenue Near petrol Pump Kahnunaw Road Dhupsari Batala Dist Gurdaspur 143505. Extent of site 19.50 marlas, FMV Rs 41.51 lacs, Realisable value Rs 35.25 lacs, Distress value Rs 31.75 lacs dated 11.01.2021 By Er Vikas Mahajan	Rs 15,05,886.73	16.07.2026

* payable with further interest at contractual rates/rests as agreed from the date mentioned above till date of payment

4. If the said borrowers/ mortgagors / guarantors fail to make payment to Indian Overseas Bank as aforesaid, then Indian Overseas Bank shall proceed against the above secured assets under Section 13(4) of the SARFAESI Act and Rules entirely at the risks, costs and consequences of the said borrowers/ mortgagors/guarantors.

5. Further, the attention of borrowers/ mortgagors / guarantors is invited to provisions of Sub-section (8) of the Section 13 of the Act, in respect of time available to them to redeem the secured assets.

6. The said Borrowers/ mortgagors / guarantors are prohibited under the SARFAESI Act from transferring the secured assets, whether by way of sale, lease or otherwise without the prior written consent of Indian Overseas Bank. Any person who contravenes or abets contravention of the provisions of the Act or Rules shall be liable for imprisonment and/ or fine as given under Section 29 of the Act.

Date:- 16.07.2026Batala

Authorised Officer: Indian Overseas Bank



बैंक ऑफ बड़ोदा Bank of Baroda

Region: Regional Office, Ludhiana, Address: BXX-3369, 3rd Floor Sandhu Tower II, Gurdev Nagar, Ferozepur Road, Ludhiana (Punjab- 141001), Contact No: 0161-5127233, Email recovery.ludhiana@bankofbaroda.com

SALE NOTICE FOR SALE OF IMMOVABLE/MOVABLES PROPERTIES
"APPENDIX- IV-A [See proviso to Rule 6 (2) & 8 (6)]"

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 6(2) & 8(6) of the Security Interest (Enforcement) Rules, 2002. Notice is hereby given to the public in general and in particular to the Borrower(s), Mortgagor(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, possession of which has been taken by the Authorized Officer of Bank of Baroda, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" basis for recovery of dues in below mentioned accounts. The details of Borrowers/ Mortgagors/ Guarantors/ Secured Assets/ Dues/ Reserve Price/ e-Auction date & Time, EMD and Bid Increase Amount are mentioned below-

LAST DATE OF SUBMISSION OF EMD: 28.09.2026 BY 5:00 P.M.

MODE OF PAYMENT OF EMD: RTGS/ NEFT

DATE AND TIME OF COMMENCEMENT OF E-AUCTION: 28.09.2026 FROM 02:00 P.M. TO 06:00 P.M.

Sr. No.	Name & address of Borrower(s)/ Guarantor(s) /Mortgagor(s)	Detailed description of the immovable property with known encumbrances, if any	Total Dues, (Excluding Interest & Other Charges)	Status of Possession under SARFAESI	Property inspection date & Time	Branch Manager & Authorised Officer	Reserve Price EMD Amt. Bid Increase Amt.
(1)	BRS Nagar Ludhiana Branch (1) Mr. Rajiv Kumar s/o Jatinder Kumar (Borrower) H. No. 1084/2 st no. 1 Manohar Nagar Dhuri Line Miller Ganj Ludhiana.	Land and building measuring 55 sq yd + 25 sq yd (80 sq yd) compromised khasra no 552,khata no 1459/183 as per jamabandi 2008-2009 situated at village Daba, Hadbast No 262/Mad colony Teh & Dist Ludhiana as per sale deed wasika no 2019/20103/13634 dated 14.06.2019 standing in name of Smt. Kanta Rani W/o Sh. Jatinder Kumar	Rs. 20,12,112.76/-	Physical	10.09.2026 Before taking prior appointment	Mr. Varun 752709825 Mr. Palvinder Singh 9417329412	Rs. 14,63,700/- Rs. 1,46,370/- Rs. 10,000/-
(2)	Ms. Kanta Rani W/o Jatinder Kumar (Borrower) H. No. 1084/2 st no. 1 Manohar Nagar Dhuri Line Miller Ganj Ludhiana.						
(3)	Mr. Jasvir Singh S/o Sarbjit Singh (Guarantor) H. No. 5574 st no. 3 Gobind Nagar ShimlaPuri Miller Ganj Ludhiana						

For detailed terms and conditions of sale, please refer to the link provided in <https://www.bankofbaroda.in/e-auction.htm> and <https://ebkray.in>. Also, perspective bidders may contact the Branch Manager or Authorized Officer as per the Contact numbers provided above. Other terms and conditions: (a) Property is in Symbolic Possession and Bidder is purchasing the property in symbolic possession at his/own risk & responsibility. (b) Bank will hand over the possession of property symbolically only and Successful Auction bidder/purchaser will not claim physical possession from the Bank. (c) Bank will not be responsible or duty bound for handing over of physical possession. (d) Successful Auction Purchaser will not be entitled to claim any interest, in any case of return of money. (e) Successful Auction Purchaser has to submit the Declaration Cum Undertaking confirming the above terms & condition immediately after e-Auction. (f) Subsequent to sale if successful bidder fails to submit Declaration Cum Undertaking, the bid EMD amount will be forfeited. **SCAN HERE - For detailed terms & conditions.**

IT MAY BE TREATED AS STATUTORY 30/15 DAYS SALE NOTICE UNDER THE SARFAESI ACT 2002



Date: 20.08.2026

Place: Ludhiana

Authorized Officer: Bank of Baroda

HC denies relief to eatery over banned analogue paneer

'POETIC JUSTICE'

Mumbai: In a swift dose of "poetic justice", the Bombay High Court on Friday refused urgent relief to a Thane eatery facing regulatory action for serving banned analogue paneer, ruling that the establishment must now digest the same suffering it served to unsuspecting customers through "rotten" food.

Refusing to stay the suspension of the licence of 'Udupi Swaad', a bench of Acting Chief Justice Ravindra Ghuge and Justice Gautam Ankhad firmly turned down the restaurant's plea against the Maharashtra Food and Drug Administration (FDA).

"You need to suffer first as you have made people suffer by eating this. This is poetic justice. We will take a different strict view this time," the bench said dismissing the hotel's contention that the FDA ought to have issued an improve-

ment notice before taking action.

Earlier this month, the Maharashtra govt banned the manufacture and sale of analogue or non-dairy paneer for one year over public health concerns and widespread violations of food safety norms. As per a government order, offenders could face life imprisonment and a minimum fine of Rs 10 lakh in cases where consumption of unsafe food results in death.

Analogue paneer is a non-dairy substitute made using vegetable oils, starches, emulsifiers and other additives instead of milk fat. It

is cheaper to produce than conventional paneer and generally contains lower protein levels.

The eatery had filed a petition in the HC against the Aug 11 order of the FDA suspending its licence after it was found that it had been serving customers the banned analogue paneer.

In its plea, the restaurant said the FDA ought to have first issued them an improvement notice. The court, which has time and again pulled up the FDA for its drastic action against eateries and hotels, on Friday, however, noted that the petitioner hotel needs to suffer.

The petitioner restaurant assured the court that it would not use analogue paneer again.

The bench, however, did not relent and said a customer has the right to know what he or she is consuming. ¶¶

Rahul defamation: Complainant gets final chance to move HC

Sultanpur (UP): A court here on Friday gave a final opportunity to the complainant in a defamation case against Congress MP **Rahul Gandhi** to approach the Allahabad High Court against an order related