

BO: ARMB Muzaffarnagar (828400), PNB Circle Office Building, Commercial Plot No. 1, Shakuntalam Yojna,
UP Awas and Vikas Parishad, Muzaffarnagar. UP. 251001.
e-mail: bo828400@pnb.bank.in

Date: 17.09.2026

S. No.	Name	Address of Borrower/Mobile No. /Address of Guarantor
1.	M/s NAVYA Creation (Prop. Late Ashok Kumar s/o Bhagwan Das)	Address: 2 nd Floor, Lal Singh Market, Jhansi Ki Rani, Muzaffarnagar. 251001 Mobile No. 9997057942 Also at: H No 33, Imam Bara, Premपुरी, Muzaffarnagar. 251001
2.	Smt Preeti Bhagat w/o Sh. Honey Bhagat (Guarantor/Mortgagaor)	Address: 829/1, Pachenda Road, Mohalla Adarsh Colony, Behind Shekhar Nursing Home, Muzaffarnagar. 251001 Mobile No. 9997057942 Also at: H No 33, Imam Bara, Premपुरी, Muzaffarnagar. 251001
3.	Smt Sushma Bhagat w/o Late Sh Ashok Bhagat	Address: 829/1, Pachenda Road, Mohalla Adarsh Colony, Behind Shekhar Nursing Home, Muzaffarnagar. 251001 Mobile No. 9997057942
4	Sh Honey Bhagat s/o Late Sh Ashok Bhagat	Address: 829/1, Pachenda Road, Mohalla Adarsh Colony, Behind Shekhar Nursing Home, Muzaffarnagar. 251001 Mobile No. 9997057942
5	Ms Sonia Kalra D/o Late Sh Ashok Kumar	Address: 829/1, Pachenda Road, Mohalla Adarsh Colony, Behind Shekhar Nursing Home, Muzaffarnagar. 251001 Mobile No. 9997057942
6	Ms Monika Bhatia D/o Late Sh Ashok Kumar	Address: 829/1, Pachenda Road, Mohalla Adarsh Colony, Behind Shekhar Nursing Home, Muzaffarnagar. 251001 Mobile No. 9997057942

Appendix – IV-A

[See Proviso to rule 8 (6) SARFAESI,2002]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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.

Notice is hereby given to the public in general and in particular to the Borrower(s) and Guarantor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the Symbolic Possession of which has been taken by the Authorized Officer of the Bank/Secured Creditor, will be sold on "As is Where is", As is What is" and Whatever there is", for recovery of amount due to the secured creditor from above mentioned Borrower (s) and guarantor (s) on the date as mentioned in the table herein below. The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Sr No	Branch BO: Muzaffarnagar Civil Lines SOL ID: 068910	Description of the movable & immovable property Mortgaged/ Owner's Name of (mortgagers of property (ies)	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002 B) Outstanding Amount as per Demand Notice u/s 13(2) of SARFAESI Act 2002	a) Reserve Price (Rs. in Lakh)	Date/ Time of E- Auction	Details of the encumbrances known to the secured creditor s
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	Account Name		C) Present Outstanding as on 31.08.2026 D) Possession Date u/s 13(4) of SARFAESI ACT 2002 E) Nature of Possession Symbolic/Physical/ Constructive	b) EMD		
	Name & Address of Borrower/ Guarantors			c) Bid Increase Amount		
1.	1. M/s NAVYA Creation (Prop. Late Ashok Kumar s/o Bhagwan Das) 2. Smt Preeti Bhagat w/o Sh. Honey Bhagat (Guarantor/Mortgag aor) 3. Smt Sushma Bhagat w/o Late Sh Ashok Bhagat 4. Sh Honey Bhagat s/o Late Sh Ashok Bhagat 5. Ms Sonia Kalra D/o Late Sh Ashok Kumar 6. Ms Monika Bhatia D/o Late Sh Ashok Kumar (S. No. 3,4,5 & 6 referred here in above are the legal heirs/ legal representatives of the deceased entitled to the scheduled property and therefore you are liable to pay the dues of the deceased to the Bank.) Address: As mentioned above	Residential property in the name of Late Sh. Ashok Bhagat and Smt. Preeti Bhagat, situated at Khasra No. 1329, Mohalla Adarsh Colony Sarwat, District Muzaffarnagar, UP. Measuring 97.02 Sq. Yards. standing vide Sale Deed No. 10897 dated 26.11.2015 Bahi No. 1, Jild No. 9302 pages no. 157-188 registered at Sub-Registrar Muzaffarnagar, Uttar Pradesh. Boundaries as per Sale Deed: East: Road 10 ft wide West: House of Sh Randhir Singh Latiyan North: House of Hemant (first party) South: House of Hemant (first party)	A) 21.07.2025 B) Rs. 70,19,251.72 as on 30.06.2025 + further Interest and other charges if any C) Rs. 78,94,289.30 + further interest w.e.f. 01/09/2026 + Legal & other expenses D) 07.11.2025 E) Symbolic Possession	a) Rs. 45.00 Lakh b) Rs. 4.50 Lakh c) Rs 0.50 Lakh	06.10.2026 From 11:00 AM to 04:00 PM	Not known any



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TERMS & CONDITIONS OF E-AUCTION SALE

The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions:

1. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"
2. The particulars of Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement, or omission in this proclamation.
3. The Sale will be done by the undersigned through e-auction platform provided at the Website <https://baanknet.com> on **06.10.2026 @ 11.00 AM to 04:00 PM.**
4. For detailed term and conditions of the sale, please refer <https://baanknet.com>

For Punjab National Bank

प्रकृते पंजाब नैशनल बैंक
For Punjab National Bank

प्राधिकृत अधिकारी / Authorized Officer
परिसंयति पुस्तकालय, मुजफ्फरनगर
Authorized Officer

Date: 17.09.2026
Place: Muzaffarnagar