पंजाब एंड सिंध बैंक
(भारत सरकार का उपक्रम)
शाखा- एस आर अलीगढ़
अप्सरा टॉकीज कम्पाउण्ड
अलीगढ़-202001
दूरभाष :8630269413
ई-मेल: a0398@psb.co.in

PUNJAB & SIND BANK
(A Government Of India Undertaking)
B.O- S.R ALIGARH
Apsara talkies compound,
Subhas Road, Aligarh- 202001
Phone: 8630269413
E-mail:a0398@psb.co.in

POSSESSION NOTICE

Under Rule 8(1) of Security Interest (Enforcement) Rules, 2002

Whereas, the undersigned being the authorized officer of the **PUNJAB & SIND BANK, SUBHASH ROAD BRANCH, ALIGARH** under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security interest Act. 2002 (Act No. 54 of 2002) and in exercise of powers conferred under section 13 (12) read with rule 3 of the Security Interest (Enforcement) Rules, 2002 issued a demand notice dated-11.01.2024 calling upon the borrower and guarantor **1- M/s Al-Hamdo Scrap Traders through its Proprietor Mr. Shakeel son of Mohd. Ansar, House No.567, Sarai Miyan, Delhi Gate, koil Aligarh and 2- Smt. Gando wife of Ansar resident of House No.718, Sarai Miyan, Delhi Gate, Aligarh (GUARANTOR)** to repay the amount mentioned in the notice being on Rs.27,51,359.32 as on 31.12.2023 plus further interest, cost, charges and expenses within 60 days from the date of receipt of the said notice with future interest and incidental charges less recovery, if any. The Equitable Mortgage property is owned by **Smt. Gando wife of Ansar resident of House No.718, Sarai Miyan, Delhi Gate, Aligarh.**

The borrowers having failed to repay the amount, notice is hereby given to the borrower/Guarantor and the public in general that the undersigned has taken possession of the property described herein below in exercise of powers conferred on him/her under section 13(4) of the said Act read with rule 8 & 9 of the Security interest (Enforcement) Rules, 2002 on this .19th...day. March month of the year Two Thousand and Twenty Four

The borrower/Guarantor in particular and the public in general is hereby cautioned not to deal with the property any dealing with the property will be subject to the charge of the **PUNJAB & SIND BANK B/OSUBHASH ROAD, ALIGARH** for an amount of Rs.27,51,359.32 as on 31.12.2023 plus further interest, cost, charges and expenses, less recovery if any.

The borrower's attention is invited to provisions of sub-section (8) of section 13 of the Act, in respect of time available, to redeem the secured assets.

Description of Immovable Property

Details of the property mortgaged: Residential House Property bearing Nagar Nigam No.10/567 having an area-62q.Yards or 51.84sq.Mtr.situated at Mohalla Sarai Miyan, Pargana and Tehsil-Koil, Aligarh.

Property bounded as:

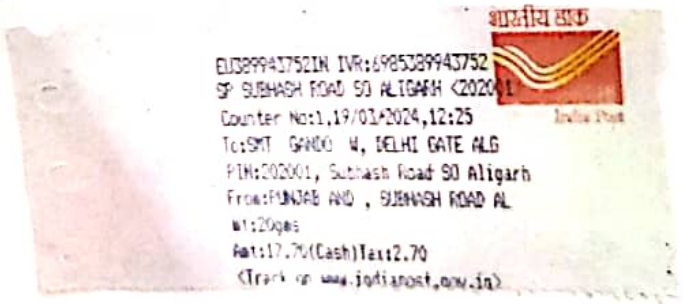
North: Measuring this side 43 Feet 4 Inch then House of Ram Babu now House of Rais and others,
South: Measuring this side 42 Feet 9 Inch, House of Nandram now Bhura,
East: Measuring this side 12 Feet 4 Inch, Rasta 25 Feet Wide,
West: Measuring this side 13 Feet 7 Inch House of Phool chandra Wala now House of Bhura.

Place: Aligarh
Date: 19/03/2024

Authorised Officer
PUNJAB & SIND BANK

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PANKAJ KUMAR SHARMA
(Chartered Engineer, M.I.O.V., M.I.O.E.)
Mob.-989-789-4791
Email : pankaj11169@gmail.com
• Valuations for Banks & I.T. Deptt. (Reg.-7, Catg.-A, Yr.- 2005-06) • Architecture & Interiors
• Valuer of Canara Bank, S B I, B O B, U B I, O B C, B O M, SIDBI, G B A
Office : INNOVATIVE HOMZ, Kuber Abode, HIG-B-96, Swarn Jayanti Nagar, Ramghat Road, Aligarh.

Format - C

TO,
THE BRANCH MANAGER,
PUNJAB AND SIND BANK, SUBHASH ROAD BR, ALIGARH .

VALUATION REPORT (IN RESPECT OF LAND/BUILDING)

I	GENERAL		
1.	Purpose for which the valuation is made		To Evaluate the Sale Value of Property
2.	a)	Date of Inspection	27-11-2018
	b)	Date on which the valuation is made	27-11-2018
3.	List of documents produced for perusal		
	(i)	Original/Photocopy of	Sale-deed - 1no.
	(ii)	Original/Photocopy of	-
4. (i)	Name of owner/seller/purchaser and his/ their address with Phone no. (details of share of each purchaser in case of joint ownership)		Smt. Gendo W/o Mr. Ansar
5.	Brief description of the property		A Triple story (include Basement) residential building covered with RCC roof having plot area of 51.84 sqmt. or 62.00 sqyd. situated at H.No.- 10/567, Moh.- Sarai Miyan, Shaher, At Jangal Garhi Road, Near Shanti Niketan A.D.A. Colony, Tehsil - Koil, Aligarh.
6.	Sale-Deed/Lease-Deed Details of Property		Bahi-I, Jild-1397,Page-199/222, Sr.no.-5250,Dt. 31-8-05
7.	Location of property		
	a)	Plot No. / Survey No. /Door No.	H.No.- 10/567,
	b)	T.S. No. / Village	Moh.- Sarai Miyan, Shaher, at Jangal Garhi Road,
	c)	Ward / Taluka	Near Shanti Niketan A.D.A. Colony,
	d)	Mandal / District	Aligarh.
8.	Latitude and Longitude of property		27.887656, 78.071076
9.	City / Town		City
	Residential area		Yes
	Commercial area		No
	Industrial area		No
10.	Classfication of the area		
	i)	High / Middle / Poor	Middle
	ii)	Urban / Semi Urban / Rural	Urban
11.	Coming under Corporation limit/Municipality		Under the limit of Nagar Nigam, Aligarh.

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12.	Whether covered under any State / Central Govt. enactments (e.g urban land Ceiling Act) or notified under agency area/ scheduled / cantonment area		N.A.	
13.	In case it is agricultural land, any conversion to house site plots is contemplated ?		Property is situated in Moh.- Sarai Miyan, Shaher, at Jangal Garhi Road, which is surrounded by Residential Houses, etc.	
14.	Boundaries of the property			
		As per Sale-deed	As per Actuals	
	North	H/o Rais	Private Rasta Then H/o Rais	
	South	Land of Bhura	H/o Hazi Muveen	
	East	25' Wd Road	Jangal Garhi Road	
	West	Land of Bhura	H/o Hazi Muveen	
	Area	51.81 sqmts. or 62.00 sqyd.	51.81 sqmts. or 62.00 sqyd.	
15.	Dimensions of the site		As per Sale-deed (A)	Actuals (B)
		North	43'4"	43'4"
		South	42'9"	42'9"
		East	12'4"	12'4"
		West	13'7"	13'7"
16.	Extent of the site		51.81 sqmts. or 62.00 sqyd.	
17.	Extent of the site considered for valuation (least of 14A & 14B)		51.81 sqmts. or 62.00 sqyd.	
18.	Whether occupied by the owner/ tenant? If occupied by tenant,since how long? Rent received per month.		Owner's Occupied	
II.	CHARACTERSTICS OF THE SITE			
1.	Classification of locality		Locality around is Medium Class	
2.	Development of surrounding areas		Surrounding area is developed with Road & Light facility	
3.	Possibility of frequent flooding / submerging		No.	
4.	Feasibility to the Civic amenities like School,Hospital,Bus Stop, Market etc		All are within 2.0 Km.	
5.	Level of land with topographical condiditons		Levelled Land	
6.	Shape of Land		Rectangular Shape	
7.	Type of use to which it can be put		Residential Use	
8.	Any usage restriction		Residential	
9.	Is plot in town planning aproved layout?		No	
10.	Corner plot or intermittent plot?		Intermittent Plot	
11.	Road facilities		At Jangal Garhi Road	
12.	Type of road available at present		Cemented Road	
13.	Width of road-below or more than 20ft.		25 ft. wd Road	
14.	Is it a Land - Locked land		N.A.	
15.	Water potentiality		Water is available	

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16.	Underground sewerage system	N.A.	
17.	Is power supply available at the site?	Yes	
18.	Advantages of the site		
	1.	At Jangal Garhi Road	
	2.	Near Shanti Niketan A.D.A. Colony	
19	Special remarks, If any, like land use as per local authority/muncipality/threat of acquisitinn of land for public service purpose, road widening or applicability of CRZ provisions etc.		
	Part - A -Valuation of land		
		As per G.L.R.	As per P.M.R.
1.	Total extent of the plot	51.84 sqmts.	62.00 sqyds.
2.	Rate of Land	15,000/- per sqmts.	27,000/- per sqyds.
3.	Estimated value of land	51.84 x 15,000/- = Rs. 7,78,000/-	62.00 x 27,000/- Rs. 16,74,000/-
	Part - B -Valuation of building		
1.	Building approval from Compitent authority	N.A.	
2.	Technical details of the building		
a)	Type of building (Residential /Commercial / Industrial)	Residential	
b)	Type of const. (Load bearing/ RCC/Steel Framed)	Load Bearing walls st.	
c)	Year of construciton		
	Basement	2012	
	Ground Floor	2012	
	1st. Floor	2012	
	2nd. Floor	-	
d)	Number of floors	Three	
e)	Height of each floor including basement, If any		
	Basement	9'	
	Ground Floor	11'	
	1st. Floor	10'	
	2nd. Floor		
f)	Plinth area floor-wise (in sqft.)		
	Plinth area of Basement	338.00 sqfts.	
	Plinth area of Ground Floor	558.00 sqfts.	
	Plinth area of 1st. Floor	558.00 sqfts.	
	Plinth area of 2nd. Floor	-	
g)	Condition of the building		
	i) Exterior- Excellent, Good, Normal, Poor	Normal	
	ii) Interior - Excellent, Good, Normal, Poor	Normal	

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Specifications of construction (floors-wise) in respect of

Description	Found--ation	Super St.	Doors & Windows	Finish	Flooring	Roof	Special Finish/work
Gr. Floor	Spread	9" th. b'wall	Wooden Door	Distemper	C.C. floor	RCC roof	N.A.
Ground Floor	Spread	9" th. b'wall	Wooden Door	Distemper	White Stone floor	RCC roof	P.O.P.
1st Floor	-	9" th. b'wall	Wooden Door	Distemper	Tiles floor	RCC roof	N.A.
2nd Floor	-	-	-	-	-	-	-

2.	**Compound Wall**	
	Height	N.A.
	Length	N.A.
	Type of construction	N.A.
3.	**Electrical Installation**	
	Type of wiring	Conduit
	Class of fittings (Superior / Ordinary / Poor)	Ordinary
	Number of light points	N.A.
	Fan Points	N.A.
	Spare plug points	N.A.
	Any other item	N.A.
4.	**Plumbing Installation**	
	a) No. of water closets and their type	N.A.
	b) No. wash basins	N.A.
	c) No. of urinals, bath tubs	N.A.
	d) Water meters, taps etc.	N.A.
	e) Any other fixtures	N.A.

Details of Valuation

S.No.	Particulrs of Item	Plinth Area	Roof Height	Age & Estimated Age of Bldg (yrs.)	Estimated replacement rate of construction (Rs.)	Replacement cost (Rs.)	Depriciation (%)	Net Value after Depriciation Rs.
1.	L.Gr. floor	338.00	9'	6/75	1200.00	4,06,000/-	Nil	4,06,000/-
2.	Gr Floor	558.00	11'	6/75	1,200.00	6,70,000/-	Nil	6,70,000/-
3.	Gr Floor	558.00	10'	6/65	1,150.00	6,42,000/-	Nil	6,42,000/-
4.	1st floor	-	-	-	-	-	-	-
5.	2nd floor	-	-	-	-	-	-	-
	Total (Say)							17,18,000/-

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	Part - C (Extra Items)	(Amount In Rs.)
1.	Portico	N.A.
2.	Ornamental front door,	N.A.
3.	Sit out / Verandah with steel grills	N.A.
4.	Overhead water tank	15,000/-
5	Extra steel / collapsible gates	N.A.
	Total	15,000/-
	Part --D (Amenities)	(Amount In Rs.)
1.	Wardrobes	N.A.
2.	Glazed tiles	N.A.
3	Extra sinks and bath tub	N.A.
4	Marble / ceremic tiles flooring	N.A.
5.	Interior decorations	N.A.
6	Architectural elevation works	N.A.
7	Paneling works	N.A.
8.	Aluminium works	N.A.
9.	Aluminium hand rails	N.A.
10.	False ceiling	N.A.
	Total	N.A.
	Part --E (Miscellaneous)	Amount In Rs.)
1.	Seperate toilet room	N.A.
2.	Seperate lumber room	N.A.
3.	Seperate water tank / sump	N.A.
4.	Trees, gardening	N.A.
5.	Other Works (if any)	N.A.
	Total	N.A.
	Part --F (Services)	(Amount In Rs.)
1.	Water supply arrangments	5,000/-
2.	Drainage arrangments	15,000/-
3.	Compound wall	N.A.
4.	C.B. deposits, fittings etc.	15,000/-
5	Pavement	N.A.
	Total	35,000/-

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Total abstract of the entire property

	Details	As per G.L.R (Rs.)	As per P.M.R (Rs.)
Part - A	Land	Rs. 7,78,000/-	Rs. 16,74,000/-
Part - B	Building	Rs. 16,22,000/-	Rs. 17,18,000/-
Part - C	Extra items	Rs. 15,000/-	Rs. 15,000/-
Part - D	Amenities	N.A.	N.A.
Part - E	Miscellaneous	N.A.	N.A.
Part - F	Services	Rs. 35,000/-	Rs. 35,000/-
	Total	Rs. 23,35,000/-	Rs. 34,42,000/-

(Valuation: Here the approved valuer should discuss in detail his approach to valuation of property and indicate how the value has been arrived at, supported by necessary calculations, Also such aspects as I) Salability II) Likely rental values in future and III) Any likely income it may generate, amy be discussed).

As a result of my appraisal and analysis, it is may considered openion that

(i)	The present market value of the above property in prevailing conditon with aforesaid sepecifications	Rs. 34,42,000/-
(ii)	The Reliazable Sale value = 90% of Fair Market Value	Rs. 30,98,000/-
(iii)	The Distress Sale value = 85% of Fair Value	Rs. 29,26,000/-
The undersigned has inspected the property detailed in the Valuation Report		Dt:- 27-11-2018

Signature

(Name and Official Seal
of the Approved Valuer)

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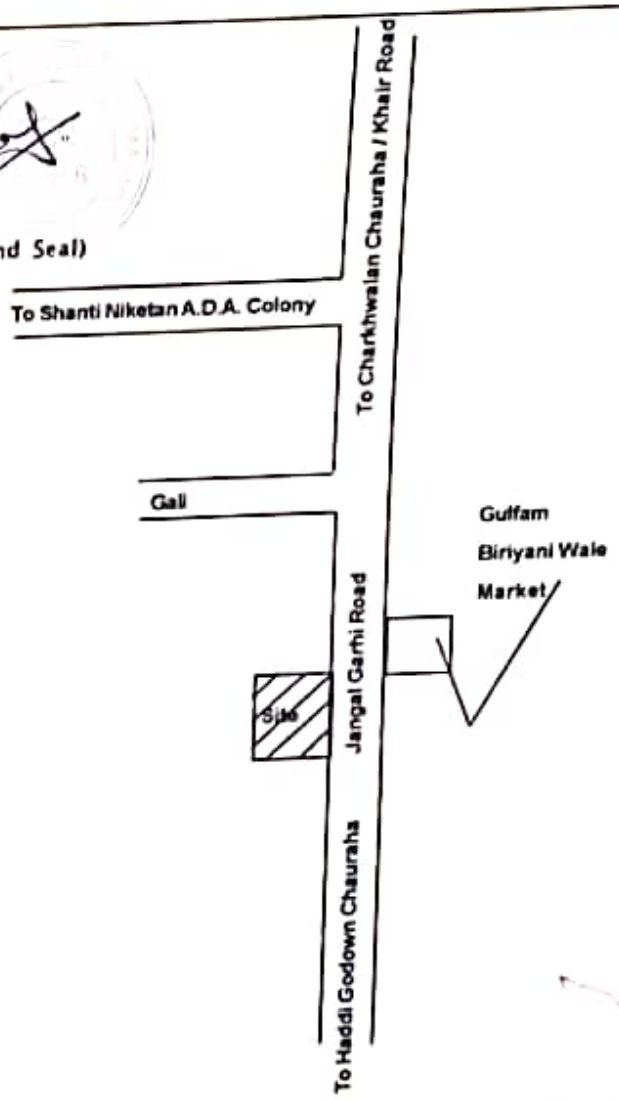
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DECLARATION FROM VALUERS

	I herely declare that -
a	The information furnished in my valuation report date 27-11-2018 is true and correct to the best of my knowledge and belief and the made an impartial and true valuation of the property.
b	I have no direct or indirect interest in the property valued.
c	I have persinally inspected the property on 27-11-2018
d	The work is not subcontracted to any other valuer and carried out by myself.
e	I have not been convicted of any offence and sentensed to a term of imprisonment.
f	I have not been found guilty of misconduct in my professional capacity.
g	I have read the Handbook on Policy, Standards and procedure for Real Estate Valuation, 2011 of the IBA and this report is in conformity to the "Standards" enshrined for valuaton in the Part- B of the above handbook to the best of my ability.
h	I abide by the Code of Conduct for empanelment of valuer in the Bank.
i	I am registered under Section 34 AB of the Wealth Tax Act, 1957.
j	I am the proprietor / partner / authorized official of the firm / company, who is competent to sign this valuation report.

Date: 27-11-2018
Place: Aligarh

Signature
(Name of the Approved Valuer and Seal)



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फार्म सं / Form No. 342

श्री श्री लक्ष्मीनारायण जी की जय ॥

फार्म सं / Form No. 342

पंजाब एण्ड सिंध बैंक
Punjab & Sind Bank
پنجاب اینڈ سند بینک

(भारत सरकार का उपक्रम / A Govt. of India Undertaking)

शाखा/Branch S.R. Aligarh

दिनांक/Date 13/12/18

To प्रबन्धक पंजाब एण्ड सिंध बैंक
Chief Manager, Punjab & Sind Bank
Gurgaon

Dear Sir,

आपको सूचित किया जाता है कि हमने ऋण की स्वीकृति दे दी है, जिसका विवरण इस प्रकार है –
This is to advise that we have sanctioned the loan and its particulars are given hereunder:

13-2480

भवदीय/Yours faithfully

शाखा प्रबन्धक/ Branch Manager

क्रम सं S.No 1	दिनांक Date 2	पार्टी का नाम और साख Name of the party & worth 3	ऋण की राशि Amount of Advance 4	ब्याज की दर Rate of Interest 5	प्रतिभूति का स्वरूप Nature of Security 6
MCP 157/18 MCP 157/18	17/12/18	M/S Al Hamdo Scrap Traders Prop. Shakeel R/O 567 Sarai Mirjan Delhi gate Koil Aligarh Rs. 20,00,000/-	Rs. 20,00,000/-	MCLR + 2.25 = 11.05%	E/M of Property RV Rs. 30,97,000/-

मार्जिन Margin 7	गारन्टीकर्ता और साख Guarantor & Worth 8	चुकौती कार्यक्रम Repayment Programme 9	पूर्ण विवरण व मूल्य दर्शाती हुई अतिरिक्त प्रतिभूति Additional Security giving full particulars & value thereof 10	टिप्पणी REMARKS 11
35%	1) Gendo Begum w/o Mohd Ansari Rs. 32,68,000/- 2) Mohd Ansari S/o Ibraheem Rs. 1650000/-	On Demand	Hypothication of Iron Scraps	PSB VYAPAR Scheme

LTI of Mohd Ansari

M/s Al-Hamdo Scrap Traders
Shakeel
Prop

LTI of Gendo Begum

अग्रिम का स्वरूप और वर्गीकरण / NATURE & CLASSIFICATION OF ADVANCE

(i) अपरिहार्य अपेक्षाएं/ Ind. requirements

(ii) विशेष अनुदेश यदि हो तो/ Special instructions if any

Shakeel

शाखा प्रबन्धक
BRANCH MANAGER

BRPH-2018

Shakeel

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