



# हरियाणा ग्रामीण बैंक

## HARYANA GRAMIN BANK

Scheduled Bank Owned by Government

First Floor, SCO 219, Sec 14, Panchkula

Regional Office : Panchkula

### PROCLAMATION OF SALE

Whereas under section 13(2) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, a notice dated **20-09-2025** for the recovery of sum of **Rs 56,49,168.11 (Rupees Fifty-Six lakh Forty Nine thousand One hundred Sixty Eight and paise Eleven only)** as on **18-09-2025** with further interest from 19-09-2025 and incidental expenses, other costs less recovery, if any, until payment in full from Kuldeep Yadav S/O Sh. Om Parkash R/O 1143, near shopping Centre, Sector 21 Gurgaon-122001 (hereinafter referred to as 'the borrower') was issued.

**And whereas the secured assets mentioned in the schedule were taken in possession.**

Whereas the sale of secured asset is to be made to recover the secured debt.

And whereas on the **28th day of February 2026 (the date fixed for the sale)**, there will be due under the secured debt, a sum of **Rs 56,49,168.11 (Rupees Fifty-Six lakh Forty Nine thousand One hundred Sixty Eight and paise Eleven only)** as on **18-09-2025** with further interest from 19-09-2025 and incidental expenses, other costs less recovery, if any, until payment in full.

Notice is hereby given that, in the absence of any postponement/discontinuance of the sale, the said property shall be sold by public auction at **01.00 PM on the 28th day of February 2026 at Haryana Gramin Bank, Regional Office, Panchkula.**

**Earnest Money Deposit of Rs 27,45,000/- (10% of Reserve Price) shall be paid by DD in favour of Haryana Gramin Bank.**

The sale will be of the property of the borrower above named and the liabilities and claims attaching to the said property, so far as they have been ascertained, are those specified in the Schedule against each lot.

The property will be put up for sale in the lots specified in the Schedule. If the amount to be realized by sale is satisfied by the sale of a portion of the property, the sale shall be immediately stopped with respect to the remainder. The sale will also be stopped if, before any lot is knocked down, amount due as aforesaid, interest and cost (including the cost of the sale) are tendered to the 'Authorized Officer' or proof is given to his satisfaction that the amount of such secured debt, interest and costs has been paid.

At the sale, the public generally is invited to bid either personally or by duly authorized agent. No officer or other person, having any duty to perform in connection with this sale shall, however, directly or indirectly bid for, acquire or attempt to acquire any interest in the property sold.

It is open to the Bank to appoint a representative and to make self-bid and participate in the auction.

**If the Borrower pays the amount due to the Bank in full before the date of sale, auction is liable to be stopped.**

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

1. The particulars specified in the Schedule herein below have been stated to the best of the information of the undersigned, but the undersigned shall not be answerable for any error, misstatement or omission in this proclamation.

2. The Reserve price, below which the property shall not be sold, is **Rs 2,74,47,000/- (Rupees Crore Seventy Four lakhs Forty Seven thousand only).**



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3. The amount by which the bidding is to be increased shall be determined by the 'Authorized Officer'/auctioneer conducting the sale.
4. In the event of any dispute arising as to the amount bid, or as to the bidder, the lot shall at once be again put up to auction.
5. The highest bidder shall be declared to be the purchaser of any lot provided always that he is legally qualified to bid and provided further that the amount bid by him is not less than the reserve price. It shall be in the discretion of the 'Authorized Officer' to decline acceptance of the highest bid when the price offered appears so clearly inadequate as to make it inadvisable to do so.
6. For reasons recorded, it shall be in the discretion of the 'Authorized Officer' to adjourn/discontinue the auction.

The person declared to be the purchaser shall pay immediately after such declaration, a deposit of twenty-five per cent of the amount of purchase money to the 'Authorized Officer' and, in default of such deposit, the property shall forthwith be put up again and resold.

In case the initial deposit is made as above said, the balance amount of the purchase money payable shall be paid by the purchaser to the 'Authorized Officer' on or before the 15<sup>th</sup> day from the date of confirmation of the sale of the property, exclusive of such day, or if the 15<sup>th</sup> day be a Sunday or other holiday, then on the first office day after the 15<sup>th</sup> day. In default of payment within the period mentioned above, the property shall be resold, after the issue of a fresh proclamation of sale. The deposit shall stand forfeited to the Bank and the defaulting purchaser shall forfeit all claims to the property or to any part of the sum for which it may be subsequently sold.

### **SCHEDULE OF PROPERTY:**

Ground Floor and Second Floor of Residential House no. 1026-P, Sector 21, measuring 220 Sq Mtrs, situated in the residential colony known as Urban Estate, Gurugram owned by Sh Kuldeep Yadav s/o Sh Om Parkash Yadav R/O H.No. 1143, Sector 21, Near Shopping Centre, Gurugram, Haryana bounded as under:

**North:** House No. 1041-P  
**South:** Road 9.00 M Wide  
**East:** House no. 1027  
**West:** Road 9.00M Wide

Dated: 16-01-2026

**(Sh Sunil Kumar)**  
**AUTHORISED OFFICER**  
**HARYANA GRAMIN BANK**  
**SECURED CREDITOR**

**Note: Information also available on our website <https://shgb.bank.in>**



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Scheduled Bank Owned by Government

First Floor, SCO 219, Sec 14, Panchkula

Regional Office : Panchkula

Date: 16-01-2026

**Borrower: Kuldeep Yadav S/O Sh. Om Parkash**  
**Address: 1143, near shopping Centre, Sector 21 Gurgaon-122001**

Notice under Section 13(4) of the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002, read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002

Dear Sir,

**Sub: Sale of Secured Assets - Kuldeep Yadav s/o Om Parkash (A/c no. 78849900000024, 7884NB00000019 & 7884NC00000108) BO Panchkula Sector 12A**

Please refer to the notice dated 20-09-2025 issued by the undersigned u/s 13(2) of the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002, and also possession notice dated 29-12-2025 issued by the undersigned while taking the possession of the under mentioned assets on 29-12-2025.

S.No.	Facility	Security
1	House Loan (Repair), Top-up OD & Top-up Term Loan	Ground Floor and Second Floor of Residential House no. 1026-P, Sector 21, measuring 220 Sq Mtrs, situated in the residential colony known as Urban Estate, Gurugram owned by Sh Kuldeep Yadav s/o Sh Om Parkash Yadav R/O H.No. 1143, Sector 21, Near Shopping Centre, Gurugram, Haryana bounded as under: <b>North:</b> House No. 1041-P <b>South:</b> Road 9.00 M Wide <b>East:</b> House no. 1027 <b>West:</b> Road 9.00M Wide

In this connection, you are hereby called upon to pay the outstanding dues amounting to **Rs 56,49,168.11 (Rupees Fifty-Six lakh Forty Nine thousand One hundred Sixty Eight and paise Eleven only)** as on **18-09-2025** with further interest from 19-09-2025 and incidental expenses, other costs less recovery, if any as mentioned in the above notices and costs incurred by the undersigned while taking possession of the said assets and thereafter for preservation of the same, within 30 days from the date of receipt of this notice and get release of the aforesaid assets from the undersigned. In case you fail to pay the aforesaid amounts within the said period, the undersigned may be constrained to sell aforesaid assets for realizing the dues and take other measures as deemed fit as per the provisions of the aforesaid Act and Rules.

Thanking you,

(Sh Sunil Kumar)  
AUTHORISED OFFICER  
HARYANA GRAMIN BANK  
SECURED CREDITOR