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PNB Housing Finance Limited

ANNEX - IV - E-AUCTION PUBLIC NOTICE FOR THE SALE OF SECURED IMMovable PROPERTIES

E-AUCTION SALE NOTICE FOR SECURED IMMovable ASSETS UNDER THE SECURITY ENFORCEMENT RULES, 2002 OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (SEBI) OF THE SECURITY INTEREST ENFORCEMENT RULES, 2002)

Reg. Off:- 9th Floor, Antikrish Bhawan, 22 Kasturba Gandhi Marg, New Delhi-110001, Ph.No:011-23357171, 23357172, 23705414, Web:-www.pnbhousing.com

BRANCH OFF:- 3rd THIRD FLOOR, TRIVIA COMPLEX, NATU BHAI CIRCLE, VADODRA, GUJARAT - 390007

Notice is hereby given to the public in general and in particular to the borrower(s) & guarantor(s) indicated in Column no-A that the below described immovable property (ies) described in Column no-B mortgaged/charged to the Secured Creditor, the constructive Physical Possession of which has been taken (as described in Column no-C) by the authorized Officer of M/P NHB Housing Finance Limited (M/P NHBHF), who is the holder of the Security Interest in the said property (ies) as per the terms and conditions of the respective security interest enforcement rules, 2002 amended as on date. Notice is hereby given to borrower(s)/mortgagor(s)/Legal Heirs, Legal Representative, (whether known or unknown), executor(s), administrator(s), successor(s), assignee(s) of the respective borrower(s)/mortgagor(s)(since deceased) as the case may be indicated in Column no-A under Rule 6(i)& 9 of the Security Interest Enforcement Rules, 2002 amended as on date. For detailed terms and conditions of the sale, please refer to the link provided in M/P NHB Housing Finance Limited's secured creditor's website i.e. www.pnbhousing.com.

Loan No. / Name of Borrower / Guarantor/Legal heirs(A)	Amount / Size (B)	Location / State (C)	Description of the Property mortgaged (D)	Revised Price (RP) (E)	Last bid (LBP) (F)	Date of Last bid (G)	Date of Auction (H)	Date of Closing Time (I)	Known Encumbrances (J)
HOU/VAD/23/1149682 & NHL/VAD/0823/1152910, Vinod Rajpal & Mrs. Vandana Bhatnagar	Rs. 13,45,592.44	Gujarat	Plot No 67, Kesari Nandan, Plot No 274, Kirti Nagar, Kesar Nandan, Bhal Road Road, Vadodra, Gujarat-390035	Rs. 9,99,000	Rs. Rs.	28.01.2026	17.01.2026	29.01.2026	*Nil Known
							Between 12.30 PM and 2.00 PM		

*Together with the further interest @18% p.a. as applicable, incidental expenses, cost charges etc incurred up to the date of payment and/or realization thereof. ** To the best knowledge and information of the authorized Officer of PNB Housing Finance Limited, there are no other encumbrances/ claims in respect of above mentioned immovable/secured assets except what is disclosed in the Column No-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances.

(1) As on date, there is no other restraining and/or court injunction PNBHF, the authorized Officer of PNBHF, from selling, alienating and/or disposing of the above immovable properties. It is hereby declared that there is no prospective claimant or interested party in relation to the above mentioned properties. In the event of the placing of bids in the auction, all the bidders passed etc if, any stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHF and satisfy themselves in respects prior to submitting tender/bid application form or making Offer(s). The bidder(s) has to sign terms and conditions of this auction along with the Bid Form (3). Please note that it is the responsibility of the bidder(s) to ensure that the purchase is legally bound to deposit 25% of the amount of sale price, financial or earnest money of the same day or not later than next working day. The sale may be confirmed in favour of (bidder's) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest Enforcement Rules, 2002. The remaining 75% of the sale consideration amount has to be deposited by the purchaser within 15 days' from the date of acknowledgement of sale confirmation letter and in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount within 15 days from the date of acknowledgement of sale confirmation letter and the balance consideration amount will be paid to the secured creditor. The secured creditor, PNB Housing Finance Limited would be assisting the Authorized officer in conducting sale through an e-Auction having its Corporate office at Plot No. 68, 3rd Floor, Sector 44, Gurgaon, Haryana 122002.

Website :- www.bankexchangesale.com For any assistance related to inspection of the property or obtaining the Bid Documents or for any other query or for registration, you have to contact :- Mr. Manoj Kumar, Tel: +91 78300 88000, Mail: auction@pnbhousing.com, is authorized Person for the purpose.

Place:- VADODRA, DATE:- 12.01.2026

Sd/- AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED

Is your opinion yours?

Your opinion should belong to you.

A voice that is your own.

Undeterred. Uncompromised. And brave.

A conscience that isn't at peace,

until the truth is uncovered.

A mind that isn't fuelled by

someone else's thoughts.

Where actions are based on informed opinions

and not ignorant assumptions.

Because it's not about going where everyone goes.

Or being part of a trend because it is one.

Or taking sides because you don't know enough.

It's about freedom.

The freedom to have an opinion that's yours.

At Indian Express, we stand by this freedom.

We celebrate it by being unbiased and independent.

And by having a voice that isn't afraid to speak its mind.

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