

Registered Office: - 9th Floor, Antriksh Bhawan, 22 Kasturba Gandhi Marg, New Delhi - 110001

Phones:-011-23357171, 23357172, 23705414, Web: - www.pnbhousing.com

Mumbai Branch Address:- PNB Housing Finance Limited, 1st Floor, Kapur House, Near Mahila Sangh School, Hanuman Road Vile Parle-East, Mumbai-400057
Navi Mumbai Branch Address:-PNB Housing Finance Limited, Persipolis Premises Society, A-508/509, 5th Floor, Plot No. 74, Sector-17, Vashi, Navi Mumbai 400703

PUBLIC NOTICE - AUCTION CUM SALE OF IMMOVABLE PROPERTIES

(Under Securitisation & Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002) as Amended up to Date

Notice is hereby given to the public that PNB Housing Finance Company Ltd. ("PNBHFL") is a Housing Finance Company (HFC) registered under Companies act 1956, with the National Housing Bank U/s 29-A of National Housing Bank Act 1987 and a subsidiary of Punjab National Bank. Offers are invited by the undersigned in sealed cover or through public auction for purchase of the immovable property on "AS IS WHERE IS BASIS and AS IS WHAT IS BASIS" as per the brief particulars given hereunder. This property had been offered as security with respect to the Loan Account of the Borrower(s) maintained with PNBHFL. This property is to be sold for recovery of the outstanding dues against the Loan Account as mentioned herein below:-

| S. No. | Loan Account No. | Name of the Borrower/ Co Borrower | Date of Demand Notice | Amount O/s in Demand Notice Rs. | Date of possession Taken | Reserve Price (Rs.) | Earnest Money Deposit (EMD) | Date & Time of Auction | Description of the Property mortgaged |
|--------|----------------------------|---|-----------------------|---------------------------------|----------------------------------|---------------------|-----------------------------|------------------------|--|
| (A) | (B) | (C) | (D) | (E) | (F) | (G) | (H) | (I) | |
| 1 | Mumbai-00136660002279 | Mr. Ashok Kumar Karansingh Poonia Mr. Ravi Ashok Kumar Poonia Mrs. Anoop Ashok Kumar Poonia Mrs. Suman Ravi Poonia | 30/09/2014 | Rs. 2,25,36,315/- | 29/12/2014 (Symbolic Possession) | Rs. 2,70,00,000/- | Rs. 27,00,000/- | 27/02/2017-11: 00 AM | Villa No.22, Lodha Golf Links, Village Nilje, of Kalyan Shil Road Dombivali East Teh. Kalyan Distt. Thane (Maharashtra) (Bungalow with saleable area-4000 Sq. Ft. approx.) |
| 2 | Mumbai-00136660005473 | Mr. Prasad G Shetty Mrs. Purnima P Shetty | 12/08/2015 | Rs. 1,80,06,880/- | 16/10/2015 (Symbolic Possession) | Rs. 1,73,00,000/- | Rs. 17,30,000/- | 27/02/2017-12.00 Noon | Flat B/2304 23rd Floor Millennium Court Oshiwara Link Road, Andheri West Mumbai-400053 (Maharashtra) (2 BHK, & Super built up area -1167 Sq. Ft. approx.) |
| 3 | Mumbai-00136660005857 | Mr. Alok Ranjan Chakraborty Ms. Namita Rajaram Nighozkar | 16/03/2016 | Rs. 19,66,430/- | 20/08/2016 (Physical Possession) | Rs. 20,00,000/- | Rs. 2,00,000/- | 27/02/2017 1.00 PM | Flat No 12 1ST Floor Building No A-4 Indrapuram Resort Apartment Evershine City, Vasai East, Palghar-401208 (Maharashtra) (1 BHK, built up area -550 Sq. Ft. approx.) |
| 4 | NAVI MUMBAI 00186660002853 | Mrs. Anjali Rajgopal Geddham/ Mr. Rajgopal Geddham | 08.03.2016 | Rs. 27,91,883/- | 27.09.2016 (Symbolic Possession) | Rs. 28,00,000/- | Rs. 2,80,000/- | 27/02/2017 02.00 PM | F 0103 1st Flr Persiana Casa Rio, Palava City, Dombivali East, Maharashtra, 421301.(1BHK-449sq.ft. Approx.) |

WHEREAS the Authorized Officer of the Secured Creditor (PNBHFL) has decided to dispose off the said property, this notice of sale is published today that the property detailed above will be sold on the above prescribed date, time and place. The concerned Borrowers/ Mortgagors in particular and the public in general is hereby cautioned and restrained not to deal with the Secured Assets in any manner in terms of Section 13(13) of the said Act and any dealing with the property will be subject to the charge of secured creditor against the Loan Account as mentioned above. The concerned Borrowers/mortgagors are given last opportunity to settle the respective Loan Accounts in full, with all interest and charges accrued therein, till one working day prior to the date of auction, failing which these properties will be sold as per above-mentioned schedule. The demand notice was issued to all above mentioned Borrower/Co-Borrower and Guarantors on date mentioned in column 'C' along with total dues as on demand notice date as mentioned in column 'D' together with further interest thereon at the applicable rate, incidental expenses, costs, charges incurred / to be incurred thereafter till its realization.

The particulars in respect of the immovable secured property specified hereinabove have been stated to the best of the information and knowledge of the undersigned, who shall however not be responsible for any error, misstatement or omission in the said particulars. The Tenderers/ Offers/ Prospective Bidders/ Purchasers are therefore requested, in their own interest, to satisfy themselves with regard to the above and other relevant details pertaining to the above mentioned properties before submitting their bids.

TERMS & CONDITIONS OF PUBLIC AUCTION

- Sale is strictly subject to the terms and conditions mentioned hereunder as also the terms and conditioned mentioned in the offer/ tender document to be submitted by the intending bidders.
- The property will be sold on "As is where is" and "As is what is" condition, including encumbrances, if any. The property under auction can be inspected. For any queries or clarification in this regard or submission of tender/auction application form, you may contact to Mr. Sanjay Vaishy on mobile no.7710099975/ Mr. Manoj Patil on 8452894571.
- The Tenderers/ Offers/ Prospective Bidders/ Purchasers should be submitted their offer along with earnest money deposit (EMD) as referenced as referred in column no-E by way of demand draft or pay order from a nationalized scheduled bank/ favoring PNB Housing Finance Limited payable at Mumbai in sealed envelope mentioning "Offer for purchase of property" so as to reach with our authorized officer Mr. Manoj Patil at PNB Housing Finance Limited, 5th Floor, Flat No. 508-509, Persipolis Building, Sector-17, Vashi, Navi Mumbai-400703 or Mr. Sanjay Vaishy at PNB Housing Finance Limited, 1st Floor, Kapur House, Near Mahila Sangh School, Hanuman Road Vile Parle-East, Mumbai-400057 on or before the last date for submission of bids i.e. 25/02/2017 by 5 PM.
- We have engaged the services of M/s InventOn Solutions Pvt. Ltd (Mr. Rohan-9594568666/022-65686321) as Marketing Agent/service provider and will be assist/facilitate us during auction process.
- Offers that are not duly filled up or offers not accompanied by the EMD or Offers received after the above date and time prescribed herein will not be considered / treated as valid offers, and accordingly shall be rejected. The EMD shall not carry any interest.
- Along with offer document, the intending bidder shall also attach a copy of the PAN card issued by the Income Tax department (or Form 60) AND his/ her identity proof and the proof of residence such as copy of the Aadhar, Passport, Election Commission Card, Ration Card, Driving license etc.
- In no eventuality the property would be sold below the reserve price (RP).
- Property shall be sold to the highest bidder / offerer, subject to acceptance of the bid by the secured creditor, i.e. PNB Housing Finance Limited. The inter-se bidding shall take place on schedule date and time as mentioned above schedule in column -H. However, the undersigned has the discretion to accept or reject any offer / Tender without assigning reason.
- All dues and outgoings, i.e., Municipal Taxes, Maintenance / Society Charges, Electricity and water taxes or any other dues including all overdue in respect of the said properties shall be paid by the successful bidder/purchaser.
- The successful bidder/purchaser shall have to pay 25% of the purchase amount (after adjusting the EMD, already paid) immediately upon acceptance of the offer by the Authorized Officer in respect of the sale, failing which, the EMD will be forfeited.
- The balance 75% of the Sale price shall have to be paid within 15 days of conveying the confirmation of the sale to the successful Purchaser by the Authorized Officer or such extended period as agreed upon in writing by and solely at the discretion of the Authorized officer. In the event of the default in payment of the balance 75% of the sale price or any part thereof, within the prescribed period, the amount deposited shall be forfeited and the secured creditor will be at liberty to sell the property once again and the defaulting Purchaser shall forfeit all claims to the property or to any part of the sum already paid towards the purchase thereof.
- Sale is subject to confirmation by the Secured Creditor.
- The immovable property described herein above shall remain and be at the sole risk of the successful purchaser in all respects including loss or damage by fire or theft or other accidents, and other risk from the date of the confirmation of the Sale by the undersigned Authorized Officer. The successful bidder shall not be entitled to annul the sale on any ground of whatsoever nature.
- It shall solely be the responsibility of the successful bidder to get the sale certificate registered. All expenses relating to Stamp Duty, Registration Charges, Transfer Charges and any other expenses and charges in respect of the registration of the Sale Certificate for the above referred property shall be borne by the successful bidder/purchaser. The sale certificate has to be registered at the earliest else the purchaser has to give the request letter to the secured creditor mentioning the reason of delaying the registration.
- The Authorized officer is not bound to accept the highest offer or any or all offers and PNB Housing Finance Limited, as secured creditor, reserves its right to reject any or all bid(s) without assigning any reasons. In case, the bids are rejected, Authorized officer can negotiate with any of the tendered or intending bidders or other parties for sale of the property by private treaty.
- No persons other than the intending bidders/offer themselves, or their duly Authorized representative shall be allowed to participate in the auction/sale proceedings.
- The Authorized officer reserves his right to vary any of the terms and condition of this notice for sale, without prior notice, at his discretion.
- In case, all the dues together with all cost, charges and expenses incurred by the Secured Creditor are tendered by the above name borrower / co-borrower till one working day prior to the date of Auction then the property will not be sold and all the bids received from the prospective bidders shall be returned to them without any liability / claim against PNB Housing Finance Limited.
- This publication is also a notice of 30 days to borrowers/mortgagor/Guarantor of the assistance about holding of sale on above mentioned date if dues are not-re-paid in full.
- Tendered documents may be collected from local branch of PNB Housing Finance Limited as mentioned above.
- The borrowers/mortgagor are also hereby informed that they must take delivery of their personal house-hold belongings/articles lying inside the said mortgaged property under the custody of PNB Housing Finance Limited, if any within 15 days from the date of publication, with prior intimation to PNB Housing Finance Limited, failing which the PNB Housing Finance Limited shall have no liability/responsibility to the same and will disposed of at the risk of borrowers/mortgagor.