Offers are invited by the undersigned in ... hereunder. These properties had been offered as security with respect to the Loan Accounts of the Borrower(s) maintained with PNBHFL. These properties are to be sold for recovery of the outstanding dues against the Loan Account(s) as mentioned herein below:

S. No.	Loan Account No. (A)	Name of The Borrower/Co-Borrower Guarantor(s) (B)	Demanded Amount & Date (C)	Nature of Possession (D)	Description of the Property Mortgaged (E)	Reserve Price RP (F)	EMD (10% of RP) (G)	Inspection Date & Time (H)	Date of Auction & Time (I)	Known Encumbrances, if any, (J)
1.	HOU/CHD/ 0116/258917 B.O.: Chandigarh	Mr. Ajay Kumar & Mrs. Anita, R/o House No.-205, Himshikha Colony, Pinjore, Tehsil-Kalka, Distt-Panchkula, Haryana.	Rs. 21,23,516.84 (Rupees Twenty One Lakh Twenty Three Thousand Five Hundred Sixteen & Eighty Four Paisa Only) as on 18.07.2016	(Physical Possession)	Flat No.168-A, 2 BHK measuring 1/3rd share of 100 Sq. Yds., Khewat/Khatoni No.136/163 Khasra No. 15//36/2(9-18), Kitta 1, Lland measuring 9 Kanal 18 Marla situated at Royale Merigold Homes, Part II, Village-Chhajju Majra, Hadbast No. 33, **Tehsil-Kharar, Distt.-SAS Nagar, Punjab**	Rs.12,24,000/- (Rupess Twelve Lakh Twenty Four Thousand Only)	Rs.1,22,400/- (Rupees One Lakh Twenty Two Thousand and Four Hundred Only)	24.12.2018 At 11.00 A.M. to 16.30 P.M.	03.01.2019 At 11.00 A.M. to 16.30 P.M.	N.A.
2.	HOU/CHD/ 0116/260638 B.O.: Chandigarh	Mr. Ajay Kumar & Mrs. Anita, R/o House No.205, Himshikha Colony, Pinjore, Tehsil-Kalka, Distt-Panchkula, Haryana.	Rs. 21,42,057.02 (Rupees Twenty One Lakh Forty Two Thousand Fifty Seven & Two Paisa Only) as on 18.07.2016	(Physical Possession)	Flat No.-198-A, 2BHK measuring 1/3rd share of 100 Sq. Yds., Khewat/Khatoni No.-136/163, Khasra No.-15//36/2(9-18), Kitta 1, land measuring 9 Kanal 18 Marla situated at Royale Merigold Homes, Part-II, Village Chhajju Majra, Hadbast No.-33, **Tehsil-Kharar, Distt.-SAS Nagar, Punjab.**	Rs.12,24,000/- (Rupess Twelve Lakh Twenty Four Thousand Only)	Rs.1,22,400/- (Rupees One Lakh Twenty Two Thousand & Four Hundred Only)	24.12.2018 At 11.00 A.M. to 16.30 P.M.	03.01.2019 At 11.00 A.M. to 16.30 P.M.	N.A.
3.	HOU/CHD/ 0216/270565 B.O.: Chandigarh	Mr. Amit Sharma & Mrs. Nidhi Sharma, R/o House No.1806, Nirvana Co-operative Society, Sector-49-B, **Chandigarh.**	Rs.7,40,114.28 (Rupess Seven Lakh Forty Thousand One Hundred Fourteen and Twenty Eight Paisa Only) as on 03.10.2016.	(Physical Possession)	Plot No.- 523, Gulmohar Valley-1 & 2, Village-Kauli Majra, NAC-Lalru, **Tehsil-Derabassi, Distt.-SAS Nagar, Punjab.** Land measuring 0 Bighe 2 Biswe, Khatta No. 66/216, Khasra No.-1591/1061/1(0-15) 1593/1062/2(0-15)1064 (4-0)1065(4-0)1066(4-0)1067(4-0)1068 (4-0)1069(7-0)1070(7-0)1071(4-0)1072(4-0)1073(7-0)1074/1(2-0) Kitte 13 Tadadi 52-10 Bighe out of which share 40/21000 Hissa Bakdar 0 Bighe 2 Biswe (Plot No. 523 Seize 20 Foot*45 Foot=Total 100 Sq.Yds.)	Rs. 4,80,000/- (Rupees Four Lakh Eighty Thousand Only)	Rs. 48,000/- (Rupees Forty Eight Thousand Only)	24.12.2018 At 11.00 A.M. to 16.30 P.M.	03.01.2019 At 11.00 A.M. to 16.30 P.M.	N.A.
4.	HOU/CHD/ 0316/272412 B.O.: Chandigarh	Mr. Amit Sharma & Mrs. Nidhi Sharma R/o House No.1806, Nirvana Co- operative Society, Sector-49-B, **Chandigarh.**	Rs.7,40,114.28 (Rupess Seven Lakh Forty Thousand One Hundred Fourteen and Twenty Eight Paisa Only) as on 03.10.2016.	(Physical Possession)	Plot No.- 524, Gulmohar Valley-1 &2, Village- Kauli Majra, NAC-Lalru, **Tehsil-Derabassi, Distt- SAS Nagar, Punjab.** Land measuring 0 Bighe2 Biswe, Khata No.- 66/216, Khasra No.-1591/1061/1 (0-15),1593/1062/2(0-15)1064, (4-0)1065(4-0)1066, (4-0)1067(4-0)1068 (4-0)1069 (7-0)1070(7-0) 1071(4-0) 1072(4-0) 1073(7-0)1074/1(2-0) Kitte 13 Tadadi 52-10 Bighe out of which share 40/21000 Hissa Bakdar 0 Bighe 2 Biswe(Plot No. 524 Seize 20 Foot*45 Foot=Total 100 Sq.Yds.)	Rs. 4,80,000/- (Rupees Four Lakh Eighty Thousand Only)	Rs. 48,000/- (Rupees Forty Eight Thousand Only)	24.12.2018 At 11.00 A.M. to 16.30 P.M.	03.01.2019 At 11.00 A.M. to 16.30 P.M.	N.A.
5.	0003 6710004727 B.O.: Chandigarh	Mr. Varinder Kumar, Mr. Surinder Kumar Chauhan, Mrs. Poonam & Mrs. Kanta Devi.	Rs.14,93,868.80 (Rupees Fourteen Lakh Ninety Three Thousand Eight Hundred Sixty Eight and Eighty Paisa Only) as on 30/04/2016	(Physical Possession)	Shop No.6, Waka Shah Plaza Hop No.6, Waka Shah Plaza, Top Khana More, Backside Shiv Mandir, Near Adalat Bazar Patiala, **Tehsil & Distt-Patiala, Punjab**	Rs. 9,55,000/- (Rupees Nine Lakh Fifty Five Thousand Only)	Rs.95,500/- (Rupees Ninety Five Thousand Only)	24.12.2018 At 11.00 A.M. to 16.30 P.M.	03.01.2019 At 11.00 A.M. to 16.30 P.M.	N.A.
6.	0003 6660002504 B.O.: Chandigarh	Kissi Grewal	Rs. 12,27,841/- (Rupees Tweleve Lakh Twenty Seven Thousand Eight Hundred Forty Only) as on 30.09.2012	(Physical Possession)	House No. 57/4, Swaraj Nagar, Ward No. - 01, Kharar, **Tehsil-Kharar, Distt.-SAS Nagar, Punjab, Measuring 100 Sq.yds.**	Rs. 8,26,000/- (Rupees Eight Lakh Twenty Six Thousand Only)	Rs. 82,600/- (Rupees Eighty Two Thousand Only)	24.12.2018 At 11.00 A.M. to 16.30 P.M.	03.01.2019 At 11.00 A.M. to 16.30 P.M.	N.A.
7.	0003 6700004699 B.O.: Chandigarh	Mr. Rahul Goyal, Mr. Bushan Goyal and Mrs. Anju Goyal.	Rs. 60,72,057.07 (Rupees Sixty Lakh Seventy Two Thousand Fifty Seven and Seven Paisa Only) as on 02.05.2016	(Physical Possession)	House No.20, Defence Colony, Baltana, **Zirakpur, Distt-SAS Nagar, Punjab** (Property measuring 5 Biswa 14 Biswasi bearing Khewat/Khatoni no. 9/26 comprised under Khasra No. 129(4-0), 130(4-0), Kitte 2, Land measuring 8 Bigha 0 Biswa share to the extent of 114/3200 share i.e. 5 Biswa 14 Biswasi Situated at village Baltana, Hadbast No. 47, M.C and Sub-Tehsil Zirakpur, Tehsil-Derabassi, Distt.-SAS Nagar Mohali	Rs. 58,50,000/- (Rupees Fifty Eight Lakh Fifty Thousand Only)	Rs. 5,85,000/- (Rupees Five Lakh Eighty Five Thousand Only)	24.12.2018 At 11.00 A.M. to 16.30 P.M.	03.01.2019 At 11.00 A.M. to 16.30 P.M.	N.A.
8.	0003 6710003180 B.O.: Chandigarh	Mr. Harvinder Pal Bansal, Mr. Surinder Pal Bansal, Mrs. Jyoti Bansal & Mrs. Poonam Bansal	Rs.1,41,83,383.17 (Rupees One Crore Forty One Lakh Eighty Three Thousand Three Hundred Eighty Three and Seventeen Paisa Only) as on 10.07.2017.	(Physical Possession)	**Bansal Departmental Store, Chandigarh-Kharar Highway Road, Near Sunny Enclave, Kharar, Punjab-160101.** Property measuring 0 Kanal 9 Marla Waka Rakba Village Mundi Kharar Hadbast No. -185, comprised under Khewat Khatta no 251/288 to 293 Number, Khasra No.-15//6/1/2(6-17), 6/1/1(0-5) 6/2(0-2) Kitta3 Rakba 7 Kanal 4 Marla out of which share of 2/144, Bakdar 0 kanal -2 Marla Khewat Khatta 256/298 to 299 No. Khasra No.-15//30/3/1 (0-11), 30/3/2(0-2) Kitta 2 Rakba 0 kanal 13 Marla out of which share of 7/13, Bakdar 0 kanal 7 Marla total Rakba 0 kanal -9 Marla(Vasika No. 2503) AND Property measuring 0 Kanal 6 Marla, comprised under Khewat Khatta no 260/298 to 301 Number, Khasra No 15//6/1/2(6-17) 6/2 (0-2) 6/1/1(0-5)Kitta3 Rakba 7 Kanal 4 Marla out of which share of 6/144, Bakdar 0 Kanal 6 Marla, Waka Rakba Mundi Kharar Hadbast No. 185 Tehsil Kharar. (Vasika No.2009)	Rs. 2,47,00,000/- (Rupees Two Crore Forty Seven Lakh Only)	Rs. 24,70,000/- (Rupees Twenty Four Lakh Seventy Thousand Only)	24.12.2018 At 11.00 A.M. to 16.30 P.M.	03.01.2019 At 11.00 A.M. to 16.30 P.M.	N.A.
9.	000 46740003321 B.O.: Ludhiana	Mr. Gautam Gupta, S/o Sanjay Gupta, Mr. Ajay Gupta, S/o Ram Lal Gupta, Mr. Sanjay Gupta & M/s Supreme Tax Mart Ltd.	Rs.2,40,32,731.34 (Rupees Two Crore Forty Lacs Thirty Two Thousand Seven Hundred Thirty One & thirty Four Paisa Only) as on 08-06-2016	(Physical Possession)	Property Area Measuring 2189.54 Sq Yds Situated in Imperial Golf Estate, Unit No. A-9 Located **at Village & P.O. Mullanpur, Ferozepir Road, Ludhiana**	Rs. 2,07,00,000/- (Rupees Two Crore Seven Lakhs Only)	Rs. 20,70,000/- (Rupees Twenty Lakh Seventy Thousand Only)	24.12.2018 At 11.00 A.M. to 16.30 P.M	03.01.2019 At 11.00 A.M to 16.30 P.M	N.A.
10.	0004 6740003322 B.O.: Ludhiana	Mr. Ajay Gupta S/o Ram Lal Gupta, Mr. Gautam Gupta, S/o Sanjay Gupta, Mr. Sanjay Gupta & M/s Supreme Tax Mart Ltd.	Rs. 2,03,03,441.53/- (Rupess Two Crore Three Lacs Three Thousand Four Hundred Forty One & Fifty Three Paisa Only) as on 08-06-2018	(Physical Possession)	Property Area Measuring 1986.03 Sq Yds Situated in Imperial Golf Estate, Unit No. A-3 Located at **Village & P.O. Mullanpur, Ferozepur Road, Ludhiana**	Rs.1,89,00,000/- (Rupees One Crore Eighty Nine Lakhs Only)	Rs. 18,90,000/- (Rupees Eighteen Thousand Nine Hundred Only)	24.12.2018 At 11.00 A.M. to 16.30 P.M.	03.01.2019 At 11.00 A.M to 16.30 P.M	N.A.
11.	0004 6660002931 B.O.: Ludhiana	Mrs. Meena Rani, & Mr. Ashish Garg	Rs. 16,55,715.00/- (Rupees Sixteen Lacs Fifty Five Thousand Seven Hundred Fifteen Only) as on 31-10-2013	(Physical Possession)	Property Bearing House No. - 54, Nabha Enclave, Malerkotla Road, **Nabha.** Property Area Measuring 254.72 Sq. Yards Comprised In Khasra No 387 Min(3-2), 2399/388(5-18), 2401/389(5-17), 390-min (3-3), 393 Min(3-3), 394(6-5), 386(6-5), 387Min(3-3), 390min (3-2), 391(6-5), 1873/392(5-0), 393min(3-2), Situated at Village Dulladi, **Tehsil Nabha** As Per Jamabandi For The Year 2005-06 Vide Sale Deed Bearing Vasika No 1653 Dt 29/06/2010 Registered With Sub Registar Nabha	Rs.11,94,000/- (Rupees Eleven Lakh Ninety Four Thousand Only).	Rs. 1,19,400/- (Rupees One Lakh Nineteen Thousand Four Hundred Only)	24.12.2018 At 11.00 A.M to 16.30 P.M	03.01.2019 At 11.00 A.M to 16.30 P.M	N.A.
12.	0004 6660002716 B.O.: Ludhiana	Sh. Jagwinder Singh, Smt. Harmanpreet Kaur & Sh. Sukhwinder Singh	Rs. 28,15,189.00/- (Rupees Twenty Eight Lacs Fifteen Thousand One Hundred Eighty Nine Only) as on 30-06-2011	(Physical Possession)	Property Area Measuring 710.16 Sq. yds., Comprised In Khasra No.1382/319, Khata No 56/56 As Per Jamabandi Year 1997-98 Situated At Plot. No. 12, 12-A, 12-B, Ranchi Colony Near Jagjeet Nagar Sua Road, Threekay, **Ludhiana** As Per Sale Deed No. 16822 Dated 19/02/2002 & 1459 Dated 30/10/2003 & 14591 Dated 30/10/2003	Rs. 47,36,000/- (Rupees Forty Seven Lakh Thirty Six Thousand Only)	Rs. 4,73,600/- (Rupees Four Lakh Seventy Three Thousand Six Hundred Only)	24.12.2018 At 11.00 A.M to 16.30 P.M	03.01.2019 At 11.00 A.M to 16.30 P.M	N.A.
13.	0004 6660003584 B.O.: Ludhiana	Late Shri Mr. Rajesh Kumar, Mr. Parul Singla & Neelam Singla	Rs 20,75,785.41 (Rupees Twenty Lakh Seventy Five Thousand Seven Hundred Eighty Five and Forty One Only) as on 31/10/2015	(Physical Possession)	Property Area Measuring 100 Sq. Yards comprised in Khasra No. 7//8/2-13-7/7/1-14-7/17-24/2-25 Khata No. 36/37-37/38-201/216 as per Jamabandi Year 2008-09 at Village Manakwal, Hadbast No. 278, Abadi Known as Preet Vihar, **Tehsil & Distt. Ludhiana** vide Sale Deed No. 7587 dated 14/01/2015	Rs.16,50,000/- (Rupees Sixteen Lakh Fifty Thousand Only)	Rs. 1,65,000/- (Rupees One Lakh Sixty Five Thousand Only)	24.12.2018 At 11.00 A.M to 16.30 P.M	03.01.2019 At 11.00 A.M to 16.30 P.M	N.A.
14.	0024 6710002052 B.O.: Jalandhar	Rajesh Manocha & Richa Manocha	Rs. 30,71,092/- (Rupees Thirty Lakh Seventy One Thousand Ninety Two Only) as on 30-08-2016	(Physical Possession)	Property measuring 4 Kanal comprising Hadbast No. 214, Khasra No. 2205, Khewat Khatauni No. 346/463 as per mutation year 2000-2001 situated at Village Chak Hussian, Lamma Pind, **Tehsil and Distt. Jalandhar** vide document no. 6450, Book No. 1, Jaid Bahi No. 1, Page No.0, dated 25-10-2005 registered at the office of sub **registrar Jalandhar-1. PERTAINING TO YOU'RE THE LOAN NO: 00246710002052**	Rs.37,44,000/- (Rupees Thirty Seven Lac Forty Four Thousand Only)	Rs. 3,74,400/- (Rupees Three Lakh Seventy Four Thousand Four Hundred Only)	24.12.2018 At 11.00 A.M to 16.30 P.M	03.01.2019 At 11.00 A.M to 16.30 P.M	N.A.
15.	HOU/JAL/ 1215/255197 B.O.: Jalandhar	Suresh Kumar & Mrs. Sonam Ramesh Kumar	Rs. 58,40,378/- (Rupees Fifty Eight Lakh Forty Thousand Three Hundred Seventy Eight Only) as on 21-10-2016	(Physical Possession)	Property measuring 5 Marlas (213 Sq.Yards) bearing Kata no. 136/142-143, /145 Khasra No. 24//6/2, 7/2, 14, 15, 16, 25, 29, 30, 101/9, 24//17 situated at Abadi Maharaja Garden, Basti Peerdad Near Gurudwara Sahib, **Jalandhar** registered in the office of sub registrar vide Doc no. 6352, Bahi No. 1, Page No.0, Zild No. 0 dated 30/12/15 Jalandhar.	Rs. 52,99,000/- (Rupees Fifty Two Lac Ninety Nine Thousand Only)	Rs. 5,29,900/- (Rupees-Five Lac Twenty Nine Thousand Nine Hundred Only)	24.12.2018 At 11.00 A.M to 16.30 P.M	03.01.2019 At 11.00 A.M to 16.30 P.M	N.A.
16.	0024 6660001469 B.O.: Jalandhar	Randhir Singh & Lakhwinder Kaur	Rs. 28,78,465/- (Rupees Twenty Eight Lakh Seventy Eight Thousand Four Hundred Sixty Five Only) as on 07-06-2014	(Physical Possession)	Property measuring 8 Marla i.e. 31 3½ Marla being 7/1128th Share of total land measuring 28K-4M Comprising Khata No. 1014/1397, Khasra No. 1538/3-7, 1539/4-13, 1540/6-1, 1555/1-11, 1556/3-17, 1557/3-13, 1563/6-2 Kita: 7, Khata No. 1014/1397 & 21/2 Marla Being 5/1250th Share of total land measuring 31K-5M Comprising Khata No. 1032/1418, Khasra No. 1541/8-13, 1546/14-9, 1547/4-2, 1560/4-4, 1561/7-19, 1559/1-2/21-18 Kita:6 Situated in the revenue area of **Phagwara Garbi (Kot Rani)** Vide Doc No. 3980, dated: 20.2.2009 Jaid Bahi No. 1 Zild No. 1804 Page No. 80 Registered at the office of Sub Registrar Phagwara	Rs.13,01,000/- (Rupees-Thirteen Lac One Thousand Only)	Rs.1,30,100/- (Rupees One Lac Thirty Thousand One hundred Only)	24.12.2018 At 11.00 A.M. to 16.30 P.M.	03.01.2019 At 11.00 A.M to 16.30 P.M	N.A.
17.	0024 6660000917 B.O.: Jalandhar	Dalbir singh Gill & Gurvinder Kaur	Rs. 25,97,283/- (Rupees Twenty Five Lakh Ninety Seven Thousand Two Hundred Eighty Three Only) as on 30-09-2008	(Physical Possession)	The Property bearing Plot No. 8-9 msg 500sq.yds. bearing Kasra No. 3653/2609, 3654/2610 min. per Jamabandi Khasra no. 3652/2609, 3654/2610 3653/2609 3655/2610 as per Jamabandi for the year 2000-01 Situated at sultanwind Suburban, Abadi Diamond Estate, Bahiniwal, **Tehsil & Distt. Amritsar**, Sale deed No. 6007, Laper No. -1, Zild No. 78/79, dated 20.10.2005, registered at the office of sub registar Amritsar. **UNDER LOAN ACCOUNTNO.00246660000917**	Rs. 8,10,0000/- (Rupees Eighty Lac Ten Thousand Only)	RS. 8,10,000/- (Rupees Eighty One Lac Only)	24.12.2018 At 11.00 A.M. to 16.30 P.M.	03.01.2019 At 11.00 A.M. to 16.30 P.M.	N.A.
18.	0024 6660001942 B.O.: Jalandhar	Maninder Singh & Smt. Ranjit Kaur	Rs. 19,19,572/- (Rupees Nineteen Lakh Nineteen Thousand Five Hundred Seventy Two Only) as on 30-08-2014	(Physical Possession)	All the part and parcel of mortgaged property measuring 8.5 Marlas (5 Marla being 5/73th Share of land msg 3K-13M comprising Kata No. 255/360, Khasra No. 770(0-3) & 2080/782 (3-10) Kita 2and 3.5 marla land being 7/284th share of total land msg 7K-2M Comprising Khata No. 256/361, Khasra Nos. 781/1(7-2) Situated at Village Chachoki, **Tehsil Phagwara** Vide Doc No. 1612, Jild No. 1757, Page No. 12, Dated 01.08.2008 Registered at the office of Sub Registrar Phagwara	Rs. 5,67,000/- (Rupees Five Lac Sixty Seven Thousand Only)	RS. 56,700/- (Rupees Fifty Six Thousand Seven Hundred Only)	24.12.2018 At 11.00 A.M. to 16.30 P.M.	03.01.2019 At 11.00 A.M. to 16.30 P.M.	N.A.
19.	0024 6660002136, 0024 6700002142 & 0024 6700002143 B.O.: Jalandhar	Arun Kumar Sawhney & Mr. Karan Sawhney & Sunita Sawhney	Rs.34,32,075.78/- (Rupees Thirty Four Lakh Thirty Two Thousand Seventy Five & Seventy Eight Only) as on 07-12-2017	(Physical Possession)	The property measuring 3Marla, 206 Sq. ft. (Marla= 272 sq. ft.), As per mutation for the year 2002-2003 Hadbast No. 300, Khata/Khatoni No. 1/1, 31/34, 179/186, 180/187, 32/35 Comprising Khasra No. 392/12, 115/1, 116, 394/113, 396/114, 118, Situated at H. No. 1198/8 Guru Arjun Dev Nagar, Abadi Village Boot, **Teh. & Distt. Jalandhar** Vide. Sale deed no. 525, Dated 18.04.2007 at the office of sub Registrar Jalandhar-II. **Boundaries: East:** House No. 1199, **West :** House No. 1197, **North:** Reliance Fresh, **South:** Road.	Rs. 31, 90,000/- (Rupees Thirty One Lac Ninety Thousand Only)	Rs.3,19,000/- (Rupees Three Lakh Nineteen Thousand Only)	24.12.2018 At 11.00 A.M. to 16.30 P.M.	03.01.2019 At 11.00 A.M. to 16.30 P.M.	N.A.

WHEREAS the Authorized Officer of the Secured Creditor (PNBHFL) has decided to dispose-off the said properties, this notice of sale is published today that the properties 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(ies) 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 foreclose 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 mentioned in column 'B' along with total dues/SECURED DEBTS as on demand notice date as mentioned in Column 'C' together with further interest, cost and charges 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 properties specified herein above 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/Offerers/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:-

1. Sale is strictly subject to the terms and conditions mentioned hereunder as also the terms and conditions mentioned in the offer/tender document to be submitted by the intending bidders.
2. The properties will be sold on **"AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS"** including known encumbrances, if any. The properties under auction can be inspected on the date and time specified herein above. The "M/s Magicbricks Realty Services Limited is our supporting partner for arranging e-auctions only. For queries with respect to registration on magicbricks portal/placing live bid, you have to co-ordinate with our marketing agent/Service Provider on phone no-9212346000, having Registered Office at 10, Darya Ganj, New Delhi-110002 and main office at Times Center (Digital Content Production Facility), FC - 6, (Third Floor), Sector 16 A, Film City, Noida - 201 301 - (U.P.). **www.auctions.magickbricks.com.** However, if Magicbricks call center team is unable to answer/ is not sure about any question raised by a User, Magicbricks will connect or forward the same query to PNB HFL Officials. Further, queries or clarification with respect to bid application form, submission of earnest money deposit (EMD), kindly contact Authorised Officer of PNB Housing Finance Limited (contact details mentioned in clause (4). The Auction can be conducted at branch level as well, in case, there would be any technical glitch or error in conducting e-auction.
3. We have also engaged **M/s Invent On Solutions Private Limited (Sameer Senapati Contact Number: 8422861360)** and also other local Marketing Agency/Service Providers for doing marketing or searching the prospective bidders/purchasers which will also assist us in conclusion of auction process as per the provision of Sarfaesi Act.
4. **The Tenderers/Offerers/Prospective Bidders/Purchasers should submit their offer along with earnest money deposit (EMD) as referred in column (G) by way of demand draft or pay order or RTGS OR NEFT from a nationalized scheduled bank/favoring PNB Housing Finance Limited payable at Chandigarh/Ludhiana/Jalandhar in sealed envelope mentioning "Offer for Purchase of Property(ies)" so as to reach with our authorized officer Mr. Iqbal Alam (Mobile No. 9958195453) & Mr. Ravinder Kumar (Mobile No. 9779105179) & Mr. Tarsem Kumar (Mobile : 8699086998) & Mr. Dheeraj Kumar (Mobile : 6146370062) at PNB Housing Finance Limited SCO-323-324, First Floor, Sector - 35-B, Chandigarh & Office No. 23-24-25, First Floor, City Square Building, Civil Lines, Jalandhar-144001 & SCO-16-17, 2nd Floor, Canal Colony Near Pakhowal Road, Ludhiana 141001, on or before the last date for submission of bids i.e. 02/01/2019 before 5.30 P.M. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.**
5. 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.
6. 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 card, Passport, Election Commission Card, Ration Card, Driving license etc.
7. **In no eventuality the properties would be sold below the reserve price (RP). This is made clear that Bid incremental amount shall not be less than multiple of Rs. 20,000/-.**
8. Properties shall be sold to the highest bidder/offerer, subject to acceptance of the bid by the secured creditor/Auction sale committee of PNB Housing Finance Limited. The online inter-se bidding for above property will take place on schedule date and time as mentioned above schedule in Column "I" on the website of our service provider/marketing agency "M/s Magicbricks Realty Services Limited". However, the undersigned has the discretion to accept or reject any offer / tender without assigning reason.
9. 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(s)/purchaser.
10. The successful bidder/purchaser shall have to pay 25% of the sale amount (inclusive of EMD) immediately upon acceptance of the offer by the Authorized Officer in respect of the sale, failing which, the EMD will be forfeited
11. 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 secured creditor as per Rule-9 of the Security Interest (Enforcement) Rule 2002. 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 properties or to any part of the sum already paid towards the purchase thereof.
12. The immovable properties 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.
13. In case final bid amount/sale consideration of assets under is Rs. 50.00 lakhs or above, the successful bidder shall deduct and remit TDS @1% of bid amount from the sale consideration by giving PAN number of borrower as deductee which can be obtained from authorized officer/bank after completion of bidding and remaining 99% of sale consideration shall be payable to bank within stipulated me. Hence, the highest successful bidder is bound to deposit TDS @ 1% on purchase of repossessed asset on the PAN of the borrower as per Section (194-IA) of the Income Tax Act 1961.
14. In such cases sale consideration of asset under auction is Rs. 50.00 lakh or above the successful bidder/purchaser, on payment of entire sale consideration as above (net of TDS) and on completion of sale formalities, shall be issued a sale certificate for the subject property as per format prescribed under SARFAESI Act & Rules 2002 only upon receipt of Challan-cum-statement in form No. 26QB having remitted the TDS. The certificate for TDS in form 16B to be submitted to the bank subsequently.
15. 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 issued in format prescribed under SARFAESI Act & Rules 2002 for the above referred properties shall be borne by the successful bidder/purchaser. The sale certificate has to be registered at the earliest as per state Law/Rules regarding transfer else the purchaser has to give the request letter to the secured creditor mentioning the reason of delaying the registration.
16. 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 properties by private treaty. Sale is subject to confirmation by the Secured Creditor/Auction sale committee of PNB Housing Finance Limited and as per amended Security Interest (Enforcement) Rule 2002.
17. No persons other than the intending bidders/offerer themselves, or their duly Authorized representative shall be allowed to participate in the auction / sale proceedings. However, the sale certificate shall be registered in favour of purchaser only in whose name bid application form has been submitted.
18. 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 & can also avail the services of marketing Agent or service Provider in selling the said repossessed mortgaged properties against their professional fee which will recovered from the borrower.
19. 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 properties 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.
20. This publication is also a notice of 15 days to borrowers/mortgagor/Guarantor(s) of the assistance about holding of sale on above mentioned date if dues are not re-paid in full.
21. Tendered documents may be collected from local branch of PNB Housing Finance Limited as mentioned above or can be download from the **Web portal : www.auctions.magickbricks.com.** The interested bidder(s) are required to register themselves with the portal and obtain login ID and Password well in advance which is mandatory for e-bidding from Magicbricks Realty Services Limited the training facility is also available on the Magicbricks Realty Services Limited Portal. For detailed terms and conditions of the sale, please refer to the link provided in Secured Creditor's website i.e. **www.pnbhousing.com.**
22. The borrowers/mortgagor are also hereby informed that they must take delivery of their personal house-hold belongings/articles lying inside the said mortgaged properties 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 dispose of at the risk of borrowers/ mortgagor.
23. **Special Instructions :** Bidding in the last movement should be avoided in the bidders own interest as neither the PNB HFL nor service provider will be responsible for any lapse/failure (internet/ power failure etc.) in order to ward of such contingent situations bidders are requested to make all necessary arrangement/alternatives such as power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the auction successfully. The auction sale will automatically get closed at the expiry time frame of auction sale as mentioned in Column No.-I. The Authorised Officer can exercise its discretion to extend the auction sale by 15 minutes.

Place : Chandigarh/Ludhiana/Jalandhar, Date : 17-12-2018

Sd/-Authorized Officer, PNB Housing Finance Limited