



**PNB Housing**

Finance Limited

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**PUBLIC NOTICE-E-AUCTION CUM SALE OF IMMOVABLE PROPERTIES (IES)**

**E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES AS PER PROVISO TO RULE 8 (6) AND APPENDIX-11/A**  
 (Under Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002) Amended as on Date

The notice is hereby given to the public in general that PNB Housing Finance Company Ltd. ("PNBHFL") is a Housing Finance Company (HFC) registered under Companies Act 1956 also with the National Housing Bank. U/s 28-A of National Housing Bank Act 1987 and promoted by Punjab National Bank. Whereas the undersigned being the Authorized Officer of the PNB Housing Finance Limited under the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(12) read with Rule 9 of the Security Interest (Enforcement) Rules 2002, Issued demand notices on the date mentioned against each account calling upon the respective borrowers to repay the amount as mentioned against each account within 60 days from the date of notice(s)/date of receipt of the said notice(s).

The borrower/s having failed to repay the amount, notice is hereby given to the Borrower(s) & Guarantor(s) that the Authorized Officer of PNBHFL has taken physical/constructive possession of the immovable properties mortgaged/charged to the secured creditor described herein below in exercise powers conferred on her/him under Section 13(4) of the said Act read with Rule 8 and 9 of the said Rules on the dates mentioned against each account.

Offers are invited by the undersigned in Public Auction (Bid form has to be submitted to A/C in sealed cover) by the secured Creditor to sell the mortgaged/charged immovable properties "AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS" as per the bid particulars given 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 (F)	EMD (10% of RP) (G)	Inspection Date & Time (H)	Date of Auction & Time (I)	Known Encumbrances, if any, (J)
1.	HOU/KAR/0515222655	Mrs. Sonia Rani Oberoi, W/o Harvinder Kumar Oberoi, Mr. Harvinder Kumar Oberoi & Mr. Danish Oberoi. So Mr. Harvinder Kumar Oberoi	Rs. 1,37,82,397.71 (Rupees One Crore Thirty-Seven Lakh Three Thousand Ninety Seven and Seven Paise Only)	Physical	Plot No.-1191, Sector-T7, Urban Estate, Jagadhari, Yamuna Nagar, Haryana, 135001, India. Area admeasuring 344.51 square yards, Bounded: On the North by: H.No. 1190, On the South by: H.No. 1192, On the East by: Plot No. 1212, On the West by: Road	Rs. 90,00,000/-	Rs. 9,00,000/-	17.12.2018 From 10:00 A.M. to 2:00 P.M.	29.12.2018 at 12:30 P.M. to 2:30 P.M.	N.A.
2.	HOU/KAR/0615233315	Mr. Tarun Kumar Dua, Mr. Lalit Dua, Mrs. Pargal Dua & Mrs. Cheena Juneja	Rs. 24,24,991.65 (Rupees Twenty Four Lakh Twenty Four Thousand Nine Hundred Ninety One and Sixty Paise Only)	Physical	Plot No. 372-C, Sec. -15-17, Huda, Panipat, Haryana-132103, Haryana No. 40791 of Dated 3.5.2007 Bounded:- North- H. No.- 373, South- H. No. 372-E, East- Road West- other Plot	Rs. 31,50,000/-	Rs. 3,15,000/-	17.12.2018 From 10:00 A.M. to 2:00 P.M.	29.12.2018 at 12:30 P.M. to 2:30 P.M.	N.A.
3.	NHL/KAR/1015244685	Mr. Deepak Chaudhary, S/o Dharampal Choudhary, & Mr. Dharampal Choudhary, S/o Mahan Lal	Rs. 54,72,189.60 (Rupees Fifty Four Lakh Seventy Two Thousand One Hundred Eighty Nine and Sixty Paise Only)	Physical	Plot No.-1348, BP, Sector-12, HUDA, Panipat, Haryana, India-132103, Measuring 125.15 Sq. Yards, Bounded:- North- Plot No.- 1348, South- Plot No.- 1347, East- Road, West- Other Plot	Rs. 52,20,000/-	Rs. 5,22,000/-	17.12.2018 From 10:00 A.M. to 2:00 P.M.	29.12.2018 at 12:30 P.M. to 2:30 P.M.	N.A.
4.	NHL/KAR/0615232204	Mrs. Nieta Mittal, W/o Sri Ashok Mittal, M/s Mahesh Industries Private Limited, Mr. Ashok Kumar Mittal & S/O Sri. Ravi Ram Mittal & Mr. Sourabh Goyal.	Rs. 3,49,85,895.82 (Rupees Three Crore Forty Nine Lakh Eighty Five Thousand Eight Hundred Ninety Five and Eighty Two Paise Only)	Physical	Plot Situated At - Sham Nagar, Near Namoo Chowk, G.T Road, Property Id No 219C389187, vide Nagar Nigam, Karnal, Haryana-132001, Area of Plot 667 Sq. Yards, Bounded:- North-122 R. Gurunarak Chattram, Karnal, South-122 F. Mass Services Station, East-50 F. Old GT Road West-50 FT. Other Property.	Rs. 3,38,40,000/-	Rs. 33,84,000/-	17.12.2018 From 10:00 A.M. to 2:00 P.M.	29.12.2018 at 12:30 P.M. to 2:30 P.M.	N.A.
5.	NHL/KAR/0515287428	Mr. Veeraj Prasad Subedi & Mrs. Luxmi Subedi	Rs. 16,15,276.20 (Rupees Sixteen Lakh Three Thousand Four Hundred Seventy Six and Twenty Paise Only)	Physical	H. No. -237, Heritage Park, Kalya Sector Measure, Tehsil Jagadhri, Yamunanagar, Haryana, 135001, Area of land 6333 Sq Yards Bounded:- East- Chtr House, West- Street, North- House Of Sarvesh, South- H.No. 238	Rs. 15,39,000/-	Rs. 1,53,900/-	17.12.2018 From 10:00 A.M. to 2:00 P.M.	29.12.2018 at 12:30 P.M. to 2:30 P.M.	N.A.

**WHEREAS** the Authorized Officer of the Secured Creditor (PMB-HFL) has decided to dispose-off the said properties, the notices of sale is published today & all 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 53(1)(f) of the said Act and any dealing with any dealing with our authorized officer Mr. Sanku Magdicks Peahy Services Limited is our supporting partner for arranging evaluations only. For queries with respect to registration or mortgages mortgages 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 the properties will be sold as per above mentioned schedule. The demand notes was issued to all above mentioned Borrower/Co-Suretor and Guarantors mentioned in column 'B' along with their dues/SECURED DEBT/RSN as per enclosed notices 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 recovered through this realization.

The particulars in respect of the aforesaid 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 Bidders/offerors/ prospective Bidders/Purchasers are the entire responsibility, in their own interest, to satisfy themselves with regard to the above and/or 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/notice document to be subscribed by the intending bidders.
2. The procedure of bid and offer, **AS IS WHERE IS, AS IS WHAT IS AND WHATSOEVER THERE IS BASIS**, (including known encumbrances, if any). The purchaser under auction can be inspected on the date and time specified herein above. **M/s Magdicks Peahy Services Limited** is our supporting partner for arranging evaluations only. For queries with respect to registration or mortgages mortgages please let you have to co-ordinate with our marketing agent/Service Provider on phone no: 92-22048000, Having Registered Office at 10, Durgas Estate, New Delhi-110002 and main office at Fresh Garden (Upper East) Promotion Building, "PC-01, Third Floor, Sector-16A, Trim City, Moha-201 301" (U.P.) [www.auctions.mmagdicks.com](http://www.auctions.mmagdicks.com). However, if Magdicks call center team is unable to answer, is not sure about any question raised by a User, Magdicks will contact or forward the same query to PMB-HFL, Chennai. Further, queries or distribution with respect to bid application form, submission of earnest money deposit (EMD), entry card, Authorized Officer or PMB Housing Finance Limited (contact details mentioned in clause (4). The Auction can be conducted at their own premises as well in person, there would be any technical glitch or error in conducting a auction.
3. We have also enclosed the **M/s Invento On Solutions Private Limited (Smt. Seemal) Contact Number: 9422681360** are also other local marketing Agency/service providers for doing marketing or searching the prospective bidders/purchasers which will also assist in our conduct of auction process as per the provision of Section 53A.
4. The Bidders/offerors/prospective Bidders/Purchasers should submit their bid along with earnest money deposit (EMD) as returned in column (G) by way of demand draft or pay order or FTGS OR NEFT from a nationalized bank having PMB Housing Finance Limited branch at Karnal in sealed envelope mentioning "Offer for Purchase of Property/ies" so as to reach with our authorized officer Mr. Sanku Magdicks Peahy Services Provider on phone no: 92-22048000 & Mr. Anil Chandra (Mobile No.- 9228924253) at PMB Housing Finance Limited SCO 218 219, 1st Floor, Sector 12, First City Centre Moha, Karnal, Haryana-132001 and/or before the last date for submission of bids i.e. 29/12/2018 before 5.30 PM. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.
5. Other that are not duly filled up or others not accompanied by the EMD or others 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 other document, the intending bidder shall also attach a copy of the PAN card issued by the Income Tax department (or Form 80) 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. 10,000/-.
8. Properties shall be sold to the highest bidder only, subject to acceptance of the bid by the secured creditor/Auction sale committee of PMB Housing Finance Limited. The entire earnest money bidding for above property will have to be placed on a separate date and time as mentioned above and shall be called "1" on the website of our service providermarketing agency. **M/s Magdicks Peahy Services Limited**. However, the under signed has the discretion to accept or reject any offer, tender without assigning reason.
9. All dues and encumbrances, 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)our users.
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 at its liberty to sell the property once again and the defaulting Purchaser shall forfeit all claims to the properties or any part of the sum already paid towards the purchase thereof.
12. The immovable properties described herein above shall remain free of all the sort 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 sue the sale on the ground of whatsoever nature.
13. In case final bid amount/sale consideration of assets under is Rs. 50,000 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 deductible under the provision of Section 194-1A of the Income Tax Act 1961. In case of purchase of property, the successful bidder shall be liable to pay TDS @ 1% on purchase of property as per Section 194-1A of the Income Tax Act 1961.
14. In such cases sale consideration of asset under auction is Rs. 50,000 Lakhs or above, the successful bidder/purchaser, on payment of entire sale consideration as above per of TDS) and/or completion of sale formalities, shall be issued a sale certificate by the secured creditor as per clause prescribed under Section 54B of the Income Tax Act 1961.
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 formal procedure under Section 54B of the Income Tax Act 1961 for the above mentioned 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 PMB Housing Finance Limited, as secured creditor, reserves its right to reject any or all bids, without assigning any reasons. In case, the bids are rejected, Authorized officer can negotiate with any of the individual or intending bidders or offeror parties for sale of the properties by private treaty. Sale is subject to confirmation by the State and Central/Auction sale committee of PMB Housing Finance Limited and as per amended Security Interest (Enforcement) Rule 2002.
17. No persons other than the intending bidder/s offeror/ 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 the right to vary any of the terms and condition of this notice for sale, without prior notice, at its 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 be recovered from the borrower.
19. In case, all the dues together with all cost, charges and expenses incurred by the Secured Creditor are paid by the above named borrower or 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 (other than against PMB Housing Finance Limited).
20. This publication is also a notice of 15 days to borrowers or mortgage Guarantors of the assets about holding of sale on above mentioned date (dates are not applicable).
21. Tenders and documents may be collected from local branch of PMB Housing Finance Limited as mentioned above or can be download from the Web portal : [www.auctions.mmagdicks.com](http://www.auctions.mmagdicks.com). The prescribed bidders/ offerors are required to register themselves with the portal and obtain User ID and Password well in advance when is mandatory for e bidding from Magdicks Peahy Services Limited the training facility is also available on the Magdicks Peahy 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.pmbhousing.com](http://www.pmbhousing.com).
22. The borrower/mortgagor are also hereby informed that they must take delivery of their personal household belongings/articles (if any) inside the said mortgaged properties under the custody of PMB Housing Finance Limited, if any within 15 days from the date of publication, with prior intimation to PMB Housing Finance Limited, failing which the PMB Housing Finance Limited shall have no liability/responsibility to the same and will dispose of at the risk of borrower's mortgage.
23. Special Instructions : Bidding in the last movement should be avoided in the bidder's own interest as neither the PMB HFL nor service provider will be responsible for any legal/financial/financial power failure etc. In order to ward of such contingent situations bidders are requested to make all necessary arrangements/arrangements such as power supply back-up etc., so that they are able to circumvent such situation and are able to participate in the auction smoothly. Tim auction sale will automatically get closed at 7's expiry time frame of auction sale as mentioned in Column No.1. The Authorized Officer can exercise its discretion to extend the auction sale by 15 minutes.

Place : Karnal  
Date : 12-12-2018

Sd/-  
Authorized Officer  
PMB Housing Finance Limited

