

Indiana
Star



Finance Limited

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PUBLIC NOTICE-EAUCTION CUM SALE OF IMMOVABLE PROPERTIES
 (Under Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002) Amended as on Date

The notice 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. It is a subsidiary of National Housing Bank, established under the Securitisation and Reconstruction of Financial Assets & Enforcement of Security Interest Act, 2002, and in exercise of powers conferred under section 13(1)(2) read with Rule 3 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 in the demand notices within 60 days from the date of notice (date of receipt of the said notice).
 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 property/ies mortgaged/pledged to the secured creditor described herein below in exercise powers conferred on him/her under Section 13(4) of the said Act read with Rule 8 and 9 of the said Rules on the date mentioned against each account.
 Officers are invited by the undersigned in a Public Public Auction (Bid form has to be submitted to AO in sealed cover) by the secured creditor to sell the mortgaged/pledged immovable properties "AS IS WHERE IS, AS IS WHAT IS AND WHATEVER THERE IS BASIS" as per the brief 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/recovered of the outstanding dues against the Loan Account(s) as mentioned herein below:-

S. No.	Loan Account No. (A)	Name of the Borrower(s)/Co-Borrower (B)	Demand Amount (C)	Nature of Possession (D)	Description of the Properties 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/ 0176293916 B.O. Chandigarh	Mr. Parveen Kumar & Mrs. Anil Deyl	Rs. 10,72,251.49 (Rupees Ten Lakh Seventy Two Thousand Two Hundred Fifty One Past Only) Due as on 16.10.2017	Physical	House No. 99, Single Colony, Village Dhawal, Rajpura, Distt. Patiala, Punjab. Area measuring 0-1-6-50 Binsw. i.e. 56.66 Sq. Yds. Comprising in Khewal Khatia No. - 173-170/287, Khata No. -506(3-3), 507(4-0), 508(4-0), 509(2-18), 510(2-8), 511(4-0), 512(3-0), 513(1-18), 520(1-0), 521(2-6), 522(1-13), 523(4-18) Khatia 12, Total Area 97 Binsw. i.e. 97.66 Binsw. i.e. 66 Sq. Yds. (i.e. 0-1-6-50 Binsw.)	Rs. 87,900.- (Rupees Eighty Seven Thousand Nine Hundred Only)	Rs. 8,790,000.- (Rupees Eighty Seven Thousand Nine Hundred Only)	15.02.2019 to 11.00 A.M. to 3.00 P.M.	20.02.2019 to 11.00 A.M. to 2.00 P.M.	NIL
2.	HOU/CHD/ 0377391236 B.O. Chandigarh	Mr. Hardeep Singh HOUC/D/ 0377391236 B.O. Chandigarh	Rs. 15,00,293.67 (Rupees Fifteen Lakh Two Hundred Ninety Three and Six Paise Only) Due as on 05.12.2017	Physical	House No. B0029490, Ground Floor, Near Iron Port, Old Main, Gurgaon, Gurgaon, Haryana, Distt. SAS Nagar, Punjab. Property Address as per Sale Deed House No. B00202490, Ground Floor, Khatia No. 0-8/10/123-19, 20-11, 104-41, Khatia 3 Padda 14 Kanal 14 Marla Out of Which Share 838298, Balance 0-12 Marla 12 Kanal No.12112, Khata No.12167, 51, Out of Which Share 22694, Balance 0-19 Marla, Total Padda 0-9/10 Marla, Padda 10/10 Kanal, Khatia, Khatia No.185, Distt. Karnal, Distt. Meerut, Punjab.	Rs. 1,00,000.- (Rupees Ten Lakh Only)	Rs. 1,00,000.- (Rupees Ten Lakh Only)	15.02.2019 to 11.00 A.M. to 3.00 P.M.	20.02.2019 to 11.00 A.M. to 2.00 P.M.	NIL
3.	HOU/CHD/ 0817416925 B.O. Chandigarh	Mr. Vinod Kumar & Mrs. Nikita Yadav	Rs. 9,17,288.51 (Rupees Nine Lakh Seven Hundred Eighty Two and Eight Paise Only) Due as on 31.08.2013	Physical	Plot No. 702, Fardes Enclave, Village-Saipur, Distt.-Dera Bassi, Distt.-SAS Nagar, Punjab. For Measuring 125 Sq. Yds. Bkdnr 00/Bigne 02 Binsw. 10 Binsw., Khewal/Khatia No. - 3689322, Mn 510, Khata No. - 16/18 (2-0), 19(3-8), 20(2-15-15), 21(2-3-1-5), 22(4-0), 23(2-1), 17/17(2-6-3-18), 24(2 (2-18), 25-1(20-13), 25(2)2(2-5), Khatia - 19 Padda 24 Bigne 2 Binsw 9 Binsw out of which share 50/9649, Bkdnr 00/Bigne 02 Binsw. 10 Binsw. As per sale deed dated 09.08.2016 vide Vankia No. 1207.	Rs. 8,00,000.- (Rupees Eight Lakh Only)	Rs. 80,000.- (Rupees Eight Thousand Only)	15.02.2019 to 11.00 A.M. to 3.00 P.M.	20.02.2019 to 11.00 A.M. to 2.00 P.M.	NIL
4.	0004 67M0002711 B.O Ludhiana	Mr. Naveen Garg & Mrs. Jashi Garg	Rs. 28,57,392.- (Rupees Twenty Eight Lakh Fifty Seven Thousand Three Hundred Ninety Two Only) Due as on 31.08.2013	Physical	P/ Measuring 200 Sq. Yds. out of land Comprised in Khata No.680/729, Khata No.- 221, as per Jamabandi No.202/03 situated at Village Thirvelley H. No. 285, Jaghat Nigar, Thirvelley Road, Ludhiana, vide bearing Vankia 10/70 dated 19/07/2006	Rs. 47,00,000.- (Rupees Four Seven Lakh Only)	Rs. 4,70,000.- (Four Lakh Seventy Thousand Only)	15.02.2019 to 11.00 A.M. to 3.00 P.M.	20.02.2019 to 11.00 A.M. to 2.00 P.M.	NIL

WHEREAS the Authorized Officer of the Secured Creditor (PNBHFL) has intended 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/Mortgagees in particular and the public in general is hereby cautioned and restricted not to deal with the Secured Assets in any manner in terms of Section 13(3) of the said Act and any dealing with the properties will be subject to the change of secured creditor against the Loan Account as mentioned above. The concerned Borrowers/mortgagees are given last opportunity to be deposited the respective Loan Accounts in full, with all interest and charges accrued thereon, till one working day prior to the date of auction, failing which these properties will be sold as per above-mentioned schedule. This demand notice was issued to all above mentioned Borrower/Co-Borrower and Guarantors mentioned in column "B" along with their client/SECURED DEBTS as per Annexure/Annexures 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/Offerors/Prospective Bidder/Purchasers are therefore requested in their own interests, 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 conditions mentioned in the offer/tender document to be submitted by the intending bidders.
- The properties will be sold as "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 Magdetric Realty Services Limited or its supporting partner for arranging e-auctions only. For queries with respect to registration or magdetrics portal please write to, you have to co-ordinate with our marketing agent/Service Provider or phone on: 8272346000, helpline Registered Office at 10, Darna Canal, New Delhi-110002 and main office at Times Center (Digital Content Production Facility), FC - 6, (Third Floor), Sector 16, Film City, Andia - 201 301 - (U.P.), www.auctions.magdetric.com, however, if Magdetric's call center team is unable to answer, it is not sure about any queries raised by a user. Magdetrics will contact or forward the same query to PNB HFL Office. Further, queries or clarification with respect to application form, submission of earnest money deposit (EMD), kindly contact Authorized Officer of PNB Housing Finance Limited (contact details mentioned in clause 4). The Auction can be conducted at archival as well, in case, there would be any technical glitch or error in conducting auction.
- We have also engaged M/s Invoart On Solutions Private Limited (Sanit, Sarapalli Contact Number: 9822881360) and also other local marketing Agency/service providers for doing marketing or arranging the prospective bidder/purchaser which will also assist in completion of auction process as per the provision of Section 4A.
- The Tenderers/Offerors/Prospective Bidders/Purchasers should submit their offer along with earnest money deposit (EMD) as referred in clause (G) by way of demand draft or pay order or FTSS OR NEFT from a Nationalized Scheduled Bank/authorized PNB Housing Finance Limited payable at Chandigarh & Ludhiana in sealed envelope mentioning "Offer for Mr. Divyraj Kumar (Ludhiana) Mobile:91483-78682, at PNB Housing Finance, SCO-323-324, First Floor, Sector-35-B, Chandigarh-160035 & SCO 16-17, 2nd Floor, Canal Colony, Pakhawal Road, Nr. NRI Silk Store, Ludhiana-141001 or on before the last date for submission of bids i.e. 19.02.2019 before 5.30 P.M. The amount of EMD paid by the successful bidder shall be adjusted towards the sale price.
- Offers that are not duly filed 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 his 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 Aadhaar card, Passport, Election Commission Card, Ration Card, Driving license etc.
- In no eventually 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.-
- Properties shall be sold to the highest bidder/offer, subject to acceptance of the bid by the secured creditor/Auction sale committee of PNB Housing Finance Limited. The online internet bidding for above property will take place on schedule date and time as mentioned above schedule in Column "I" on the website of our services provider/marketing agency. M/s Magdetric Realty Services Ltd. 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 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.
- 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.
- 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 earn the sale or any ground whatsoever.
- In cases final bid/announced consideration of assets under is Rs. 50,000 lakh or above, the successful bidder shall also attach and remit 1% of the amount from the sale consideration by giving PAN number of borrower as deduction which can be obtained from authorized officer/bank, state commissioner of banking and remaining 99% of sale consideration shall be payable to bank, within stipulated time. Hence, the highest successful bidder is bound to deposit TDS @ 1% or purchase/compression of stock and remaining 99% of sale consideration shall be payable to bank, within 1% of sale/turnover, shall be used as a sale certificate for the subject property as per format prescribed under SARFAESI Act & Rules 2002 only upon receipt of Challen-cum-statement in form No. 28(CB) having filled the TDS. The certificate for TDS in form 165 to be submit to the bank subsequently.
- 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 by the above referred properties shall be borne by the successful bidder/purchaser. The sale certificate has to be registered at the earliest as per stated Law/Rules regarding transfer 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/Auction sale committee of PNB Housing Finance Limited and as per amended Security Interest (Enforcement) Rule 2002.
- No person other than the intending bidder/offer or 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 the application form has been submitted.
- The Authorized officer reserves the 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 services Provider in case, all the cues together with all cost, charges and expenses incurred by the above name borrower/co-borrower, all 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.
- This publication is also a notice of 30 days to borrower/mortgagee/Guarantors of the assistance about holding of sale on above mentioned date if cues are not to be paid in full.
- The interest/bidder(s) are required to register themselves with the portal and obtain login ID and Password well in advance which is mandatory for a bidding from Magdetric Realty Services Limited. The interest/bidder(s) is also available on the Magdetric 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.
- The borrower/mortgagee are also hereby informed that they must take delivery of their personal household belongings/irrespective of the said mortgaged properties under the custody of PNB Housing Finance Limited, if any within 30 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 the risk of borrower's mortgage.
- Special Instructions :-** Bidding in the last moment should be avoided in the bidder's own interest, as either the PNB HFL, nor service provider will be responsible for any lapse/failure (Internet connection, power failure etc.) in order to avoid 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 participate in the auction successfully. The auction will be automatically get closed at the expiry time frame of auction sale as mentioned in Column No. 1.

Place : Chandigarh/LUDHIANA
 Date : 15-01-2019
 Sd:-Authorized Officer
 PNB Housing Finance Limited