POONAWALLA FINCORP LIMITED

PROPERTIES PUT UP FOR AUCTION

Property ID	Proposal Number	Date of Auction	Page Numbers
001	HL/0190/H/13/000042	31/10/2023 at 11 AM- 2PM	1-4
002	HL/0128/H/13/000003	6/12/2023 at 11 AM-2PM	5-9
003	LAP0094100000005021084	16/01/2024 at 11 AM-2PM	10-14
	LAP0094100000005025772		
004	HL/0039/H/14/000065	12/02/2024 at 11 AM-2PM	15-19
	HL/0039/H/14/000076		

Property ID – 001

Property Location- Surat

State- Gujarat **Pincode**- 395003

Name of the borrower- Bimal Arvindlal Dhunawala.

Loan Account No:- HL/0190/H/13/000042 **Outstanding Amount**:- Rs 9610601/- only

Registered address of Borrower- C-1, C-2 3rd Floor Ruchi Complex, Ambaji Road, Nr. Choriyasi

Dairy, Surat-395001

Date of physical possession-21/12/22.

Name of the Title holder of the security possessed- Bimal Arvindlal Dhunawala

Reserve price- Rs. 20,00,000/- (Rs. Twenty Lakhs, Only)

Earnest Money Deposit- Rs. 2,00,000/- (Rs. Two Lakhs, Only)

Property type- Residential

Sub-type of the property- Flats

Date of inspection of the properties- 30/10/2023

Time of inspection- 12pm to 4pm

Date and Time of Auction- 31/10/2023 at 11 AM- 2PM

Name of the Authorised Officer-Sanjay Omprakash Sharma

Contact No. 8980005603

Details of Property under Auction

The property under Auction are 3 Flats in the a G+3 residential building, as per the given details:-

- (1) Flat No. D-2, 4th Floor, Rushi Complex, Nr. Choryasi Dairy, Ambaji Road, Gopipura, Surat.-395001 (Super built-up area 583.00 SFT)
- (2) Flat No. C-2, 3rd Floor, Rushi Complex, Nr. Choryasi Dairy, Ambaji Road, Gopipura, Surat-3950011 (Super built-up area 583.00 SFT)
- (3) Flat No. C-1, 3rd Floor, Rushi Complex, Nr. Choryasi Dairy, Ambaji Road, Gopipura, Surat-395001. (Super built-up area 693.00 SFT)

Age of property-17 Years

PHOTOGRAPHS OF SUBJECT PROPERTY

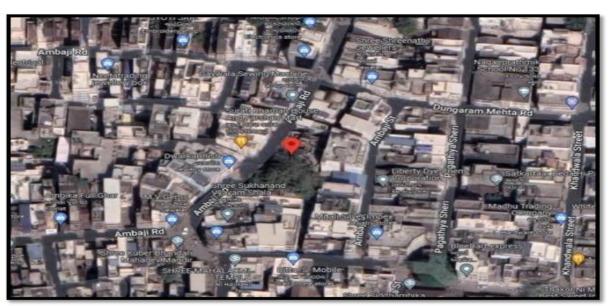












Latitude and Longitude

21.196395, 72.828109

- 1. The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / PFL.
- 2. However, the Authorised Officer / PFL shall not be responsible for any error, misstatement, or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Property / Secured Asset, before submitting the bids.
- 3. Property will be sold on As is where is, As is what is, Whatever there is basis.
- 4. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
- 5. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 1/A of Income Tax Act.
- 6. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
- 7. The Tender Document can be collected / obtained from the Authorized Officer of PFL having his office at 3rd floor, Majestic building, Opposite Law garden bus stand, Ellis bridge, Office no 304, 305, 306, Ahmedabad- 380006 on any working day during office hours or from our marketing agents.
- 8. The Tender Document will also be available at site on the respective date fixed for inspection of the Immovable Property / Secured Asset.
- 9. Property / Secured Asset is available for inspection on 30.10.2023 between 12 noon and 4 p.m.
- 10. For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with Authorized Officer, Sanjay Omprakash Sharma, Contact No. 8980005603
- 11. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the Tenderer through Demand Draft / Pay Order in Favour of "PFL" payable at par in sealed envelope and shall be submitted at office at 3rd floor, Majestic building, Opposite Law garden bus stand, Ellis bridge, Office no 304, 305, 306, Ahmedabad- 380006.
- 12. The offer amount (to be mentioned in Tender document) shall be above Reserve Price.
- 13. The last date of submission of Tender in prescribed Tender Document with all necessary documents and EMD in stipulated manner is 30.11.2023
- 14. Incomplete Tender Document or inadequate EMD amount or Tenders received after the date indicated at Sr. No 12 hereinabove shall be treated as invalid,
- 15. Conditional offers shall also be treated as invalid.

- 16. The Tenders will be opened on 31/10/2023 at 11 AM- 2PM in the presence of the Authorised Officer at at 3rd floor, Majestic building, Opposite Law garden bus stand, Ellis bridge, Office no 304, 305, 306, Ahmedabad- 380006
- 17. The Immovable Property / Secured Asset shall not be sold below the Reserve Price.
- 18. On sale of the property the purchaser shall not have any claim of whatsoever nature against PFL or its Authorised Officer.
- 19. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and PFL will not entertain any claim or representation in that regard from the bidders.
- 20. The Authorized officer has the absolute right to accept or reject the highest and / or all Bid(s) or postpone or cancel the sale, as the case may be without assigning any reasons thereof and also to modify any• of the terms and condition of this sale without prior notice.
- 21. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. PFL
- 22. EMD of successful tenderer shall be adjusted and for all other unsuccessful tenderers, the same shall be refunded within 10 days from Tender opening date. The Earnest money deposit will not carry any interest.
- 23. Along with Tender Document the Bidder(s) should also attach his/her photo identity proof such as copy of the passport, election commission card, ration card, driving license, copy of the PAN card issued by the Income Tax department etc. and the proof of residence countersigned by the bidder herself/himself.
- 24. The successful bidder shall be required to pay 25% of the offer amount (including the amount of EMD) immediately i.e. on the same day or not later than next working day, as the case may be (as per the amended provisions of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002) on confirmation of offer acceptance by PFL, failing which the EMD amount remitted will stand forfeited. The balance 75% of offer amount shall be paid within 15 days of confirmation of sale by the Authorised officer. If the balance amount is not remitted within stipulated time the amount of 25% will stand forfeited as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002.

CAUTION NOTE:

Prospective Purchasers at large are hereby informed that PFL and its Authorized Officer does not deal in cash transaction with respect to Immovable Property mentioned in the Auction sale notice. The name and contact details of the agency / broker, if any, authorized by PFL to deal with sale of Immovable property can be obtained only from the office of PFL at the address mentioned above.

For Poonawalla Fincorp Limited

Property ID – 002

Property Location- Thanjavur

State- Tamil Nadu **Pincode**- 613006.

Name of the borrower- S.Mathiazhagan.

Loan Account No :- HL/0128/ H/13/000003

Outstanding Amount:- Rs. 13025286/- (Rupees One Crores Thirty Lacs Twenty-Five Thousand Two Hundred Eighty-Six Only)

Registered address of Borrower- DOOR NO.16/1129, RAHMAN NAGAR (POSTAL COLONY), NANJIKOTTAI ROAD, THANJAVUR TOWN, THANJAVUR THANJAVUR PIN 613006

Date of physical possession-28/09/23.

Name of the Title holder of the security possessed-S.Mathiazhagan.

Reserve price- Rs. 1,04,67,000/- (Rupees One Crore Four Lacs Sixty-Seven Thousand only)

Earnest Money Deposit- Rs. 10,46,700/- (Rupees Ten Lacs Forty-Six Thousand Seven Hundred Only)

Property type- Residential

Status of Land Holding (Freehold/ Leasehold) - Free hold

Width of road in front or adjacent to the property (In Ft) (Largest width in case of multiple access roads)- 30 feet Road

Total No. of Flats / Unit in building- 1 Units (independent whole building)

No. of Floors in the building- As per Actual Ground Floor, First Floor, Second Floor

Date and time of inspection of the properties- 28/11/2023 at 11AM -4PM

Last Date of Submission of EMD (Earnest Money Deposit) - 01/12/2023 Before 5 PM

Date and Time of Auction- 6/12/2023 (11 AM-2PM)

Name of the Authorised Officer- Suguram Kumar T

Contact No. 7305229113

Details of Property under Auction

The property under Auction is GF+1 building, as per the given details: -

ALL THAT PIECE AND PARCEL OF PROPERTY In Thanjavur District, Thanjavur Registration District, Thanjavur Sub Registration District, Thanjavur Taluk, Nanjikottai Taluk, Within The Nanjikotti Panchayat Limits, Mariyal Village, Patta No.3899, The Property Comprised In Survey No.246. Present Survey No.246/7 And The Land Converted Into Plots And Layout Formed Named As "Rahman Nagar" Within This The Plot No.16 An Extent Of 4,800 Sqft., Together With R.C.C Terrace House, Electricity Connection, Lights, Latrine, Water Tap Connection, Well, Electric Motor Pump Set, Over Head Tank, Pipe Connection Is Situated With In The Following Four Boundaries:

East By: Plot No.15, West By: Plot No.17, North By Main Road, South By: Plot Belongs To Jamunisha Begam, East West Measurement: North 60 Feet South 60 Feet, North South Measurement: East 80 Feet West 80 Feet, Total Extent: 4,800 Sq.Ft

Plot No:16, Old.S.No:246, New S.No:246/7, Patta No:3899, Rahuman Nagar, Mariyal Village, Nanjikottai Circle, Tanjore Taluk, Tanjore SRO, Tanjore Registration District - 613006

Age of property-15 Years

Built-up Area & Accommodation Details						
Floor (Pl mention floor wise)	:	Accommodation	Carpet Area (Sft)	Actual SBUA (Sft)	Permissible BUA (Sft)	Adopted Built-up area (Sft)
Basement / Stilt	:					
Ground Floor	:		1165 Sft	1456 Sft		1456 Sft
First Floor			1126 Sft	1407 Sft		1407 Sft
Ground Floor - RCC Toilet	:		74 Sft	92 Sft		92 Sft
Second Floor			170 Sft	212 Sft		212 Sft
Lumber Room			126 Sft	158 Sft		158 Sft
Car Shed	:		220 Sft	275 Sft		275 Sft
Total	:		2881 Sft	3600 Sft		3600 Sft
Violation observed if any	:					

PHOTO & GPS









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- 2. However, the Authorised Officer / PFL shall not be responsible for any error, misstatement, or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Property / Secured Asset, before submitting the bids.
- 3. Property will be sold on As is where is, As is what is, Whatever there is basis.
- 4. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
- 5. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 1/A of Income Tax Act.
- 6. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
- 7. The Tender Document can be collected / obtained from the Authorized Officer of PFL having his office at "Ray Towers", 3rd Floor, 2 Vadavoor Salai 9th Cross, 9A Cross Rd, Tiruchirapalli, Tamil Nadu, Pin 620018 on any working day during office hours or from our marketing agents.
- 8. The Tender Document will also be available at site on the respective date fixed for inspection of the Immovable Property / Secured Asset.
- 9. Property / Secured Asset is available for inspection on 28/11/2023 between 11AM to 4PM.
- 10. For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with Authorized Officer, Mr. Suguram Kumar T, Address- Poonawalla Fincorp Ltd, "Ray Towers", 3rd Floor, 2 Vadavoor Salai 9th Cross, 9A Cross Rd, Tiruchirapalli, Tamil Nadu, Pin 620018, Mobile no. 7305229113, E-mail ID: suguram.t@poonawallafincorp.com
- 11. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the Tenderer through Demand Draft / Pay Order in Favour of "PFL" payable at par in sealed envelope and shall be submitted at office Ray Towers", 3rd Floor, 2 Vadavoor Salai 9th Cross, 9A Cross Rd, Tiruchirapalli, Tamil Nadu, Pin 620018.
- 12. The offer amount (to be mentioned in Tender document) shall be above Reserve Price.
- 13. The last date of submission of Tender in prescribed Tender Document with all necessary documents and EMD in stipulated manner is 1/12/2023 before 5 PM.
- 14. Incomplete Tender Document or inadequate EMD amount or Tenders received after the date indicated at Sr. No 12 hereinabove shall be treated as invalid,
- 15. Conditional offers shall also be treated as invalid.

- 16. The Tenders will be opened on 06/12/2023 at 11 AM- 2PM in the presence of the Authorised Officer at at Ray Towers", 3rd Floor, 2 Vadavoor Salai 9th Cross, 9A Cross Rd, Tiruchirapalli, Tamil Nadu, Pin 620018.
- 17. The Immovable Property / Secured Asset shall not be sold below the Reserve Price.
- 18. On sale of the property the purchaser shall not have any claim of whatsoever nature against PFL or its Authorised Officer.
- 19. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and PFL will not entertain any claim or representation in that regard from the bidders.
- 20. The Authorized officer has the absolute right to accept or reject the highest and / or all Bid(s) or postpone or cancel the sale, as the case may be without assigning any reasons thereof and also to modify any of the terms and condition of this sale without prior notice.
- 21. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. PFL
- 22. EMD of successful tenderer shall be adjusted and for all other unsuccessful tenderers, the same shall be refunded within 10 days from Tender opening date. The Earnest money deposit will not carry any interest.
- 23. Along with Tender Document the Bidder(s) should also attach his/her photo identity proof such as copy of the passport, election commission card, ration card, driving license, copy of the PAN card issued by the Income Tax department etc. and the proof of residence countersigned by the bidder herself/himself.
- 24. The successful bidder shall be required to pay 25% of the offer amount (including the amount of EMD) immediately i.e. on the same day or not later than next working day, as the case may be (as per the amended provisions of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002) on confirmation of offer acceptance by PFL, failing which the EMD amount remitted will stand forfeited. The balance 75% of offer amount shall be paid within 15 days of confirmation of sale by the Authorised officer. If the balance amount is not remitted within stipulated time the amount of 25% will stand forfeited as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002. CAUTION NOTE:

Prospective Purchasers at large are hereby informed that PFL and its Authorized Officer does not deal in cash transaction with respect to Immovable Property mentioned in the Auction sale notice. The name and contact details of the agency / broker, if any, authorized by PFL to deal with sale of Immovable property can be obtained only from the office of PFL at the address mentioned above.

For Poonawalla Fincorp Limited

Property ID – 003

Property Location- Agra

State- Uttar Pradesh **Pincode-** 282010.

Name of the borrower- Manish Verma

Loan Account No :- LAP009410000005021084 & LAP009410000005025772

Outstanding Amount: Rs. 28292790/- (Rupees Two Crores Eighty-Two Lacs Ninety-Two Thousand Seven Hundred Ninety Only) & Rs. 3219720/- (Rupees Thirty-Two Lacs Nineteen Thousand Seven Hundred Twenty Only) **TOTAL** Rs. 31512510/- (Rupees Three Crores Fifteen Lacs Twelve Thousand Five Hundred Ten Only)

Registered address of Borrower- A1 A2 Anand Puram Jogipura Shahaganj Agra Landmark -Shahaganj Agra Agra Uttar Pradesh Pin Code – 282010

Date of physical possession-25/11/23.

Name of the Title holder of the security possessed- Manish Verma

Reserve price- Rs. 1,98,23,405/- (Rupees One Crore Ninety-Eight Lakhs Twenty-Three Thousand Four Hundred Five only)

Earnest Money Deposit- Rs. 19,82,341/- (Rupees Nineteen Lakhs Eighty-Two Thousand Three Hundred Forty-One Only)

Property type- Residential- Row House

Status of Land Holding (Freehold/ Leasehold) - Free hold

Width of road in front or adjacent to the property (In Ft) (Largest width in case of multiple access roads)- 20 feet Road

Total No.of Flats / Unit in building- 1 Units (independent whole building)

No. of Floors in the building- Basement+GF+2

Date and time of inspection of the properties- 9/01/24 (11AM – 4PM)

Last Date of Submission of EMD (Earnest Money Deposit) - 12/01/24 Before 5 PM

Date and Time of Auction- 16/01/24 (11 AM-2PM)

Name of the Authorised Officer- Rampal Gautam

Contact No. 9999077792

Details of Property under Auction

The property under Auction is GF+1 building, as per the given details: -

ALL THAT PIECE AND PARCEL OF PROPERTY OF THREE STORIED HOUSE WITH THE LAND UNDERNEATH BEARING NAGAR NIGAM NO. 4/20/A-1 AND A-2, MEASURING AREA 326.32 SQ.METER CONSTRUCTED AT PLOT NO.A-1 AND A-2 LAND BEARING KHASRA NO.37 AND 739 SITUATED AT ANAND PURAM, MAUZA- JOGIPURA, WARD-LOHAMANDI, TEHSIL AND DISTRICT-AGRA, PIN-282010, UTTAR PRADESH BOUNDED AS EAST: PROPERTY OF SRI RAM DULARE SHARMA, WEST: PROPERTY OF SRI SOBRAN LAL SHARMA, NORTH: ROAD OF 25 FEET WIDE AND NIKAS, SOUTH: OTHER'S PROPERTY.

Age of property-06 Years

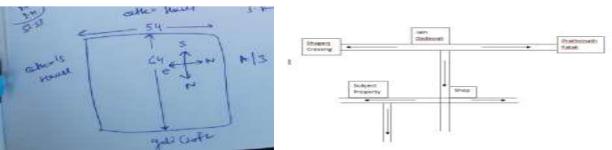
Built-up Area & Accommodation Details						
Floor (PI mention floor wise)	:	Accommodation	Carpet Area (Sft)	Actual SBUA (Sft)	Permissible BUA (Sft)	Adopted Built-up area (Sft)
Basement / Stilt	:	1Hall		1394		
Ground Floor	:	5Room, 1Store Room, 3Lat-Bath, 1Kitchen, 1Puja Ghar	2314	2892	1932	1932
First Floor	:	4Room, 1Pujaghar, 1Store Room, 1Lobby, 3Lat-Bath, 1Kitchen	2454	2892	1932	1932
Second Floor	:	2Room, 1Store Room, Mumty	950	1188	1188	1188
Sixth Floor	:	NA				
Total	:		5718	8366	5052	5052
OP 1 (2) 1 197		6 7 2 1 10	5 9 1 15 5	•		•

Photos and GPS-

GPS Coordinates

Latitude: 27.174247, Longitude: 77.977577





Property Photographs-













- 1. The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / PFL.
- 2. However, the Authorised Officer / PFL shall not be responsible for any error, misstatement, or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Property / Secured Asset, before submitting the bids.
- 3. Property will be sold on As is where is, As is what is, Whatever there is basis.
- 4. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
- 5. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 1/A of Income Tax Act.
- 6. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
- 7. The Tender Document can be collected / obtained from the Authorized Officer of PFL having his office at Poonawalla Fincorp Ltd., 204-B, 2nd Floor, Sumriddhi Business Suites, Sanjay Place, Agra- 282004 on any working day during office hours or from our marketing agents.
- 8. The Tender Document will also be available at site on the respective date fixed for inspection of the Immovable Property / Secured Asset.
- 9. Property / Secured Asset is available for inspection on 9/01/24 between 11AM 4PM.
- 10. For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with Authorized Officer, Mr. Rampal Gautam, Address- Poonawalla Fincorp Ltd, 204-B, 2nd Floor, Sumriddhi Business Suites, Sanjay Place, Agra- 282004, Mobile no. 9999077792, E-mail ID: rampal.gautam@poonawallafincorp.com
- 11. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the Tenderer through Demand Draft / Pay Order in Favour of "PFL" payable at par in sealed envelope and shall be submitted at Poonawalla Fincorp Ltd, 204-B, 2nd Floor, Sumriddhi Business Suites, Sanjay Place, Agra- 282004,
- 12. The offer amount (to be mentioned in Tender document) shall be above Reserve Price.
- 13. The last date of submission of Tender in prescribed Tender Document with all necessary documents and EMD in stipulated manner is 12/01/24 Before 5 PM.
- 14. Incomplete Tender Document or inadequate EMD amount or Tenders received after the date indicated at Sr. No 12 hereinabove shall be treated as invalid,
- 15. Conditional offers shall also be treated as invalid.

- 16. The Tenders will be opened on 16/01/24 (11 AM-2PM) in the presence of the Authorised Officer at Poonawalla Fincorp Ltd, 204-B, 2nd Floor, Sumriddhi Business Suites, Sanjay Place, Agra- 282004The Immovable Property / Secured Asset shall not be sold below the Reserve Price.
- 17. On sale of the property the purchaser shall not have any claim of whatsoever nature against PFL or its Authorised Officer.
- 18. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and PFL will not entertain any claim or representation in that regard from the bidders.
- 19. The Authorized officer has the absolute right to accept or reject the highest and / or all Bid(s) or postpone or cancel the sale, as the case may be without assigning any reasons thereof and also to modify any of the terms and condition of this sale without prior notice.
- 20. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. PFL
- 21. EMD of successful tenderer shall be adjusted and for all other unsuccessful tenderers, the same shall be refunded within 10 days from Tender opening date. The Earnest money deposit will not carry any interest.
- 22. Along with Tender Document the Bidder(s) should also attach his/her photo identity proof such as copy of the passport, election commission card, ration card, driving license, copy of the PAN card issued by the Income Tax department etc. and the proof of residence countersigned by the bidder herself/himself.
- 23. The successful bidder shall be required to pay 25% of the offer amount (including the amount of EMD) immediately i.e. on the same day or not later than next working day, as the case may be (as per the amended provisions of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002) on confirmation of offer acceptance by PFL, failing which the EMD amount remitted will stand forfeited. The balance 75% of offer amount shall be paid within 15 days of confirmation of sale by the Authorised officer. If the balance amount is not remitted within stipulated time the amount of 25% will stand forfeited as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002. CAUTION NOTE:

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For Poonawalla Fincorp Limited

Property ID - 004

Property Location- Ludhiana

State- Punjab

Pincode- 141001.

Name of the borrower- Suresh Kumar Sharma

Loan Account No:- HL/0039/H/14/000065 and HL/0039/H/14/000076

Outstanding Amount: - Rs.8190261/- (Rupees Eighty-One lakh Ninety Thousand Two Hundred Sixty-One Only)

& Rs.2361990/- (Rupees Twenty-Three lakh Sixty-One Thousand Nine Hundred Ninety Only) as on 29.05.2021

Registered address of Borrower- H NO 2017 9 13 ,Krishana Gali Shivpuri, Near Kapoor Dental Shop,Ludhiana,141008

Date of physical possession-28/08/2023.

Name of the Title holder of the security possessed- Smt. Phoolan Rani

Reserve price- Rs 63,92,000/- (Rupees Sixty three Lakhs Ninety Two Thousand only)

Earnest Money Deposit- Rs. 6,39,200/- (Rupees Six Lakhs Thirty Nine Thousand and two hundred Only)

Property type- Row House

Status of Land Holding (Freehold/ Leasehold)- Free hold

Width of road in front or adjacent to the property (In Ft) (Largest width in case of multiple access roads)- 20 feet Road

Total No. of Flats / Unit in building- NA

No. of Floors in the building- G+2

Date and time of inspection of the properties- 02/02/2024 (11AM - 4PM)

Last Date of Submission of EMD (Earnest Money Deposit) - 09/02/2024 Before 5 PM

Date and Time of Auction- 12/02/2024 (11 AM-2PM)

Name of the Authorised Officer- Mr. Rajesh Bhatia

Contact No. 6284419316

Details of Property under Auction

The property under Auction is GF+2 house, as per the given details: -

ALL THAT PIECE AND PARCEL OF MORTGAGE PROPERTY OF H.NO.2017/9/13, KRISHNA GALI, SHIVPURI, NEAR DENTAL CLINIC, PLOT NO.55-56, KHASRA NO.422-423-424-425-426-429, LUDHIANA, PIN 141001 ADMEASURING 180 SQ YARDS.

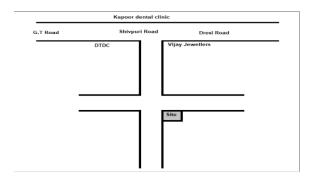
Age of property-33 Years

Built-up Area & Accommodation Details						
Floor (Pl mention floor		Accommodation	Carpet	Actual	Permissible	Adopted Built-up
wise)	:	Accommodation	Area (Sft)	SBUA (Sft)	BUA (Sft)	area (Sft)
Basment Floor (RCC)	:					
Ground Floor	:	NA		1641	1148.86	1148.86
First Floor				1641	1148.86	1148.86
Second Floor	:			1250	574.43	574
Third Floor	:			273	-	-
Third Floor						
8 th Floor	:				-	-
Total	:			4805	2872.15	2872.15

Photos and GPS-

GPS Coordinates





Property Photographs-









- 24. The particulars in respect of the Immovable Property / Secured Asset specified hereinabove have been stated to the best of the information and knowledge of the Authorised Officer / PFL.
- 25. However, the Authorised Officer / PFL shall not be responsible for any error, misstatement, or omission in the said particulars. The Bidders are therefore requested in their own interest, to satisfy themselves with regard to the above and all other relevant details / material information pertaining to the abovementioned Immovable Property / Secured Asset, before submitting the bids.
- 26. Property will be sold on As is where is, As is what is, Whatever there is basis.
- 27. Statutory dues like property taxes / cess and transfer charges, arrears of electricity dues, arrears of water charges and other charges known and unknown in respect to the secured assets being sold, shall be ascertained by the Bidder beforehand and the payment of the same shall be the responsibility of the buyer of Secured Assets.
- 28. Wherever applicable, it is the responsibility of buyer of Secured Assets to deduct tax at source (TDS) @ of 1% of the total sell consideration on behalf of the resident owner (seller) on the transfer of immovable property having consideration equal to Rs.50 Lacs and above and deposit the same with appropriate authority u/s 194 1/A of Income Tax Act.
- 29. Sale is strictly subject to the Terms, Conditions and Disclaimers stipulated in the prescribed E-Auction Bid Document, Offer Acceptance Letter, Public Notice, terms and conditions mentioned hereinbelow and any other related documents.
- 30. The Tender Document can be collected / obtained from the Authorized Officer of PFL having his office at Poonawalla Fincorp Ltd, Plot 25, Cabin no. 26, 2nd Floor, Industrial area, phase I, Chandigarh-160002 on any working day during office hours or from our marketing agents.
- 31. The Tender Document will also be available at site on the respective date fixed for inspection of the Immovable Property / Secured Asset.
- 32. Property / Secured Asset is available for inspection on **02/02/2024** between 11AM 4PM.
- 33. For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with Authorized Officer, Mr. Rajesh Bhatia, Address- Poonawalla Fincorp Ltd, Plot 25, Cabin no. 26, 2nd Floor, Industrial area, phase I, Chandigarh-160002, Mobile no. 6284419316, E-mail ID: rajesh.bhatia1@poonawallafincorp.com
- 34. Earnest Money Deposit (EMD) amount as mentioned above shall be deposited by the Tenderer through Demand Draft / Pay Order in Favour of "PFL" payable at par in sealed envelope and shall be submitted at Poonawalla Fincorp Ltd, Plot 25, Cabin no. 26, 2nd Floor, Industrial area, phase I, Chandigarh-160002.
- 35. The offer amount (to be mentioned in Tender document) shall be above Reserve Price.
- 36. The last date of submission of Tender in prescribed Tender Document with all necessary documents and EMD in stipulated manner is **09/02/2024** Before 5 PM.
- 37. Incomplete Tender Document or inadequate EMD amount or Tenders received after the date indicated at Sr. No 12 hereinabove shall be treated as invalid,
- 38. Conditional offers shall also be treated as invalid.
- 39. The Tenders will be opened on **12/02/2024** (11 AM-2PM) in the presence of the Authorised Officer at Poonawalla Fincorp Ltd, Plot 25, Cabin no. 26, 2nd Floor, Industrial area, phase I, Chandigarh-160002. The Immovable Property / Secured Asset shall not be sold below the Reserve Price.
- 40. On sale of the property the purchaser shall not have any claim of whatsoever nature against PFL or its Authorised Officer.
- 41. It shall be at the discretion of the Authorised officer to cancel the auction proceeding for any reason and return the EMD submitted and PFL will not entertain any claim or representation in that regard from the bidders.

- 42. The Authorized officer has the absolute right to accept or reject the highest and / or all Bid(s) or postpone or cancel the sale, as the case may be without assigning any reasons thereof and also to modify any of the terms and condition of this sale without prior notice.
- 43. The sale shall be conferred on the highest bidder subject to confirmation by Secured Creditor i.e. PFL
- 44. EMD of successful tenderer shall be adjusted and for all other unsuccessful tenderers, the same shall be refunded within 10 days from Tender opening date. The Earnest money deposit will not carry any interest.
- 45. Along with Tender Document the Bidder(s) should also attach his/her photo identity proof such as copy of the passport, election commission card, ration card, driving license, copy of the PAN card issued by the Income Tax department etc. and the proof of residence countersigned by the bidder herself/himself.
- 46. The successful bidder shall be required to pay 25% of the offer amount (including the amount of EMD) immediately i.e. on the same day or not later than next working day, as the case may be (as per the amended provisions of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002) on confirmation of offer acceptance by PFL, failing which the EMD amount remitted will stand forfeited. The balance 75% of offer amount shall be paid within 15 days of confirmation of sale by the Authorised officer. If the balance amount is not remitted within stipulated time the amount of 25% will stand forfeited as per the amended provisions of Rule 9(4) of the Security Interest (Enforcement) Rules, 2002.

CAUTION NOTE:

Prospective Purchasers at large are hereby informed that PFL and its Authorized Officer does not deal in cash transaction with respect to Immovable Property mentioned in the Auction sale notice. The name and contact details of the agency / broker, if any, authorized by PFL to deal with sale of Immovable property can be obtained only from the office of PFL at the address mentioned above.

For Poonawalla Fincorp Limited