



**Cholamandalam Investment and Finance Company Limited**  
 Corporate Office: No.2, Dare House, 1<sup>st</sup> Floor, NSC Bose Road, Chennai – 600 001.  
 Branch Office: 3rd FLOOR ,SLS TOWER, 100'FT ROAD, OPP. JAYCEE MOTORS, ABOVE JC Motor AMRITSAR-143001

**PUBLIC NOTICE FOR AUCTION CUM SALE**

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Cholamandalam Investment and Finance Company Limited with the assistance of the DM Amritsar, under the **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** for the recovery of amount due from borrower/s, offers are invited by the undersigned in sealed covers for purchase of immovable property, as described hereunder, which is in the physical possession, on 'As is where is basis' 'As Is What Is Basis' and 'Whatever Is There Is Basis' particulars of which are given below:-

S.N.	Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price	Earnest Money Deposit	Total Loan Outstanding as on	Date and Place of Auction
1.	(Loan Account No. X0HEARR00000655814 & X0HEARR00001065136 Amritsar Branch) Mr./Mrs. DAVINDER KHANNA (Borrower) M/S PIONEER INSTITUTE OF EDUCATION, M/S AMRITSAR BUSINESS SYSTEMS (Co-Borrower) Mr./Mrs. BALJIT KHANNA (Co-Borrower) All are having address for communication at H.NO.27-D, MAQBOOL ROAD AMRITSAR-143001 M/S. LAXMI ENTERPRISE, 27-D MAQBOOL ROAD, AMRITSAR-143 001	19.09.2016 Rs. 4,84,87,009.70 [Rupees Four Crores Eighty Four Lakhs Eighty Seven Thousand and Nine and paise Seventy only] as on 17.09.2016	Measuring 4058.64 Sq.ft with Built up area 5052 Sq.ft Plot No.27-C Rakba Tungbala Urban Abadi Maqbool road. Tehsil District Amritsar Khasra No. 2525/311,312,315 min Sabka & 312 min Jadid, Khata No.73/183 & 105/162, Khewat No. Postal Address H.No.27-D Maqbool Road, Amritsar -143006 Boundaries: East : Road 16 Ft wide West : Property of Heirs of Jai Gopal North: Property of Heirs of Jai Gopal South: Sarabjit Singh	Rs. 3,05,00,000/- Rupees (Three Crores Five Lakhs Only)	Rs. 30,50,000/- Rupees (Thirty Lakhs Fifty Thousand Only)	Rs. 4,84,87,009.70 [Rupees Four Crores Eighty Four Lakhs Eighty Seven Thousand and Nine and paise Seventy only] as on 17.09.2016 + Interest	Date : 26.03.2019 Branch office at 3rd FLOOR ,SLS TOWER, 100'FT ROAD, OPP. JAYCEE MOTORS, ABOVE JC Motor AMRITSAR-143001

**Important Information regarding Auction Process**

1.	Date of Auction	As prescribed herein above
2.	Place of Submission of Bids and Place of Auction	3rd FLOOR ,SLS TOWER, 100'FT ROAD, OPP. JAYCEE MOTORS, ABOVE JC Motor AMRITSAR-143001
3.	Type of Possession	Physical Possession
4.	Date of inspection of properties	15.03.2019
5.	Last date for Submission of Bids	22.03.2019

\* A bidder may, on his own choice, avail the facility in the auction by making application in prescribed format which is available along with the offer/tender document on the given office address mentioned hereunder. Sale is strictly subject to terms and conditions incorporated in this advertisement and the prescribed Bid / Tender Document. This notice is also to be treated as a 15 days notice under Rule 8(5)(c) and 9(1) of the Security Interest Enforcement Rules, 2002. " this 15 days notice is given, since 30 days notice was not successful".

**TERMS AND CONDITIONS OF AUCTION**

- The property is sold on 'As is where is basis' 'As Is What Is Basis' and 'Whatever Is There Is Basis'
- The Bidder is obliged to exercise full due diligence in all respects, including to inspect each of the details of the property mentioned above on the scheduled date & time.
- Submission of bids to Cholamandalam Investment and Finance Company Limited would be construed a deemed acceptance by the bidder that (i) he/she/it has exercised due diligence in all respects, (ii) is satisfied with all details/measurements of property; (iii) acknowledges full knowledge of terms and conditions that govern the auction and (iv) waives all his/her/its rights to make any contrary claims against company at any future date
- The sale is subject to confirmation by the Authorized officer if the borrower/guarantor pays the entire outstanding amount in full before sale. no sale will be conducted
- The Bidder shall remit Earnest Money Deposit (EMD) by Banker's Cheque / DD drawn in favour of Cholamandalam Investment and Finance Company Limited for the respective Loan A/c, along with the bid form in a Sealed Cover addressed to The Authorized Officer, Cholamandalam Investment and Finance Company Limited up to 5 00 p mon 22 03 2019. Please note that, in reference to successful bidder(s), EMD is adjustable against the sale consideration receivable by Cholamandalam Investment and Finance Company Limited Also, EMD is refundable to the unsuccessful bidder(s)
- The successful bidder shall deposit 25% of the bid amount immediately on the sale being knocked down in his/her/its favour and the balance within 15 days by Banker's Cheque / DD drawn in favour of Cholamandalam Investment and Finance Company Limited for the respective Loan A/c Number
- In case the successful bidder fails to deposit 25% of the bid amount immediately on sale being knocked down in his/her/its favour and/or the balance amount, within 15 days the deposit made by the bidder shall be forfeited without any prior intimation.
- The charges / fees payable for conveyance such as stamp duty, registration fee, maintenance charges electricity charges etc shall be borne by the successful bidder. The Authorized Officer will not be held responsible for any charge, lien, property tax or any other dues to the Government or local body or any other authority in respect of the property under sale
- The Authorized Officer has the absolute right to accept or reject the bid or adjourn / postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice or assigning any reason therefore
- The Sale will only be in favour of successful bidder and not his/her nominee.
- This Notice is also to the Borrower(s) Guarantor(s) in particular and the public in general.

Place: Amritsar Date : 09-03-2018

Sd/-  
 Authorised Officer  
 Cholamandalam Investment and Finance Company Limited



## बोलामंडलम इन्वेस्टमेंट ऐण्ड फायनेंस कम्पनी लिमिटेड

कार्पोरेट कार्यालय : नंबर 2, 'डेयर हाउस' प्रथम तल, एन.एस.सी. रोड, चेन्नई-600 001

शाखा कार्यालय : द्वितीय तल, एस.सी.ओ 193, सेक्टर 12, करनाल

### नीलामी-साह-बिक्री हेतु सार्वजनिक सूचना

जिला मजिस्ट्रेट, करनाल की सहयता से बोलामंडलम इन्वेस्टमेंट ऐण्ड फायनेंस कम्पनी लिमिटेड को प्राधिकृत अधिकाधिक द्वारा यहां नीचे वर्णित प्रत्याभूत आस्तियों का कब्जा लिए जाने के अनुरोध में, अपोस्टासथे द्वारा कर्जदार/शे से बकाया राशि की वसूली के लिए विस्तीर्ण आस्तियों का प्रतिभूतिकरण और पुनर्निर्माण तथा प्रविण्ति हित प्रवर्तन अधिनियम, 2002 के अधीन यहां नीचे वर्णित अवल सम्पत्ति, आदि, मौखिक कब्जा में है, जो 'जैसा है जहां है आधार', 'जो है जैसा है आधार' 'जो भी है वहां है आधार' पर क्रय हेतु सोलरद लिफाफों में ऑफर्स आमंत्रित की जाती हैं, जिसका विवरण नीचे दिया गया है -

क्र. सं.	कर्जदार(गण) / सह-कर्जदार(गण) / गारंटर(गण)	गंम सूचना तिथि एवं राशि	अवल सम्पत्ति का वर्णन	सुरक्षित मूल्य	धरोहर राशि जमा	कुल बकाया राशि	नीलामी की तिथि एवं स्थान
1	(दिए गए नाम से <b>XOHEKHE00001284855</b> करनाल शाखा) परमजीत सिंह (कर्जदार) परमजीत कौर, पीतपाल सिंह, अगरपीत कौर तथा परमजीत सिंह (सह-कर्जदार) सभी का प्रत्येकवार हेतु पता : मकान नंबर 38, चौधरी हाउस कालोनी करनाल-132001 अन्य पता : डिम्बर कर्डी, ऑफ नंबर 8-9, मछली बाजार, तलत रोड, करनाल-132001	20-09-2016 रु. 1,28,14,968.16 (रुए एक करोड़ अठ्ठाईस लाख नौदह हजार नौ सौ अड़सठ तथा पैंसी सोलह मात्र) 18-09-2016 तक	सम्पत्ति परिमाण 247.07 वर्ग गज, निर्मित क्षेत्रफल 3982 वर्ग फीट, स्थित प्लॉट नंबर 35, चौधरी हाउसिंग डवलपमेंट कालोनी, करनाल-132001 चौहदरी --- उत्तर : मकान, दक्षिण : रोड, पूरुम : प्लॉट नंबर 36, पश्चिम : प्लॉट नंबर 34	रु. 1,05,00,000/- (रुए एक करोड़ पांच लाख मात्र)	रु. 10,50,000/- (रुए दस लाख मात्र)	रु. 1,28,14,968.16 (रुए एक करोड़ अठ्ठाईस लाख नौदह हजार नौ सौ अड़सठ तथा पैंसी सोलह मात्र) 18-09-2016 तक + शोध	तिथि : 25-03-2019 शाखा कार्यालय - द्वितीय तल, एस.सी.ओ 193, सेक्टर-12, इडा, करनाल

### नीलामी प्रक्रिया के संबंध में महत्वपूर्ण तिथियां

1. नीलामी की तिथि	इसमें ऊपर निर्धारित अनुसार
2. बोधियां प्रस्तुत करने का स्थान तथा नीलामी का स्थान	द्वितीय तल, एस.सी.ओ - 193, सेक्टर-12, इडा, करनाल
3. कब्जा का प्रकार	मौखिक कब्जा
4. सम्पत्ति के निरीक्षण की तिथि	15.03.2019
5. बोधियां प्रस्तुत करने हेतु अंतिम तिथि	22.03.2019

\* कोई भी बोलीदाता, अपनी राय की इच्छा के अनुसार, यहां नीचे वर्णित कार्यालय पता पर ऑफिस/दस्तावेज के साथ उपलब्ध निर्धारित प्रारूप में आवेदन कर नीलामी में सूचना का ताम प्राप्त कर सकता है। यह बिक्री इस निष्पत्ति में तथा निजीयत बोली/निविदा दस्तावेज में समाविष्ट नियमों तथा शर्तों पर की जाएगी। यह सूचना प्रविण्ति हित प्रवर्तन अधिनियम, 2002 के विधम 4(5) (ग) तथा 4(6) के तहत 15 दिन का नोटिस भी माना जाएगा। यह पट्टर दिवस का नोटिस दिया जा रहा है, क्योंकि 30 दिन का नोटिस सफल नहीं हो पाया।

#### नीलामी के नियम तथा शर्तें

- सम्पत्ति 'जैसा है जहां है', 'जो है जैसा है' तथा 'जो भी है वहां है आधार' पर बेची जा रही है।
- बोलीदाता को सभी सदस्यों में पूर्ण समझौते बरतनी होगी, जिसमें निर्धारित तिथि एवं समय पर उपस्थित सम्पत्ति के विवरण का निरीक्षण करना सम्मिलित है।
- बोलामंडलम इन्वेस्टमेंट ऐण्ड फायनेंस कम्पनी लिमिटेड को बोली का प्रस्तुतीकरण बोलीदाता द्वारा यह स्वीकार किया जाना माना जाएगा कि (i) उसके द्वारा सभी सदस्यों में पूर्ण समझौते बरती गई है, (ii) वह सम्पत्ति के विवरण/परिमाण से सतुष्ट है, (iii) वह नीलामी हेतु लागू सभी नियमों तथा शर्तों की जानकारी लेना स्वीकार करता है, (iv) वह किसी भी भी तिथि से पहले सूचना कर देता है, ता कोई बिक्री सम्पत्ति नहीं की जाएगी।
- बिक्री प्राधिकृत अधिकारी द्वारा पुरिफ की शर्तों के अधीन होगी यदि कर्जदार/गारंटर पूरी बकाया राशि बिक्री की तिथि से पहले चुकता कर देता है, तो कोई बिक्री सम्पत्ति नहीं की जाएगी।
- बोलीदाता को पट्टर राशि जमा (ईएमडी) सम्बन्धित ऋण खाते हेतु बोलामंडलम इन्वेस्टमेंट ऐण्ड फायनेंस कम्पनी लिमिटेड के पता में आर्किव डीडी/बैंकर्स चेक द्वारा बोली प्रपत्र सहित, प्राधिकृत अधिकारी, बोलामंडलम इन्वेस्टमेंट ऐण्ड फायनेंस कम्पनी लिमिटेड का सम्बन्धित एक सौचर लिफाफे में 22-03-2019 के साथ 5000 रुपये तक प्रेषित करनी होगी। कृपया नोट करें कि सफल बोलीदाताओं को सर्वो में ईएमडी बोलामंडलम इन्वेस्टमेंट ऐण्ड फायनेंस कम्पनी लिमिटेड का सम्बन्धित एक सौचर लिफाफे में 22-03-2019 के साथ 5000 रुपये तक प्रेषित करनी होगी।
- सफल बोलीदाता को बिक्री का निर्णय उसके पता में होने पर बोली की 25 प्रतिशत राशि तत्काल अपना बिक्री के प्रपत्र कार्पोरेट्स का कार्यालय के समय से पूर्व जमा करनी होगी तथा शेष 75 प्रतिशत राशि 15 दिन के भीतर सम्पत्ति प्राप्त कर लिए। बोलामंडलम इन्वेस्टमेंट ऐण्ड फायनेंस कम्पनी लिमिटेड के पता में आर्किव डीडी/बैंकर्स चेक द्वारा जमा करनी होगी।
- यदि सफल बोलीदाता बिक्री का निर्णय उसके पता में होने पर बोली की 25 प्रतिशत राशि तत्काल अपना बिक्री के प्रपत्र कार्पोरेट्स का कार्यालय के समय से पूर्व जमा करनी तथा शेष 75 प्रतिशत राशि 15 दिन के भीतर जमा करने में असमर्थ रहता है, तो उसके द्वारा पहले जमा की गई राशि बिना कोई पूर्व सूचना दिए जब्त कर ली जाएगी।
- दस्तावेज हेतु देय प्रचार/शुल्क जैसेकि स्टाम्प ड्यूटी, फर्जीकरण शुल्क, अनुदान प्रचार, विद्युत प्रचार इत्यादि सफल बोलीदाता द्वारा वहन किए जाएंगे। प्राधिकृत अधिकारी बिक्री के अधीन सम्पत्ति के सहाय में सरकार अपना स्थानीय नियम प्रकृत बिक्री अनु प्राधिकरण के किसी प्रचार, प्रदानाधिकार, सम्पत्ति कर प्रकृत बिक्री अनु दस्तावेजों के लिए जिम्मेदार नहीं होगा।
- प्राधिकृत अधिकारी का, बिना कोई कारण बताए, बोली स्वीकार या अस्वीकार करने अपना बिना कोई पूर्व सूचना दिए बिक्री सम्पत्ति/प्रारम्भित/निस्त करके/बिक्री के किसी भी नियम एवं शर्तों में संशोधन करने का पूर्ण अधिकार है।
- बिक्री कब्जा सफल बोलीदाता के नाम होगी तथा उसके नामिती के नाम नहीं होगी।
- यह सूचना विशेष रूप से कर्जदार(सं) गारंटर(सं) के लिए तथा समस्त जनसहकारण के लिए भी है।

स्थान : करनाल तिथि : 09-03-2019

हरता, /-  
प्राधिकृत अधिकारी  
बोलामंडलम इन्वेस्टमेंट ऐण्ड फायनेंस कम्पनी लिमिटेड



## Cholamandalam Investment and Finance Company Limited

Corporate Office: No.2, Dare House, 1<sup>st</sup> Floor, NSC Bose Road, Chennai – 600 001.

Branch Office: 2nd Floor, SCO – 193, Sector 12 ,HUDA, Karnal

Branch Office: 3rd FLOOR ,SLS TOWER, 100'FT ROAD, OPP. JAYCEE MOTORS, ABOVE JC Motor AMRITSAR-143001

### PUBLIC NOTICE FOR AUCTION CUM SALE

Pursuant to taking possession of the secured asset mentioned hereunder by the Authorized Officer of Cholamandalam Investment and Finance Company Limited with the assistance of the DM Karnal and DM Amritsar, under the **Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002** for the recovery of amount due from borrower/s, offers are invited by the undersigned in sealed covers for purchase of immovable property, as described hereunder, which is in the physical possession, on 'As is where is basis' 'As Is What Is Basis' and 'Whatever Is There Is Basis' particulars of which are given below:-

S.N.	Borrower(s) / Co-Borrower(s) / Guarantor(s)	Demand Notice Date and Amount	Description of the Immovable property	Reserve Price	Earnest Money Deposit	Total Loan Outstanding as on	Date and Place of Auction
1.	(Loan Account No. <b>XOHEKHE00001284855</b> Karnal Branch) <b>Param Jeet Singh</b> (Borrower) <b>Paramjeet Kaur, Pritpaul Singh, Amerpreet Kaur</b> and <b>Param Jeet Singh</b> (Co-Borrower) All are having address for communication at :- House No-35 Choudhary House Colony, Karnal-132001 <b>Also At:-</b> Timber World, Shop No. 8-9, Fish Market, Railway Road, Karnal – 132001	<b>20.09.2016</b> <b>Rs. 1,28,14,968.16</b> [Rupees One Crores Twenty Eighty Lakhs Fourteen Thousand Nine Hundred Sixty Eight and paise Sixteen only] as on 18.09.2016	<b>Property admeasuring 247.07 sq.yds with built up area of 3982 sq.ft, situated in Plot No.35, Choudhry, House Colony, Housing Development Scheme No.65, Karnal-132001, bounded on the North by House, South by Road, East by Plot No. 36, West by Plot No.34</b>	<b>Rs. 1,05,00,000/-</b> Rupees (One Crores Five Lakhs Only)	<b>Rs. 10,50,000/-</b> Rupees (Ten Lakhs Fifty Thousand Only)	<b>Rs. 1,28,14,968.16</b> [Rupees One Crores Twenty Eighty Lakhs Fourteen Thousand Nine Hundred Sixty Eight and paise Sixteen only] as on 18.09.2016 <b>+ Interest</b>	<b>Date : 25.03.2019</b> Branch office at 2nd Floor, SCO – 193, Sector 12 , HUDA, Karnal
2.	(Loan Account No. <b>XOHEARR00000655814 &amp; XOHEARR00001065136</b> Amritsar Branch) <b>Mr./Mrs. DAVINDER KHANNA</b> (Borrower) <b>M/S PIONEER INSTITUTE OF EDUCATION, M/S AMRITSAR BUSINESS SYSTEMS</b> (Co-Borrower) <b>Mr./Mrs.BALJIT KHANNA</b> (Co-Borrower) All are having address for communication at H.NO.27-D,MAQBOOL ROADAMRITSAR-143001 M/S. LAXMI ENTERPRISE, 27-D MAQBOOL ROAD, AMRITSAR-143 001	<b>19.09.2016</b> <b>Rs. 4,84,87,009.70</b> [Rupees Four Crores Eighty Four Lakhs Eighty Seven Thousand and Nine and paise Seventy only] as on 17.09.2016	<b>Measuring 4058.64 Sq.ft with Built up area 5052 Sq.ft Plot No.27-C Rakba Tungbala Urban Abadi Maqbool road. Tehsil District Amritsar Khasra No. 2525/311,312,315 min Sabka &amp; 312 min Jadid,Khata No.73/183 &amp; 105/162, Khewat No. Postal Address H.No.27-D Maqbool Road, Amritsar -143006 Boundaries: East : Road 16 Ft wide West : Property of Heirs of Jai Gopal North: Property of Heirs of Jai Gopal South: Sarabjit Singh</b>	<b>Rs. 3,05,00,000/-</b> Rupees (Three Crores Five Lakhs Only)	<b>Rs. 30,50,000/-</b> Rupees (Thirty Lakhs Fifty Thousand Only)	<b>Rs. 4,84,87,009.70</b> [Rupees Four Crores Eighty Four Lakhs Eighty Seven Thousand and Nine and paise Seventy only] as on 17.09.2016 <b>+ Interest</b>	<b>Date : 26.03.2019</b> Branch office at 3rd FLOOR ,SLS TOWER, 100'FT ROAD, OPP. JAYCEE MOTORS, ABOVE JC Motor AMRITSAR-143001

### Important Information regarding Auction Process

1.	<b>Date of Auction</b>	<b>As prescribed herein above</b>
2.	<b>Place of Submission of Bids and Place of Auction</b>	<b>As prescribed herein above</b>
3.	<b>Type of Possession</b>	<b>Physical Possession</b>
4.	<b>Date of inspection of properties</b>	<b>15.03.2019</b>
5.	<b>Last date for Submission of Bids</b>	<b>22.03.2019</b>

\* A bidder may, on his own choice, avail the facility in the auction by making application in prescribed format which is available along with the offer/tender document on the given office address mentioned hereunder. Sale is strictly subject to terms and conditions incorporated in this advertisement and the prescribed Bid / Tender Document. This notice is also to be treated as a 15 days notice under Rule 8(5)(c) and 9(1) of the Security Interest Enforcement Rules, 2002, " this 15 days notice is given, since 30 days notice was not successful".

### TERMS AND CONDITIONS OF AUCTION

- The property is sold on 'As is where is basis' 'As Is What Is Basis' and 'Whatever Is There Is Basis'.
- The Bidder is obliged to exercise full due diligence in all respects, including to inspect each of the details of the property mentioned above on the scheduled date & time.
- Submission of bids to Cholamandalam Investment and Finance Company Limited would be construed a deemed acceptance by the bidder that (i) he/she/it has exercised due diligence in all respects. (ii) is satisfied with all details/measurements of property; (iii) acknowledges full knowledge of terms and conditions that govern the auction and (iv) waives all his/her/its rights to make any contrary claims against company at any future date.
- The sale is subject to confirmation by the Authorized officer if the borrower/guarantor pays the entire outstanding amount in full before sale, no sale will be conducted.
- The Bidder shall remit Earnest Money Deposit (EMD) by Banker's Cheque / DD drawn in favour of Cholamandalam Investment and Finance Company Limited for the respective Loan A/c ,along with the bid form in a Sealed Cover addressed to The Authorized Officer, Cholamandalam Investment and Finance Company Limited up to 5 00 p.m on 22.03.2019. Please note that, in reference to successful bidder(s), EMD is adjustable against the sale consideration receivable by Cholamandalam Investment and Finance Company Limited Also. EMD is refundable to the unsuccessful bidder(s).
- The successful bidder shall deposit 25% of the bid amount immediately on the sale being knocked down in his/her/its favour and the balance within 15 days by Banker's Cheque / DD drawn in favour of Cholamandalam Investment and Finance Company Limited for the respective Loan A/c Number.
- In case the successful bidder fails to deposit 25% of the bid amount immediately on sale being knocked down in his/her/its favour and/or the balance amount, within 15 days the deposit made by the bidder shall be forfeited without any prior intimation.
- The charges / fees payable for conveyance such as stamp duty, registration fee, maintenance charges electricity charges etc shall be borne by the successful bidder. The Authorized Officer will not be held responsible for any charge, lien, property tax or any other dues to the Government or local body or any other authority in respect of the property under sale.
- The Authorized Officer has the absolute right to accept or reject the bid or adjourn / postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice or assigning any reason therefore.
- The Sale will only be in favour of successful bidder and not his/her nominee.
- This Notice is also to the Borrower(s) Guarantor(s) in particular and the public in general.

Sd/-  
Authorized Officer  
Cholamandalam Investment and Finance Company Limited

Place: Karnal Date : 09-03-2019