

Consumer panel holds Thomas Cook responsible for deficiency in service offered to Mohali residents

The complaint was filed by Rupinder Kaur and Harvinder Singh Sandhu, who claimed that they booked Thomas Cook's "Scenic Scandinavia Summer 2025" package for June 12-22, 2025, paying Rs 7.61 lakh. They alleged that despite opting for a premium package,

In its defence, Thomas Cook, through its counsel, submitted

The company's counsel said the terms and conditions clearly stipulate that they acted merely as a travel agent and organiser, facilitating services through independent contractors such as airlines, hotels, and coach operators, and shall not be held liable for any deficiency

Rejecting the company's stand, the Commission observed, "a consumer books such tours with the legitimate expectation of a hassle-free and comfortable experience. The plea of the Thomas Cook that they are merely facilitators and not re-

The Bench further held that providing refreshments after the breakdowns did not absolve the company of liability, calling them “reactive measures rather

While rejecting other allegations relating to sightseeing exclusions, cabin category and hotel quality for lack of proof, the commission held Thomas Cook deficient in service in relation to transportation arrangements and awarded a consolidated compensation of Rs 2 lakh, including litigation expenses.

	punjab national bank STRESSED ASSET MANAGEMENT DEPARTMENT (SAMD)	Circle Office, SCO 52-53, 2nd Floor, D-Block, Ranjit Avenue, Amritsar	E-AUCTION SALE NOTICE
PUBLIC NOTICE FOR E-AUCTION PUBLIC FOR SALE OF IMMOVABLE PROPERTIES STATUTORY 15 / 30 DAYS SALE NOTICE TO GENERAL PUBLIC UNDER RULE 6(2) AND 8(6) READ WITH RULE 6 AND 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002 OF SARFAESI ACT 2002			
E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) of the Security Interest Enforcement Rules, 2002. Notice is hereby given to the Public in general and in particular to the Borrowers and Guarantors that the below described movable / immovable properties mortgaged / charged to the secured Creditor, the Constructive / Physical / Symbolic Possession of which has been taken by the Authorised Officer of the Bank / Secured Creditor, will be sold on "As is where is", "As is what is" & "Whatever there is basis" on the date as mentioned in the table herein below, for recovery of its dues due to the Bank / Secured Creditor from the respective borrowers & guarantors. The Reserve Price and Earnest Money Deposit will be as mentioned in the table below against the respective properties. ENCUMBRANCES KNOWN TO THE SECURED CREDITORS IN NIL / NOT KNOWN The Sale will be done through E-Auction Platform provided at the Website : https://baanknet.com on 16-06-2026, 11:00 AM to 04:00 PM for Sr. No. 1 and 07-07-2026, 11:00 AM to 04:00 PM for Sr. No. 2 to 3 Intending Buyers have to Create User ID and must have minimum EMD Amount in E-Wallet on https://baanknet.com to Participate in Auction Baanknet Portal Help Desk No. +91 8291220220, support.baanknet@psballiance.com, for guidance on Auction process, Registration status etc. Contact Detail of Bank Officials : Mrs. Jyoti (Chief Manager) (M) 70421-98890 (CO SAM Head) Email : coasrsamd@pnb.bank.in			
SCHEDULE OF THE SECURED ASSETS			
Name of the Branch Name of the Account Name and addresses of the Borrowers / Guarantors	Description of the Immovable Properties Mortgaged / Owner's Name (mortgagers of property(ies))	A) Date of Demand Notice U/s 13(2) of SARFAESI ACT 2002 B) Outstanding Amount as on C) Possession Date u/s 13(4) of SARFESI ACT 2002 D) Nature of Possession Symbolic / Physical / Constructive	Reserve Price EMD Bid Increase Amount
TARN TARAN (1) (i) Sh. Avtar Krishan Joshi S/o Sh. Parshotam Joshi, (Borrower) House no. 2/228, Gali Nehru Wali, Tarn Taran (ii) Sh. Rajiv Joshi S/o Sh. Avtar Krishan R/o 2/228, Ward no. 2, Gali Nehru Wali, Tarn Taran (iii) Sh. Avtar Krishan Joshi S/o Sh. Parshotam Joshi (Borrower) #269/12, Amritsar Road, Tarn Taran (iv) Smt. Savita Joshi W/o Sh. Rajiv Joshi (Borrower) R/o 2/228, Ward no. 2, Gali Nehru Wali, Tarn Taran BRANCH : CHHEHARTA, AMRITSAR PROPERTY ID : PUNBMO5534425 (2) (i) Smt. Ekta W/o Sh. Ravi Kumar (Borrower) (ii) Sh. Tara Chand S/o Sh. Buha Dass (Co-Borrower) (iii) Sh. Ravi Kumar S/o Sh. Tara Chand (Co-Borrower), all above R/o House no. M1-1848, New Ishwar Nagar, Tarn Taran Road, Amritsar 143001 BRANCH : CHHEHARTA, AMRITSAR PROPERTY ID : PUNBMO8563669 (3) Mrs. Paramjit Kaur W/o S. Sukhwind Singh, (Borrower) Plot no. 226, Gali Murabbe Wali, Krishna Nagar, Near Baba Deep Singh Gurudwara, Tarn Taran Road, Amritsar 143001	Equitable Mortgage Part and parcel of Residential House Plot no. MC-B-2/311, Old MC no. 2/228 measuring 2 Marla - 175 Ft (34-7"x18"), pertaining to Khasra no. 305 min, South, situated at Mohalla Gobindpur, Gali Nehru Gate Wali, Tarn Taran, standing in the name of Sh. Avtar Kishan S/o Sh. Parshotam Dev Joshi, Registered with Sub Registrar Tarn Taran wide Sale Deed no. 3075 dated 07-09-200 and bounded as North : Gali, South : Property of others, East : Property of Sh. Vijay Chopra, West : Property of Parmod Kumar Residential House measuring 125 sq. yards Private Plot no. 84 min (M1/1848) bearing Khasra no. 2538 as per Jamabandi year 2015-16, Hadbast no. 373, Khewat Khatoni no. 2701/4225, situated in the area of Village Sultanwind Sub-urban, Abadi New Ishwar Nagar, Tehsil and District Amritsar. Equitable Mortgage of Land and Building bearing Private Plot no. 226, measuring 50.9 sq. yards bearing Khasra no. 1147 min, situated at Sultanwind Road, Krishna Nagar, Tarn Taran Road, Tehsil and District Amritsar Registered with Sub-Registrar Amritsar-1 wide Vasika no. 7828, Ziad Bahi no. 1, Jld no. 14963, Page no. 14963, Page no. 56 dated 27-12-2017, standing in the name of Smt. Paramjit Kaur.	16-07-2019 Rs. 17,44,178.40 + Interest, other charges and less recovery if any, till date affected 23-03-2022 SYMBOLIC POSSESSION 04-06-2024 Rs. 9,98,538/- & Rs. 9,98,783.24 + Interest, other charges w.e.f. 01-05-2024 and less recovery if any, till date affected 26-11-2024 SYMBOLIC POSSESSION 14-05-2024 Rs. 6,86,727.31 + Interest, other charges w.e.f. 01-05-2024 and less recovery if any, till date affected 03-08-2024 SYMBOLIC POSSESSION	Rs. 16,50,000/- Rs. 1,65,000/- Rs. 20,000/- Rs. 36,12,000/- Rs. 3,61,200/- Rs. 20,000/- Rs. 9,20,000/- Rs. 92,000/- Rs. 20,000/-
Statutory 15 / 30 Days Sale Notice under Rule 6(2) & 8(6) Read with Rule 6 & 9 of the Security Interest (Enforcement) Rules 2002 of SARFAESI Act 2002			
Terms and Conditions: (1) The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions. (2) The properties are being sold on, AS IS WHERE IS BASIS and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". (3) The particulars of the Secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation. (4) Any encumbrances over the property/ies is not known to the Bank / Secured Creditor. The Authorised officer or Bank shall not be responsible for any charge, lien, encumbrances or any other dues to the Government or anyone else in respect of properties Auctioned. (5) The intending Bidder is advised to make their independent inquiries regarding the encumbrances on the property including Statutory liabilities arrears, of property Tax, Electricity Dues, NOC *form any department etc. Outstanding Charges / bill for electricity, house tax etc. shall be borne by auction purchaser. (6) The Secured Creditor does not any way warrant the, fitness or Quality or liability of the properties being sold. (7) The Sale will be done by the undersigned through the E-auction platform provided at the Website : https://baanknet.com on 16-06-2026 for Sr. No. 1 and 07-07-2026 for Sr. No. 2 to 3 @ 11:00 AM to 04:00 PM as per time given above. For detailed terms and conditions of the Sale, please refer https://baanknet.com (8) Over and above reserve price, Minimum One Bid Amount is Mandatory. DATE : 03-06-2026 PLACE : AMRITSAR SD/- AUTHORISED OFFICER (PUNJAB NATIONAL BANK)			

Chandigarh