

ASSET RECOVERY MANAGEMENT BRANCH: South Delhi,
4TH Floor. 7 Bhikaji Cama Palace , , NEW DELHI-110066
Email: cs4168@pnb.co.in

SI - 13

Date 31.07.2026

M/s Himaya Apparels Pvt. Ltd. Plot no. 297, Phase VI, Udyog Vihar, Gurugram, Haryana-122004.	M/s. Himaya Apparels Pvt Ltd (Borrower) F-77A UGF, Vishwakarma Colony, South Delhi-110044
Mrs. Neha Bhardwaj W/o Himanshu Bhardwaj A-333, First Floor Sector 55, Sushant Lok II, Near Navkriti Complex Gurugram-122008.	Mr. Anurag Bhardwaj S/o Vinod Kumar Bhardwaj (Director) A-333, First Floor Sector 55, Sushant Lok II, Near Navkriti Complex Gurugram-122008. Also at C-758, 2 nd Floor, Sushant Lok Phase- I, Gurgaon, Haryana-122001.
Mr. Himanshu Bhardwaj S/o Vinod Kumar Bhardwaj (Guarantor) Sangat Apartments C-2 Plot no. 150 Opposite Royal Apartment Devli, Deoli New Delhi -110082.	Mr. Himanshu Bhardwaj S/o Vinod Kumar Bhardwaj (Guarantor) A-333, First Floor Sector 55, Sushant Lok II, Near Navkriti Complex Gurugram-122008.

Notice under Section 13(4) of the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002, read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002

Madam / Sir,

SUB: SALE OF SECURED ASSETS

Please refer to the notice dated 04.01.2024 issued by the Authorized Officer u/s 13(2) of the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002, and also possession notice dated 15.04.2024 issued by the Authorized Officer while taking the symbolic possession of the under mentioned assets on 15.04.2024.

Details of properties
Property situated at A-333 (1st floor) Sushant Lok Phase-II, Village Ghatta, Tehsil Wazirabad, Distt. Gurgaon in the name of Smt. Neha Bharadwaj W/o Himanshu Bharadwaj having an area of 123.35 sq. mtrs. (i.e. 1327.80 sq. ft.) approx.
Property situated at A-300 (2nd Floor) Sushant Lok Phase II, Village Ghatta, Tehsil Wazirabad, Distt. Gurugram Haryana in the name of Smt. Neha Bharadwaj W/o Himanshu Bharadwaj having an area of 246.81 sq. mtrs. approx.

In this connection, you are hereby called upon to pay the outstanding dues amounting Rs. 488.14 Lakhs (Rupees Four Hundred Eighty-Eight Lakhs and Fourteen Thousand) as on date of NPA i.e. 22.12.2023 plus further Interest + charges incurred by bank with up-to-date interest @ applicable rate and costs incurred by the undersigned while taking possession of the said assets and thereafter for preservation of the same within **15 (Fifteen) days** from the date of receipt of this notice and get release of the aforesaid assets from the undersigned. In case you fail to pay the aforesaid amounts within the said period, the undersigned may be constrained to sell aforesaid assets for realizing the bank dues and take other measures as deemed fit as per the provisions of the aforesaid Act and Rules.

Thanking you,

Chief Manager
AUTHORISED OFFICER
PUNJAB NATIONAL BANK
SECURED CREDITOR



ASSET RECOVERY MANAGEMENT BRANCH: South Delhi,
4TH Floor, 7 Bhikaji Cama Palace , , NEW DELHI-110066
Email: cs4168@pnb.co.in

Sale notice for sale of immovable/movable properties

AUCTION REF NO. **M/s Himaya Apparels Pvt. Ltd.**

DATE: 31.07.2026

SALE NOTICE FOR SALE OF IMMOVABLE/MOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable & movable Assets under the Securitization 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 Borrower (s) and Guarantor (s) that the below described immovable/movable property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorized Officer of the Bank/ Secured Creditor, will be sold on "As is where is", "As is what is", and "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 borrower (s) and guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Name of the Branch ARMB: South Delhi (Prev. at Branch: Connaught Circus, New Delhi)	Description of the Immovable/movable Properties Mortgaged/ Owner's Name (mortgagers of property (ies))	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002 B) Outstanding Amount as on NPA C) Possession Date u/s 13(4) of SARFESI ACT 2002 D) Nature of Possession Symbolic/Physical/Constructive	A) Reserve Price (Rs. in Lakhs) B) EMD Amount (last date of deposit of EMD) C) Bid Increase Amount	Date/ Time of E- Auction	Details of the encumbrances known to the secured creditors
Name of the ACCOUNT M/s Himaya Apparels Pvt. Ltd.					
Name & addresses of the Borrower/Guarantors Account					
M/s Himaya Apparels Pvt. Ltd Plot no. 297, Phase VI, Udyog Vihar, Gurugram, Haryana- 122004. Also at: F-77A UGF, Vishwakarma Colony, South Delhi- 110044.	1.All that part and parcel of Property situated at A-333 (First floor) Sushant Lok Phase- II, Village Ghatta, Tehsil Wazirabad, Distt. Gurgaon in the name of Smt. Neha Bharadwaj W/o Himanshu Bharadwaj having	A) 04.01.2024 B) Rs. 488.14 Lakhs + further interest+ charges C) 15.04.2024 D) Symbolic	A) i) Rs. 204.00 Lakh. ii) Rs. 378.10 Lakh. (EMD)	From 24.08.2026 11:00 AM to 04:00 PM (afternoon)	No stay on sale of property.



ASSET RECOVERY MANAGEMENT BRANCH: South Delhi,
4TH Floor. 7 Bhikaji Cama Palace , , NEW DELHI-110066
Email: cs4168@pnb.co.in

Mrs. Neha Bhardwaj W/o Sh. Himanshu Bhardwaj A-333, First Floor Sector 55, Sushant Lok II, Near Navkriti Complex Gurugram-122008 (Haryana) Mr. Anurag Bhardwaj S/o Sh. Vinod Kumar Bhardwaj A-333, First Floor Sector 55, Sushant Lok II, Near Navkriti Complex Gurugram 122008 (Haryana) Also at: C-758, 2nd Floor, Sushant Lok Phase- I, Gurgaon, Haryana-122001. Mr. Himanshu Bhardwaj S/o Sh. Vinod Kumar Bhardwaj Sangat Apartments C-2 Plot no. 150 Opposite Royal Apartment Devli, Deoli New Delhi - 110082. Also at: A-333, First Floor Sector 55, Sushant Lok II, Near Navkriti Complex Gurugram-122008.	an area of 123.35 sq. mtrs. (i.e. 1327.80 sq. ft.) approx. 2.All that part and parcel of Property situated at A-300 (Second Floor) Sushant Lok Phase II, Village Ghatta, Tehsil Wazirabad, Distt. Gurugram (Hr.) in the name of Smt. Neha Bharadwaj W/o Himanshu Bharadwaj having an area of 246.81 sq. mtrs. approx.		B) i) 21.00 Lakh ii) 38.00 Lakh Last date of EMD 23.08.26 C) Rs. One Lakh for each IP.		
--	--	--	---	--	--

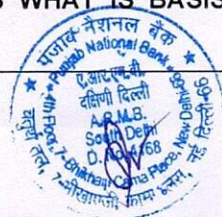
TERMS AND CONDITIONS OF E-AUCTION SALE: The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions. The sale will be "online through e-auction" portal <https://baanknet.in>.

1. The intending Bidders/ Purchasers are requested to register on portal (<https://baanknet.in>) using their email-id and mobile number. The process of e-KYC is to be done through Digi locker. Once the e-KYC is done, the intending Bidders/ Purchasers may transfer the EMD amount to their e-Wallet using online payment or challan mode. The EMD amount has to be linked with property before the EMD End Date and time in the portal. The registration, verification of e-KYC, transfer of EMD in wallet and linking of wallet amount to Property must be completed well in advance, before EMD End date time / auction.



**ASSET RECOVERY MANAGEMENT BRANCH: South Delhi,
4TH Floor. 7 Bhikaji Cama Palace , , NEW DELHI-110066
Email: cs4168@pnb.co.in**

2. Earnest Money Deposit (EMD) amount as mentioned above deposited in e-Wallet, shall be linked with property. Bidders, not linking the required EMD online before EMD end date time, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.
Platform (<https://baanknet.in>) for e-Auction will be provided by e Auction service provider **M/s PSB Alliance Pvt. Ltd.** having its Registered office at Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East. Mumbai-400037 (Helpdesk Number +91 8291220220, Email Id: support.ebkay@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://baanknet.in> This Service Provider will also provide online demonstration/ training on e-Auction on the portal.
3. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ web page portal. (1) <https://baanknet.in> (2) www.pnbindia.in
4. The intending participants of e-auction may download free of cost, copies of the Sale Notice, Terms & Conditions of e-auction, Help Manual on operational part of e-Auction related to this e-Auction from e-auction portal (<https://ebkay.in>).
5. Bidder's e-Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.
6. During the e-auction, bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the increase in the bid amount must be of increment amount mentioned **05 minutes** time will be allowed to bidders to quote successive higher bid and if no higher bid is offered by any bidder after the expiry of **05 minutes** to the last highest bid, the e-auction shall be closed.
7. It is the responsibility of intending Bidder(s) to properly read the Sale Notice, Terms & conditions of e-auction, Help Manual on operational part of e-Auction and follow them strictly.
8. In case of any difficulty or need of assistance before or during e-Auction process, bidder may contact authorized representative of our e-Auction Service Provider M/s PSB Alliance Pvt. Ltd. details of which are available on the e-bkay portal i.e. <https://baanknet.in>.
9. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by above referred service provider through SMS/ email. (On mobile no/ email address given by them/ registered with the service provider).
10. The secured asset will not be sold below the reserve price.
11. The successful bidder shall have to deposit 25% (twenty five percent) of the bid amount, less EMD amount deposited, on the same day or not later than the next working day and the remaining amount shall be paid within 15 days from the date of auction by way of Transfer / NEFT / RTGS / in the form of Banker's Cheque/ Demand Draft issued by a Scheduled Commercial Bank drawn in favor of "The Authorized Officer, Punjab National Bank, A/c (PNB DRT Cell Account No. 416800317118A) . In case of failure to deposit the amount as above within the stipulated time, the amount deposited by successful bidder will be forfeited to the Bank and Authorized Officer shall have the liberty to conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
12. Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194- 1A of Income Tax Act 1961 and TDS is to be paid by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/full deposit of BID amount.
13. The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or vary the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final.
14. The sale certificate shall be issued in the favour of successful bidder on deposit of full bid amount as per the provisions of the act.
15. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".



पंजाब नैशनल बैंक



punjab national bank

...The name you can BANK upon!

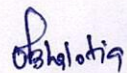
ASSET RECOVERY MANAGEMENT BRANCH: South Delhi,
4TH Floor. 7 Bhikaji Cama Palace , , NEW DELHI-110066
Email: cs4168@pnb.co.in

16. . The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation.
17. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspects the property in consultation with the dealing official as per the details provide.
18. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall to be borne by the purchaser.
19. The Authorized Officer or the Bank shall not be responsible for any charge, lien, encumbrances, or any other dues to the Government or anyone else in respect of properties (E-Auctioned) not known to the bank. The Intending Bidder is advised to make their own independent inquiries regarding the encumbrances on the property including statutory liabilities, arrears of property tax, electricity dues etc.
20. The bidder should ensure proper internet connectivity, power back-up etc. The Bank shall not be liable for any disruption due to internet failure, power failure or technical reasons or reasons/contingencies affecting the e-auctions.
21. It is open to the Bank to appoint a representative and make self-bid and participate in the auction.

For detailed term and conditions of the sale, please refer [https:// baanknet.in](https://baanknet.in) & www.pnbindia.in.

Date: 31.07.2026
Place: New Delhi




Name: O.P. Bhalotia
Chief Manager
Authorized Officer
Secured Creditor: Punjab National Bank

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002