2 THE SMART INVESTOR

are covered.

covered?

A ₹50 lakh comprehensive

cover would cost between typi-

cally cost between ₹9,200 and

Flood damage is included in all

home insurance policies.

"Ensure your home insurance

includes STFI (storm, tempest,

flooding, and inundation) cover

for protection against monsoon

ing additional riders, if neces-

sary, like personal accident

cover, especially if you live in a

Residents of high-rise apart-

ments face unique challenges,

as damage to one area can

affect everyone in the building.

High-rise residents benefit

from two main types of insur-

ance coverage. "If the building

is protected by a master policy

covering structural compo-

nents and common areas, indi-

vidual unit owners should hold

a content coverage policy for

personal belongings, improve-

ments, personal liability, and

additional living expenses if

their unit becomes uninhab-

itable," says Mathur. If the

building does not have a master

policy, it's better to buy a com-

prehensive cover that protects

Finally, Mehta emphasises

using market value as the

parameter to estimate the sum

insured. Regularly reviewing

the policy and enhancing the

sum insured is crucial as con-

increase

struction costs

over time.

both structure and content.

Mathur suggests consider-

₹11,500 (excluding GST).

Is monsoon damage

rains," says Mehta.

flood-prone place.

High-rise apartments

Paint stocks await fresh coat after lacklustre Q4

Rerating some time away, no immediate trend reversal: Analysts

NIKITA VASHISTA New Delhi, 9 July

aint stocks have registered a lacklustre performance on the bourses this calendar year so far. According to ACE Equity data, Kansai Nerolac's shares have tumbled 18.5 per cent year -to-date (YTD) till July 8, followed by Berger Paints, and Shalimar Paints (15.7 per cent each), while Asian Paints stock has taken a 14.8 per cent hit.

In contrast, the Nifty50 has surged 11.9 per cent CYTD, while the broader Nifty500 has soared 18.2 per cent. Such a subdued CYTD showing, analysts said, was due to the sub par March 2024 (Q4FY24) numbers. The expected entry of new players later in the year (Birla Opus) amid weak demand in Q4FY24 also dimmed sentiment.

Going forward, analysts do not expect an immediate trend reversal as overhangs of rising competitive intensity, coupled with weak discretionary spending, are likely to keep stock prices under pressure.

The rerating of paint stocks, if any, will be gradual as investors remain watchful of how the dust would settle in the oligopolist market. "Our channel check suggests the competitive scenario in the paint sector will only increase in the near to medium term, especially

with the entry of Grasim Industriesowned Birla Opus Paints," says Amit Purohit, vice president for research at Elara Capital. With this, profit margins of paint companies, he added, are at risk even if the demand picks up during the festival season. "We believe all the players would focus on improving sales volume, which may restrict earnings upgrades. Paint stocks will likely underperform over the next one year," Purohit said.

To add to the woes of the paint companies, Birla Opus launched its products across several Indian states in June this year. While Opus' off take has been

slow due to initial supply hiccups,



NOT A ROSY PICTURE

% chai	nge (YTD)
18.2	
11.9	
10.3	
	-6.8
	-14.8
	-15.7
	-15.7
	-17.6
	-18.5
Source: Bloomberg; C	compiled by BS Research Burea
	18.2 11.9 10.3

and brand unawareness, analysts moves will help the incumbent expect Opus' products will be availplayers protect their volume growth. able in most Indian states by July. However, this may affect their real-This, they believe, will intensify isations in the medium-term," said competition further. Antu Thomas, research analyst at Despite steady input prices, such

Geoiit Financial Services. as crude oil, margin expansion of Asian Paints is trading at a priceincumbent paint companies may to-earnings (P/E) of 51x, which is a be constrained by discounts and discount of 17 per cent to its 5-year higher spend on advertising and average. Berger Paints, too, is tradpromotional activities, analysts ing at 50.5x P/E, a discount of 23 per pointed out. In Q4FY24, India's cent to its 5-year average. largest paint company - Asian "Thus, though the stocks are Paints - for instance, reported a 170available at comfortable levels, we basis points (bps) year-on-year con-

expect rerating to get delayed," said traction in Ebitda margin, and Thomas of Geojit Financial Services Berger Paints saw 100 bps contracwith 'hold' ratings on Asian Paints, tion. On the pricing front, Opus Berger Paints, and Kansai Nerolac. Paints is available at a 5-6 per cent Amit Purohit of Elara Capital, on the contrary, opines valuations are

discount compared to Asian Paints. Asian Paints, meanwhile, took a 3.7 high given the risk of possible earnper cent price cut in O4FY24, while ings downgrades, and sees no rerat-Berger Paints slashed prices by 4.5 ing in the near to medium term. He per cent. "We believe these strategic has a 'sell' call on Asian Paints.



Monsoon damage: Have adequate cover to rebuild property

KARTHIK JEROME

In recent times, monsoon has become synonymous with floods and property damage. Heavy rains have damaged properties in Bengaluru and Delhi this year, making home insurance indispensable.

Types of coverage

Home insurance offers three types of coverage: Structure, content, and comprehensive. The first protects the physical structure of the house including walls, roof, foundation, and permanent fixtures. Content coverage protects movable items in a house, such as furniture, appliances, electronics, and clothing, against theft, damage, or loss due to other insured perils. Comprehensive coverage combines both structure and content cover into a single policy, protecting both the building and its contents.

Not all coverages are suitable for everyone. "Homeowners should opt for structure cover but may avoid

Marriage loans: Smart financial move or debt trap?

An increasing number of Indians are turning to marriage loans these days to fund their wedding ceremonies and celebrations. Is that a smart move? Let's find out.

Read full report here: mybs.in/2dXMIvT



WHAT IS A

A personal loan offered

specifically for financing

wedding expenses. These

range from₹40 to₹50 lakh

and carry annual interest

rates starting 10.5 per cent,

with tenors from one to

seven years.

content cover if they are rent-

ing. Comprehensive cover is

ideal for homeowners who live

in the house and desire com-

plete protection. Tenants

should opt for content cover,"

says Tarun Mathur, co-founder

and chief business officer,

Determining sum insured

The sum insured for home

insurance should be enough to

reconstruct the house in case of

Policybazaar.

total damage. Use the carpet area to determine the sum insured. "Multiply the carpet area by the cost of construction to get a fair estimate of the sum insured," says T A Ramalingam, chief technical officer, Bajaj Allianz General Insurance.

Home insurance covers only the cost of construction, not the cost of land. "Assume a construction cost of ₹3,000-5,000 per square foot. Multiply this by the total square footage to get the sum insured, then enhance it by 10-15 per cent. It's better to be over-insured than underinsured," says Kapil Mehta, cofounder, SecureNow.

For the contents of the house, insurers typically require an inventory of items, including the year of make and model. "Create an inventory of all your belongings and estimate their total value. Ensure your insurance covers at least this amount to replace all items in case of total loss," says Mathur.

Mehta suggests declaring expensive antiques, paintings, jewellery, gold, or watches specifically to ensure they

KNOW THE EXCLUSIONS IN HOME INSURANCE Common exclusions include damage due to

war, nuclear hazards, wear and tear, gradual deterioration, intentional acts, and certain natural calamities which require separate riders

Clearly state if the house has a terrace, a basement, or is partially used as an office; failing to do so may lead to claim rejection Pre-existing damages, structural defects, poor maintenance, wear and tear, or poor workmanship are not covered

PROS **MARRIAGE LOAN?** Flexible financing: They allow

you to borrow the exact amount you need to cover your wedding costs rather than relying solely on your own savings. Fixed repayment terms: Personal loans used for weddings typically have fixed interest rates and repayment schedules.

CONS

Increased debt: Takingon additional debt to pay for a onetime event can put a strain on your finances

Higher interest: Depending on your credit profile, you may end up paying a higher interest rate compared to other financing options.

COMPILED BY AYUSH MISHRA



Bit Difference 12:29:29:1 (bit Difference 12:29:29:29:1 (bit Difference 12:29:29:29:29:29:29:29:29:29:29:29:29:29	HOLIMENT ST22401 Status B Fund Statu	Coll Coll <th< th=""><th>N Harisha / Sowmya N/Sunil Studio, B.O.: Malleshwaram</th><th>as on date 23.07.2021</th><th></th><th>South By: Conservancy Galli.</th><th>45,56,000/-</th><th>4,55,600/-</th><th></th><th>20,000/-</th><th>10:00 AM to 05:30 PM</th><th>01:00 AM to 02:00 PM</th><th>Kilowii</th></th<>	N Harisha / Sowmya N/Sunil Studio, B.O.: Malleshwaram	as on date 23.07.2021		South By: Conservancy Galli.	45,56,000/-	4,55,600/-		20,000/-	10:00 AM to 05:30 PM	01:00 AM to 02:00 PM	Kilowii
Alman Barbarg Alman Barbarg Marcel Ba	Absend Application Constraint	Name All Part Part Part Part Part Part Part Part	HOU/MRH/0615/ 229401 Shirish B Patel / Jigisha S Patel.	Rs. 1,52,31,679.96 as on date	(Physical)	In The To Be Constructed On The Residential Converted Land Property Bearing Survey No 36/6 And 36/7 (Old Survey No 36) Admeasuring Thirty One Guntas Situated At Chembenahalli			24.07.2024		18.07.2024 between 10:00 AM	25.07.2024 between 01:00 AM	
Message date (3.5.1) statypend (3.5.1) stat	Material International Internationa	Matagenin Bis Samprani Bis D. Jampani Bis D. Samprani Bis D. Samprani B	Ahamed Khizar / Shabana Banu B.O.: Malleshwaram	3,96,68,20.67 as on date	(Physical)	4515, Pid No. 90723, Measuring East-West: 50 Feet, And North -South 81.5 Feet, Situated At Ward No. 10, Melekote Extension, Tumkur City, Bounded By: East : Site 135, West : Road, North: Site No.136, South : Site No. 138	34,11,000/-				between 10:00 AM to 05:30 PM	between 01:00 AM to 02:00 PM	Known
Bagestant Doublempale 57.822.21 (all control of the Registering Control of the Medicant Control of Land Med Biology Village, March 24 Sample Village, Villag	Barlesband Stages2 Constrained Stages Stages2 Constrained Stages Stages2 Constrained Stages Stages2 Constrained Stages2 Stage3 Stage3 Stage3 Stage3	Bern Mar Database (Bern Heiner) Even Mar Database (Bern H	Manigandan / Sathyavani	16,03,880.48 as on date	(Physical)	South Taluk, Vide Conversion Order No. Aln (S) Sr/(K.t) 61/2005-06 Dt: 07/ 10/2005, Present Bruhath Bengaluru Mahanagara Palike Khata No. 663/5/ 10, Chudenapura, Bbmp Ward No-198, In All Measuring 33,759 Square Feet And Bounded On : East By: Property Belongs To Sathyanarayana West By: Road North By: Road South By: Property Belongs To Ramachandrappa Schedule "B' Property (Property Conveyed Under This Deed) All The Piece And Parcel Of The Flat No. 8-401 At Third Floor Of "B" Block With Super Built Up Area Of 518 Sq.ft With 205 Sq.ft Undivided Share Right. Title And Interest In U-Kay Namma Mane. Built Over The Schedule "A" Property With Hollow Blocks. Rcc Roof, Aluminjum Windows, Hardwood Door Frames With	47 44 0001		24.07.2024		between 10:00 AM	between 01:00 AM	
Wpiels Gold Keinhau TPS 21128 No. Messening Gold Land (2) syle, 00, 01 Style, 01 Messening Gold Land (2) syle, 00, 01 Style, 01 Messening Gold Land (2) syle, 00, 01 Style, 01 Messening Gold Land (2) syle, 01 Messaning Gold Land (2) syle, 01	Wight Gold Keinhau, B. 20, 7280 Physical Classific Lange Classific Lan	http://display.org/line/line/line/line/line/line/line/line	Rajasekhar Obulampalli / O Anjali Kumari	5,70,922.22 as on date	(Physical)	Apartment Bearing Flat No.112, First Floor, With A Super Built Up Area Of 1103.08 Sq Ft, Of The Apartment Building Known As Emerald Estancia With Covered Car Parking In The To Be Constructed On The Residential Converted Land Vide Official Memorandum Date 17/5/2013 Order No. 394/2012-13, And Vide Dated 05/09/2012, Bearing Sy. No. 31/2 Measuring To An Extent Of 23 Guntas Another Extent Measuring 20 Guntas In Total Measuring 1 Acre 03 Guntas Situated At Somapura Village, Sarjapura Hobli, Anekal Taluk, Bangalore.	Rs. 35,56,000/-		24.07.2024		between 10:00 AM	between 01:00 AM	
HOUMBRY107171 (19615) Rs. B. B. B. B. B. B. C. B. C. C. Convert. M. Bangalore, Bangalo	HOUMENT(17) 140151 Rs. 10, 3, 7, 1045 Rs. 10, 4, 27, 272, 47, 2	DUMMENT 74 10015 Rs. Part Part 13 Physical 13	Vajrala Gopi Krishna / Vajrala Bhimeshwara Rao	78,92,112.88 as on date	(Physical)	No.9, Measuring 33 Guintas OfLand (2) Sy No. 10/3, Portion Of Old Sy No. 10, Measuring 33 Guintas OfLand And (3) Sy No. 10/4, Portion Of Old Sy No. 10, Measuring 15 Guintas OfLand In All Measuring 11 (One) Acre 11 (Eleven) Guintas OfLand. Converted For Residential Purpose Vide Conversion Orderbearing No. Sr 30/2013-14, Datet: 22 10.2013 All Ince Stutate Adjacent to Each Other Atl Naganathapura Village, Begur Hobil, Bangalore South Taluk, Bangalore District. East By: Rayasandra Village Boundary West By: Road North By: Property Bearing Sy No. 8 South By: Propert is Bearing Sy No.8 Shouth By: Propert J, All That Piece Parcel Of The Three Bed Room Flat No. 414 in Fourth Floor Having Super Built Dp Area Of 1722 Sq. Feet Vith An Undivided 792 Sq. Feet Of Share, Right, Tilte And Interest In The Land / Schedule ''A Property With Rcc Framed Structure, Concrete Biock Masonry, Main Door Teak Frame And Steam Breach Veneerde Flush Shutter. And Room Doors Sall Wood With Water Proof Flush Shutters, Powder Coated All Veneerd Stare Veneerde Flush Shutter. And Room Doors Sall Wood With Water Proof Flush Shutters, Powder Coated All Veneerd Flush Shutter.	79,65,000/-		24.07.2024		between 10:00 AM	between 01:00 AM	
idition School (see, 14, 123) 19, 28, 000-1 <t< td=""><td>Start Assessment / Main Rab 148,464.123 192.8.000-1 192.8.000-1 192.8.000-1 192.8.000-1 100-00-1 000-00-1</td><td>in Subbinery Main Rab (164,641.23) as on data (146,641.23) B.O.: Myonagar B.O.: Myonagar B.D.: Myonagar B.D.:</td><td>Vidya G Kalmath / Harishkumar S</td><td>18,58,772.80 as on date</td><td>(Physical)</td><td>413,4th,Block-A,Sipani Jardin (Hold),Sy.no.168, Sy.no.169 Situated At Madivala Village, Kasaba Hobli, Anekal Taluk, Bangalore District, Sy.no.168, Sy.no.169, Bangalore,</td><td></td><td></td><td>24.07.2024</td><td></td><td>between 10:00 AM</td><td>between 01:00 AM</td><td></td></t<>	Start Assessment / Main Rab 148,464.123 192.8.000-1 192.8.000-1 192.8.000-1 192.8.000-1 100-00-1 000-00-1	in Subbinery Main Rab (164,641.23) as on data (146,641.23) B.O.: Myonagar B.O.: Myonagar B.D.:	Vidya G Kalmath / Harishkumar S	18,58,772.80 as on date	(Physical)	413,4th,Block-A,Sipani Jardin (Hold),Sy.no.168, Sy.no.169 Situated At Madivala Village, Kasaba Hobli, Anekal Taluk, Bangalore District, Sy.no.168, Sy.no.169, Bangalore,			24.07.2024		between 10:00 AM	between 01:00 AM	
Sample Marghanger and Krishnan Stragersand B.O.: Jayanagar 27.1.2015 Dr. Marghanger and Mirshnan Stragersand B.O.: Marghanger and Mirshnan Mirshnan B.O.: Marghanger and Mirshnan Mirshnan B.O.: Marghanger and Mirshnan Mirshnan B.O.: Marghanger and Mirshnan Mirshnan B.O.: Marghanger and Mirshnan Stragersand B.O.: Marghanger and Mirshnan Mirshnan Mirshnan Mirs	Contract Advisory Data Parad EX.11.2015 Contract Parad EX.11.2015 Contract Parad EX.11.2015 Contract Parad EX.11.2015 EX.11.2	And Provide Prasa CALLUTS Contrasting and provide Prasa Contrasting and provide	Kiran Sabbineni / Malini Rao Gummadi/SIn Enterprises	16,48,641.23 as on date	(Physical)		19,28,000/-		24.07.2024		between 10:00 AM	between 01:00 AM	
bove mentioned immovable/secured assets except what is disclosed in the Column NoK. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrance for howe immovable properties/secured assets and status is mentioned in column no-K (2.) The prospective purchaser/bidder and interested parties may independently take the inspection of the above immovable properties/secured assets and status is mentioned in column no-K (2.) The prospective purchaser/bidder and interested parties may independently take the inspection of the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid applicase note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s)/lhe purchaser is legally bound to deposit 25% of the sale price (inclusive of earnest times) on the same day or onto later than next working day. The sale may be confirmation lett in a favour of (bidder(s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the sale consideration amount has to be deposited by the purchaser within 15 days from the date of exprive of earnest letter and the property/secured asset shall be resold ass	bove mentioned immovable/secured assets except what is disclosed in the Column NoK. Further such encumbrances to be catered/paid by the successful purchaser/s/bidder at his/her end. The prospective purchaser/s/bidders are requested to independently ascertain the veracity of the mentioned encumbrances. 1.) As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating of the above immovable properties/secured assets and satisty themested by attaus is mentioned in column no-K (2.) The prospective purchaser/s/bidder at his/her end. The prospect	ve mentioned immovable/secured assets except what is disclosed in the Column NoK. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances. As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-K (2.) The prospective purchaser/bidder at his/her end. The prospective purchaser/bidders are requested to uncleaner/bidders are requested to uncleaner/bidders and interest of parties may independently take the insertion of the proceeding/bidders are requested to authiting tender or available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application form or mating Offer(s). The bidder(s) has to sign the Succerst aliable with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application and out of bidder(s) of the accurate receipt of 25% of the sale price, (inclusive of earnest money) on the same day or not later than next working day. The sale may be confirmed vour of (bidder(s) only after receipt of 25% of the sale price by the secured credition in accordance with Rules 2002, the bidder(s) the expection amount has to be deposited by the purchaser within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter in default of such deposit, the authorized officer in conducting sale through an e-Auction have to sale or sale roce of 15 days mentioned in the sale confirmation letter and the property/secured asset shall be resold as per the provisions of Sarfaesi Act. (4). M/s C1 India Private Limited I de sassisting the Authorised officer in conducting sale through an e-Auction have to carbon sale toric at the and tor any other averted encoder assistation, you have to caro-o	Carreg Commodities Pvt Ltd Jacintha Prasad Panicker/ Sanjed Aloysius Pais/ Krishnan Sivaprasad	9,36,84,116.88 as on date		Converted, Measuring John Strict of Mangaluru Taluk And D.K District And Comprised In: Sy.no. 66-2, Converted, Measuring Portion Of The Same S. No., Satt By: Syline And S.no. 69/3 Schedule C Non-Agriculture Immovable Property Situated In No.93 Ullal Village Of Mangaluru Taluk, Falling Within The Ullal Town Panchayath, Within The Sub-Registration District Of Mangaluru Taluk And D.K District And Comprised In: Sy.no. 66-2, Converted, Measuring Portion Of The Same S. No., East By: Syline And Road And West By: Syline Schedule D Non-Agriculture Immovable Property Situated In No.93 Ullal Village Of Mangaluru Taluk, Falling Within The Ullal Town Panchayath, Within And D.K District And Comprised In: Sy.no. 66-2, Converted, Measuring 49 Cents, Northern - Middle Portion, Together With All Other Mamool And Easementary Rights Of Way, Water Etc., Appurtenant Thereto Bounded With, North By: Remaining Portion Of The Same S. No., East By: Syline And Road And West By: Syline Schedule D Non-Agriculture Immovable Property Situated In No.93 Ullal Village Of Mangaluru Taluk, Falling Within The Ullal Town Panchayath, Within And D.K District And Comprised In: Syno. 66-2, Converted, Measuring 49 Cents, Norther - Middle Portion, Together With All Other Mamool And Road And West By: Syline Schedule D Non-Agriculture Immovable Property Situated In No.93 Ullal Village Of Mangaluru Taluk, Falling Within The Ullal Town Panchayath, Within Easementary Road And West By: Syline Schedule D Non-Agriculture Immovable Property Situated In No.93 Ullal Village Of Mangaluru Taluk, Falling Within The Ullal Town Panchayath, Within Easementary Road And C Measuring Age Cents, Norther Manol And C Easementary Road And West By: Syline Schedule D Non-Agriculture Immovable Property Situated In No.93 Ullal Village Of Mangaluru Taluk, Falling Within The Ullal Town Panchayath, Within Easementary Road And C Measuring Age Cents, Norther Manol And C Easementary Road And C Measuring Age Cents, Norther Manol And C Comprised In: Syno. 66-2, Converted, Measuring Age Cents			24.07.2024		between 10:00 AM	between 01:00 AM	
Now mentioned immovable/secured assets except what is disclosed in the Column NoK. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrance on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-K (2.) The prospective purchaser/bidders are requested to independently take the inspective the pleading in the proceedings/orders passed etc. if any, stated in column no-K. Including but not limited to the title of the documents of the title pertaining and/or disposing of the above immovable proceedings/orders passed etc. if any, stated in column no-K. (2.) The purchaser/bidders in all respects prior to submitting tender/bid application form or making tender(s). The bidder(s) the bidder(s) the bidder(s) the purchaser is legally bound to deposite of this auction along with the Bid Form. (3.) Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s) the purchaser is legally bound to deposite of sole consideration amount has to be deposited by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the sale consideration amount has to be deposited by the purchaser within 15 days from the date of acknowledgement of sale confirmation letter and the prospective sets asset shall be reportive secured asset shall be reportive or obtaining alter than new. As or not had encomment of 15 days from the date of expiry of mandatory period of 15 days mentioneed in the sale consideration amount has to be deposited by the purchaser within 15 days from the date of expiry of mandatory period of 15 days mentioneed in the sale consideration and the report or obtaining alter and the fide of the any a	Now mentioned immovable/secured assets except what is disclosed in the Column No-K. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the veracity of the mentioned encumbrances. As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-K (2.) The prospective purchaser/bidders are requested to independently ascertain the veracity of the mentioned encumbrances. The pleading in the proceedings/orders passed etc. if any, stated in column no-K (1.) The bidder(s) any ataled with the BVBHFL and satisfy themselves in all respects prior to submitting tenderbid application form or making Offer(s). The bidder(s) has to sign the terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The bidder(s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The realing 17% of the sale consideration amount has to be deposited by the purchaser with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The bidder(s) only after receipt of 25% of the sale price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The realing 17% of the sale consideration amount has to be deposited by the purchaser with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The tenaming 17% of the sale consideration amount has to be deposited by the purchaser with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The tenaming 17% of the sale consideration amount has to be deposited by the purchaser with Rule 9(ve mentioned immovable/secured assets except what is disclosed in the Column NoK. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are requested to independently ascertain the varacity of the mentioned encumbrances. As on date, there is no order restraining and/or court injunction PNBHFL/the authorized Officer of PNBHFL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-K (2.) The prospective purchaser/bidder and ninerested parties may independently take the inspection of the title pertaining thereto available with the PNBHFL and satisfy themselves in all respects prior to submitting tender/bid application or or marking Offer(s). The bidder(s) has to sign the terms and ititions of this auction along with the Bid Form. (3.) Please note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s)/the purchaser is legally bound to deposit 25% of the sale price, (inclusive of earnest money) on the same day or not later than terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the ender(s)/the purchaser is legally bound to deposit 25% of the sale onsideration amount has to be deposited by the purchaser within 15 days' rom that end a caknowledgement of sale confirmation letter in default of such deposit, the authorized officer shall forfeit the part payment of sale consideration amount has to be deposited by the purchaser within 15 days from the date of aknowledgement of 15 days mentioned in the sale confirmed in the sale confirmed of ficer shall forfeit the part payment of sale consideration amount has to scowledgement of sale confirmed in the sale confirmed of the sale confirmed of 15 days mentioned in the sale confirmed in the sale confirmed of the pay of projective the and the property/secured asset shall be resold as per the provisions of Sarfaesi Act. (4.) M/s C1 India Private Limited (16 de saconfirm	HOU/MRH/1017/445721 Himanshu Kumar / Mrinalini Pandit	78,25,824.57 as on date	(Physical)	Schedule "A" Property Item No. I All That Piece And Parcel Of The Immovable Property Bearing Land Sy.no. 13 1/123, New No. 13 1/3, (Old Sy.no.123), New Bbmp Khatha No.582/533, To An Extent Of One (L) Acre One (L) Gunta (Excluding The 9 Guntas Road Portion) Out Of Two (2) Acres Tiwenty (20) Guntas (Residentially Converted As Per The Order No.aln(Ekhw))Sr27/201 1.1s; USC 201 1, Issue By Special Deputy Commissioner), Situated At Nagondanahalli Village, K.r.puram Hobil, Bangalore South Taluk, Now Within Bbmp Limits, And Bounded On: East By : Remaining I Acre Io Guntas Of Land In Sy. No. 13 1/123 Belonging To Srim. shivappa West By: 9 Guntas Existing Road To Be Used By Seleile No. I Herein For Access And B. Jambukeshava And Muniyappa's Land Bearing Sy.no.42 Of Pattandur Agrahara Village, North By: Earlier Government Land Now Held By Gopalan Enterprises, South By: Government Land Now Developed Into Sc St Hostel Building And Urdu School. ITEM NO.2 All That Piece And Parcel Of The Immovable Property Bearing Land Sy.no. 13 1/123, New No. 13 1/3, (Old Sy.no. 123), To An Extent Of One (L) Acre Three (3) Guntas (Residentially Converted As Per The Issued By Special Deputy Order 1-12, Dated 27.07.2011, Commissioner, Urban District), Situated At Nagondanahalli Village, North By: Earlier Government Land Now Held By Gopalan Enterprises South By: Government Land Now Developed Into Sc St Hostel Building To Seller No. I With 9 Guntas Of Road Access. North By: Earlier Government Land Now Held By Gopalan Enterprises South By: Government Land Now Developed Into Sc St Hostel Building And Urdu School. Schedule 'B' Property (Description Of The Univided Share In The Land Hereby Conveyed) 727.384 Square Feet Of Undivided Share, Right, Title, Interest And Ownership In The Land In Schedule 'A 'Property, Schedule 'C' Property (Description Of The Undivided Share In The Building Known As 'Balaji Eternal Bliss' Constructed On The Schedule 'A 'Property And Apartment Mathata Agartment Mathata Agartment Mathata Agartment Mathata Agartment Mathata	Rs. 79,23,000/-		24.07.2024		between 10:00 AM	between 01:00 AM	
uery or for registration, you have to co-ordinate with Mr. Rekha Mallya/Vijay Sundriyal, Mob. No.: 9845335084/7428193765, E-Mail: auction@pnbhousing.com, is authorised Person of PNBHFL or refer to www.pnbhousing.com	LAČE:- Marathahalli, Jayanagar, Vijayanagar, Malleshwaram, Electronic Čity, DATE:- 09.07.2024	CE:- Marathahalli, Jayanagar, Vijayanagar, Malleshwaram, Electronic City, DATE:- 09.07.2024 SD/- AUTHORIZED OFFICER, PNB HOUSING FINANCE LIMITED	bove mentioned immovable 1) As on date, there is no orde if the pleading in the proceedii onditions of this auction along n favour of (bidder(s) only after nd in default of such deposit, t oyuld be assisting the Authon	/secured asse r restraining an ngs/orders pas with the Bid For receipt of 25% he authorized o prised officer i	ts except v ad/or court ir sed etc. if a orm. (3.) Ple 6 of the sale officer shall in conducti	what is disclosed in the Column NoK. Further such encumbrances to be catered/paid by the successful purchaser/bidder at his/her end. The prospective purchaser(s)/bidders are r junction PNBHEL/the authorized Officer of PNBHEL from selling, alienating and/or disposing of the above immovable properties/secured assets and status is mentioned in column no-K (2.) The p ny, stated in column no-K. Including but not limited to the title of the documents of the title pertaining thereto available with the PNBHEL and satisfy themselves in all respects prior to submitting ase note that in terms of Rule 9(3) of the Security Interest (Enforcement) Rules, 2002, the bidder(s)(the purchaser is legally bound to deposit 25% of the amount of sale price, (inclusive of earnes price by the secured creditor in accordance with Rule 9(2) of the Security Interest (Enforcement) Rules, 2002. The remaining 75% of the sale consideration amount has to be deposited by the forfeit the part payment of sale consideration amount within 15 days from the date of expiry of mandatory period of 15 days mentioned in the sale confirmation letter and the property/secured assen on sale through an e-Auction having its Corporate office at P10 No. 68, 370 Floor. Sector 44. Guragon. Harvana 122003 Website -www.bankeauctions.com For any assistance relation	anuantad to	ndonondor	the accertai	n the yere	althe of the me	ntioned one	mhranaaa

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