संदर्भ सं. जेआरएमएलसी/पीएसीएल/
Ref. No. JRMLC/PACL/

Order on the Objection filed by Smt. Munneshwari Devi
SEBI/PACL/RO/BKM/RD3/ORD/213/2026

BEFORE THE PANEL OF RECOVERY OFFICERS, SEBI
ATTACHED TO
JUSTICE (RETD.) R.M. LODHA COMMITTEE
(IN THE MATTER OF PACL LTD.)

File No.	SEBI /PACL/OBJ/NS/00176/2024
Name of the Objector	Smt. Munneshwari Devi
MR No.	4359/14, 4360/14, 4362/14

Background:

1. Securities and Exchange Board of India (hereinafter referred to as "**SEBI**") on 22.08.2014 passed an order against PACL Ltd., its promoters and directors, *inter alia* holding the schemes run by PACL Ltd. as Collective Investment Scheme (CIS) and directing them to refund the amounts collected from the investors within three months from the date of the order. By the said order, it was also directed that PACL Ltd. and its promoters/directors, shall not alienate or dispose of or sell any of the assets of PACL Ltd. except for the purpose of making refunds as directed in the order.

2. The order passed by SEBI was challenged by PACL Ltd. and 4 of its directors by filing appeals before the Hon'ble Securities Appellate Tribunal (SAT). The said appeals were dismissed by the Hon'ble SAT vide its common order dated 12.08.2015, with a direction to the appellants to refund the amounts collected from the investors within three months. Aggrieved by the order dated 12.08.2015 passed by the Hon'ble SAT, PACL Ltd. and its directors filed appeals before the Hon'ble Supreme Court of India.

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SEBI Bhavan, BKC, Plot No. C4-A, 'G' Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400051

3. The Hon'ble Supreme Court did not grant any stay on the aforesaid impugned order dated 12.08.2015 of the Hon'ble SAT, however, PACL Ltd. and its promoters/directors did not refund the money to its investors. Accordingly, SEBI initiated recovery proceedings under Section 28A of SEBI Act, 1992 against PACL Ltd. and its promoters/directors vide recovery certificate no. 832 of 2015 drawn on 11.12.2015 and as a consequence thereof, all bank/demat accounts and folios of mutual funds of PACL Ltd. and its promoters/directors were attached by the Recovery Officer vide attachment order dated 11.12.2015.

4. During hearing on the aforesaid civil appeals filed by PACL Ltd. and its directors (i.e. Civil Appeal No. 13301 of 2015 – Subrata Bhattacharya Vs. SEBI and other connected matters), the Hon'ble Supreme Court vide its order dated 02.02.2016, directed SEBI to constitute a committee under the Chairmanship of Hon'ble Justice R.M. Lodha, the former Chief Justice of India, (hereinafter referred to as "**the Committee**"), for disposing of the land purchased by PACL Ltd. so that the sale proceeds can be paid to the investors, who have invested their funds in PACL Ltd. for purchase of the land. In the said civil appeals, the Hon'ble Supreme Court did not grant any stay on the orders passed by SEBI and the Hon'ble SAT. Therefore, direction for refund and direction regarding restraint on PACL Ltd. and its promoters and directors from disposing, alienating or selling the assets of PACL Ltd., as given in the order continue till date.

5. The Committee has from time to time requested the authorities for registration and revenue of different states to take necessary steps and issue necessary directions to Land Revenue Officers and Sub-registrar offices, to not effect registration/mutation/sale/transfer, etc. of properties wherein PACL Ltd. and or its group or its associates have, in any manner right of interest.

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6. Further, the Hon'ble Supreme Court vide its order dated 25.07.2016 restrained PACL Ltd. and/or its Directors/Promoters/agents/employees/Group and/or associate companies from in any manner selling/transferring/alienating any of the properties wherein PACL Ltd. has, in any manner, a right/interest situated either within or outside India.

7. In the recovery proceedings mentioned in para 3 above, the Recovery Officer issued an attachment order dated 07.09.2016, against 640 associate companies of PACL Ltd. In the said order, *inter alia,* the registration authorities of all States and Union Territories were requested not to act upon any document purporting to be dealing with transfer of properties by PACL Ltd. and/or the group/associate entities of PACL Ltd. mentioned in the Annexure to the said attachment order, if presented for registration.

8. The Hon'ble Supreme Court vide its order dated 15.11.2017 passed in C. A. No. 13301/2015 and connected matters directed that all the grievances/objections pertaining to properties of PACL Ltd. would be taken up by Mr. R. S. Virk, Retired District Judge.

9. On 30.04.2019, in the recovery proceedings initiated against PACL Ltd. & Ors., the Recovery Officer issued a notice of attachment in respect of 25 front companies of PACL Ltd. Thereafter, on 01.03.2021, the Recovery Officer issued another notice of attachment in respect of 32 associate companies of PACL Ltd., which included 25 front companies of PACL Ltd. whose accounts were attached vide order dated 30.04.2019.

न्यायमूर्ति (सेवानिवृत्त) आर.एम. लोढा कमेटी / Justice (Retd.) R. M. Lodha Committee (पीएसीएल लि. के मामले से संबंधित, मुंबई) / (In the Matter of Pacl Ltd., Mumbai)

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10. Vide order dated 08.08.2024, passed in Civil Appeal No. 13301 of 2015 – Subrata Bhattacharya Vs. SEBI and other connected matters, the Hon'ble Supreme Court has directed as under:

> *".....10. Since, we had directed in our order dated 25.07.2024, that no fresh applications or objections shall be filed before or entertained by Shri R.S. Virk, District Judge (Retd.) and that the same shall be filed before the Committee, the Committee may deal with such applications/objections, if filed before it, and dispose them of as per the provisions contained under Section-28(A) of the SEBI Act……."*

11. In compliance with aforesaid order dated 08.08.2024 passed by the Hon'ble Supreme Court, all objections with respect to properties of PACL Ltd., which were pending before Shri R. S. Virk, Retired District Judge and all new objections, are now to be dealt by the Recovery Officers attached to the Committee.

Present Objection:

12. Present objection has been filed by Smt. Munneshwari Devi w/o Late Shri Durga Prasad Nautiyal resident of R/o Village Gamri Post Margaon, Uttarkashi, Uttarkhand (hereinafter referred to as the "Objector"), against the attachment of her property admeasuring the area of 139.35 sq meters, bearing Khasara No. 100 situated at Mauza Aamwala Tarla, Pargana Parwadoon, Deharadun, Uttarakhand ("**the impugned property**") due to attachment of properties covered in MR Nos. 4359/14, 4360/14, 4362/14, which stand attached by the Committee.

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13. The Objector was granted an opportunity of hearing before Panel of Recovery Officer (hereinafter referred to as "The Panel") on 30.09.2026. The Objector was represented by Authorised Representative ("AR") namely Advocate Mr. Pankaj Raturi and Advocate Mr. Rohit Kumar. During the virtual hearing, the AR made submissions on the lines of averments made in the objection petition. The Objector/Objector's AR was advised to provide Payment receipt of the Electricity Bill /Maintenance Bill, for the past 6 months and any other relevant document supporting her claim latest by 09.10.2026. The Objector has submitted the same vide email dated 06.10.2026.

14. The panel has perused the material available on records including the documents submitted by the objector pursuant to hearing. Following are the key submissions made by the objector.

(i) The Objector vide Objection application dated 10.10.2024 claims to be a bona fide owner of impugned property in Khasra No.100, admeasuring 139.35 sq meters situated at Mauza Aamwala Tarla, Pargana Parwadoon, Dehradun, Uttarakhand.

(ii) The Objector purchased the impugned property from Shri Jagdish Anand through a Registered Sale Deed dated 27.10.2014 for a consideration amount of Rs.5,58,000/- (Rupees Five Lakh Fifty Eight Thousand only) in cash, registered with the Sub-Registrar IV, Dehradun.

(i) The name of Objector is duly mutated in the records of revenue in Khata no. 1447 fasli year 1422-1427 of village Aamwala Tarla Pargana Parwadoon Tehsil and Dist. Dehradun in Uttrakhand

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(ii) It is submitted that the she has availed a loan of Rs.17,00,000 (Rupees Seventeen Lakh only) from LIC Housing Finance and utilized the said loan amount to pay the consideration for the purchase of the scheduled property.

(iii) The Objector states that she had no knowledge of dispute between SEBI and PACL Ltd. And that no entry concerning the PACL dispute was reflected in the relevant revenue records.

(iv) The sale deed is legally valid under section 41, 54 of Transfer to Property Act, 1882 and Registration Act, 1908.

15. In order to decide the objection, the Panel has perused the documents i.e., copies of registered Sale Agreements ("S.A.") covered under MR No. 4359/14, 4360/14, 4362/14 seized by the Committee, details whereof are as under:

Sr No	Property Description	Registered Sale Deed date	Buyer	Seller	Consideration amount
1	Land bearing Khasara No. 100 area 139.35 sq meters situated at Mauza Aamwala Tarla, Pargana Parwadoon, Deharadun, Uttarakhand	27.10.2014	Smt. Munnesh wari Devi w/o Late Shri Durga Prasad Nautiyal	Shri Jagdish Anand s/o Late Shri Hansraj Anand	Rs.5,58,000/- (In cash)
2	Plot of land mentioned at Khata No.1165, Khasara No.100 measuring 2326.5 Sq meter situated at Mauza Aamwala Tarla, Pargana Parwadoon, Deharadun, Uttarakhand	16.01.2014	Shri Jagdish Anand s/o Late Shri Hansraj Anand	M/s PACL Ltd	Rs. 83,75,400/- (through Banking channel)

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(i) This property was sold by PACL Ltd to Shri Jagdish Anand s/o Late Shri Hansraj Anand vide Registered Sale Deed dated 16.01.2014, before the instruction issued by Justice Lodha Committee to the department of Registration in 2016, for restraining sale and purchase of all PACL Properties.

(ii) The Objector came to know (information disclosed under RTI) that Justice Lodha Committee, formed by SEBI in compliance with orders from the Hon'ble Supreme Court, restrained sale and purchase of all PACL properties in 2016.

(iii) Lodha Committee in its 2nd Status Report dated 11.04.2017, on page 20 recognises third party interests as it says that not all properties can be auctioned especially where payments have been made, registries completed and third party interests created.

(iv) As recorded in Section 5 on pages 41, 42 and 43 of the Second Status Report filed before the Hon'ble Supreme Court, the Committee wrote to IGRSs 23 states "to stop further illegal sale and registrations post Supreme Court Order dated 02.02.2016." Therefore, only the transactions made after 02.02.2016 should be affected

16. In this regard, it is worth to refer to order number 206 (Shahnawaz Ilyas, Mayank Dhyani & Ors) dated 20.04.2018 passed by Shri Virk, District Judge (Retd.) wherein objections raised therein were allowed *inter alia* on the grounds that out of total sale consideration of Rs. 13,36,46,400/- received by the "first set of purchasers", Rs.10,41,22,400/- was received by PACL Ltd. and that PACL Committee will not be able to pass on any clear title or undisputed possession qua any part of land forming the subject matter of the objection petitions. From the letter dated

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18.01.2022, issued by the Nodal Officer cum Secretary to Justice (Retd.) R M Lodha Committee (in the matter of PACL Ltd.) to Inspector General of Stamps & Registrations, Uttarakhand, it is noted that pursuant to passing of order dated 20.04.2018, by Shri R. S. Virk (Retd.) District Judge, allowing the objections, an I. A. No. 87891/2020 in Civil Appeal No. 13301/2015 was filed by the objectors involved therein before the Hon'ble Supreme Court seeking affirmation of recommendation/order dated 20.04.2018. The said IA came to be decided by the Hon'ble Supreme Court vide its order dated 06.10.2021, holding as under:

"IA Nos 196966/2019, 198791/2019, 198793/2019, 198795/2019, 56536/2021, 87891/2020, 90401/2021 and 121672/2020

1 In this batch of eight interlocutory applications, the Objectors have placed their claims for evaluation before Shri R S Virk, the Judicial Officer nominated by this Court for examining such claims. The claims have been found to be valid. Hence, the Objectors have sought the release of the properties. The details of the interlocutory applications are tabulated below:

Sl. No.	*IA No.*	*Application for*	*Prayer(s) in IA*
1	*196966/2019*	*Directions*	*Allow the present application with an appropriate order to confirm the Orders dated 06.07.2018 and 31.07.2018 passed by Shr. R.S. Virk Judge (Retd.) in File No.473 having MR Nos.18709/16, 18711/16, 12088/16, 12086/16, 12089/16 so that land in question could be removed from the list of properties attached by the Committee*
2	*198791/2019*	*Order/directions*	*Allow the present application with an appropriate order confirming the Order dated 06.07.2018*

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			passed by Shr. R.S. Virk Judge (Retd.) in File No.470 having MR Nos.4329/14 and 4295/14 so that land in question could be removed from the list of properties attached by the Committee
3	*198793/2019*	*Order/directions*	*Allow the present application with an appropriate order confirming the Order dated 06.07.2018 passed by Shr. R.S. Virk Judge (Retd.) in File No.471 having MR Nos.12085/16, 12081/16 and 18704/16 so that land in question could be removed from the list of properties attached by the Committee*
4	*198795/2019*	*Directions*	*Allow the present application with an appropriate order confirming the Orders dated 06.07.2018 and 31.07.2018 passed by Shr. R.S. Virk Judge (Retd.) in File No.472 having MR Nos.18710/16, 12079/16, 12077/16 so that land in question could be removed from the list of properties attached by the Committee*
5	*56536/2021*	*Appropriate orders/ directions*	*(a) Accept the recommendation of District Judge (Retd.) Mr. R.S.Virk, made in orders in file No.730 and 730A dated 11.03.2020 and 28.08.2020. (b) Direct the Hon'ble Justice (Retd.) Mr. R.M. Lodha Committee or concerned department to delete the detail of property from the auction website www.sebipaclproperties.com of plot 6 No. 139, Plot admeasuring 810 Sq. Mtrs. in Block-A of Sushant Lok Phase 3, a Township of M/s. Ansal Properties & industries ltd. and situated at sector 57, Gurgaon –122003 from the list of property, maintained for property of PACL and further declare that the property No.139 Plot admeasuring 810 Sq. Mtrs. In Block-A of Sushant Lok Phase 3, a Township of M/s. Ansal Properties & industries ltd. situated at sector 57, Gurgaon – 122003 is not of the property of PACL; and/ or*
6	*87891/2020*	*Directions*	*(a) To allow the present Application by affirming order dated 20.04.2018 passed by R.S. Virk and exclude the properties as mentioned in File No. 333,334 and 382 in relation to MR Nos. 4139-14 to*

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			4156-14, 4218-14 to 4300- 14, 4301-14 to 4400-14, 4401-14 to 4460-14, 4461-14 to 4480-14, 5462-16, 5463-16, 5465-16, 12074-16 to 12114- 16, 12116-165 to 12119-16, 12121-16 to 12133-16, 17857-16, 18691- 16 to 18701-16, 18703-16 to 18704-16, 18707-16 to 18711-16, 25007-16 to 25009-16, 25996-16, 28150-16 to 7 28151-16 28176-16 to 28179-16, 28263- 16, 28353-16, 29287-16 and 32896-16 of various Khasra Numbers form the list of the properties to be auctioned by the Hon'ble Committee; (b) Direct the Respondent to issue no objection certificate with regard to the properties of the Objectors so that the said properties can be excluded from the Auction list.
7	*90401/2021*	*Appropriate orders/ directions*	*a) Pass a direction approving the order dated 07.07.2021 passd by Mr. R.S. Virk, District Judge (Retd.) in favour of the Objector;* *b) Direct the appropriate authorities to release the Objectors property from the list of properties attached in the matter of PACL Ltd.*
8	*121672/2020*	*Appropriate directions*	*Allow the present application for direction to the Respondent to issue "No Objection Certificate" in regard to the property of the Objectors so that the said property can be excluded from the list of properties to be auctioned to repay the investors of PACL Pvt. Ltd.*

2 *Mr Pratap Venugopal, learned counsel for SEBI states that there is no objection of either SEBI or the Justice R M Lodha Committee to the interlocutory applications being allowed in terms of the evaluation which has been made by Shri R S Virk.*

3 *The interlocutory applications are accordingly allowed in the above terms.*

List the matter on 26 October at 2.00 pm."

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17. The approach reflected in the order passed by Shri R.S. Virk, District Judge (Retd.) District Judge dated April 20, 2018 and the subsequent order passed by Hon'ble Supreme Court dated October 06, 2021 affirming the same, further supports the conclusion that, where an objector establishes independent ownership rights through legally valid documentary evidence, the objection merits consideration.

18. As mentioned above, in the present objection, the Objector has paid the sale consideration in cash to the seller and the acknowledgement of receipt whereof is evident from the covenants in the Sale Deed dated 27.10.2014. The Objector has produced the copy registered Sale Deed executed in her favour and subsequent documents evidencing possession and enjoyment of the impugned property.

19. With regards to the payment of sale consideration or Rs 5,58,000/- in cash it is submitted by the Objector that her husband, the late Shri Durga Prasad Nautiyal was expired on 27-02-2012 pursuant to this, his Gratuity and other payments was received by her in the year 2013-14 was Rs. 11,42,776/-. Objector submitted the Copy of Death Certificate dated 03.03.2012 of late Shri Durga Prasad Nautiyal Objector and the copy of Pension Statement for the financial year 2013-14 showing the receipt of the amount of Rs. 11,42,776/-. Both documents are in order. Further panel also perused the additional documents submitted by the objector i.e Electricity Bill payment receipt dated 30.09.2026, water Bill dated 13.07.2026, LIC Housing Loan letter dated 23.12.2017 granting in principle approval of Loan of Rs.17,00,000 (Rupees Seventeen Lakh only). All the aforesaid documents are in order and supporting the claim of objector. The documentary record, taken cumulatively, establishes that the Objector acquired the impugned property through a completed and independently documented transaction, supported by possession records.

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Ref. No. JRMLC/PACL/

Order on the Objection filed by Smt. Munneshwari Devi
SEBI/PACL/RO/BKM/RD3/ORD/213/2026

Order

1. Given the above, objection raised by the Objector with respect to land in Khasara No.100, admeasuring 139.35 sq meters situated at Mauza Aamwala Tarla, Pargana Parwadoon, Dehradun, Uttarakhand. (hereinafter referred to as "**the impugned property**") is liable to be accepted and is accordingly allowed.

Place: Mumbai
Date: October 29, 2026

For and on behalf of Justice (Retd.) R. M. Lodha Committee (in the matter of PACL Ltd.)

29.10.2026

BAL KISHOR MANDAL
Recovery Officer

बाल किशोर मंडल / BAL KISHOR MANDAL
उप महाप्रबन्धक एवं वसूली अधिकारी
Deputy General Manager & Recovery Officer
न्यायमूर्ति (सेवानिवृत्त) आर.एम. लोधा कमेटी
Justice (Retd.) R. M. Lodha Committee
(पी ए सी एल ली के मामले से संबंधित, मुंबई) / (In the Matter of PACL Ltd., Mumbai)

29/10/2026

KSHAMA WAGHERKAR
Recovery Officer

क्षमा प्र. वाघेरकर/KSHAMA P. WAGHERKAR
महाप्रबंधक एवं वसूली अधिकारी
General Manager & Recovery Officer
न्यायमूर्ति (सेवानिवृत्त) आर. एम. लोधा कमेटी
Justics (Retd) RM Lodha Committe
(पी ए सी एल ली के मामले से संबंधित. मुंबई)/(In the Mater of PACL Ltd. Mumbai)

29.10.2026

PREETI PATEL
Recovery Officer

प्रीति पटेल/PREETI PATEL
उप महाप्रबंधक एवं वसूली अधिकारी
Deputy General Manager & Recovery Officer
न्यायमूर्ति (सेवानिवृत्त) आर. एम. लोधा कमेटी
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