	P.S. Mohanpur, West Midnapur, Pin-721435, Mob. 9933525921 **Proprietor & Mortgagor: Sk. Kamaluddin,** S/o Mainuddin, Vill. Antala, P.O. Jenkapur, P.S. Mohanpur, West Midnapur, Pin-721435, Mob. 9933525921 **Guarantor: Mr. Sk. Salauddin,** S/o Sk. Ajaruddin, Vill. & Post- Mohanpur, P.S. Mohanpur, West Midnapur, Pin-721436, Mob no. 9800702288	101300775/2016, Date: 02.05.2016 in the name Sk. Kamaluddin, S/o Mainuddin. **Butted & Bounded By: North:** Vacant land of Sk. Jamal, **South:** Property of Sk. Alfauddin, **East:** Property of Sk. Alfauddin, **West:** 26' wide Pwd Road	**C) 18.09.2021** **D) Symbolic Possession**		
12.	**A) Rupnarayanpur (259900)** **B) Mr. Mrigen Ghorai, Mrs. Maya Ghorai** Account No. 2599008800024047, 259900NC00104049 **C) Borrower & Mortgagor: Mr. Mrigen Ghorai,** s/o Sudan Ghorai, Vill. Keshpal, P.O. Barkola, P.S. Kharagpur Local, Dist. Paschim Midnapur, Pin-721301 **Co- Borrower: Mrs. Maya Ghorai,** w/o Mrigen Ghorai, Vill. Keshpal, P.O. Barkola, P.S. Kharagpur (local), Dist. Dist. Paschim Midnapur, Pin- 721301 **Guarantor: Mr. Shambhu Ghorai,** Village- Keshpal, P.O. Barkola, P.S. Kharagpur (Local), District- West Midnapore, Pin- 721301	Equitable mortgage of land & building located at Mouza- Keshpal, J.L. No. 200, L.R. Kh. No. 332, L.R. Plot no. 251, under Barkola Gram Panchayat, P.O. Barkola, P.S. Kharagpur Local, Pin-721301, Area 10.00 dec. Bastu in nature **in the name of Mrigen Ghorai** vide sale deed no. 1560/2014, dt. 26.02.2014. **Butted & Bounded By: North:** Panchayat Road after Agriculture land of Goutam Samanta & others, **South:** Agriculture land of Haripada Ghorai & Gopal Ghorai, **East:** Agri land of Ranjit Ghorai, **West:** Vacant land of Subal Samanta.	**A) 18.02.2020** **B) Rs. 10,01,438.43** (Rupees Ten Lakh One Thousand Four Hundred Thirty Eight and Paise Forty Three only) + further interest and costs **C) 21.08.2021** **D) Symbolic Possession**	**A) Rs. 8,50,500.00** **B) Rs. 85,050.00** **C) Rs. 10,000.00**	**27.03.2026** 11.30 AM to 03.30 PM Not Known to Bank

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:

1. The auction sale will be **"online through e-auction"** portal **https://baanknet.com**

2. The intending Bidders/ Purchasers are requested to register on portal **(https://baanknet.com)** using their email-id and mobile number. Further they are requested to upload requisite KYC documents. Once the KYC documents are verified by e Auction service provider (may take 2 working days) , the intending Bidders/ Purchasers has to transfer the EMD amount using online mode in his Global EMD wallet by 2 working days , the intending Bidders / Purchasers has to transfer the EMD amount using online mode in his Global EMD wallet by **26.03.2026** before the e auction Date and Time in the portal. The registration, verification of KYC documents and transfer of EMD in Wallet must be completed well in advance, before auction.

3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 mode i.e NEFT/ Cash/ Transfer (after generation of challan from **(https://baanknet.com) in** in bidders Global EMD Wallet , NEFT transfer can be done from any Scheduled Commercial Bank Branch. Payment of EMD by any other mode and will be credited in bidders e-Wallet. Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposited shall not bear any interest.

4. Platform **(https://baanknet.com)** 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.BAANKNET@psballiance.com)**. The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website **https://baanknet.com** This Service Provider will also provide online demonstration/ training on e-Auction on the portal.

5. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ web page portal.
1) https://baanknet.com **2) https://www.pnbindia.bank.in**

6. 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://baanknet.com)**.

7. Bidder's e-Wallet should have sufficient balance (>=EMD amount) at the time of bidding.

8. 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. Ten 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 10 minutes to the last highest bid, the e-auction shall be closed.

9. 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.

10. 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 **https://baanknet.com** portal.

11. After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS/ email. (On mobile no/ email address given by them/ registered with the service provider).

12. The secured asset will not be sold below the reserve price.

13. 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 in the form of Banker's Cheque/ Demand Draft issued by a Scheduled Commercial Bank drawn in favour of **"The Authorized Officer, Punjab National Bank,** In case of failure to deposit the amounts 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.

14. 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 made by the successful bidder only at the time of deposit of remaining 75 % of the bid amount/ full deposit of BID amount.

15. The Authorised 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 anytime without assigning any reason whatsoever and his decision in this regard shall be final.

16. 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.

17. The properties are being sold on **"AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"**.

18. The particulars of Secured Assets specified in the Schedule hereinabove 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.

19. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid. The bidder inspect the property in consultation with the dealing official as per the details provide.

20. All statutory dues/ attendant charges/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.

21. 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.

22. 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 technica reasons or reasons/ contingencies affecting the e-auctions.

23. 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 refe **https://baanknet.com & https://www.pnbindia.bank.in.**

24. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002.

25. The sale shall be done by the undersigned through e auction platform at the website **https://baanknet.com on 27.03.2026 at 11.30 AM to 03.30 PM**

Date: 10.03.2026
Place: Circle Office, Kharagpur

Pramod Kumar Ma
Authorised Officer, Mob. No. 84290243
Punjab National Bank, Secured Creditor, Circle Office, Kharagp

STATUTORY 15/ 30 DAYS SALE NOTICE UNDER RULE 8(6) / 9(1) OF THE SARFAESI ACT, 2002

Kolkata