

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 Borrower (s) and Guarantor (s) / Legal Heir of deceased Guarantor & Mortgagor that the below described immovable property mortgaged/charged to the Secured Creditor, the symbolic possession of which has been taken by the Authorised Officer of the Bank/ Secured Creditor, will be sold on "As is where is basis", "As is what is basis", 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 property.

SCHEDULE OF THE SECURED ASSETS

Lot. No.	Name of the Branch	Description of the Immovable Properties	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002	A) Reserve Price (Rs. in Lacs)	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
	Name of the Account	Mortgaged/ Owner's Name(mortgagers of property(ies))	B) Outstanding Amount as on date of sale	B) EMD		
	Name & addresses of the Borrower/Guarantor's Account		C) Possession Date u/s 13(4) of SARFAESI ACT 2002	C) Bid Increase Amount		
			D) Nature of Possession Symbolic / Physical / Constructive			
1.	PNB- SAMB Kolkata. Parent Branch: PNB Posta Branch now SAMB Kolkata	Equitable Mortgage of Two storied residential land & building situated at Village & Mouza - Jotesriram, P.S.- Jamalpur, Dist.- Burdwan, West Bengal, PIN - 713408, JL No. 37, R.S. Khatian no.505, under Dag no. 779, measuring area 9 decimals, (17 satak) as per Title Deeds No. I-3857, I-3903 and I-3905 dated 1987. Property standing in the name of Saktipada Dolui.	A) 12.07.2016 Punjab National Bank (erstwhile United Bank of India)	A) Rs.47,09,000.00 (Rupees Fourtyseven Lakhs Nine Thousand only)	14.05.2026 between 11.00 AM to 03.00 PM	Not known to us.
	M/s.Jotesriram Himghar Private Limited Add: Registered Office: P-3/S, Metropolitan Co-Operative Society Housing Complex, Sector - I, Kolkata, West Bengal, Kolkata - 700105, India. Storage & Unit: Mouza + Vill + P.O.- Jotesriram, P.S. - Jamalpur, Dist.- Burdwan, West Bengal. PIN - 713408. For Information		B) Rs.9,57,60,703.00 Punjab National Bank (erstwhile United Bank of India) as on 30.06.2016. (Plus further interest and expenses and other charges w.e.f. 01.07.2016. The amount is as per demand Notice issued u/s 13(2) of SARFAESI ACT) Subject to adjustment of amount received under Liquidation Process.	B) Rs.4,70,900.00 (Rupees Four Lakh Seventy Thousand and Nine Hundred only) C) Rs.1,00,000.00 (Rupees One Lakh only)		
	Amal Dolui, (Guarantor) S/o.Late Sakti Pada Dolui,					



Guarantor in M/s.Jotesriram Himghar Pvt Ltd. Add: Village & Mouza - Jotesriram, P.O. - Jotesriram, P.S.- Jamalpur, Dist.- Purbo Burdwan, West Bengal, PIN - 713408, West Bengal. Lakshmi Kanta Ghosh (Guarantor) S/o. Late Hara Mohan Ghosh, Guarantor in M/s.Jotesriram Himghar Pvt Ltd. Add: Village & Mouza - Siali, P.O.- Amarpur, P.S.- Jamalpur, Dist.- Purbo Burdwan, PIN - 713410, West Bengal.	Registered Mortgage of Two storied residential land & building situated at Village & Mouza - Shiali, P.O.- Amarpur P.S.- Jamalpur, Dist.- Burdwan, PIN - 713410, JL No. 72, Khatian no.469 under Dag no. 2167, measuring area 7 decimals, (0.07 acre) as per Registered Deed No. I-00171 dated 17.01.2014. Property standing in the name of Lakshmi Kanta Ghosh.	C) 28.10.2016 D) Under Symbolic Possession.	A) Rs.24,56,000.00 (Rupees Twenty-four Lakhs Fifty six Thousand only) B) Rs.2,45,600.00 (Rupees Two Lakh Forty-five Thousand and Six Hundred only) C)Rs.1,00,000.00 (Rupees One Lakh only)	14.05.2026 between 11.00 AM to 03.00 PM
Bholanath Koley (Guarantor) S/o.Late Charu Chandra Koley, Guarantor in M/s.Jotesriram Himghar Pvt Ltd. Add: Village & Mouza - Kora, P.O.- Amarpur, P.S.- Jamalpur, Dist.- Purbo Burdwan, PIN - 713410, West Bengal. Basudev Dey (Guarantor) S/o.Late Hrishikesh Dey,	Registered Mortgage of Two storied residential land & building situated at Village & Mouza - Kora, P.S.-Jamalpur, Dist.- Burdwan, PIN - 713410, JL No. 71, Khatian no.162 under Dag no. 311, measuring area 11 decimals, (0.02 acre) as per Registered Deed No. I-00173 dated 17.01.2014. Property standing in the name of Bholanath Koley.		A) Rs.30,29,000.00 (Rupees Thirty Lakhs Twentynine Thousand only) B)Rs.3,02,900.00 (Rupees Three Lakh Two Thousand and Nine Hundred only) C)Rs.1,00,000.00 (Rupees One Lakh only)	14.05.2026 between 11.00 AM to 03.00 PM
Guarantor in M/s.Jotesriram Himghar Pvt Ltd. Add: Village & Mouza - Siali, P.O.- Amarpur, P.S.- Jamalpur, Dist.- Purbo Burdwan, PIN - 713410, West Bengal. Amal Dolui, Legal Heir & Son of Late Saktipada Dalui, Mortgagor in M/s.Jotesriram Himghar Pvt Ltd. Add: Village & Mouza - Jotesriram, P.O. -	Registered Mortgage of Two storied commercial cum residential land & building at Village & Mouza - Sure Kalna, P.S.-Jamalpur, Dist.- Burdwan, PIN - 713408, JL No. 43, Khatian no.628 under Dag no. 657/1019, 657/1017 and 660, measuring area 4.56 cottahs (0.05 acre) as per Registered Deed No. I-00172 dated 17.01.2014. Property standing in the name of Rabindra Nath Dey.		A) Rs.54,88,000.00 (Rupees Fifty-four Lakhs Eighty eight Thousand only) B)Rs.5,48,800.00 (Rupees Five Lakh Forty-eight Thousand and Eight Hundred only) C)Rs.1,00,000.00 (Rupees One Lakh only)	14.05.2026 between 11.00 AM to 03.00 PM



Jotesriram, P.S.- Jamalpur, Dist.- Purbo Burdwan, West Bengal, PIN – 713408, West Bengal. Sourendra Kumar Dey, Legal Heir & Son of Late Rabindra Nath Dey, Guarantor & Mortgagor in M/s.Jotesriram Himghar Pvt Ltd. Add: Village & Mouza - Sure Kalna, Kanshra, P.O. & P.S.- Jamalpur, Dist.- Purbo Burdwan, PIN - 713408, West Bengal. Bharati Dey, Legal Heir & Wife of Late Rabindra Nath Dey, Guarantor & Mortgagor in M/s.Jotesriram Himghar Pvt Ltd. Add: Village & Mouza - Sure Kalna, Kanshra, P.O. & P.S.- Jamalpur, Dist.- Purbo Burdwan, PIN - 713408, West Bengal. Babujan Midya (Guarantor) S/o.Keshem Midya, Guarantor in M/s.Jotesriram Himghar Pvt Ltd. Add: Village - Akandara, Bhagabanpur, P.O. - Malandighi, Dist - Burdwan, PIN - 713212, West Bengal.	Registered Mortgage of singe storied residential land & building at Village & Mouza - Siali, P.S.- Jamalpur, Dist.- Burdwan, PIN - 713410, JL No. 72, Khatian no.335 under Dag no. 1215 & 1218, measuring area 3 decimals (0.06 acre) as per Registered Deed No. I-00174 dated 17.01.2014. Property standing in the name of Basudev Dey.	A) Rs.9,42,000.00 (Rupees Nine Lakhs Forty- two Thousand only) B)Rs.94,200.00 (Rupees Ninety four Thousand and Two Hundred only) C)Rs.50,000.00 (Rupees Fifty Thousand only)	14.05.2026 between 11.00 AM to 03.00 PM
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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 Sale will be done by the undersigned through e-auction platform provided at the Website <https://baanknet.com> on 14.05.2026 between 11.00 am to 03.00 pm.
3. The intending Bidders/ Purchasers are requested to register on portal (<https://baanknet.com>) 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/challan



mode before the e-Auction 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 auction.

4. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online/challan 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.
5. 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.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.com>. This Service Provider will also provide online demonstration/ training on e-Auction on the portal
6. 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) www.pnbindia.in
7. 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>).
8. Bidder's e-Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.
9. 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. **10 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.
10. 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.
11. In case of any difficulty or need of assistance before or during e-Auction process 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.
12. 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).
13. The secured asset will be sold only above the reserve price.
14. 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, A/c 835000317118A (A/c name-SUNDRY-NPA/SARFAESI/AUCTION RELATED, A/c, IFSC-PUNB0835000)" Payable at Kolkata**. 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.
15. 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.
16. 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 any time without assigning any reason whatsoever and his decision in this regard shall be final.
17. 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.
18. The properties are being sold on **"AS IS WHERE IS"** and **"AS IS WHAT IS"** and **"WHATEVER THERE IS"** basis.



19. The property has been put to e-auction by Authorised Officer, Punjab National Bank, on behalf of all consortium lenders, based on authorisation.
20. 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.
21. 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 provided.
22. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
23. 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.
24. 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.
25. It is open to the Bank to appoint a representative and make self-bid and participate in the auction.
26. For detailed term and conditions of the sale, please refer <https://baanknet.com>, / www.pnbindia.in.



ਪ੍ਰ ਕ੍ਰਿਤੇ ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ
For PUNJAB NATIONAL BANK

ਅਧਿਕ੍ਰਿਤ ਅਧਿਕਾਰੀ / Authorised Officer
ਤਨਾਵਲਪ੍ਰਸਤ ਆਸ਼ਿਤ ਪ੍ਰਬੰਧਨ ਸ਼ਾਖਾ, ਕੋਲਕਾਤਾ
Stressed Asset Management Br. Kolkata

Date: 21.04.2026
Place: Kolkata

Authorized Officer
Punjab National Bank
Secured Creditor

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