

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ **pnb** **punjab national bank**
(भारत सरकार का उपक्रम) (Govt. Of India Undertaking)

Head Office: Plot No 4, Sector -10 Dwarka, New Delhi -110075
ARMB Kolkata West Circle, 14th Floor, 11, Hemanta Basu Sarani, Kolkata-700 001 **E-Auction Sale Notice**

E-Auction Sale Notice for Sale of Immovable Properties
LAST DATE & TIME FOR SUBMISSION OF EMD AND DOCUMENTS (Hard Copy & ONLINE) :-

Property at Lot (mentioned below)	LAST DATE OF BID SUBMISSION Online	Time Up to	Property at Lot (mentioned below)	LAST DATE OF BID SUBMISSION Online	Time Up to
Lot No. 1-7	05.05.2026	Up to 4.00 PM	Lot No. 8	26.05.2026	Up to 4.00 PM

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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 Properties and Address 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" 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. The sale will be done by the undersigned through e-auction platform provided at the Web Portal (<https://baanet.com>). The General Public is invited to bid either personally or by duly authorized agent.

Lot No.	Name of the Branch Name of the Account	Description of the Immovable Properties Mortgaged / Owner's Name	A) Dt. of Demand Notice B) Outstanding Amount C) Possession Date	A) Reserve Price (Rs. in Lacs) B) EMD C) Bid Increase Amount	Date/ Time of E-Auction
1.	PNB - Posta Branch MIS Biswas Traders	Equitable mortgage of land & building at Mouza - Hatishala, J.L. No-81, Toudi No-7, L.R. Khatian No. 961, R.S. / L.R. Dag No. 936/2380, under Dignagar Gram Panchayat, P.S. - Krishanagar, Dist - Nadia, West Bengal, Being Sale Deed No-2306 of the year 2002, in the name of Sri Biplob Biswas , S/o. Lt. Tulshi Biswas, Deed Registered in Book No-1, Vol No-31, Being Page No-269 to 276. Area of land 32 Satak (9 Decimal Aush & 23 Decimal Bastu) with a single storied structural building Area 2102 Sq. Ft. (Ground Floor 2080 Sq. Ft.), PO - Dignagar, PS - Kolwail, Dist-Nadia, Pin-741401, West Bengal. (Under Physical Possession)	A) 23.06.2020 B) ₹39,75,610.00 along with interest from date of NPA / Last interest charged and all other expenses and other charges C) 26.02.2021	(A) ₹57.94 Lacs (B) ₹5.79 Lacs (C) ₹0.25 Lac	05.05.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. Subrata Mallik 9163190850)
2.	PNB - OCH Street Branch Debasish Nandy	All that part and parcel of the property consisting of Flat No.4 (2), 4th Floor of G-4 building namely "A.K Plaza" having super built up area 825 sq. ft. more or less at Holding No.2/A, Jessore Road (West), ward No-14 under Barasat Municipality, J.L. No-80, RS Dag No-595, RS Khatian No-69/LR Khatian No-2279 & 2289, Mouza - Banamajupur, P. S. - Barasat, Dist - North 24 Parganas, Pin-70124, Deed No being 843 of 2017. Property owned by Mr. Debasish Nandy & Mrs. Sarmistha Nandy Butted & Bounded by : On the North - Property of Agri, Irrigation Sub-Division, On the South - Rest property of the vendors, On the East- Jessore Road, On the West- Rest property of the vendors. (Under Symbolic Possession)	A) 10.06.2019 B) ₹34,86,536.37 along with interest from date of NPA / Last interest charged and all other expenses and other charges C) 20.08.2019	(A) ₹21.00 Lacs (B) ₹2.10 Lacs (C) ₹0.25 Lac	05.05.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. Subrata Mallik 9163190850)
3.	PNB - Salkia Branch Devendra Kumar Kedia	Please mention the particulars of the immovable properties mortgaged to the Bank as stated in the documents having reference to the mortgage documents/deeds (Schedule "B") (Covered under Doc. No. I-050109719/2017). Equitable Mortgage of one self-contained Residential Flat being flat No.304 situated in the 2nd Floor measuring about 1350 sq. ft. (including super built up area) consisting of 2 (Two) bed rooms, and 2 (Two) bathrooms, (1one) kitchen dining and living space with lift facility with undivided proportionate share of land (described below) with all rights of easements, privileges, and appurtenance attached hereto with all common facilities and amenities within bally gram panchayat, Ghoshpara, Police station Bally, at present Nischinda, Dist-Howrah, within the District Registry Office and the Additional District Sub-Registry office, Howrah. The flat is butted and bounded as follows - On the North : Common stair case. On the South : Common stair case. On the East : 4 ft. wide covered space thereafter others flat. On the West : Common space open to sky. Description of land: All that piece and parcel of Bastu Land measuring about 12 cottahs 10 Chittaks 42 Sq. Ft. as per deed (but as per physical measurement it comes to an area measuring about 10 cottahs 7 Chittaks 37 Sq. Ft.) be the same a little more or less together with multi storied building standing thereon with all easement rights and appurtenance, within bally gram panchayat, Ghoshpara, comprised in C. S. Dag No. 7328 C. S. Khatian No. 1951, corresponding to R. S. Dag No. 7328/7769 and 7328/2137 under R. S. Khatian No. 7486 at Mouza Bally, J. L. No-14, P. S. at present Nischinda (old Bally), District Howrah including all rights of easement, privileges and appurtenance thereto being butted and bounded by as follows : On the North : By panchayat road (20') and common passage. On the South : By Sarkar's Property and Biswas property. On the East : By Mr. Arun Chandra Nath and Chandra Property. On the West : By common passage and thereafter property of Nirmal Mukherjee. (Under Symbolic Possession)	A) 17.07.2025 B) ₹28,83,883.00 along with interest from date of NPA / Last interest charged and all other expenses and other charges C) 03.12.2025	(A) ₹37.47 Lacs (B) ₹3.48 Lacs (C) ₹0.25 Lac	05.05.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. Subrata Mallik 9163190850)
4.	PNB - Salkia Branch Jitendra Kumar Kedia	Please mention the particulars of the immovable properties mortgaged to the Bank as stated in the documents having reference to the mortgage documents/deeds (Schedule "B") (Covered under Doc. No. I-9452/2017) Equitable Mortgage of one self-contained Residential Flat being flat No.404 situated in the 3rd Floor measuring about 1350 sq. ft. (including super built up area) consisting of 2 (Two) bed rooms, and 2 (Two) bathrooms, (1one) kitchen dining and living space with lift facility with undivided proportionate share of land (described below) with all rights of easements, privileges, and appurtenance attached hereto with all common facilities and amenities within bally gram panchayat, Ghoshpara, Police station Bally, at present Nischinda, Dist - Howrah, within the District Registry Office and the Additional District Sub-Registry office, Howrah. The flat is butted and bounded as follows : On the North : Common stair case. On the South : Common stair case. On the East : 4 ft. wide covered space thereafter others flat. On the West : Common space open to sky. Description of land: All that piece and parcel of Bastu Land measuring about 12 cottahs 10 Chittaks 42 Sq. Ft. as per deed (but as per physical measurement it comes to an area measuring about 10 cottahs 7 Chittaks 37 Sq. Ft.) be the same a little more or less together with multi storied building standing thereon with all easement rights and appurtenance, within bally gram panchayat, Ghoshpara, comprised in C.S. Dag No. 7328 C. S. Khatian No. 1951, corresponding to R. S. Dag No. 7328/7769 and 7328/2137 under R. S. Khatian No. 7486 at Mouza Bally, J. L. No-14, P. S. at present Nischinda (old Bally), District Howrah together with all rights of easement, privileges and appurtenance thereto being butted and bounded by as follows : On the North : By panchayat road (20') and common passage. On the South : By Sarkar's Property and Biswas property. On the East : By Mr. Arun Chandra Nath and Chandra Property. On the West : By common passage and thereafter property of Nirmal Mukherjee. (Under Symbolic Possession)	A) 17.07.2025 B) ₹28,59,305.00 along with interest from date of NPA / Last interest charged and all other expenses and other charges C) 03.12.2025	(A) ₹37.47 Lacs (B) ₹3.48 Lacs (C) ₹0.25 Lac	05.05.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. Subrata Mallik 9163190850)

Lot No.	Name of the Branch Name of the Account	Description of the Immovable Properties Mortgaged / Owner's Name	A) Dt. of Demand Notice B) Outstanding Amount C) Possession Date	A) Reserve Price (Rs. in Lacs) B) EMD C) Bid Increase Amount	Date/ Time of E-Auction
5.	PNB - Calcutta Branch Lipika Kundu	EM of property Situated at Jilla - 24 Pgs(S), A. D. S. Road, Seadiah, Under-District Holding/Premises No. 2700, Nayabad, P.O. Panchsagar, P.S. Kasba, Kolkata - 700094, Mouza - Nayabad, Re. Sa. No. 03, J. L. No. 25, Four No. 56, Khatian No. 101, R. S. Dag No. 88, Under Kolkata Municipal Corporation, Holding No. 2700, Ward No. 109, Assesse No. 31-109-05-154, one 2nd Floor North-West Flat No. B1 of 800 Sq. Ft. including S. B. up area on total proportionate Bastu Land of 03 Cottah 10 Sft. Butted and Bounded (As per Title-Deed) - By North: Plot No. 345B, South: Plot No. 347 By East: Dag No. 110, By West: 40' Ft wide Municipal Pura East Road. (Under Symbolic Possession)	A) 07.03.2022 B) ₹28,62,579.00 along with interest from date of NPA / Last interest charged and all other expenses and other charges C) 25.07.2023	(A) ₹24.84 Lacs (B) ₹2.48 Lacs (C) ₹0.25 Lac	05.05.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. Subrata Mallik 9163190850)
6.	BO: Kolkata Park Circus Borrower- M/S Barnali Enterprise, Partners: Mr. Sudip Goswami, Mr. Nimal Chandra Pramanik, & Mr. Jayanta Mukherjee,	Equitable mortgage of flat/apartment measuring 1233.60 sq. ft. and one car parking space MEASURING 208 sqft in the ground floor or portion of the apartment flat on 1st Floor holding No.263/1, Naya Paty Road No. 94/36, Nayapatty Road, Mouza - Satgachi, J.L. No-20, C.S. Dag No. 411, C.S. Khatian No. 278, Ward No-21, under South Dum Dum Municipality, P.S- Dum Dum, Dist. North 24 Parganas, Kolkata 700055. Deed No. I-04227/2014, I-07729/2014, I-10290/2014 in the name of Mr. Jayanta Mukherjee . The property is butted and bounded by : North By House of Mr. Samantha Ach. South By: House of Durga Das Roy. East By: 20 Ft. Road, West By: House of Mr. Mihir Paul. (Under Symbolic Possession)	A) 16.11.2022 B) ₹64,23,728.01 along with applicable interest thereon and all other expenses and other charges. C) 09.03.2023	(A) ₹48.13 Lacs (B) ₹4.81 Lacs (C) ₹0.10 Lac	05.05.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Authorized Officer Contact No. 9433043490)
7.	Branch: Strand Road Borrower- Rashmita Rout (HBL) MIS Bua Harbour Prop. Smt. Rashmita Rout	Equitable Mortgage of all that piece and parcel of one residential flat being unit No.103, Block A, on the first floor, measuring an area about 1250 Sq. Ft. together with proportionate undivided and indivisible share in the land comprised in the property measuring about 1 (one) Bigha 0 (zero) Cottah 0 (zero) Chittaks (0) sq. ft. be the same a little more or less lying and situated at Mouza- Bhatenda, J. L. No.28, Re. Su. No.50, Toudi No.2998 comprised in Dag No. 596, 597 & 598 under Khatian Nos: 820, 148, 473, 634, 805, 30, 637, 800, 313, 61, 172, 236, 11, 239 and 304 under Police Station - Rajarhat, in the District North 24 Parganas, Kolkata 700135, within limit of Rajarhat Bishnupur 1. No. Gram Panchayat and Additional District Sub Registry Office at Rajarhat, which is butted and bounded as follows : By North : Land of Lt. Kiran Chandra Karmakar, By South : 91 Bus Route (40Ft wide), By East : House of Paritosh Roy/Bimal Mukherjee and Ors. By West: Land of Abu Syer Molla and Ors. Covered under Deed of Conveyance No-I-3999/2019 Dated 03.08.2019 duly registered in favour of Smt. Rashmita Rout. (Under Symbolic Possession)	A) 31.01.2023 B) ₹61,67,632.48 along with applicable interest thereon and all other expenses and other charges. C) 27.04.2023	(A) ₹35.57 Lacs (B) ₹3.56 Lacs (C) ₹0.10 Lac	05.05.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Authorized Officer Contact No. 9433043490)
8.	Branch : PNB Howrah (016720) Borrower- Mr. Karik Chakraborty, Mr. Tarak Chakraborty and Mr. Jhantu Chakraborty	Equitable mortgage of all that the property lying and situated within Mouza - Chamrail, P. S. - Liluah, Dist - Howrah under Chamrail Gram Panchayat corresponding to R. S. Dag No. - 1744, L.R. Dag No-1821, L. R. Khatian No. Old 931, 2172, 571 and 1768 at present L. R. Khatian 584-5521,584-5 J. L. No.105 measuring about 2 cottahs equivalent to 3-30 Satak charges along with structure standing thereon. The property is bounded and butted by : North : Dag No 1744, South : 4Ft wide common passage, East : Dag No 1744, West : 4Ft common passage, Conveyance Deed No.05020618 for the year 2016 duly registered in Book-I volume number 0502-2016, pages from 19360 to 19362 at KRS Howrah, the property is in the name of Karik Chakraborty, Tarak Chakraborty and Jhantu Chakraborty . (Under Symbolic Possession)	A) 01.12.2025 B) ₹23,03,206.88 along with interest from date of last int. charged and all other expenses and other charges C) 17.03.2026	(A) ₹24.60 Lacs (B) ₹2.46 Lacs (C) ₹0.10 Lac	26.05.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Authorized Officer Contact No. 9433043490)

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 auction sale will be "online through e-auction" portal <https://baanet.com>
- The intending Bidders/Purchasers are requested to register on portal (<https://baanet.com>) using their mobile number and email-id. 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 05.05.2026 (for Lot No. 1-7) and 26.05.2026 (for Lot No.8) 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.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 modes i.e. NEFT/ Cash/ Transfer (After generation of Challan from (<https://baanet.com>)) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash/ Transfer the bidder has to visit Punjab National Bank Branch. Payment of EMD by any other mode such as Cheques will not be accepted. 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. Platform (<https://baanet.com>) for e-auction will be provided by e-auction service provider **M/S PSB Alliance Private Limited** having its Registered office at Unit No. 1, 3rd Floor, VIOS Commercial Tower, near Wadala Truck Terminal, Wadala East, Mumbai - 400 037 (Help Desk Number +91 82912 20220, E-mail 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://baanet.com>). This Service Provider will also provide online demonstration/ training on e-Auction on the portal.
- The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage portal : I. <https://baanet.com> II. www.pnbindia.in
- The intending Bidders/Purchasers are requested to 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 [BAANKNET](https://baanet.com) portal (<https://baanet.com>).
- The intending Bidders/Purchasers are requested to register on portal (<https://baanet.com>) using their mobile number and email-id. Further, they will upload the 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. Only after having sufficient EMD in his wallet, the intending bidder will be able to bid at the time of e-auction.
- Bidder's Global Wallet should have sufficient balance (>EMD amount) at the time of bidding.
- During the e-auction bidding will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and the minimum increase in the bid amount must be ₹10,000 to the last higher bid of the bidders 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 ten minutes to the last highest bid, the e-auction shall be closed.
- 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. 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 (<https://baanet.com>). Details of which are available on the e-Auction portal.
- After finalization of e-Auction, 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).
- The secured asset will not be sold below the reserve price. As per rules, the Bidding shall start from one notch higher than the Reserve Price.
- 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 Confirmation of Sale by the Bank, 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 (Name of the A/C) Payable at KOLKATA. 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.
- 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/ acceptable or BID amount.
- The Authorized Officer reserves the right to accept 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, at any stage.
- In case any dispute or litigation or an adverse order passed by an appropriate court or tribunal etc. or for any reason whatsoever, Bank decides to return the money to the Bidders, no interest shall be paid for the period the amount is kept with the Bank. The decision of the Authorized Officer is final in this regard.
- The sale certificate shall be issued in the favor of successful bidder on deposit of full bid amount as per the provisions of the act.
- The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS".
- 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.
- It shall be the responsibility of the bidders to inspect and satisfy themselves about the actual and specification before submitting the bid. The bidder inspects the property in consultation with the dealing official as per the details provided.
- All statutory dues/ interest charges/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
- 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.
- 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.
- It is open to the Bank to appoint a representative and make self bid and participate in the auction.

For detailed terms and conditions of the sale, please refer: <https://baanet.com> / www.pnbindia.in