

पंजाब एण्ड सिंध बैंक

(भारत सरकार का उपक्रम)

आंचलिक कार्यालय गुवाहाटी

सेठी ट्रस्ट बिल्डिंग, दूसरी यूनिट, चौथी मंजिल
जी.एस.रोड, भांगागढ़, गुवाहाटी-781005

दूरभाष : 0361-2604627

ई-मेल: ro.guwahati@psb.co.in

१६ श्री बांगिराजु नौ बी इडवि



PUNJAB & SIND BANK

(A Government Of India Undertaking)

ZONAL OFFICE: GUWAHATI

Sethi Trust Building, 2nd Unit, 4th

Floor G.S.Road, Bhangagarh,

Guwahati-781005 Phone: 0361-

2604627

E-mail: ro.guwahati@psb.co.in

E- Auction Sale Notice for Sale of movable Assets under the provision of Hypothecation Agreement.

Notice is hereby given to the public in general and in particular to the Borrower/ Guarantors that the below described movable property charged/hypothecated to the Secured Creditor, the **Possession** of which has been taken by the Authorised officer of **Punjab & Sind Bank**, Secured Creditor, will be sold on 'As is where is', 'As is what is', and "whatever there is" basis on 10-07-2026 for recovery of Rs.17,49,222.90 (Rupees Seventeen Lakh Forty Nine Thousand Two Hundred Twenty two paise Ninety Only) as on 31.05.2026 plus further interest, cost & chg thereon due to the Secured Creditor from Borrower/Guarantors-

1. MR. DEVRAJ DAS (Borrower)

S/O- Late Mr. J.K. Das

House No.54, Ajanta Path,

Bye Lane-1, PO- Survey, Beltola

Guwahati – 781028

कृते पंजाब एण्ड सिंध बैंक
For PUNJAB & SIND BANK

अधिकृत अधिकारी
AUTHORISED OFFICER

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१६ गो बांग्लादेश नी बी इंडिया



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Description of Property, Reserve Price, Earnest Money and other details are mentioned below against the property -

Description of Immovable Property	Date and Time of Vehicle Inspection	Last Date & Time of EMD Deposit A/C Details	Date and Time of E-Auction	Reserve Price & EMD and Bid Increase Amount
INNOVA CRYSTA G (FLT, MT) (SUPER WHITE) Chasis No. MBJCB8EM501345979-0122 Engine no. 2GDA588059 (Under PHYSICAL POSSESSION)	08.07.2026 from 12.00 PM to 2.00 PM	09.07.2026 with KYC Documents EMD to be transferred by bidders in their own wallet provided on e-Auction portal i.e https://baanknet.com/ NEFT/RTGS/UPI/CHALLA N. Details of account in which remaining amount after EMD is to be deposited through RTGS/NEFT A/c Name- Earnest Money; A/c no. 80195040070003: IFS Code- PSIB0008019	10.07.2026 at 12.00 PM to 2.00 PM	Rs. 16,40,000/- Rs.1,64,000/- Rs.25,000/- (Each Bid)

For detailed information of the sale, Please contact Authorised Officer Sh Pronoy Kumar Ghose (Mob: No.9015285882) and Contact Person: Ms. Rwitika Bhuyan (+91-8253920885). For detailed information and terms and conditions of the sale, please refer to the link provided in <https://baanknet.com/>

Date: 03-06-2026

कृते पंजाब एण्ड सिंध बैंक
For PUNJAB & SIND BANK

Authorized Officer
अधिकृत अधिकारी
AUTHORISED OFFICER

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ)

ਆਂਚਲਿਕ ਕਾਰਜਾਲਯ ਗੁਵਾਹਾਟੀ

ਸੇਠੀ ਟਰਸਟ ਬਿਲਡਿੰਗ, ਦੂਸਰੀ ਯੂਨਿਟ, ਚੌਥੀ ਮੰਜਿਲ
ਜੀ.ਐਸ.ਰੋਡ, ਭਾਂਗਾਗਰ, ਗੁਵਾਹਾਟੀ-781005

ਫ਼ੋਨ: 0361-2604627

ਈ-ਮੇਲ: ro.guwahati@psb.co.in

ੴ ਸ੍ਰੀ ਗੁਰਗ੍ਰੰਥ ਸਾਹਿਬ ਜੀ ਕੀ ਫ਼ਤਹਿ



ਪੀ.ਐਸ.ਬੀ.

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TERMS & CONDITIONS

1. The e-Auction is being held on "**AS IS WHERE IS BASIS, AS IS WHAT IS BASIS and WHATSOEVER IS AVAILABLE BASIS**" with all the known and not known encumbrances. The details shown above are as per the record available with the bank, the auction bidder should satisfy himself about the actual measuring and position of the property. The actual measuring and position of the property may differ and the authorized officer will not be held responsible for that.
2. To the best of knowledge and information based on the records available with bank, there is no encumbrance on the property. However, the intending bidders should make their own independent inquiries regarding the encumbrance, demarcation, boundaries, title of property/ies & to inspect & satisfy themselves. Bank will not be responsible for any encumbrances and dues on the property which comes to knowledge of bank after the auction date. The successful bidder also liable to pay GST & Tax Deducted at Source (TDS) as per prevailing provisions. Property may be inspected as above mentioned or any other pre-decided suitable date.
3. **EMD** to be transferred by bidders in their own wallet provided on e-Auction portal i.e <https://baanknet.com/> NEFT/RTGS/UPI/CHALLAN. Details of account in which remaining amount after EMD is to be deposited through RTGS/NEFT A/c Name-Earnest Money; A/c no. 80195040070003: IFS Code-PSIB0008019 **as detailed provided in <https://baanknet.com/>**
4. The intended bidders who have deposited the EMD and require assistance in creating Login ID & Password, uploading data, submitting bid, training on e-bidding process etc., may refer to the details provided in <https://baanknet.com/>. **For detailed terms and conditions of the sale, please refer to the link provided in <https://baanknet.com/>**
5. For any property related query may contact Authorised Officer, **Sh Pronoy Ghose, Chief Manager (Law), Mob: No.9015285882, and Contact Person: Ms. Riwitika Bhuyan (+91- 8253920885)** during office hours and during the working days.
6. The bidders may participate in the e-auction by quoting / bidding from their own offices / places of their choice. Internet connectivity shall have to be ensured by each bidder himself. Bank / Service Provider shall not be held responsible for the internet connectivity, network problems, system crash down, Power failure etc.
7. The sale shall be held and confirmed as per the provisions Hypothecation Agreement.
8. The bid price to be submitted shall be equivalent or above the reserve price and during the e-auction bidders will be allowed to offer higher bid in inter-se bidding over and above the last bid quoted and by minimum increase in the bid amount given in above

ਕ੍ਰਮੇ ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ
For PUNJAB & SIND BANK

ਅਧਿਕਾਰਤ ਅਧਿਕਾਰੀ
AUTHORISED OFFICER

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ)

ਆਂਚਲਿਕ ਕਾਰਜਾਲਯ ਗੁਵਾਹਾਟੀ

ਸੇਠੀ ਟਰਸਟ ਬਿਲਡਿੰਗ, ਦੂਸਰੀ ਯੂਨਿਟ, ਚੌਥੀ ਮੰਜਿਲ
ਜੀ.ਐਸ.ਰੋਡ, ਭਾਂਗਗਰਹ, ਗੁਵਾਹਾਟੀ-781005

ਦੂਰ-ਭਾਸ਼ : 0361-2604627

ਈ-ਮੇਲ : ro.guwahati@psb.co.in

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ ਦੀ ਵੱਡੀ ਹੋਟਲ



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- table to the last higher bid of the bidders. The property will not be sold below the reserve price set by the Authorized Officer. The bid quoted below the reserve price shall be rejected. The bidders shall increase their bids in multiplies of the amount specified in the public sale notice/Terms and condition of Sale. Unlimited extension of 10 Minutes time will be given in case of receipt of bid in last ten minutes. 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.
- Intending Bidders are advised 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 assistance is required before or during e-Auction process they may contact authorized representative of our e-Auction Service Provider <https://baanknet.com/>, details of which are available on the e-Auction portal.
 - The successful bidder shall have to deposit 25% [Twenty Five Percent) of the bid amount, less EMD amount deposited, the same day or not later than next working day and the remaining amount shall be paid within 15 days from the date of confirmation of sale. 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 conduct a fresh auction/ sale of the property & the defaulting bidder shall not have any claim over the forfeited amount and the property.
 - Default of Payment: Default of payment of 25% of bid amount (less EMD) on the same day or the next working day as stated above and/ or 75% of balance bid amount within the stipulated time shall render automatic cancellation of sale without any notice. The EMD and any other monies paid by the successful bidder shall be forfeited by the Authorised Officer of the Bank.
 - 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.
 - On receipt of the entire sale consideration, the Authorized Officer shall issue the Sale Certificate as per Rules. The purchaser shall bear the stamp duties, including those of sale certificate, registration charges, all statutory dues payable to Government/any authority, Taxes, GST and rates and outgoing, both existing and future relating to PROPERTY.
 - No request for inclusion/substitution of names, other than those mentioned in the bid, in the sale certificate will be entertained. The Sale Certificate will be issued only in the name of the successful bidder.

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For PUNJAB & SIND BANK

ਅਧਿਕ੍ਰਿਤ ਅਧਿਕਾਰੀ
AUTHORIZED OFFICER

ਪੰਜਾਬ ਐਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤ ਸਰਕਾਰ ਕਾ ਉਪਕਰਮ)

ਆਂਚਲਿਕ ਕਾਰਜਾਲਯ ਗੁਵਾਹਾਟੀ

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ਜੀ.ਐਸ.ਰੋਡ, ਭਾਂਗਾਗਰਹ, ਗੁਵਾਹਾਟੀ-781005

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16. The Sale Certificate will not be issued pending operation of any stay/ injunction/restraint order passed by the DRT/DRAT/High Court or any other court against the issue of Sale Certificate. Further no interest will be paid on the amount deposited during this period. The deposit made by the successful-bidder, pending execution of Sale Certificate, will be kept in non-interest-bearing deposit account. No request for return of deposit either in part or full/cancellation of sale will be entertained. In case of stay of further proceedings by DRT/DRAT/High Court or any other Court, the auction may either be deferred or cancelled and persons participating in the sale shall have no right to claim damages, compensation or cost for such postponement or cancellation. If the bidder fail to deposit the remaining amount than the bank will be entitled to forfeit the already deposited amount and the property will be re-sold by the bank. The Authorised Officer has the absolute right to adjourn/ postpone/ cancel the E-Auction or withdraw any property or portion thereof from the auction proceedings at any stage without assigning any reason there for, no interest shall be given by the bank on any amount deposited by the bidder as earnest money/sale consideration.
17. The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale/modify any terms and conditions of the sale without any prior notice and without assigning any reason including calling upon the next highest bidder to perform in case the earlier bidder fails to perform.
18. The intending bidders also should make their own discreet independent inquiries & verify the concerned Registrar/SRO/Revenue Records/ other Statutory authorities regarding the encumbrances and claims/rights/dues/ charges of any authority such as Sales Tax, Excise/GST/Income Tax besides the Bank's charge and shall satisfy themselves regarding the, title nature, description, extent, quality, quantity, condition, encumbrance, lien, charge, statutory dues, etc over the property before submitting their bids. The e-auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorised Officer/ Secured Creditor shall not be responsible in any way for any third-party claims/ rights/ dues other than mentioned above (if any). No claim of whatsoever nature regarding the property put for sale charges/encumbrances over the property or on any other matter etc., will be entertained after submission of the online bid.
19. The Bank does not undertake any responsibility to procure any permission/license, NOC, etc. in respect of the property offered for sale or for any dues like outstanding water/service charges, transfer fees, electricity dues, dues to the Municipal Corporation/local authority/Co-operative Housing Society or any other dues, taxes, levies, fees, transfer fees if any in respect of and/or in relation to the sale of the said property. Successful Bidder has to comply with the provisions of Income Tax regarding purchase of property & to pay the tax to the authorities as per applicable rates.

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AUTHORISED OFFICER

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१६ मी बागिचा नौ बो हजगि



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20. The Authorised Officer will be at liberty to amend/ modify/ delete any of the conditions as may be deemed necessary in the light of facts and circumstances of each case. The Bank/ Authorised Officer has the absolute right and discretion to accept or reject any bid or adjourn/postpone/cancel the sale/modify any terms and conditions of the sale without any prior notice and assigning any reason. Bidders shall be deemed to have read and understood all the conditions of sale and are bound by the same. No counter-offer/conditional offer/conditions by the bidder and/or successful-bidder will be entertained.
21. The sale is subject to confirmation by the Bank.
22. The sale is subject to conditions /Rules/Provisions specified in the Hypothecation Agreement there under and the conditions mentioned above. For more details any prospective bidders may contact the above named Officials and Authorised Offices.

Date: 03-06-2026

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For PUNJAB & SIND BANK

Authorized Officer

अधिकृत कारी
AUTHORISED OFFICER