

ASSET RECOVERY MANAGEMENT BRANCH (ARMB): MALDA
PNB STATION ROAD BRANCHK, NOOR MANSION, STATON ROAD, RATHBARI, DIST-MALDA. 732101
E-MAIL: CS8275@PNB.BANK.IN

E Auction Sale Notice for Sale of Immovable Assets Under SARFAESI Act, 2002 and Proviso to Rules 8(6) r/w Proviso to Rule 9 (1) of the SI (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 property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised 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 is mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Lot No.	Name of the Branch	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))	A) Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002 B) Outstanding Amount as on _____ C) Possession Date u/s 13(4) of SARFESI ACT 2002 D) Nature of Possession Symbolic/ Physical	A) Reserve Price (Rs. in Lacs) B) EMD C) Bid Increase Amount
1	Netaji Market (067820) M/s SHARMA STEEL 0678250307628 Borrower: M/S SHARMA STEEL Address: 21/27, Rabindra Avenue, English Bazar, Malda WB-732101, Proprietor & Mortgagor: Sri Pabitra Kumar Sharma S/o Late Ganga Prasad Sharma, Guarantor: Nandita Sharma W/o Sh. Pabitra Kumar Sharma Address for both : 2 No Govt Colony, PS: English Bazar, PO & Distt: Malda-732101	Property-1: Schedule-A- Undivided and unspecified proportionate share over all that part and parcel of land measuring altogether more or less (3.87 +4.38)=8.25 decimal at District: Malda, P.S-English Bazar, Registry Office-A.D.S.R- Malda, Mouza-Pirojpur, J.L No. 69, Khatian No. R.S-671, L.R-P- 1917, 1918, P-1919, Plot No. R.S-619, L.R-4010 & 4009, classification -Bastu, under English Bazar Municipality, ward No. 06, Holding No. 70/29, and over the said land a building situated which is popularly known as " DWIJENDRA RESIDENCY"Boundary as per deed (DWIJENDRA RESIDENCY): North-House of Nita Bhagat, South -Anik Sangha, East-Municipal Lane, West-House of Chitlangia Family, Schedule-B: All that part and parcel of a Residential flat bearing Flat No. 1-D at First Floor consisting of 2 bed room, 1 kitchen, 2 toilets, 1 balcony, 1 dining cum living room, measuring 713 sq.ft including super built area ,situated on the North-West side of the building named as DWIJENDRA RESIDENCY, in the name of Mr. Pabitra Kumar Sharma S/o Late Ganga Prasad Sharma, together with undivided and unspecified proportionate share of land as described in the schedule-A, , mortgaged though deed no. 09322/2014, registered on 01.09.2014, Boundary of Flat as per deed: North-Common Space, adjacent the House of Mrs. Bhagat, South -Stair Case & Lift, East-Flat No. 1 A ,West-Common Space	A) 20.02.2026 B) Rs. 91,52,176.36 (Rupees ninety-one lakh fifty two thousand one hundred seventy six and paise thirty six only) as on 31.01.2026 with further interest wef 01.02.2026, less recovery if any + charges, as mentioned in Demand Notice, C) 08.05.2026 D) Symbolic	For Property-1 A) Rs. 26.18 B) Rs 2.618 C) Rs 0.20
2	Netaji Market (067820) M/s PABITRA CYCLE STORES 0678250201844 Borrower: M/s PABITRA CYCLE STORES Address: 90/27/36, Rabindra Avenue, Ward No. 6, Malda, WB-732101 Proprietor & Mortgagor: Sri Pabitra Kumar Sharma S/o Late Ganga Prasad Sharma Address: 2 No Govt Colony, PS: English Bazar, PO & Distt: Malda-732101	Property-2: Schedule-A- Undivided and unspecified proportionate share over all that part and parcel of land measuring altogether more or less (3.87 +4.38)=8.25 decimal at District: Malda, P.S-English Bazar, Registry Office-A.D.S.R- Malda, Mouza-Pirojpur, J.L No. 69, Khatian No. R.S-671, L.R-P- 1917, 1918, P-1919, Plot No. R.S-619, L.R-4010 & 4009, classification -Bastu, under English Bazar Municipality, ward No. 06, Holding No. 70/29, and over the said land a building situated which is popularly known as " DWIJENDRA RESIDENCY"Boundary as per deed (DWIJENDRA RESIDENCY): North-House of Nita Bhagat, South -Anik Sangha, East-Municipal Lane, West-House of Chitlangia Family Schedule-B: All that part and parcel of a Residential flat bearing Flat No. 1-B at First Floor consisting of 2 bed room, 1 kitchen, 2 toilets, 1 balcony, 1 dining cum living room, measuring 835 sq.ft including super built area ,situated on the south-east side of the building named as DWIJENDRA RESIDENCY, in the name of Mr. Pabitra Kumar Sharma S/o Late Ganga Prasad Sharma, together with undivided and unspecified proportionate share of land as described in the schedule-A, mortgaged though deed no. 9328/2014, Boundary of Flat as per deed : North-Common passage & stair case, South -Anik Sangha & Common passage, East-Municipal Lane and Common Passage, West-Flat No. 1 C	A) 20.02.2026 B) Rs. 45,97,166.00 (Rupees forty five lakh ninety seven thousand one hundred and sixty-six only) as on 31.01.2026 with further interest wef 01.02.2026, less recovery if any + charges, as mentioned in Demand Notice C) 08.05.2026 D) Symbolic	For Property-2 A) Rs. 34.91 B) Rs 3.491 C) Rs 0.20
3	Netaji Market (067820) M/s SHARMA GUN HOUSE 0678250306805 Borrower: M/s SHARMA GUN HOUSE Address: 21/27, Rabindra Avenue, English Bazar Malda, WB-732101 Proprietor & Mortgagor: Sri Pabitra Kumar Sharma S/o Late Ganga Prasad Sharma Address: 2 No Govt Colony, PS: English Bazar, PO & Distt: Malda-732101, M-6297035278	Property-2: Schedule-A- Undivided and unspecified proportionate share over all that part and parcel of land measuring altogether more or less (3.87 +4.38)=8.25 decimal at District: Malda, P.S-English Bazar, Registry Office-A.D.S.R- Malda, Mouza-Pirojpur, J.L No. 69, Khatian No. R.S-671, L.R-P- 1917, 1918, P-1919, Plot No. R.S-619, L.R-4010 & 4009, classification -Bastu, under English Bazar Municipality, ward No. 06, Holding No. 70/29, and over the said land a building situated which is popularly known as " DWIJENDRA RESIDENCY"Boundary as per deed (DWIJENDRA RESIDENCY): North-House of Nita Bhagat, South -Anik Sangha, East-Municipal Lane, West-House of Chitlangia Family Schedule-B: All that part and parcel of a Residential flat bearing Flat No. 1-B at First Floor consisting of 2 bed room, 1 kitchen, 2 toilets, 1 balcony, 1 dining cum living room, measuring 835 sq.ft including super built area ,situated on the south-east side of the building named as DWIJENDRA RESIDENCY, in the name of Mr. Pabitra Kumar Sharma S/o Late Ganga Prasad Sharma, together with undivided and unspecified proportionate share of land as described in the schedule-A, mortgaged though deed no. 9328/2014, Boundary of Flat as per deed : North-Common passage & stair case, South -Anik Sangha & Common passage, East-Municipal Lane and Common Passage, West-Flat No. 1 C	A) 20.02.2026 B) Rs. 17,29,724.70 (Rupees seventeen lakh twenty nine thousand seven hundred twenty four and paise seventy only) as on 31.01.2026 with further interest wef 01.02.2026, less recovery if any + charges, as mentioned in Demand Notice C) 08.05.2026 D) Symbolic	For Property-3 A) Rs. 202.30 B) Rs 2.023 C) Rs 0.50
4	Netaji Market (067820) Sri Pabitra Kumar Sharma S/o Ganga Prasad Sharma 0678300500014 Proprietor & Mortgagor: Sri Pabitra Kumar Sharma S/o Late Ganga Prasad Sharma, Address: 2 No Govt Colony, PS: English Bazar, PO & Distt: Malda-732101, M-6297035278 Guarantor: Nandita Sharma W/o Sh. Pabitra Kumar Sharma Address: 2 No Govt Colony, PS: English Bazar, PO & Distt: Malda-732101, M-6297035278	Schedule-C: One Covered Garage measuring 135 Sq Ft on the North-East side of the Ground Floor (Garage No. 1) of the building named as DWIJENDRA RESIDENCY, Mr. Pabitra Kumar Sharma S/o Late Ganga Prasad Sharma, together with undivided and unspecified proportionate share of land as described in the schedule -A, mortgaged though deed no. 9328/2014, registered on 01.09.2014, Boundary of Garage as per deed: North-Common Passage adjacent the house of Mrs. Bhagat, South -Garage No. 2, East-Municipal Lane & Common Space, West-Common Space (Parking Place)	A) 20.02.2026 B) Rs. 14,72,368.61 (Rupees fourteen lakh seventy two thousand three hundred sixty eight and paise sixty one only) as on 31.01.2026 with further interest wef 01.02.2026, less recovery if any + charges, as mentioned in Demand Notice C) 08.05.2026 D) Symbolic	

कृत और तरफ से / For & on Behalf of
 पंजाब नैशनल बैंक / Punjab National Bank

अधिकृत अधिकारी / Authorised Officer
 ए०आर०एम०बि०, मालदा / ARMB, Malda

	Property-3: All that part and parcel of land & building (Three Storied) situated at, J L No. 69, Khatian No. R.S 780, Plot No. R.S 1060,2 No. Government Colony, Mouza- Pirojpur, P.S- English Bazar, ADSR & District- Malda, measuring total area of 2 katha 10 chhatak, classification-Bastu, in the name of Mr. Pabitra Kumar Sharma S/o Late Ganga Prasad Sharma , mortgaged through Patta No. 2/1 (L.O.P 221/B), dated 31.05.2006,Boundary as per deed/patta: East-Existing colony road, West-National Highway 34,North-LOP no: 221/A,South-LOP No: 222,Boundary as per NEC dated 23.08.2010: East-Municipality road,West-National Highway 34,North-Prasanta Kumar Sharma, South-Tapan Chakraborty Note: Property number 3 is not mortgaged in account mentioned at Lot No. 4	
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TERMS AND CONDITIONS

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 properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"
2. 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.
3. The Sale will be done by the undersigned through e-auction platform provided at the Website <https://banknet.com> on date and time mentioned above.
4. The sale shall be confirmed in favour of the purchaser who has offered the highest sale price in his bid or tender or quotation or offer to the authorized officer and shall be subject to confirmation by the secured creditor.
5. For detailed term and conditions of the sale, please refer <https://banknet.com> & www.pnb.bank.in
6. Details of Encumbrance known to the secured creditors: Not Known

कृत और तरफ से / For & on Behalf of
पंजाब नेशनल बैंक / Punjab National Bank

अधिकृत अधिकारी / Authorised Officer
ए० आर० मंडल / ARMB, Malda
Punjab National Bank
Secured Creditor

Place: Malda

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

TERMS AND CONDITIONS OF E-AUCTION SALE

1. 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://baanknet.com>
2. The intending Bidders/ Purchasers are requested to register on portal (<https://baanknet.com>) using their email-id and mobile number. The process of eKYC is to be done through Digilocker. 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.
3. 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.
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://pnb.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 ($\geq$ 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. **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.
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 **baanknet** 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 favor of "The Authorized Officer, Punjab National Bank, A/c (Name of the A/C) Payable at. 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

PUNJAB NATIONAL BANK
ARMB: MALDA, CO: MALDA

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. The sale shall be confirmed in favour of the purchaser who has offered the highest sale price in his bid or tender or quotation or offer to the authorized officer and shall be subject to confirmation by the secured creditor.
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 Authorized 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 BASIS**" and "**AS IS WHAT IS BASIS**" and "**WHATEVER THERE IS BASIS**".
19. 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.
20. 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 provide.
21. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
22. 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.
23. 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.
24. 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 refer <https://baanknet.com> & www.pnb.bank.in.

कृते ओर तरफ से / For & on Behalf of
पंजाब नेशनल बैंक / Punjab National Bank

अधिकृत अधिकारी / Authorised Officer
ए०आर०एम०बि०, मालदा / ARMB, Malda

Authorized Officer
Chief Manager
Punjab National Bank
Secured Creditor