

पंजाब नैशनल बैंक (भारत सरकार का उपक्रम)	 pnb punjab national bank (Govt. of India Undertaking)	ARMB : PASCHIM MEDINIPUR Burdge Town, Medinipur West Bengal, Pin - 721 101. Email ID : cs48294@pnb.bank.in Mob. : 854518 80664
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Annexure - B

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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 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 Guarantors(s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

S. No.	Name of the Branch Name of the Account Name & Address of the Borrower / Guarantors Account	Description of the Immovable Properties Mortgaged / Owner's Name (Mortgagers of Property(ies))	A) Dt. of Demand Notice U/s. 13(2) of SARFAESI Act, 2002 B) Outstanding Amount C) Possession Date U/s. 13(4) of Sarfesi Act 2002 D) Nature of Possession Symbolic / Physical / Constructive	A) Reserve Price (Rs. In Lakhs) B) EMD (Rs. In Lakhs) C) Bid Increase Amount (Rs. In Lakhs)	Date / Time of E-auction Details of the Encumbrances known to the Secured Creditors
1.	ARMB : Paschim Medinipur (Sol ID : 829400) Previously B.O. : Jhargram (018320) M/s. Avijit Enterprise Proprietor : Sh. Avijit Ghosh Shyamsundarpur, P.O. - Chandrakona Paschim Medinipur, Pin - 721 201. Sh. Avijit Ghosh (Mortgagor cum Borrower). S/o. Pradip Kumar Ghosh Shyamsundarpur, P.O. - Chandrakona Paschim Medinipur, Pin - 721 201. A/c. No. : 0183210032825	Equitable Mortgage of Land & Building situated thereupon at Mouza - Chandrakona, J.L. No.- 103, Modified L.R. Khatian No. 5244, R.S. Plot No. 1919 & 1922, L.R. Plot No. 2337 & 2340, Ward No. 1, Holding No. 462/46 under Chandrakona Municipality, Area - 7.40 Decimal + 8.60 Decimal, Total Area - 16 Decimal, vide Gift Deed No. I-5416 of 2017 & I-5417 of 2017 at A.D.S.R. - Chandrakona, Paschim Midnapore, owned by Sh. Avijit Ghosh , S/o. Pradip Kumar Ghosh, R/o. at Shyamsundarpur, P.O. - Chandrakona, Paschim Medinipur, Pin - 721 201. Boundary : North - Matripada Das, South - Kalpana Ghosh, East - Doba, West - Municipality Road.	A) 26.04.2024 B) Rs. 39,09,054.00 (Rupees Thirty Nine Lakhs Nine Thousand and Fifty Four only) plus Interest & Penal charges Less recovery if any. C) 27.06.2024 D) Symbolic Possession	A) Rs. 60,20,000.00 B) Rs. 6,02,000.00 C) Rs. 50,000.00	30.06.2026 From 11.00 A.M. to 4.00 P.M. Not known to Bank
2.	ARMB : Paschim Medinipur (Sol ID : 829400) Previously B.O. : Midnapur Keranitala (035000) M/s. AWE FL Off Shop, Proprietor : Md. Zulfikar Hosaain 72/73/6, Tantigiera, Midnapore, West Bengal, Pin - 721 101 Shri Somnath Dey, S/o. Late Gouranga Sunder Dey Mouza - Bhalki, P.O.- Chandra, P.S. - Midnapore, West Bengal, Pin - 721 101. A/c. No. : 0350008700004155	Land & Building situated at Mouza - Bhalki, P.O. - Chandra, P.S. - Kotwali, Dist. - Paschim Medinipur and pertaining to J.L. No. 73, Khata No. R.S. 55, LR- 241, RS Plot No. R.S + L.R. 173, 175, 177, 178, 177/323, Area - 7.166 Decimal 9 (Bastu).	A) 20.10.2017 B) Rs. 38,41,600.55 (Rupees Thirty Eight Lakhs Forty One Thousand Six Hundred and Paise Fifty Five only) plus Interest & Penal charges Less recovery if any. C) 17.03.2018 D) Symbolic Possession	A) Rs. 40,95,000.00 B) Rs. 4,09,500.00 C) Rs. 25,000.00	30.06.2026 From 11.00 A.M. to 4.00 P.M. Not known to Bank
3.	ARMB : Paschim Medinipur (Sol ID : 829400) Previously B.O. : Midnapur (e-UBI) (018020) Borrower : M/s. Diamond Electric Co. Proprietor : Shri Mohitosh Dolai Chandrakona Road, High School Road, P.O. - Satbankura, Paschim Medinipur, West Bengal, Pin - 721 253. Proprietor : Shri Mohitosh Dolai Vill - Bila, P.O. - Satbankura, Paschim Medinipur, West Bengal, Pin - 721 253. Guarantor - cum - Mortgagor : Shri Tapan Kumar Pal S/o Late Abani Kanta Mal Vill - Velaya, P.O. - Guaidah, P.S. - Garbeta, Paschim Medinipur, Pin - 721 253. Guarantor - cum - Mortgagor : Shri Hitlal Pain, S/o. Late Gui Ram Pain Vill - Bila, P.O. - C. K. Road, P.S. - Garbeta, Paschim Medinipur, Pin - 721 253. A/c. No. : 0180250015897	All the Part & Parcel of Land and Building situated at Vill - Bila, J.L. No. 458, Plot No. 152/786, RS Kh. No. 143, LR 21, measuring 0.0525 Acre, within Satbankura Gram Panchayat, P.O. - Sat Bankura, P.S. - Garbeta, District - Paschim Medinipur, Pin- 721 253, in the name of Sri Hitlal Pain vide Deed No. I-1681 of 1997. Butted & Bounded by : North - Village Road, South- Vacant land of Tarun Pain, East - Vacant land of Tarun Pain, West - House of S. Selun.	A) 04.04.2017 B) Rs. 32,60,820.90 (Rupees Thirty Two Lakhs Sixty Thousand Eight Hundred Twenty and Paise Ninety only) plus Interest & Penal charges Less recovery if any. C) 12.06.2017 D) Symbolic Possession	A) Rs. 18,80,000.00 B) Rs. 1,88,00.00 C) Rs. 10,000.00	30.06.2026 From 11.00 A.M. to 4.00 P.M. Not Known to Bank
4.	ARMB : Paschim Medinipur (Sol ID : 829400) Previously B.O. : Midnapur Keranitala (035000) M/s. Egra Bazar LLP Partners : Mr. Matul Khan & Mrs. Sakerunnessa Bibi Ward No. 8, Purusottampur, P.O. - Egra, Opp. Egra Central Bus Stand, Egra Kanthi Road, Dist. - Purba Medinipur, Pin - 721 429. Mr. Matul Khan S/o. Hanip Khan Mrs. Sakerunnessa Bibi W/o. Matul Khan Both are at : Srichandanpur, P.O. - Jenkapur, P.S. - Mohanpur, Dist. - Paschim Medinipur, Pin - 721 435. A/c. Nos. : 0350008700004429, 035000IL00000087, 035000IS00000107 & 1766002100005077	Equitable Mortgage of Commercial four storied Building at Dist - Purba Medinipur, Mouza - Purushottampur, P.S. - Egra, Khatian No. LR 2192, Hal Khatian No. 2193, 1240, 300/1, 356/2, vide Deed No. 6289 of 2010, 2711 of 2012 & 1121 of 2013, Ward No. 8, J.L. No. 24, under Egra Municipality of measuring area 11.99 Decimal, built up area 17181.88 Sq.ft. commercial building, in the name of Mr. Matul Khan , S/o. Mr. Hanip Khan (Partner of Borrower A/c), Butted & Bounded by : North - PWD Road, South- Municipal Road, East - Property of Prafulla Das, West - Vacant Land owned by Bus Association,	A) 16.06.2021 B) Rs. 5,97,65,075.77 (Rupees Five Crores Ninety Seven Lakhs Sixty Five Thousand Seventy Five and Paise Seventy Seven only) plus Interest & Penal charges Less recovery if any. C) 28.09.2021 D) Symbolic Possession	A) Rs. 2,90,000,000.00 B) Rs. 29,000,000.00 C) Rs. 1,00,000.00	30.06.2026 From 11.00 A.M. to 4.00 P.M. Not Known to Bank
5.	ARMB : Paschim Medinipur (Sol ID : 829400) Previously B.O. : Midnapur Keranitala (035000) Borrower : M/s. Excellent Zone Proprietor : Mr. Mursalin Ali Mallick, S/o. Nawshad Ali Mallick Miya Bazar, P.O. - Midnapur, P.S. - Kotwali, Paschim Medinipur, West Bengal, Pin - 721 101. Mortgagor - cum - Borrower : Mr. Mursalin Ali Mallick Proprietor of M/s. Excellent Zone, S/o. Nawshad Ali Mallick Miya Bazar, P.O. - Midnapur, P.S. - Kotwali, Paschim Medinipur, West Bengal, Pin - 721 101. Also at : Kulada, P.O. - Ramnagar Gopinathpur, Paschim Medinipur, West Bengal, Pin - 721 305. Guarantors - cum - Mortgagors : (1) Mr. Nawshad Ali Mallick, S/o. Mahiruddin Mallick, (2) Arjiya Bibi W/o. Subhan Ali Mallick (3) Rafia Bibi W/o. Farkul Ali Mallick, All are at : Miya Bazar, P.O. - Midnapur, P.S. - Kotwali, Paschim Medinipur, West Bengal, Pin - 721 101. Also at : Kulada, P.O. - Ramnagar Gopinathpur, Paschim Medinipur, West Bengal, Pin - 721 305. A/c. No. : 2599008700015280	Equitable Mortgage of Land & Building situate at Village *- Kulda, Mouza - Kulda, J.L. No. 242, RS Plot No. 1633, LR Plot No. 1633, LR Kh. No. 1306, with in Panchkuri-I Gram Panchayat, P.O. - Ramnagar Gopinathpur, P.S. - Midnapore, Dist - Paschim Midnapore, Pin - 721 305, comprising of 3 Deimalc Bastu Land & Two Storied Joint Building (G+1) Residential Building on above land, vide Sale Deed No. I-2020 & I-2022 of 2010, owned by Mr. Mursalin Ali Mallick , S/o. Nawshad Ali Mallick. Butted & Bounded by : North - Pond, South - 4.5 Fl. Common Passage, East - Attached Building of Nawshad Ali Mallick, West - 4.5 Fl. Common Passage.	A) 02.05.2024 B) Rs. 1,28,85,612.00 (Rupees One Crore Twenty Eight Lakhs Eighty Five Thousand Six Hundred Twelve only) plus Interest & Penal charges Less recovery if any. C) 20.07.2024 D) Symbolic Possession	A) Rs. 22,50,000.00 B) Rs. 2,25,000.00 C) Rs. 20,000.00	30.06.2026 From 11.00 A.M. to 4.00 P.M. Not Known to Bank
6.	ARMB : Paschim Medinipur (Sol ID : 829400) Previously B.O. : Chandrakona Town (160920) Borrower : M/s. Shefali Enterprise Proprietor : Mr. Sourav Das Nayaganja, P.O./P.S. - Chandrakona Town, Dist - Paschim Medinipur, Pin - 721 201. Borrower : Smt. Debashree Das W/o. Mr. Sourav Das Nayaganja, P.O./P.S. - Chandrakona Town, Dist - Paschim Medinipur, Pin - 721 201. A/c. Nos. : 1609250017781, 1609300011228 & 160920JY000000074	Equitable Mortgage of 8 Decimal Bastu Land and building thereupon at Chandrakona. Mouza - Chandrakona, J.L. No. 103, Khatian No. LR. 3032, Present L.R. No. 3897, Plot No. Sabek 241, Hal 276, with in Chandrakona Municipality bearing Holding No. 686/466(4), Nayaganji, Ward No. 2, P.O. - Chandrakona, P.S. - Chandrakona, Dist- Paschim Medinipur, Pin - 721 201, in the name of Smt. Debashree Das , W/o. Shri Sourav Das, Registered under Sale Deed No. 1107 for the year 2013 dated 18.03.2013, Book No. 1, CD Volume No. 4, Pages from 623 to 631 at A.D.S.R.O. - Chandrakona, Paschim Medinipur. Butted & Bounded by : North- H/O Sibaprasad Das, South - Property of Sibaprasad Das, East - 8 Ft. wide Municipality Pitch Road, West - Property of Badal Das.	A) 11.10.2022 B) Rs. 48,56,552.44 (Rupees Forty Eight Lacs Fifty Six Thousand Five Hundred Fifty Two and Paise Forty Four only) plus Interest & Penal charges Less recovery if any. C) 08.02.2023 D) Symbolic Possession	A) Rs. 32,45,100.00 B) Rs. 3,24,510.00 C) Rs. 25,000.00	30.06.2026 From 11.00 A.M. to 4.00 P.M. Not known to Bank

Sl. No.	Name of the Branch		Description of the Immoveable Properties Mortgaged / Owner's Name [Mortgagors of Property(ies)]	A) Dt. of Demand Notice U/s. 13(2) of SARFAESI Act, 2002	A) Reserve Price (Rs. in Lakhs)	Date / Time of E-auction
	Name of the Account			B) Outstanding Amount	B) EMD (Rs. in Lakhs)	
	Name & Address of the Borrower / Guarantors Account			C) Possession Date U/s. 13(4) of Sarfesi Act 2002	C) Bid Increase Amount (Rs. in Lakhs)	Details of the Encumbrances known to the Secured Creditors
				D) Nature of Possession Symbolic / Physical / Constructive		
7.	ARMB : Paschim Medinipur (Sol ID : 829400) Previously B.O. : Midnapur Keranitala (035000) M/s. Mohan Sales Corporation Proprietor : Shri Debasis Day, S/o Madhusudan Day Sangat Bazar, P.O. - Midnapore, P.S. - Kotwali, District - Paschim Medinipur, Pin - 721 101, W.B. Mr. Debasis Day, S/o. Madhusudan Day P.O. - Bakshibazar, P.S. - Kotwali, District - Paschim Medinipur, Pin - 721 101, W.B Also at: P.O. - Bakshibazar, P.S. - Kotwali, District- Paschim Medinipur, Pin - 721 101, W.B. Mr. Anup Kumar Day (Mortgagor), S/o. Madhusudan Day P.O. - Bakshibazar, P.S. - Kotwali, District - Paschim Medinipur, Pin - 721 101, W.B. Mr. Abiraj Day (Mortgagor), S/o. Madhusudan Day, P.O. - Bakshibazar, P.S. - Kotwali, District - Paschim Medinipur, Pin - 721 101, W.B. Mr. Ranjit Day (Mortgagor), S/o. Madhusudan Day P.O. - Bakshibazar, P.S. - Kotwali, District - Paschim Medinipur, Pin - 721 101, W.B. A/c. Nos. : 0350008700004492, 0350009300023739, 035000EG0000323 & 035000IL00000069		Equitable Mortgage of Land & Building thereupon situated at Mouza - Bibiganj, P.S. - Medinipur, Dist - Paschim Medinipur, J.L. No. 180, R.S. Plot No. 1652, 1656, 1657, 1658 & 1660. L.R Plot No. 2217, 2219, 2218, 2216, 2215, L.R Khatian No. 2014, 2015, 2016, 2017, 2018, Hal Khatian No. 266, Holding No. 973, Ward No. 15, with in Midnapore Municipality, Area 3.07 Decimal, registered vide Deed No. I-4643 of 2001 & Deed No. I-5491 of 2001, in the name of Shri Kishore Kumar Day, Shri Debasis Day, Shri Anup Kr. Day, Shri Abiraj Day, Shri Ranjit Day, all are S/o, Shri Madhusudan Day, Bounded by: North - House of Swapan Day, South - Passage & Property of Mohan Kar, East - House of Sk. Jalaluddin, West- Owners House.	A) 27.02.2023 B) Rs. 24,95,770.96 (Rupees Twenty Four Lakhs Ninety Five Thousand Seven Hundred Seventy and Ninety Sk Paise only) plus Interest & Penal charges Less recovery if any. C) 20.05.2023 D) Symbolic Possession	A) Rs. 30,50,000.00 B) Rs. 3,05,000.00 C) Rs. 25,000.00	30.06.2026 From 11.00 A.M. to 4.00 P.M. Not known to Bank
8.	ARMB : Paschim Medinipur (Sol ID : 829400) (Previously B.O. : Ghatol (e-UBI) (018120)) Borrower & Mortgagor : Sekh Sallal Ali, S/o. Sekh Sultan Ali P.O. - Rathipur, P.S. - Ghatol, Paschim Medinipur, Pin - 721 212. Borrower & Mortgagor : Mrs. Moumuni Maji Sekh, W/o. Sekh Sallal Ali P.O. - Rathipur, P.S. - Ghatol, Paschim Medinipur, Pin - 721 212. A/c. Nos. : 0181300064026, 01813000066200 & 0181300066352		Property I : Equitable Mortgage of 'Bastu' Land & Building thereupon at J.L. No. 58, LR Kh. No. 413, Present LR 569, Plot No. LR 67 covering area 10.961 Decimal or 11 Decimal (Bastu) and Plot No. LR 67/505 covering area 6.825 Decimal (Bastu) at Mouza - Raghunath Kundu, P.S. - Ghatol, Dist - Paschim Medinipur within 5 No. Birsingha Gram Panchayat under Sale Deed No. 1081 of 2018 dated 14.03.2018 and Sale Deed No. 1114 of 2018 dated 16.03.2018 both at A.D.S.R. - Ghatol, Total Area 17.786 Decimal (Bastu), in the name of Mr. Sekh Sallal Ali, S/o. Sekh Sultan Ali, Butted & Bounded by: North - Moumuni Maji, South - Nanda Doulai, East - Netai Douai, West - Arati Ohja. Property II : Equitable Mortgage of 'Bastu' Land & Building thereupon at J.L. No. 58, LR Kh. No. 413, Present LR 571, Plot No. LR 66 covering area 13 Decimal (Bastu) vide Deed No. 1080/2018 of 2018 dated 14.03.2018 at A.D.S.R.-Ghatol and Plot No. 66/504, J.L. No. 58, covering area 8 Decimal vide Deed No. 1115/2018 dated 16.03.2018 at A.D.S.R. - Ghatol at Mouza- Raghunath Kundu, P.S.-Ghatol, Dist. - Paschim Medinipur, Total Area 21 Decimal (Bastu), in the name of Mr. Moumuni Maji Sekh, W/o. Mr Sekh Sallal Ali, Butted & Bounded by: North-Property of Shbprasad Maity, South - Property of Sk. Sayed, East - Property of Netai Dolai, West - Property of Arati Ohja.	A) 01.06.2021 & 04.06.2021 B) Rs. 50,65,578.92 (Rupees Fifty Lakhs Sixty Five Thousand Five Hundred Seventy Eight and Paise Ninety Two only) plus Interest & Penal charges Less recovery if any. C) 17.08.2024 D) Symbolic Possession	A) I. Rs. 33,46,000.00 II. Rs. 18,70,000.00 B) I. Rs. 3,35,000.00 II. Rs. 1,87,000.00 C) I. Rs. 25,000.00 II. Rs. 10,000.00	30.06.2026 From 11.00 A.M. to 4.00 P.M. Not known to Bank
9.	ARMB : Paschim Medinipur (Sol ID : 829400) Previously B.O. : Garbeta (048220) Mr. Ved Prakash Gupta, S/o. Bhola Prasad Gupta Vill - Ganakbandi (Sukantapalli), P.O. - Amlagora, P.S. - Garbeta, Dist - Paschim Medinipur, Pin - 721 121. Mrs. Kabita Gupta (Guarantor), W/o. Mr. Ved Prakash Gupta Vill - Ganakbandi (Sukantapalli), P.O. - Amlagora, P.S. - Garbeta, Dist - Paschim Medinipur, Pin - 721 121. Ashwini Saha (Guarantor), S/o. Ranjit Saha Vill & P.O. - Amlagora, P.S. - Garbeta, Dist - Paschim Medinipur, Pin - 721 121. A/c. No. : 0482250033655		Equitable Mortgage of 3.3 Decimal of Bastu Land at Sujanta Palli, Vill & Mouza - Ganakbandi, J.L. No. 488, LR Plot No. 439/522, RS Kh. No. 120, LR Kh. No. 172/1 (172/2) within Amlagora Gram Panchayat, P.O. - Amlagora, P.S. - Garbeta, Dist - Paschim Medinipur, Pin - 721 121 vide registration Sale Deed No. 3310 dated 08.07.1994, in the name of Sri Ved Prakash Gupta alias Prasad Gupta, S/o, Bhola Prasad Gupta. Butted and bounded by: North - Same Plot, South - Same Plot, East - Drain thereafter PCC Road, West ; Passage & other's Land.	A) 25.10.2013 B) Rs. 41,62,758.53 (Rupees Forty One Lakhs Sixty Two Thousand Seven Hundred Fifty Eight & Paise Fifty Three only) plus Interest & Penal charges Less recovery if any. C) 22.05.2014 D) Symbolic Possession	A) Rs. 11,90,000.00 B) Rs. 1,19,000.00 C) Rs. 10,000.00	30.06.2026 From 11.00 A.M. to 4.00 P.M. 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 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 payment or challan mode. The EMD amount has to be linked with property before the EMD End Date and time in the portal. The registration, verification of eKYC, transfer of EMD in wallet and linking of wallet amount to Property must be completed well in advance, before EMD End date time / auction.
3. Earnest Money Deposit (EMD) amount as mentioned above deposited in e-Wallet, shall be linked with property. Bidders, not linking the required EMD online before EMD end date time, 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 - 400 037 (Helpdesk Number +91 82912 20220, Email id : support.BAANKNET@psballiance.com). The intending Bidders / Purchasers are required to participate in the e-Auction process at e-Auction Service Provider 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) www.pnbindia.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. Two 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 five 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 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 by way of Transfer / NEFT / RTGS / 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 (Name of the A/c) Payable at (Place)**. 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.
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 paid by the successful bidder only at the time of deposit of remaining 75% of the bid amount / full deposit of BID amount.
15. 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.
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 Authorized Officer, but the Authorized 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 inspects 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 technical 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.
24. For detailed term and conditions of the sale, please refer <https://baanknet.com> and www.pnbindia.in.

Date : 11.06.2025

Date : 11.06.2026
Place : Paschim Midnapore

Sd/- Mr. Rajesh Kumar, Authorised Officer
Punjab National Bank

L&T Finance Limited
Registered Office: L&T Finance Limited, Brindavan Building
 Plot No. 177, Kalina, CST Road, Near Mercedes Showroom
 Santacruz (East), Mumbai 400 098
CIN No.: L67120MH2008PLC181833
Branch office: Kolkata

 **L&T Finance**



L&T Finance

POSSESSION NOTICE
[Rule-8(1)]

Whereas the undersigned being the authorized officer of L&T Finance Limited (Erstwhile, L&T Housing Finance Ltd has been Merged with L&T Finance Ltd under the Scheme of Amalgamation by way of merger by absorption approved by the NCLT Mumbai as well as NCLT Kolkata, L&T Housing Finance Limited has merged with L&T Finance Limited ("LTF") w.e.f. 12th April, 2021) under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, and in exercise of powers conferred by Section 13(12) of the said Act read with [rule 3] of the Security Interest (Enforcement) Rules, 2002 issued a demand notices calling upon the Borrower/Co-borrowers and Guarantors to repay the amount mentioned in the demand notice appended below within 60 days from the date of receipt of the said notice together with further interest and other charges from the date of demand notice till payment/realization. The Borrower/ Co-Borrowers/ Guarantors having failed to repay the amount, notice is hereby given to the Borrower/ Co-Borrowers/ Guarantors and public in general that the undersigned has taken possession of the property described herein under in exercise of powers conferred on him/her under Section 13 of the said Act read with rule 8 of the said Rules on this notice.

Loan Account Number	Borrower/s/ Co-borrower/s & Guarantors Name	Description of the Mortgaged Properties	Demand Notice		Date and Type of Possession Taken
			Date	Outstanding Amount (₹)	
H0054130 092111410 6 & H0054130 092111410 6L & H0054130 092107044 4 & H0054130 092102220 4 & KOLHL200	1) M/s Vainab Devi Enterprises (Through Its Proprietor Ram Dayal Roy) - Borrower 2) Ram Dayal Roy, - Co-Borrower 3) Rajan Roy - Co-Borrower	Schedule - I All That One Flat On The Ground Floor Having Super Built Up Area Of 500 Sq. Ft. Along With One Open Garage On The Ground Floor Having Super Built Up Area Of 400 Sq. Ft. Together With Undivided Proportionate Share Of Land Admeasuring 4 Cottahs, 10 Chittaks Lying And Situated At Mouza Satgachi, J.L. No. 20, E/P No. 47 (SP) 59 And E/p No. 48 (S.P.) 60 In C.S. Plot No. 3018(P), Municipal Holding No. 33, (New) Purbabanga Colony, At Present Premises No. 44/48, Shyam Nagar Road, Kolkata-700 055, P.S. Dum Dum, Dist. 24 Parganas (North), Ward No. 27, Within The Ambit Of South Dum Dum Municipality.	19-03-2024	Rs. 1,30,13,881.05/- (Rupees One Crore Thirty Lac Thirteen Thousand Eight Hundred Eighty One and Five Paise) as on date 06/03/2024	Physical possession 08-06-2026

The Borrower/ Co-borrowers/ Guarantors in particular and public in general is hereby cautioned not to deal with the property and any dealing in the property would be subject to the charge of L&T Finance Limited for an amount mentioned in the demand notice together with further interest and other charges from the date of demand notice till payment/realization.

Date: 11.06.2026
Place: Kolkata

English Ad for Kolkata - Size: 16cms (w) by 13cms (h)

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CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED
Corporate Office : Chola Crest, C54 & 55, Super B-4, Thiru Vi Ka Industrial Estate, Guindy, Chennai- 600 032, T. N.
E-AUCTION SALE NOTICE (Sale Through e-bidding Only)

SALE NOTICE OF IMMOVABLE SECURED ASSETS ISSUED UNDER RULE 8(6) AND 9(1) 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) indicated in **COLUMN (A)** that the below described immovable property(ies) described in **COLUMN (C)** Mortgaged / Charged to the secured creditor the **POSSESSION** of which has been taken as described in **COLUMN (D)** by the **Authorized Officer** of Housing **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** Secured Creditor, will be sold on "As is Where is", "As is what is" and "Whatever there is" as per details mentioned below :- Notice is hereby given to Borrower/ Mortgageor(s) / legal heir, legal representatives (**Whether Known or unknown**), executor(s), administrator(s), successor(s) & assign(s) of the respective Borrower(s) / Mortgageor(s) (Since deceased) as the case may be indicated in **COLUMN (A)** U/s. 9(1) of the Security Interest (Enforcement) Rules 2002. For detailed terms & conditions of the sale, please refer to the link provided in **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED** secured Creditor's website i.e. <https://www.cholamandalam.com & www.auctionfocus.in>

[illegible]

* Together with further interest as applicable in terms of loan agreement with, incident

For any assistance related to inspection of the property, or for obtaining the Bid document and for any other queries, please get in touch with **1. SUJIT K**

No. 9903114344 & Email Id : sujitkumarss@chola.murugappa.com / 2. INDRANIL MUKHERJEE, Mobile No. 9903114344, Official of CHOLA AMANDALAM INVESTMENT & FINANCE COMPANY LIMITED to the best of Knowledge and

Official of CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED to the best of Knowledge and information of the Authorized Officer of CHOLAMANDALAM INVESTMENT & FINANCE COMPANY LIMITED there are no encumbrances in respect of the above immovable properties / secured Assets

INVESTMENT & FINANCE COMPANY LIMITED there are no encumbrances in respect of the above immovable properties / secured Assets.		Sd/-
Date : 10.06.2026		AUTHORIZED OFFICER,
Place : Purba Medinipur, West Bengal		For CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED

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