

**पंजाब नैशनल बैंक**  
(भारत सरकार का उपक्रम)

**pnb**  
punjab national bank  
(Govt. of India Undertaking)

**E-AUCTION  
SALE NOTICE**

(A Government of India Undertaking)  
**SAM DEPARTMENT, CIRCLE OFFICE : KOLKATA - WEST**  
United Tower, 4th Floor, 11, Hemanta Basu Sarani, Kolkata - 700 001, Email ID : cokolwestsam@pnb.bank.in

**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES  
LAST DATE & TIME FOR SUBMISSION OF EMD AND DOCUMENTS**

| PROPERTY AT LOT<br>(MENTIONED BELOW) | LAST DATE OF BID SUBMISSION | TIME UP TO       |
|--------------------------------------|-----------------------------|------------------|
| Serial No. 1 to 8                    | Online : 17.07.2026         | Upto 03:00 P. M. |
| Serial No. 9 to 11                   | Online : 04.08.2026         | Upto 03:00 P. M. |

E-auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 under the provision of rule 8(f) & 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) 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.

The sale will be done by the undersigned through e-auction platform provided at the Web Portal (<https://baanknet.com>). The General Public is invited to bid either personally or by duly authorised agent.

| SCHEDULE OF THE SECURED ASSETS |                                                                                                                                                                                     |                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |                                                                                                                                                              |                                                                                  |                                                                                                                                                      |
|--------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| Sl. No.                        | a) Name of the Branch<br>b) Name of the Account<br>c) Borrower / Guarantor Name                                                                                                     | Description of the Immovable Properties<br>Mortgaged / Owner's Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | a) Dt. of Demand Notice<br>b) Outstanding Amount<br>c) Possession Date                                                                                       | a) Reserve Price<br>b) EMD (Last Date of Deposit of EMD)<br>c) Bid Increase Amt. | Date / Time of E-auction<br>Dealing Officer                                                                                                          |
| 1.                             | a) B. O. :<br>KOLKATA,<br>DHARAMTOLA STREET<br>(052800)<br><br>b) Dipu Das<br><br>c) Borrower : Sri Dipu Das<br>Guarantor :<br>Smt. Mausumi Das                                     | All that the flat on the second floor south east facing being No. 6, measuring about 590 Sq. Ft. super built up area together with undivided proportionate share in the land on which the building is erected and also together with other common rights and common facilities, lying and situated at 24, Harish Chandra Dutta Road, P. O. Panihati, P. S. Khardah, Kolkata - 700114 within Panihati Municipality, Ward No. 2, District - 24 Parganas (North), in the name of Sri Dipu Das as per Deed of Conveyance dated 27-07-2006 being No. 7835 for the year 2006. The Property is under Symbolic Possession.                                                                                                                                                                                                                                                               | a) 20.02.2008<br><br>b) Rs. 5,84,939.00 as on 31.12.2007 along with further interest all other applicable charges and expenses thereon<br><br>c) 29.08.2014  | a) Rs. 9.20 Lakhs<br>b) Rs. 0.92 Lakhs<br>c) Rs. 0.10 Lakh                       | 17.07.2026 from 11.30 AM to 3.30 PM with 10 minutes extension.<br><br>Branch Manager : 7044481460<br><br>CO SAM Kolkata West : 8077397469 9073905385 |
| 2.                             | a) B. O. :<br>KOLKATA,<br>DHARAMTOLA STREET<br>(052800)<br><br>b) Mahamantra Chakraborty<br><br>c) Borrower : Shri Mahamantra Chakraborty<br>Guarantor :<br>Smt. Sumita Chakraborty | All that the flat on the first floor west facing being No. 6, measuring about 590 Sq. Ft. super built up area together with undivided proportionate share in the land on which the building is erected and also together with other common rights and common facilities, lying and situated at 24, Harish Chandra Dutta Road, P. O. Panihati, P. S. Khardah, Kolkata - 700114 within Panihati Municipality, Ward No. 2, District - 24 Parganas (North), in the name of Sri Mahamantra Chakraborty as per Deed of Conveyance dated 03-08-2006 being No. 7953 for the year 2006. The Property is under Symbolic Possession.                                                                                                                                                                                                                                                        | a) 20.02.2008<br><br>b) Rs. 5,79,514.00 as on 31.12.2007 along with further interest all other applicable charges and expenses thereon<br><br>c) 29.08.2014  | a) Rs. 9.20 Lakhs<br>b) Rs. 0.92 Lakhs<br>c) Rs. 0.10 Lakh                       | 17.07.2026 from 11.30 AM to 3.30 PM with 10 minutes extension.<br><br>Branch Manager : 7044481460<br><br>CO SAM Kolkata West : 8077397469 9073905385 |
| 3.                             | a) B. O. :<br>KOLKATA,<br>DHARAMTOLA STREET<br>(052800)<br><br>b) Debashish Chatterjee<br><br>c) Borrower : Shri Debashish Chatterjee<br>Guarantor :<br>Smt. Arpita Chatterjee      | All that one self contained flat being No. 5, on the first floor, west facing measuring about 738 Sq. Ft. with super built up area together with undivided proportionate share of land on which the building "Satyam Apartment" is erected, lying on and situated at 24, Harish Chandra Dutta Road, P. O. Panihati, P. S. Khardah, Kolkata - 700114, Holding No. 69, within Panihati Municipality, Ward No. 2, District - 24 Parganas (North), in the name of Sri Debashish Chatterjee as per Sale Deed No. 7837 dated 27-07-2006. The Property is under Symbolic Possession.                                                                                                                                                                                                                                                                                                    | a) 24.06.2008<br><br>b) Rs. 7,77,647.00 as on 22.10.2017 along with further interest all other applicable charges and expenses thereon<br><br>c) 29.08.2014  | a) Rs. 11.80 Lakhs<br>b) Rs. 1.18 Lakhs<br>c) Rs. 0.10 Lakh                      | 17.07.2026 from 11.30 AM to 3.30 PM with 10 minutes extension.<br><br>Branch Manager : 7044481460<br><br>CO SAM Kolkata West : 8077397469 9073905385 |
| 4.                             | a) B. O. :<br>MCB, KOLKATA,<br>LYONS RANGE (009200)<br><br>b) Subhabrata Dhar<br><br>c) Borrower : Shri Subhabrata Dhar                                                             | Equitable Mortgage of Flat measuring super built-up area 680 Sq. Ft. comprised of 2 Bedroom, 1 Dining-cum-drawing room, 1 Toilet, 1 Kitchen and 1 Verandah on the back portion of the 1st Floor of the Three-storied building at Mouza - Choto Chandpur, together with proportionate undivided impartible and variable share interest and ownership in the land, C. S. Dag No. 12 corresponding to R. S. Dag No. 11 under C. S. Khatian Number 37, R. S. Khatian No. 159, L. R. Khatian No. 1246, J. L. No. 43, R. S. No. 122, Hal Touzi No. 10, under the Rajarhat Bishnupur-II Gram Panchayat, P. S. - Rajarhat, District - North 24 Parganas, West Bengal being Deed No. 05832 of 2014. The Property is in the name of Shri. Subhabrata Dhar. The Property is under Symbolic Possession.                                                                                      | a) 29.11.2018<br><br>b) Rs. 9,74,043.00 as on 22.10.2018 along with further interest all other applicable charges and expenses thereon<br><br>c) 08.07.2019  | a) Rs. 13.40 Lakhs<br>b) Rs. 1.34 Lakhs<br>c) Rs. 0.10 Lakh                      | 17.07.2026 from 11.30 AM to 3.30 PM with 10 minutes extension.<br><br>Branch Manager : 9816073316<br><br>CO SAM Kolkata West : 8077397469 9073905385 |
| 5.                             | a) B. O. :<br>MCB, KOLKATA,<br>LYONS RANGE (009200)<br><br>b) Mamata Mishra<br><br>c) Borrower : Smt. Mamata Mishra<br>Guarantor :<br>Shri Damodar Prasad Shukla                    | Equitable mortgage of Gokul flat situated on the 3rd floor of building named "Gokul Dham" being Flat No. 304 measuring super built-up area of 780 Sq. Ft. more or less in Mouza - Konnagar, J. L. No. 07, R. S. Plot No. 2135, L. R. Plot No. 5497, R. S. Khatian No. 4189, L. R. Khatian No. 5462, 9942, 109, 10158, 7784, 4545 situated within the ambit of Uttarpara-Kotrung Municipality being Municipal Holding No. 259/1, B. M. Saha Road, P. O. - Hindmotor, Ward No. 03, under Uttarpara - Kostrung Municipality, P. S. - Uttarpara, District - Hooghly registered in Book-I, Volume No. 0621-2016, Page from 69772 to 69802 being Deed No. 062102774 for the year 2016 under ADSR- Uttarpara. Property stands in the name of Mrs. Mamata Mishra, W/o. Mr. Ramakant Mishra. The Property is under Symbolic Possession.                                                   | a) 09.10.2023<br><br>b) Rs. 10,90,750.75 as on 30.09.2023 along with further interest all other applicable charges and expenses thereon<br><br>c) 20.12.2023 | a) Rs. 14.90 Lakhs<br>b) Rs. 1.49 Lakhs<br>c) Rs. 0.10 Lakh                      | 17.07.2026 from 11.30 AM to 3.30 PM with 10 minutes extension.<br><br>Branch Manager : 9816073316<br><br>CO SAM Kolkata West : 8077397469 9073905385 |
| 6.                             | a) B. O. : KOLKATA -<br>OVERSEAS (054410)<br><br>b) Dutta Ornament<br><br>c) Proprietor : Shri Sanjib Dutta<br>Guarantor :<br>Smt. Chandrani Dutta Mukherjee                        | Equitable Mortgage of all that piece and parcel of land measuring 1 Cottah 7 Chittaks and 18 Sq. Ft. and structure 700 sq. ft, 16 years old building with cemented Ground Floor being Premises No. 20/2A, Tarka Sidhanta Lane, P. S. - Bally, Bally, Howrah, under Dag No. 15269, Khatian No. 2464, R. S. No. 1769, J. L. No. 14, Mouza - Bally, under Ward No. 6, Howrah Municipal Corporation (Earlier Bally Municipality), consisting of one (1) storied residential house comprising of 1 Kitchen and Verandah and 1 Common Bathroom, 2 Bed Rooms and a covered Garage of 50 Sq. Ft. with all easementary rights and right to use common passage and common drains and sewers, (Two wheeler), Pin - 711201, Gift Deed No. 03264 for the year 2017, in the name of Smt. Chandrani Dutta Mukherjee registered at A.R.A.-I, Kolkata. The Property is under Symbolic Possession. | a) 01.01.2022<br><br>b) Rs. 13,30,389.50 as on 31.12.2021 along with further interest all other applicable charges and expenses thereon<br><br>c) 25.05.2022 | a) Rs. 13.30 Lakhs<br>b) Rs. 1.33 Lakhs<br>c) Rs. 0.10 Lakh                      | 17.07.2026 from 11.30 AM to 3.30 PM with 10 minutes extension.<br><br>Branch Manager : 9836709480<br><br>CO SAM Kolkata West : 8077397469 9073905385 |
| 7.                             | a) B. O. : KOLKATA -<br>BHOWANIPORE (023310)<br><br>b) Papiarani Das<br><br>c) Borrowers : Smt. Papi Rani Das and Shri Pradip Kumar Das                                             | Equitable mortgage of all that piece and parcel of one two storied residential building of measuring an area about 2,095 Sq. Ft. more or less situated at Murali West, P. O. - Bamangachi, P. S. - Duttapukur, Barasat - I, District - North 24 Parganas, Pin - 743248, under Mouza - Murali, J. L. No. 99, L. R. Dag No. 43, under L. R. Khatian No. 1011. Property owned by Mr. Pradip Kumar Das, S/o. Mr. Dharendra Nath Das. The Property is under Symbolic Possession.                                                                                                                                                                                                                                                                                                                                                                                                      | a) 17.01.2025<br><br>b) Rs. 20,98,253.61 as on 31.12.2024 along with further interest all other applicable charges and expenses thereon<br><br>c) 26.03.2025 | a) Rs. 20.50 Lakhs<br>b) Rs. 2.05 Lakhs<br>c) Rs. 0.10 Lakh                      | 17.07.2026 from 11.30 AM to 3.30 PM with 10 minutes extension.<br><br>Branch Manager : 9123077442<br><br>CO SAM Kolkata West : 8077397469 9073905385 |

| Sl. No. | a) Name of the Branch<br>b) Name of the Account<br>c) Borrower / Guarantor Name                                                                                                                                      | Description of the Immovable Properties<br>Mortgaged / Owner's Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | a) Dt. of Demand Notice<br>b) Outstanding Amount<br>c) Possession Date                                                                                        | a) Reserve Price<br>b) EMD (Last Date of Deposit of EMD)<br>c) Bid Increase Amt. | Date / Time of E-auction<br>Dealing Officer                                                                                                          |
|---------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------|
| 8.      | a) B. O. : HOWRAH MAIDAN<br>(WEST BENGAL) (609600)<br><br>b) Gopa Rani Dutta<br><br>c) Borrowers : Smt. Gopa Rani Dutta<br>W/o. Late Sanat Kumar Dutta<br>and<br>Shri Debashish Dutta<br>S/o. Late Sanat Kumar Dutta | Equitable mortgage of all that one independent and complete self-contained two-storied residential building having Ground Floor 777.56 Sq. Ft. and Garage Area 180.27 Sq. Ft., Mezzanine Floor 225.53 Sq. Ft. and First Floor 958.54 Sq. Ft. more or less, situated at Holding No. 20, Dr. Gopal Chatterjee Road, Mouza - Sukhchar, J. L. No. 9, R. S. Khatian No. 937, R. S. Dag No. 2110 Under Panihati Municipality, P. O. - Sukhchar, P. S. - Khardah, District - North 24 Parganas, A.D.S.R. Sodepur, Pin- 700115, Deed of Conveyance being No. 1-5824 dated 23/11/1981, executed by Shri Jiban Kumar Das as the vendor and Shri Sanat Kumar Dutta as purchaser was duly registered in the Office of the A.D.S.R. Sodepur, North 24 Pargana, West Bengal and recorded in Book No. 1, Volume No. 132, Page from 86 to 93, being no. 5824 for the year 1981. The property is Butted and bounded by - On the North : 25 ft wide Gopal Chatterjee Road, On the South : Two storied house of Baidyanath Das, On the East : Vacant land, On the West : Two storied house of Lakshmi Narayan Seth. The Property is under Symbolic Possession. | a) 10.12.2025<br><br>b) Rs. 3,00,297.70 as on 30.11.2025 along with further interest all other applicable charges and expenses thereon.<br><br>c) 24.03.2026  | a) Rs. 114.60 Lakhs<br>b) Rs. 11.46 Lakhs<br>c) Rs. 0.10 Lakh                    | 17.07.2026 from 11.30 AM to 3.30 PM with 10 minutes extension.<br><br>Branch Manager : 9232775777<br><br>CO SAM Kolkata West : 8077397469 9073905385 |
| 9.      | a) B. O. : ULUBERIA (158320)<br><br>b) Chhaya Ruidas<br><br>c) Borrower : Smt. Chhaya Ruidas<br>W/o. Kanailal Ruidas                                                                                                 | All that piece and parcel of demarcated converted Vastu land measuring about 6.96 Decimals (with residential building) comprised in R. S. Dag No. 425, corresponding to L. R. Dag No. 414, appertaining to R. S. Khatian No. 381, L. R. Khatian No. 1328, within Mouza - Kulgachia, J. L. No. 20, within the jurisdiction of Chandipur Gram Panchayat, under Police Station- Uluberia, District - Howrah, Pin - 711306 together with all easement rights of over the adjacent common passage attached therewith vide Deed being No. 050501668 for the year 2018 registered in Book - I, Volume Number 0505-2018, Page from 36247 to 36272. The property is in the name of Smt. Chhaya Ruidas, D/o. Shri Ratan Ruidas. The Property is under Symbolic Possession.                                                                                                                                                                                                                                                                                                                                                                            | a) 06.02.2026<br><br>b) Rs. 9,10,773.66 as on 05.02.2026 along with further interest all other applicable charges and expenses thereon<br><br>c) 08.05.2026   | a) Rs. 23.75 Lakhs<br>b) Rs. 2.38 Lakhs<br>c) Rs. 0.10 Lakh                      | 04.08.2026 from 11.30 AM to 3.30 PM with 10 minutes extension.<br><br>Branch Manager : 8017919752<br><br>CO SAM Kolkata West : 8077397469 9073905385 |
| 10.     | a) B. O. : ULUBERIA (158320)<br><br>b) Chhaya Santra<br><br>c) Borrowers : Smt. Chhaya Santra<br>W/o. Sn Prasad Santra<br>and<br>Shri Prasad Santra                                                                  | Equitable Mortgage of all that piece and parcel of Bastu land measuring about 3 Decimals alongwith structure situated at Mouza - Mankur, J. L. No. 3, R. S. Khatian No. 347, L. R. Khatian No. 1924, R. S. Dag No. 8 & L. R. Dag No. 1743 within the Limit of Bakshihat Gram Panchayat, P. S. - Bagnan, P. O. - Naupala, District - Howrah, Pin - 711303 vide Original Sale Deed No. 01085 for the year 2010, registered in Book No. 1, CD Volume No. 3, Pages from 3725 to 3736, registered at Additional District - Sub-Registrar, Office of the A.D.S.R. Bagnan, West Bengal. The property is in the name of Smt. Chhaya Santra, W/o. Shri Prasad Santra. The Property is under Symbolic Possession.                                                                                                                                                                                                                                                                                                                                                                                                                                     | a) 17.11.2025<br><br>b) Rs. 11,33,419.50 as on 15.11.2025 along with further interest all other applicable charges and expenses thereon<br><br>c) 08.05.2026  | a) Rs. 7.15 Lakhs<br>b) Rs. 0.72 Lakhs<br>c) Rs. 0.10 Lakh                       | 04.08.2026 from 11.30 AM to 3.30 PM with 10 minutes extension.<br><br>Branch Manager : 8017919752<br><br>CO SAM Kolkata West : 8077397469 9073905385 |
| 11.     | a) B. O. : NEW MARKET (010720)<br><br>b) C. G. Enterprises<br><br>c) Partners - Shri Tridip Chakraborty and Smt. Anuva Ghosh                                                                                         | All that one flat being No. "G-B" measuring more or less 403.70 Sq. Ft. super built up area on Ground Floor, comprising with One Bed Room, One Kitchen-Cum-Dinning Room, One Bath Room and One shop room being No. "S-3" measuring more or less 98 Sq. Ft. on the Ground Floor of SRISTI APARTMENT in the Municipal Holding No. RGM/16/3144 of Krishnapur, Ghosh Para, Kolkata - 700102 within the jurisdiction of Baguiati (formerly Rajarhat) Police Station, in the District of North 24 Parganas. The Property is under Symbolic Possession.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            | a) 07.02.2026<br><br>b) Rs. 19,28,364.00 as on 31.01.2026 along with further interest all other applicable charges and expenses thereon.<br><br>c) 11.05.2026 | a) Rs. 18.01 Lakhs<br>b) Rs. 1.80 Lakhs<br>c) Rs. 0.10 Lakh                      | 04.08.2026 from 11.30 AM to 3.30 PM with 10 minutes extension.<br><br>Branch Manager : 9582105416<br><br>CO SAM Kolkata West : 8077397469 9073905385 |

**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://baanknet.com>
- The intending Bidders/ Purchasers are requested to register on portal (<https://baanknet.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 17.07.2026 (For Sl. No. 1 to 8) and 04.08.2026 (For Sl. No. 9 to 11) upto 03.00 P.M. before the EMD 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://baanknet.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://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 requested 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.
- 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](http://www.pnbindia.in)
- 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>).
- The intending Bidders / Purchasers are requested to register on portal (<https://baanknet.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 interest bidder will be able to bid on the date of e-auction.
- The Global EMD Wallet should have sufficient balance (>=EMD amount) at the time of bidding.
- 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 minimum increase in the bid amount must be of Rs. 10,000.00 to the last higher bid 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://baanknet.com>). Details of which are available on the e-Auction portal.
- After finalization of e-Auction by the Authorized Officer, only successful bidder will be informed by our above referred service provider through SMS / e-mail. (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 the 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/full deposit of BID amount.
- 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, 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 Bidder/s, 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 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 asset and specification before submitting the bid. The bidder inspects the property in consultation with the dealing officer as per the details provided.
- All statutory dues/attendant 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 term and conditions of the Sale, please refer : <https://baanknet.com> & [www.pnbindia.in](http://www.pnbindia.in)**

**STATUTORY SALE NOTICE UNDER RULE 8(6) READ WITH RULE 9(1) OF THE SARFAESI ACT, 2002**

Date: 30.06.2026  
Place: Kolkata

Authorized Officer  
Punjab National Bank

**ESAF**  
ESAF SMALL FINANCE BANK

REGD. OFFICE: ESFO Bhavan,  
Mannuthy, Thrissur- 680 651, Kerala

**GOLD AUCTION NOTICE**

Notice is hereby given to the public that gold ornaments pledged with ESAF Small Finance Bank Ltd. against various loan accounts and remaining overdue/ undereemed despite repeated notices will be auctioned for recovery of the Bank's dues, in accordance with applicable banking regulations and policies.

| DETAILS OF AUCTION                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                            |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------|
| Mode of Auction: Off-line (Physical Auction through Branches)                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                            |                            |
| Date of Auction: 28-07-2026                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              | Time: 11:00 AM to 01:00 PM |
| Auction Venues: The auction will be conducted at the following<br>ESAF Small Finance Bank branches in West Bengal.                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                       |                            |
| Interested bidders are requested to visit the respective branches for participation. For detailed branch addresses and contact numbers, please visit the Bank's official website                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         |                            |
| BRANCH NAME - LOAN ACCOUNT NUMBER                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        |                            |
| Cooch Behar: 6325000096010, 1142654, 632600000895938, 0096717, 0121282, 0108503, 0132561, 0132841, 0151665, 0160637, 0161196, 0165628, 0169631, 0175919, 7525000126403, 4943327, 146815, 7525000132651, 4595075, 75250005033693, Kolkata (G C Avenue): 63260000143030, 63260000146815, 63260001712885, 4910057, Kolkata (G C Avenue): 63260000143030, 0144018, 0183304, Malda: 63260000095049, 0122900, 0124236, 0136724, 0160707, 75250004726826, 4941101, 4963569, Raniganj: 63260000139328, 0125361, 0159110, 0156448, Kharagpur: 6326000097856, 0126743, 0134947, 0139688, 0153951, 0164050, 0168623, 75250004562434, 4593285, 4842534, 4812285, 4813673, 4889256, 4944855, 4965345, 4965645, Haldia: 63250002007882, 63260000126653, 0135306, 0156766, 0183164, Balurghat: 63260000131663, 0161426, 75250005024300. |                            |

**Important Instructions:** Borrowers may redeem their pledged gold ornaments by clearing the total dues along with applicable charges at least two days prior to the auction date. Interested bidders must carry valid KYC documents. GST Registration Number is mandatory for firms/companies, wherever applicable. Bidders are required to deposit an Earnest Money Deposit (EMD) of Rs.2,500 before participating in the auction. The auction will be conducted on an "as is where is" and "as is what is" basis. The Bank reserves the right to cancel/postpone the auction or reject any bid without assigning any reason. Participation in the auction shall be deemed acceptance of all terms and conditions of the Bank. The Minimum Reserve Price will be fixed by bank on the basis of IBAJA Rate as applicable on the basis of purity of Gold.

Place: Thrissur  
Date: 30 June 2026

(Sd/-) Authorized Signatory  
ESAF Small Finance Bank Ltd.

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