पंजाब नैशनल बैंक (भारत सरकार का उपक्रम) pnb punjab national bank (Govt. Of India Undertaking)

Office Address : CO SAM, Circle Office, Hooghly, 23A, Rai M.C. Lahiri Bahadur Street, P. O. - Serampore, Dist. - Hooghly, Pin : 712201 Email : cohoogsam@pnb.bank.in

E- Auction Sale Notice

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable 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 will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

Lot. No.	Name of the Branch Name of the Account Name & addresses 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 (as on date of demand notice) C) Possession Date u/s 13 (4) of SARFAESI ACT, 2002 D) Nature of Possession	A) Reserve Price (Rs. in Lacs) B) EMD (last date of deposit of EMD) C) Bid increase Amount	Date/ Time of E-Auction Details of the encumbrances known to the secured creditors
1.	**Joy Krishna Bazar Branch** **Sri Manoranjan Ghosh,** S/o Sri Shyamapada Ghosh,Beguna, PO- Routhpur, Hooghly, Pin-712402 **Sri Shyamapada Ghosh,** S/o Late Jogindranath Ghosh,Beguna, PO - Routhpur, Hooghly, Pin-712402 **Property ID : PUNB59289951001**	All that piece and parcel of land measuring 15 Satak (more or less) along with structures thereon, located at Mouza-Beguna, JL No 36, RS Dag no- 510, Hal LR Dag no-556 under RS Khatian no: 44, Hal LR Khatian no- 304, within the ambit of Parambua Sahabazar Gram Panchayet at Village Beguna Dakshinpara, P.S.-Dhaniakhali, Dist-Hooghly. Property Registered at the Office ADSR, Dhaniakhali vide Being No-I-2741 for the year 1983, Book no-I, Volume no-52, Pages 294 to 299. Property standing in the name of **Sri Shyamapda Ghosh. The property is butted and bounded by :** North: 12ft wide panchayat road, South: cowshed and then others property, East: 6ft wide Common passage, West: Land and house of late Sudhir Koley.	A) **24.11.2022** B) **₹21,70,759.77/- (RupeesTwenty one Lakh Seventy Thousand Seven Hundred Fifty Nine and Paisa Seventy Seven only)** plus further interest @ contractual rate from 01.11.2022 and costs C) **02.02.2023** D) **Physical Possession**	**(A) ₹22.65 Lac** **(B) ₹2.265 Lac** **(C) ₹0.25 Lac**	**28.07.2026 From 11:00 AM to 4:00 PM** **Not known to us**
2.	**Sheoraphully Branch** **Shri Nakul Biswas (Borrower),** S/O Shri Haradhan Biswas, Vill- Bankipur, P.O.- Mirzapur,P.S.- Singur, Dist- Hooghly, Pin- 712409. **Shri Molay Kumar Pal (Guarantor),** S/O Nirapada Pal, Purusottampur, Mollasimla, Dist- Hooghly, Pin- 712223. **Property ID : PUNB05210959001**	All That piece and parcel of a Residential Flat being no. '3E', measuring about 331 Sq.Ft. including 20% Super built up area (more or less) situated on the Third Floor of a (G+4) storied self-contained, independent and well demarcated Residential building named and known as 'RajeswariAbasan' constructed on a Bastu Land measuring 13 Satak situated at Mouza- Jalaghata, J.L. No- 79, R.S. & L.R. Dag No.- 401, R.S. Khatian No.- 292, L.R. Khatian Nos.- 969/2, 3407, 3408, 3409, 3410, 3411, 3412 & 3413 within the ambit of Singur-1 Gram Panchayat, P.S.- Singur, Dist- Hooghly, together with undivided impartible proportionate share of land underneath the said building & all common area and all other common facilities, amenities and services. The said Flat is standing in the name of **Shri Nakul Biswas** S/O Shri Haradhan Biswas of Vill Bankipur, P.O.& P.S.-Singur, Dist-Hooghly, Pin- 712409. Registered at the office of ADSR, Singur vide being No.- 061400049 for the year 2022, recorded in Book No.- I, Volume No.- 0614-2022, Pages from 1283 to 1319.	A) **27.05.2024** B) **₹6,67,524.68 (Rupees Six Lakh Sixty Seven Thousand Five Hundred Twenty Four and Paisa Sixty Eight Only)** plus further interest @ contractual rate from 30.04.2024 and costs C) **29.08.2024** D) **Physical Possession**	**(A) ₹9.19 Lac** **(B) ₹0.919 Lac** **(C) ₹0.10 Lac**	**28.07.2026 From 11:00 AM to 4:00 PM** **Not known to us**
3.	**Balarambati Branch** **M/S New Tara Maa Imitation, Prop : Mr. Nakul Biswas,** Rajeshwary Abasan, Room No.- 7,Ground Floor, Jalaghata, P.O.& P.S.- Singur, Dist- Hooghly, Pin- 712409 **Mr. Nakul Biswas,** S/O Sri Haradhan Biswas, Vill - Bankipur, Mirzapur Bankipur, P.O. & P.S.- Singur, Dist- Hooghly, Pin- 712409 **Property ID : PUNBC0017496201**	All that piece and parcel of One Shop Room being "Shop No.- 7" measuring area of 100 Sq. Ft. more or less at the Ground Floor in a G+4 stories commercial cum residential building name and known as "Rajeshwary Abasan" along with undivided proportionate share of land under the Said Building, with all common rights, users and facilities, constructed upon the Bastu Land total measuring an area of 13 Sataks situated at Mouza- Jalaghata, J.L. No.- 79 under R.S Khatian No.- 292 and Hal L.R. Khatian Nos. 969/2, 3407, 3408, 3409, 3410, 3411, 3412 & 3413, comprised in R.S. & L.R. Dag No.- 401 within the ambit of Singur 1 No. Gram Panchayat, P.O. & P.S.- Singur, Dist- Hooghly. Property is standing in the name of **Sri Nakul Biswas,** S/O Sri Haradhan Biswas. Registered at the office of ADSR, Singur vide Being No.- 02134 for the year 2017, recorded in Book No- I, CD Volume No- 0614-2017, Pages from 43100 to 43142. **The said property is butted and bounded by :** On the North : Shop No "6", On the South : Common Garage, On the East : Common Passage, On the West : Common garage.	A) **20.09.2023** B) **₹9,32,843.40 (Rupees Nine Lakh Thirty Two Thousand Eight Hundred Forty Three and Paise Forty only)** plus further interest @ contractual rate from 01.09.2023 and costs C) **09.01.2024** D) **Symbolic Possession**	**(A) ₹7.92 Lac** **(B) ₹0.792 Lac** **(C) ₹0.10 Lac**	**28.07.2026 From 11:00 AM to 4:00 PM** **Not known to us**
4.	**Serampore Branch** **M/S Pet's Care & Cure, Prop : Shri Anjan Kumar Dutta,** 22 A, Mukherjee Para Lane, Serampore, Hooghly, Pin- 712201 **Shri Anjan Kumar Dutta,** (Prop. of M/S Pet's Care & Cure) 44(8/43), Chawk Musalman Para, P.O.- Baidyabati, P.S.- Serampore, Dist- Hooghly, Pin- 712222 **Property ID : PUNB48630289001**	All that piece and parcel of Bastu Land with structure contained in the Mouza- Chawk, J.L. No.- 1, R.S. Khatian No.- 314, R.S. Dag No.- 716, measuring 3 Cottahs 0 Chittaks 37 Sq. Ft. more or less equivalent to 2197 Sq. Ft. or 0.05043 Satak or 204.18 Sq. Meters with existing covered area on the ground floor measuring about 740.66 Sq. Ft. or 68.83 Sq. Meters with all the easement rights and the property is situated at Holding No.- 44(8/43) Chawk Musalman Para Road, Baidyabati Scheme Plot No.- 55, under Ward No.- 17, under Baidyabati Municipality, P.S.- Serampore, Dist- Hooghly. Registered at the office of ADSR, Serampore, vide being No.- 03465 for the year 2014, recorded in Book No.- I, Volume No.- 06, Pages from 10138 to 10154. **The said property is butted and bounded by :** On the North : 12 ft. wide Road, On the South : Dag No.- 729, On the East : House of Ashis Gupta, On the West : Part of Land being No.- 717.	A) **10.10.2023** B) **₹5,35,082.28 (Rupees Five Lakh Thirty Five Thousand Eighty Two and Paise Twenty Eight Only)** plus further interest @ contractual rate from 01.10.2023 and costs C) **26.11.2024** D) **Symbolic Possession**	**(A) ₹23.01 Lac** **(B) ₹2.301 Lac** **(C) ₹0.25 Lac**	**28.07.2026 From 11:00 AM to 4:00 PM** **Not known to us**
5.	**Joy Krishna Bazar Branch** **Mr Sabir Molla,** S/O Kasem Molla, Vill-Madpur, Near Madpur Junior High School, Baligori Gram Panchayat, Tarakeswar, Dist- Hooghly, Pin-712410 **Property ID : PUNB63835803001**	All that piece and parcel of Bastu land 08 Satak Along with two storied building thereon situated under Mouza - Madpur, vide JL NO. 48, R.S Khaitan No. 202, L.R Khaitan No. 1149(as per searching report by Barindra Nath Ghoruidt 23.07.2019), R.S Plot No. 594, corresponding to L.R Plot No. 948(as per searching report by Barindra Nath Ghoruidt 23.07.2019). Registered at the Office of ADSR- Haripal, vide gift deed No. 05825 in the year 2010, Recorded in Book No. 01, Vol No. 16, Pages 4758 to 4772. Property is in the name of **Mr Sabir Molla** S/O Kashem Molla. As per latest valuation report by Bipul Mustafi dated 14.02.2026 the property is **bounded by :** On the North : Vacant Land, On the South : Other's property, On the East : Panchayat Road, On the West : Other's property.	A) **03.08.2022** B) **₹11,83,015.00 (Rupees Eleven Lakh Eighty Three Thousand and Fifteen only.)** plus further interest @ contractual rate from 01.08.2022 and costs C) **28.06.2023** D) **Symbolic Possession**	**(A) ₹50.55 Lac** **(B) ₹5.055 Lac** **(C) ₹0.50 Lac**	**28.07.2026 From 11:00 AM to 4:00 PM** **Not known to us**
6.	**Bhadreswar Branch** **Mrs. Sadhana Dubey,** W/O Sunil Kumar Dubey, "Shree Kunj" Apartment, Block B, S S Bose Sarani, Flat No-302, 3rd Floor, Baidyabati, Dist- Hooghly, Pin- 712222 **Mrs. Sadhana Dubey,** W/O Sunil Kumar Dubey, 11, K.B.M Road, Baidyabati (M), Dist- Hooghly, Pin- 712222 **Mr. Sunil Kumar Dubey.** S/O Iswar Saran Dubey, "Shree Kunj" Apartment, Block B, S S Bose Sarani, Flat No-302, 3rd Floor, Baidyabati, Dist- Hooghly, Pin- 712222 **Mr. Sunil Kumar Dubey,** S/O Iswar Saran Dubey, 23, K.B.M Road, Champdani, Baidyabati (M), Dist- Hooghly, Pin- 712222 **Property ID : PUNB28396468001**	All that piece and parcel of one tiles finished residential space Being Flat No. 302 situated on 3rd floor, measuring 858 sq. ft. Super Built Up area (25% of the covered area will be added with covered area and the total area will considered as Super Built up area) at Block-B consisting of 2 bed room, 1 dining cum kitchen room, 2 toilets and 1 verandah of the building (Block-B) with lift facility name and style as "SHREE KUNJ" along with undivided proportionate impartible share of land underneath the said multi-storied building at being municipal holding no 545 (229) , S S Bose Sarani, within the ambit of Baidyabati Municipality, Ward No- 17, PO- Baidyabati, PS-Serampore, Dist- Hooghly. Property is in the name of **Mrs. Sadhana Dubey** W/O Mr. Sunil Kumar Dubey and **Mr. Sunil Kumar Dubey** S/O Mr. Iswar Saran Dubey. Registered at the office of ADSR, Serampore vide being no- 060502173 for the year 2023 recorded in Book-I, CD Volume No-0605-2023, Pages from 57329 to 57356. **The said Flat is butted and bounded by: -** On the North: Corridor and lift. On the South: Open to sky. On the East: Open to sky. On the West: Flat No.202.	A) **12.08.2024** B) **₹16,30,511.53 (Rupees Sixteen Lakh Thirty Thousand Five Hundred Eleven and Paisa Fifty Three Only)** plus further interest @ contractual rate from 01.08.2024 and costs C) **14.11.2024** D) **Symbolic Possession**	**(A) ₹22.00 Lac** **(B) ₹2.20 Lac** **(C) ₹0.10 Lac**	**28.07.2026 From 11:00 AM to 4:00 PM** **Not known to us**
7.	**Konnagar Branch** **Sri Samrat Guha,** S/o Sri Samar Kumar Guha, Flat-G-3, Sonartari Apartment, 1, NC Mitral Lane. Konnagar Dist: Hooghly, Pin-712235 **Sri Samar Kumar Guha,** Flat - G-3 Sonartari Apartment. 1, NC Mitra Lane, Konnagar, Dist. : Hooghly Pin-712235 **Smt Bratati Guha,** Flat G-3. Sonartari Apartment. 1, NC Mitra Lane. Konnagar, Dist. : Hooghly, Pin-712235 **Property ID : PUNB64026241001**	All that piece & parcel of residential flat no G-3 measuring 765 Sqft (super built up) located on the Third floor of building named "Sonar Tari", situated at Mouza- Konnagar, JL no- 7, RS Dag no: 6036, LR Dag no- 12545, RS Khatian no- 1852, LR Khatian no 11255,11256,11257 and 11258 corresponding to Holding no- 1, N.C Mitra Lane within the ambit of Konnagar Municipality PS Uttarpara, Dist-Hooghly. Registered at the Office of ADSR, Serampore vide being no 1-00940 of 2006, Book no I, CD Volume No 2, Page No 1231 to 1274. **Property is in the name of Sri Samar Kumar Guha,** S/o Late Kalyan Kumar Guha and **Smt Bratati Guha** W/o Sri Samar Kumar Guha. **Property is butted & bounded by:** In the North by - Flat no F3, In the South by - Open Space, In the East by - Stair, In the West by - Open Space.	A) **24.05.2021** B) **₹8,07,305.00 (Rupees Eight Lakh Seven Thousand three Hundred five oniy)** plus further interst @ contractual rate and costs due C) **09.09.2021** D) **Physical Possession**	**(A) ₹18.70 Lac** **(B) ₹1.87 Lac** **(C) ₹0.10 Lac**	**28.07.2026 From 11:00 AM to 4:00 PM** **Not known to us**
8.	**Khalisani Branch** **M/S Sanjay Enterprise, Prop. Sri Sanjay Prasad,** B/1/1, Siba Plaza Apartment, 1st Floor, G.T. Road Bandel More, P.S.- Chinsurah P.O.- Bandel, Dist- Hooghly, Pin-712123 **Mrs. Neetu Prasad Singh,** W/o Sri Sanjay Prasad, G.T. Road Bandel More, PO- Bandel, PS - Chinsurah, Dist- Hooghly, Pin- 712123 **Sri Sanjay Prasad,** S/O Ram Prit Prasad 24,New Park, Bandel, P. O. - Bandel, P. S.- Chinsurah, Dist - Hooghly, Pin-712123 **Property ID : PUNB51829752001**	All that piece and parcel of flat being no. B/1/1 in the first floor measuring super built up area 827 sq. Ft. (covered area 689 sq. Ft.) along with scooter/two wheeler space measuring 48 sq. ft. Super built up area in the ground floor of SIBA PLAZA APARTMENT building situated at Mouza- Keota, R.S. Plot No. 5336 (L.R. Plot No. 1303) appertaining to R.S. Khatian No. 886 and previous L.R. Khatian No. 2647/1 and Hal L.R. Khatian No. 4405, located at G.T. Road, Bandel, within the jurisdiction of Bandel Gram Panchayet, P.S. Chinsurah, District Hooghly. Registered at DSR-I, Hooghly vide Book-1, CD Volume Number- 9, Page from 3344 to 3361, Being No-I-02965 for the year 2013 dated 29/04/2013. Property owned by **Mrs. Neetu Prasad Singh** W/o Sri Sanjay Prasad	A) **07.07.2021** B) **₹17,97,073.37/- (Rupees seventeen lakh ninety seven thousand seventy three and thirty seven paisa only)** plus further interest @ contractual rate from 01.07.2021 and costs C) **23.09.2021** D) **Physical Possession**	**(A) ₹16.25 Lac** **(B) ₹1.625 Lac** **(C) ₹0.10 Lac**	**28.07.2026 From 11:00 AM to 4:00 PM** **Not known to us**
9.	**Dasghara Branch** **Ms. Sonai Bhajan (Borrower)** D/o Tinkari Bhajan, Chunaripara, Rojipur, P.O.- Kananadi, Dhaniakhali, Dist- Hooghly, Pin-712302 **Shri. Khokan Bhajan (Guarantor)** S/o Tinkari Bhajan, Chunaripara, Rojipur, P.O.-Kananadi, Dhaniakhali, Dist- Hooghly, Pin-712302 **Property ID : PUNBAYQ01232101**	All that piece and parcel of bastu land measuring 7 Satak along with construction thereon situated at Mouza- Rojipur, J.L. No.- 22, L.R. khatian No.- 1392Kri, R.S. & L.R. Dag No.- 780 within the ambit of P.S.- Dhaniakhali, Dist- Hooghly. Property is in the name of **Ms. Sonai Bhajan,** D/O Shri Tinkari Bhajan. Registered at the office of ADSR, Dhaniakhali vide being No.- 01314 for the year 2012, recorded in Book No.- I, CD Volume No.- 4, Pages from 1985 to 1998. **As per deed the property is butted and bounded by :** In the North : Own pond, In the South : Property of Kuchan Bhajan, On the East : Property of Kuchan Bhajan, On the West : Property of Amed Ali Mondal.	A) **29.01.2025** B) **₹2,44,866.00 (Rupees Two Lakh Forty Four Thousand Eight Hundred Sixty Six Only)** as plus further interest @ contractual rate from 31.12.2024 and costs C) **02.09.2025** D) **Symbolic Possession**	**(A) ₹7.62 Lac** **(B) ₹0.762 Lac** **(C) ₹0.10 Lac**	**28.07.2026 From 11:00 AM to 4:00 PM** **Not known to us**
10.	**Kuntighat Branch** **Mr Tapan Mondal** S/O Late Rai Mohan Mondal South Gopalpur, Gopalpur, Balagarh Hooghly, PIN : 712513 **Sri Tapan Mondal** S/o Late Rai Mohan Modal Bidyasagar Colony. Dakshin Gopalpur, Hooghly - 712513. **Sri Tarun Mondal (Guarantor)** S/o Sri Tapan Monda! Bidyasagar Colony, Dakshin Gopalpur, Hooghly -712513. **Property ID : PUNB13807951001**	All that piece & parcel of Bastu Land with structures thereon measuring about 0.08 Acre (with more less) situated at Mouza - Dakshin Gopalpur, J.L no 128, R.S. Khatian No.1300, Hal L.R. Khatian No.2413, after mutation R.S. and L.R.Dag No.3503, P.O.-Gopalpur, P.S.-Balagarh Within Dumurdaha Nityanandapur 2 No. gram Panchayat, District-Hooghly. Property is in the name of **Sri Tapan Mondal,** S/o Late Rai Mohan Mondal. Registered at DSR-I, Hooghly vide being no. 02617 for the year 2010 recorded in Book-I, CD volume no 08, pages 294 to 305. **The property is butted & bounded as per deed by:-** In the North - 6 Ft Panchayet Road, In the South - Property of Gobinda Bhakta, In the East - Property of Sarat Mondal, In the West - Property of Sri Hari Mondal.	A) **31.05.2021** B) **₹19,52,128.20 (Rupees Nineteen Lakh Fifty Two Thousand one Hundred Twenty Eight and paise Twenty Only)** as plus further interest @ contractual rate from 01.04.2021 and costs C) **20.09.2021** D) **Symbolic Possession**	**(A) ₹16.48 Lac** **(B) ₹1.648 Lac** **(C) ₹0.10 Lac**	**28.07.2026 From 11:00 AM to 4:00 PM** **Not known to us**
11.	**Dankuni Govt. Housing Complex Branch** **Smt. Trisha Kanjilal,** W/o Saptarshi Kanjilal, Station Pally Dankuni, Ward no- 15, Dankuni Municipal Corporation, PS- Chanditala, Dist- Hooghly, Pin- 712311 **Property ID : PUNB71886116001**	All that piece and parcel of bastu land measuring 01 katha 11 chittaks 27 sq. ft. or 2.848 sataks more or less (as per deed) along with construction thereon situated at mouza- Mrigala, JL No- 102 Comprised in Sabek RS Dag No- 934, Hal LR Dag No- 1543, Sabek RS Khatian No- 1429, L.R. Khatian No.- 10265 Within the ambit of Dankuni Municipality Ward no- 15, PS- Dankuni, Dist- Hooghly, Pin-712311. The said property is registered at the office of the ADSR Janai, Vide Being No- 060810474 for the year 2022 dated 14.09.2022, Recorded in Book No- I, Volume No- 0608-2022, Pages from 247066 to 247084. Property is in the name of **Smt. Trisha Kanjilal** W/o Saptarshi Kanjilal. **As per deed the said property is butted and bounded by:** On the North: Property of Shri Prasanta Kanjilal, On the South: 10Ft' Wide Municipal road, On the East: 6 Ft' wide common passage, on the west: Part of R.S Dag No. 934.	A) **18.12.2024** B) **₹10,20,137.86 (Rupees Ten Lakh Twenty Thousand One Hundred Thirty Seven and Paisa Eighty Six only)** plus further interest @ contractual rate from 30.11.2024 and costs C) **01.03.2025** D) **Symbolic Possession**	**(A) ₹12.75 Lac** **(B) ₹1.275 Lac** **(C) ₹0.10 Lac**	**28.07.2026 From 11:00 AM to 4:00 PM** **Not known to us**
12.	**Chinsurah Branch** **Arindam Chakraborty,** S/O Tapan Chakraborty, 11, Tarakeshwar Pally, Champdani (M), P.O.- Angus, Dist- Hooghly,Pin- 712221 **Property ID : PUNBDVV00476901**	All that piece and parcel of a complete residential Flat No.- E measuring 881 Sq. Ft. super built up area more or less with Tiles Floor consisting of Two Bedrooms, One Dining-cum- Drawing room, One Open Kitchen, One Common Bathroom/Toilet, One attached Bathroom/Toilet and One Balcony situated on Second Floor of G+IV storied residential cum commercial building named and styled as "PARBATI APARTMENT" together with undivided proportionate share of interest of the land underneath the said building constructed upon land consisting of 1) all that piece and parcel of Bastu Land measuring 0.76 Acre or 4 Cottah 8 Chhattaks 14 Sq. Ft. appertaining to R.S Dag No.- 3272 under R.S. Khatian No.- 10, corresponding to L.R. Dag No.- 4929 under L.R. Khatian No.- 774/2 and all that piece and parcel of Bastu Land with admeasuring 26 Sq. Ft. appertaining to R.S. Dag No.- 3274 under R.S. Khatian No.- 205 total 4 Cottah 8 Chhattaks 40 Sq, Ft. and 2) all that piece and parcel of Bastu Land measuring 1 Cottah 7 Chhattaks 40 Sq. Ft. appertaining to R.S. Dag No.- 3274, R.S. Khatian No.- 2051 corrsponding to L.R. Dag No.- 4930, L.R. Khatian No.- 1994 and 3) all that piece and parcel of Bastu Land measuring 2 Cottah 3 Chhattaks 7 Sq. Ft. appertaining to R.S. Dag No.- 3272, R.S. Khatian No.- 10 corresponding to L.R. Dag No.- 4931, L.R. Khatian No.- 243, Hal L.R. Khatian No.- 6599 and 4) all that piece and parcel of Bastu Land measuring 2 Cottah 11 Chhattaks 39 Sq. Ft. appertaining to R.S. Dag No.- 3272, R.S. Khatian No.- 10 corresponding to Hal L.R. Dag No.- 4928, Hal L.R. Khatian No.- 2333, 5961 and 5962, aggregating to an area of about more or less 10 Cottah 15 Chhattaks 36 Sq. Ft. situated at Mouza- Bhadreswar, J.L. No.- 12, within the ambit of Champdani Municipality, Ward No.- 14, Holding No.- 82, tarakeswar Pally, K.G.R.S Path, P.S.- Bhadreswar, Dist- Hooghly with all common easement rights, amenities and facilities. Property has been registered at the office of A.D.S.R., Chandannagar, Dist- Hooghly, Vide Being No- 060402995 for the year 2017 dated 14/09/2017, recorded in Book No-I, Volume No- 0604-2017, Pages from 62647 to 62678. The property is in the name of **Shri Arindam Chakraborty** S/O Shri Tapan Chakraborty.**The said Flat is butted and bounded by** :On the North : Flat No. "F", On the South : Flat No. "D", On the East : K.G.R.S Path Road, On the West : Corridor and Flat No.- "A".	A) **30.09.2024** B) **₹22,20,403.37 (Rupees Twenty Two Lakh Twenty Thousand Four Hundred Three and Paisa Thirty Seven Only)** plus further interest @ contractual rate from 01.10.2024 and costs C) **27.02.2025** D) **Symbolic Possession**	**(A) ₹25.69 Lac** **(B) ₹2.569 Lac** **(C) ₹0.25 Lac**	**28.07.2026 From 11:00 AM to 4:00 PM** **Not known to us**
13.	**Kuntighat Branch** **Sri Bikash Mondal (Borrower),** S/O Paresh Mondal, Vill & PO - Gopalpur, PS - Balagarh, PO - Gopalpur, Dist- Hooghly, Pin-712513 **Sri Paresh Mondal (Guarantor),** S/O Gopal Chandra Mondal, Vill & PO - Gopalpur, PS - Balagarh, PO - Gopalpur, Dist- Hooghly, Pin-712513 **Property ID : PUNB13807951001**	All the part and parcel of Equitable mortgage of land and building measuring an area 0.04 Satak more or less under Mouza - Dakshin Gopalpur, JL No 128, RS Khatian No 679, Hal LR Khatian 1700 (as per parcha), LR Dag No 3568(0.02 satak), LR Dag No 3569 (0.02 Satak) situated within the limits of P. S.- Balagarh, Dist Hooghly. Property is in the name of **Shri Paresh Mondal.** Registered at D.S.R., Hooghly vide being sale deed no I-458 volume no 24, pages no 262 to 264 for the year 1980. **As per deed the said property is butted and bounded by :** North : Property of Mongal Roy, South : Property of Sushil Sarkar, East : D.V.C, West : Property of Sambhudas Halder.	A) **19.03.2014** B) **₹ 6,67,868.03 /- (Rupees six Lakh sixty seven Thousand eight Hundred sixty eight and paise three only)** plus further interest @ contractual rate from 01.03.2014 and costs due C) **06.01.2016** D) **Symbolic Possession**	**(A) ₹16.52 Lac** **(B) ₹1.652 Lac** **(C) ₹0.10 Lac**	**28.07.2026 From 11:00 AM to 4:00 PM** **Not known to us**
14.	**Chinsurah Branch** **Mr. Bikash Shaw,** 16, Dr. Nuri Lane, Champdani, Baidyabati, Hooghly, Pin-712222. **Mrs. Anita Shaw,** 16, Dr. Nuri Lane, Champdani, Baidyabati, Hooghly, Pin-712222. **Property ID : PUNB63826550001**	All that piece & parcel of one Residential Flat No-4 having super built up area of 750 Sq.ft, located in the 1st floor of a multistoried building named "Bandhan Housing Complex (Block A)", together with undivided rights, title and interest on proportionate share of the land underneath the said building situated at Mouza -Chandannagar, JL No-1, RS Dag no-181(P) and 190(P),R.S. Khatian No.- 117, L.R. Dag no-836, LR Khatian no-512 holding no 288/43(new), 224(old), Mankundu Station Road, Ward No 18 Within limits of Chandannagar Municipal Corporation, P.S-Chandannagar, Dist- Hooghly. Property Registered at the Office of DSR-II, Hooghly Vide Being No-I- 060201010 for the year 2017, Book no I, Volume no 0603-2017, Pages 17053 to 17079. Property standing in the name of **Mr. Bikash Shaw** S/o Sri Shambhu Shaw. **The Flat is butted & bounded by:** North: Open, South: Open, East: Flat No-3, West: Open.	A) **13.02.2023** B) **₹16,31,981 /-(Rupees Sixteen Lakh Thirty One Thousand Nine Hundred Eighty One only)** plus further interest @ contractual rate from 01.02.2023 and costs C) **19.05.2023** D) **Physical Possession**	**(A) ₹21.65 Lac** **(B) ₹2.165 Lac** **(C) ₹0.25 Lac**	**28.07.2026 From 11:00 AM to 4:00 PM** **Not known to us**
15.	**Uttarpara Branch** **Shri Biswajit Chatterjee,** S/o- Shib Shankar Chatterjee, Add- Rudrani Apartment, 4/3, 213 Sambhu Dasgupta Sarani, Uttarpara, Hooghly, PIN- 712232 **Property ID : PUNB24788587001**	All that piece and parcel of one self-contained Residential flat being flat No. 4/3 on the third floor on North-East corner having super built up area of 825 sq. ft. be the same little more or less in a multi-storeyed building name and style as "Rudrani Apartment" along with undivided proportionate impartible share of land underneath the said multi-storied building constructed upon the bastu land measuring about 04 cottah 05 chittak 13 sq. ft. be the same little more or less situated at Mouza- Bhadrakli, JL No.- 9, compresed in RS Plot No. 899/4220, corresponding to LR Plot No.- 1647 and RS Khatian No.- 2415 corresponding to LR Khatian No.- 1994 within the ambit of Uttarpara Kotrung Municipality, having Holding No.- 213, Sambhu Dasgupta Sarani (formerly known as 165, Dwarik Jungle Road) Post Office- Bhadrakali, PS- Uttarpara, Dist- Hooghly. Property in the name of **Shri Biswajit Chatterjee S/o Shib Shankar Chatterjee.** Registered at the office of ADSR, Serampore vide deed no.- 03755 for the year 2010 recorded in Book- I, volume- 6, page 2944 to 2964.	A) **10.09.2024** B) **₹9,55,360.80 (Rupees Nine Lac Fifty Five Thousand Three Hundred Sixty and Eighty Paisa only)** plus further interest @ contractual rate from 30.08.2024 (for term loan) and 31.08.2024 (for over draft) and costs C) **06.12.2024** D) **Symbolic Possession**	**(A) ₹19.45 Lac** **(B) ₹1.945 Lac** **(C) ₹0.10 Lac**	**28.07.2026 From 11:00 AM to 4:00 PM** **Not known to us**

Continued to next page

MID- & SMALL-CAP BETS, QUICK CHANGES GIVE EDGE

Active Momentum Mutual Funds Outperform Nifty, Passive Peers

Prashant Mahesh

Mumbai: Actively managed momentum funds have outperformed the Nifty and their passive counterparts over the past year, as their algorithm-driven stock selection and shorter holding periods helped navigate a volatile market. Bigger bets on mid- and small-cap stocks, which outdid large-caps, also contributed to the better show.

The Nifty 200 Momentum 30 Index, which has an allocation of 68% to large-cap stocks and 32% to mid-caps, declined 2.1% in the past year. By comparison, top performing Motilal Oswal Active Momentum Fund, with 24% in large caps, 19% in mid-caps and 57% in small caps, returned 22%.

Union Active Momentum Fund, which returned 11.5%, had an allocation of 17% to large caps, 23% to mid-caps and 60% to small caps.

The Nifty 50 declined 3.44%, the Nifty Midcap 150 gained 6.64%, and the Nifty Smallcap 250 gained 2.15% in this period.

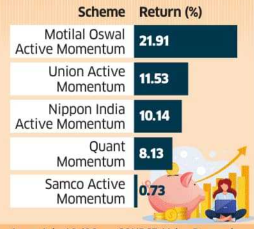
The scope for market-beating returns has prompted ICICI Prudential, Kotak Mahindra and NJ Mutual Fund to launch active momentum funds in the past 12 months

"Higher allocation to mid and small caps, and ability to churn quickly has helped active momentum funds outperform the broader market and passive momentum funds," says Nikhil Gupta, founder of Sage Capital, a mutual fund distributor.

Unlike passive momentum funds that rebalance at fixed intervals, active momentum funds use quantitative models to shuffle their stock portfolios based on strengthening price trends and weakening momentum. This allows them to respond faster to changing market conditions. "If a stock's momentum weakens, if its relative ranking slips, or if a better opportunity emerges, we reduce or exit the position," says Shirish Guthe, research analyst & fund manager, Nippon India Mutual Fund.

Ahead of the Curve

Active Momentum surges ahead



As on July 10, '26 SOURCE: Value Research

TACTICAL EXITS

If a stock's momentum weakens, if its relative ranking slips, or if a better opportunity emerges, we reduce or exit the position

SHIRISH GUTHE
Research Analyst, Nippon India Mutual Fund

DUE DILIGENCE DRIVES

RBI Steps Up Scrutiny of Corporate India's Foreign Investments

Central bank seeks KYC, due diligence details of foreign JV partners and co-investors

Sugata Ghosh

Mumbai: Corporates will have to spell out the anti-money laundering and due diligence measures undertaken on overseas business partners and co-investors in foreign joint ventures and subsidiaries, and describe the processes followed in carrying out these checks.

Such information, rarely, if ever, sought earlier, will be gathered by banks from corporate clients with overseas direct investments (ODIs) and shared with the Reserve Bank of India (RBI).

Amid concerns that some overseas investments may not flow into bona fide businesses, questions on credential and know-your-customer (KYC) checks of foreign partners feature in a long list of probing queries from the regulator.

Besides key financial data since 2021-22, corporates have been asked to disclose energy consumption, R&D expenditure, headcount and employee costs of every foreign entity, and clarify whether these entities have physical offices and take independent business decisions.

ET has reviewed RBI's questionnaire sent to several private and multinational banks around the end of June.

"The question on partners' KYC is noteworthy. Clearly, RBI wants greater visibility on due diligence practices adopted by Indian investors. Maybe, this could attract increased regulatory focus going forward," said Moin Ladha, partner at Khaitan & Co.

A dubious overseas partner could defraud the company, collude with an Indian promoter to siphon off funds, or act as a front to round-trip money.

"Under the Overseas Investment framework, the Indian investor's primary obligation is to ensure that the investment is in a bona fide business and complies with the regulations. The framework does not expressly prescribe a separate KYC exercise for overseas JV partners. However, cross-border investments are already subject to multiple layers of KYC and due diligence by overseas regulators, banks and professional intermediaries," Ladha said.

ODIs have surged to $34 billion in FY26 from about $11 billion five years ago.

Other information sought by RBI includes dividends and loan interest paid by foreign entities to their Indian parents, exports and imports between the two, dealings with step-down foreign subsidiaries and, significantly, capital written off — a possible route to move money out of India by declaring a foreign venture a failure.

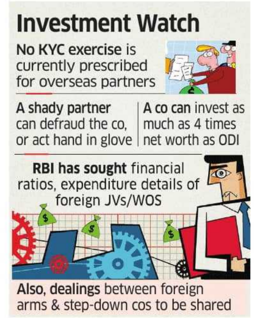
"In my view, RBI is responding to a real concern. Once money leaves as ODI, Indian regulators' visibility narrows to annual filings, a thin window in a multi-jurisdictional chain. Unlike the Black Money Act, which is backed by automatic international information exchange, FEMA largely relies on annual self-reporting. There are limited means to independently pull data on the overseas entity," said Ayush Tandon, partner at law firm AZB & Partners.

RBI has also sought foreign entities' financial ratios, detailed expenditure and transactions with parent companies — information that may not always be readily available.

The intent is probably to avoid the double impact of forex losses and dividend tax leakage if funds ultimately benefit promoters, Tandon said.

"There have been cases where dollars went out and all that was left was a questionable investment and a postmortem investigation. It was extremely difficult to recover what had been lost," he said.

Investment Watch



Brent Below $80 to Sustain OMC Earnings Recovery

Sachin Kumar

ET Intelligence Group: The price of Brent crude has rebounded to around $78 per barrel over the past week from $72 amid renewed concerns over the Iran conflict. Analysts, however, believe that marketing margins of oil marketing companies (OMC) may not show much of an impact as long as crude price stays below $80 per barrel.

The sharp fall in crude price from the April peak has improved the earnings outlook for state-owned OMCs, with doubling of per-litre operating earnings and integrated margins from historical averages. The caveat is that any increase in excise duty may offset part of the benefit while a cut in retail fuel prices would reduce marketing margins.

"OMCs will be hurt if retail fuel prices are cut. Otherwise, the earlier price increase should largely insulate marketing margins at $75-80 per barrel," Maulik Patel, head of equity research, Equirus Securities told **ET**.

Brent crude prices have plunged by 35% from $120 in April. OMCs have incurred under-recoveries to the tune of ₹2.2 lakh crore on the sale of petrol, diesel and liquefied petroleum gas (LPG) as of June 30, according to the petroleum and natural gas ministry. An under-recovery is the loss an oil company incurs when it sells fuel for less than what it costs to buy the crude, refine it and deliver the products.

At Brent crude prices below $75 and prevailing cracks of around $73 a barrel for petrol and $44 a barrel for diesel, integrated margins are estimated at around ₹26 per litre for petrol and ₹27 per litre for diesel, according to Equirus Securities. These margins are more than double the normalised level of ₹11-12 per litre.

"Current integrated earnings are estimated at around ₹4 lakh crore annually at this run-rate, compared with normalised earnings of ₹1.8 lakh crore, implying incremental integrated earnings of slightly more than ₹2 lakh crore per year," said Patel. He estimates that OMCs could recover under-recoveries in nearly 12 months if current crude prices and refining margins are sustained.