



(In terms of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act -2002)

Whereas the Authorized Officer of Punjab & Sind Bank under the SARFAESI Act 2002 in exercise of powers conferred u/s 13(12) read with the relevant rules of the Security Interest (Enforcement) Rules 2002 issued demand notice u/s 13(2) on the dates stated against the account, calling upon the borrower/s to repay the amount mentioned in the notice within 60 days from the date of notice. As the Borrower(s)/Guarantor(s) have failed to repay the amount mentioned in the respective notice. Notice is hereby given to the following borrower(s)/Guarantor(s) and the public in general that the Authorized Officer has taken possession of the property in exercise of powers conferred on Authorized Officer u/s 13(4) of the said Act read with relevant rules. Pursuant to the possession taken by the Authorized Officer under SARFAESI Act 2002 for recovery of the secured debts of Punjab & Sind Bank mentioned against borrower(s) detailed hereunder and interest thereon from date mentioned therein and with cost and charges. Offers are invited by the Authorized Officer in sealed cover for purchase of under noted property on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" AND "WHATEVER THERE IS BASIS" AND "WITHOUT ANY RECOURSE BASIS" as per brief particulars given hereunder.

Date of Auction : 30.07.2026, Time of Auction : 02:00 PM to 04:00 PM
Last date of EMD: 28.07.2026, Time upto 04:00 P.M

S. No	Name of Branch/ Name of Borrower/ Detail of Guarantor	Detail of Properties	QR CODE	a) Date. of 13/2 b) Date of 13/4 c) Demand Notice Amount	a) RESERVE PRICE b) EMD c) Incremental Bid
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Authorised officer Name: Nalin Lochan Deo, Mobile no- 09334869920, Details of NEFT/RTGS for EMD: IFSC Code-PSIB0008018, A/c No- 80185040070003

1	Branch: Dunlop Bridge Borrower : A B Industries Prop Apama Bhattacharjee Guarantor: Swapan Bhattacharya	All that part and parcel of the Four Commercial Properties bearing Address 112/4 Girjatala Road, P.S. Belgharia, Kolkata 700057 Distt North 24 Parganas at Ward No. 8, Mouza Ariadaha-Kamarhati, J.L. No. 1, Touzi No. 173, R.S. Dag No. 3470(P), 3471, R.S. Khatian No. 1244 vide following four deed of conveyance: A) Deed No. I-00813/14 dated 28-01-2014 being recorded in Book No. I, CD Volume No. 2, Page No. 7109 to 7124, vide Being No. 00814 for the year 2014. B) Deed No. I-1072/19 dated 08-03-2019 being recorded in Book No. I, Volume No. 1526-2019, Page No. 33723 to 33755 vide Being No. 152601072 for the year 2019. C) Deed No. 1059/19 dated 08-03-2019 being recorded in Book No. I, Volume No. 1526-2019, Page No. 34389 to 34416, vide Being No. 152601059 for the year 2019. D) Deed No. 100814/14 dated 28-01-2014 being recorded in Book No. I, CD Volume No. 2, Page No. 7093 to 7108, vide Being No. 00813 for the year 2014.		a) 30.05.2024 b) 09.08.2024 c) Rs.36,32,493.13	a) Rs.48,36,000 b) Rs.4,83,600 c) Rs.48,360
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Date & Time of Inspection : 27.07.2026 (between 10:00 A.M to 04:00 P.M)

- 1. TERMS & CONDITIONS:** 1. The e-Auction is being held on "AS IS WHERE IS" and "AS IS WHAT IS BASIS".
2. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on any property except as mentioned above. However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims/right/dues/effecting the property prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer/Secured Creditor shall not be responsible in any way for any third party claims/right/dues.
3. It shall be the responsibility of the bidders to inspect and satisfy themselves about the asset and specification before submitting the bid.
4. Only Buyers holding user id/password and confirmed payment of EMD through NEFT/RTGS shall be eligible for participating in the e-auction process.
5. The Interested Bidders, who have submitted their EMD not below the 10% pf reserve price through online mode before 28.07.2026 for the auction held upto 04.00 pm shall be eligible for participating in the bidding process. The e-auction of the above properties would be conducted exactly on the scheduled date and time as mentioned against each property by way of inter-se bidding amongst the bidders. The bidder shall improve their offer in multiple of the amount mentioned under the column "Bid increase amount" against each property. In case bid is placed in the last 5 minutes of the closing time of the e-Auction. The closing time will automatically get extended for 5 minutes (Subject to maximum of unlimited extensions of 5 minutes each). The bidder who submits the highest bid amount (Not below the reserve price) on closure of e-auction shall be declared as successful bidder and a communication to that effect will be issued through electronic mode which shall be subject to approval by the Authorized Officer/Secured Creditor.
6. The Prospective qualified bidders may avail online training on e-Auction from <https://www.baanknet.com> prior to the date of e-Auction. Neither the Authorized Officer/Bank nor <https://www.baanknet.com> shall be liable for any internet Network Problem and the interested bidders to ensure that they are technically well equipped for participating in the e-Auction event.
7. The purchaser shall bear the applicable stamp duties/additional stamp duty /transfer charges, fee etc. and also all the Statutory/non-statutory dues, taxes retes assessment charge, fees etc. owing to anybody prior and future.
8. The Authorized Officer is not bound to accept the highest offer and the Authorized Officer has the absolute right to accept or reject any or all offer(s) or adjourn/cancel the e-Auction without assigning any reason thereof.
9. The bidders are advised to go through the detailed Terms & Conditions of e-Auction available on the Website: <https://www.baanknet.com> before submitting their bids and taking part in the e-Auction.
10. 25% of sale price is to be paid immediately i.e. on the same day or not later than next working day including earnest money already deposited from the acceptance of bid price by the Authorised Officer in case of default property shall the sold again.
11. Balance 75% of the said price is to be paid on or before 15 Days of the confirmation of sale of the movable/immovable property. In default of payment within the period mentioned above, the deposited shall be forfeited and property shall be resold and defaulting purchaser shall forfeit all claim to the property or to any part of the sum for which it may be subsequently sold.

Sd/- Authorized Officer
Punjab & Sind Bank

Date: 14-07-2026

Place: Kolkata

FOR DETAILS VISIT OUR WEBSITE : <http://www.psb.bank.in>

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30-12-2023
04-01-2024