grown to nearly 1/3rd, showed a joint report by Kantar and DB Corp published on Thursday.

"If the commission is not low or zero, sellers will not be able to get sales on these platforms. And to capture consumers looking at affordable products, items at low prices are needed," said Satish Meena, founder at Datum Intelligence.

"The kind of places we are going to today are very different from the places we used to go to. We are onboarding sellers from places like Azamgarh, Saharanpur, Bhilwara. We are focusing a lot on ensuring that sellers from tier two cities start selling online," Kapil Thirani, vice president at Flipkart Fashion told **TOI**.

adequacy ratio exceeding 18%, Punjab National Bank has no immediate plans to monetise its subsidiaries, the bank's MD and CEO Ashok Chandra said, adding that the lender will instead focus on strengthening their operations to unlock greater value in the future.

PNB's capital adequacy improved to 18.1% as on June 30, end of first quarter of previous fiscal year. This is above the regulatory requirement of 11.5%.

As the bank is well capitalised, the bank will not be raising any fund from the market to drive growth, Chandra said. In fact this year, the bank will retire Rs 5,000 crore AT 1 and Tier II bonds, which are getting matured, he said, adding that this will help save Rs 300 crore interest outgo on these papers.

About monetisation of subsidiaries or associates, Chandra said, "We don't have any plan now. In fact, we are strengthening all these subsidiaries and we want to have value maximisation through strengthening those subsidiaries. In future, we will see how it pans out but in this financial year nothing (on the cards)." AGENCIES

पंजाब नैशनल बैंक ...भरोसे का प्रतीक ! punjab national bank ...the name you can BANK upon !

Circle Office SAM Department, Dibrugarh Circle, PNB Building, 1st Floor, RKB Path, Dibrugarh- 786001, E-mail : codibrurec@pnb.bank.in

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 9(1) / 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

Sl. No.	Name of the Branch Name of the Account Name & addresses of the Borrower/Guarantor	Description of the Immovable properties Mortgaged / Owner's Name [mortgagors of property(ies)]	A) Dt. of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Net Outstanding Amount as on 01-08-2026 C) Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Symbolic/Physical/ Constructive	A) Reserve Price (Rs. in Lacs) B) EMD (last date of deposit of EMD) C) Bid Increase Amount	Date and Time of Inspection of Property	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1	**NORTH LAKHIMPUR** **RITA BARUAH** **Rita Baruah**, W/o Late Someswar Baruah, Near Hazarika Nursing Home, P.O.- North Lakhimpur, Assam- 787001	Equitable Mortgage of Land and structure thereon measuring 0B-1K-0Ls covered by Dag No. 577/579 and P.P. No. 96, situated under Lakhimpur Mouza, Dist.- Lakhimpur, Assam, in the name of **Mrs. Rita Baruah, which is bounded as follows: North:** Md. Salim Khan, **South:** Mr. Khereswar Hazarika, **East:** Md. Abdul Karim, **West:** Panindra Road.	A) 10.08.2023 B) Rs. 2,36,984.80 plus further interest & cost C) 21.11.2023 D) Symbolic	A) Rs. 56.13 Lakhs B) Rs. 5.62 Lakhs (23-08-2026) C) Rs. 20,000/-	03-08-2026 to 23-08-2026 11.00 AM to 05.00 PM	24-08-2026 11:00 AM to 4:00 PM	NIL
2	**NAMDANG TEA ESTATE** **RAJIB MONDAL** **1. Rajib Mondal (Borrower),** S/o Krishna Gopal Mondal, Buddha Vihar Road, P.O.: Margherita, Tinsukia, Assam- 786181 **2.Jayanti Mondal(Co-Borrower),** W/o Krishna Gopal Mondal, Buddha Vihar Road, P.O.: Margherita, Tinsukia, Assam- 786181	Equitable Mortgage of land and structure situated at Buddha Vihar Road, P.O.: Margherita, Tinsukia in the district of Tinsukia, Assam, land measuring **0B-0K-17.33Ls**, under Dag No. 3403 of P.P. No. 251 in the name of **Jayanti Mondal.** **Bounded By:- North:-** Bye Lane & S.K. Das, **South:-** Land of Sanjay Bhattacharjee, **East:-** Land of Sunil Das, **West:-** Land of B. Baruah.	A) 26.11.2021 B) Rs. 17,19,088.00 plus further interest & cost C) 21.06.2024 D) Symbolic	A) Rs. 23.09 Lakhs B) Rs. 2.31 Lakhs (23-08-2026) C) Rs. 20,000/-	03-08-2026 to 23-08-2026 11.00 AM to 05.00 PM	24-08-2026 11:00 AM to 4:00 PM	NIL
3	**DHEMAJI** **M/S. NANI MOTORS** **M/s. Nani Motors,** Prop. Sri Girish Chutia, Dhemaji Tiniali, P.O.- Dhemaji, Dhemaji, Assam- 787057	Equitable Mortgage of land measuring 1 Bigha equivalent to 14,400.00 sq ft. covered by Dag No. 381 of PP No. 175 situated in Chowkham Gaon, Gowalchapori, Mouza- Dhemaji, in the District of Dhemaji (Assam) in the name of **Sri Girish Chutia, S/o Sri Lakheswar Chutia. Bounded By- North-** PWD Road and then land of Umesh Chutia, **South-** Land of Bapuram/Bhupen Gogoi, **East-** Land of Bhagya Chutia, **West-** Land of Parama Chutia/Tultul Gohain.	A) 03.09.2012 B) Rs. 50,86,787.39 plus further interest & cost C) 19.12.2012 D) Symbolic	A) Rs. 36.00 Lakhs B) Rs. 3.60 Lakhs (23-08-2026) C) Rs. 20,000/-	03-08-2026 to 23-08-2026 11.00 AM to 05.00 PM	24-08-2026 11:00 AM to 4:00 PM	NIL
4	**DHOLLA** **ILA SONOWAL** **ILA SONOWAL,** W/o Late Sadananda Sonowal, Bardhadhum Gaon, P.O.- Dangari, Mouza- Saikhowa, District- Tinsukia, Assam- 786154	Equitable Mortgage of Land and structure thereon measuring 02B-00K-14Ls, covered by Dag No. 270(O)/363(N), PP No. 18(O)/164(N), situated at Bardhadhum Gaon, Mouza- Saikhowa, Dist.- Tinsukia, Assam in the name of **Mrs. ILA SONOWAL, W/o Late Sadananda Sonowal. Which is bounded as follows: North:** Land of Sri Nakul Sonowal & Sri Birat Hazarika, **South:** Land of Sri Sachdhar Sonowal, **East:** Abutting Approach Road, **West:** Land of Dag No. 117.	A) 17.08.2023 B) Rs. 23,48,356.22 plus further interest & cost C) 26.10.2023 D) Symbolic	A) Rs. 13.36 Lakhs B) Rs. 1.34 Lakhs (23-08-2026) C) Rs. 20,000/-	03-08-2026 to 23-08-2026 11.00 AM to 05.00 PM	24-08-2026 11:00 AM to 4:00 PM	NIL

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 properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"
2. The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
3. The Sale will be done by the undersigned through e-auction platform provided at the Website **https://baanknet.com** on **24-08-2026 from 11:00 AM to 4:00 PM.**
4. For detailed term and conditions of the sale, please refer **https://baanknet.com** & **www.pnb.bank.in**.

Date: 02-08-2026
Place: Dibrugarh

Authorized Officer
Punjab National Bank, Secured Creditor

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

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