



PUNJAB & SIND BANK (A Govt. of India Undertaking) Where Service is a way of life

Branch Office : Silchar,
Prem Tola Police Point, Silchar, Assam

SALE NOTICE FOR IMMOVABLE PROPERTIES

E- Auction Sale Notice for sale of Immovable Assets under the securitization 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 Authorized Officer of the Punjab & Sind Bank, Secured Creditor, will be sold on "As is Where is", "As is what is", and "Whatever there is" basis on the date as mentioned in the table herein below, for recovery of its dues 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/Assets. The sale will be done by the undersigned through e-auction platform provided at the website: <https://baanknet.com/>

Sl. No.	Name of the Borrower/Guarantor, Branch Name & Description of the mortgaged property	Demand Notice Date	Minimum Reserve Price	Property Inspection Date & Time	Date/Time of E-Auction
		Outstanding Amount (Rs) + future interest & other expenses thereon.	EMD Bid Increment Amt.		
1	BRANCH : SILCHAR Account Name: M/s Sumon Furniture, Prop. Mrs. Samina Yasmin Talukder (Borrower) Co-Borrower/Mortgagor: Mr. Dilwar Hussain Laskar Description of Property: All parts and parcel of land and building measuring 02 Katha 8 Chatakas covered by Dag No. 1318, 1346 under 2nd R S Periodic Patta No. 436 situated at Barakpur, Ambicapur Part-X, Ali Tikar Main Road, Meherpur, Silchar, Distt - Cachar, Assam (SYMBOLIC POSSESSION)	Notice Date: Notice Date: 10.10.2025 Rs. 36,06,118.80/- as on 30.09.2025 plus interest and other charges thereon w.e.f 01.10.2025.	Rs. 59,63,000/-	12.10.2026 12.00 PM to 2.00 PM	14.10.2026 12.00 PM to 2.00 PM
		Balance O/S Rs. 39,37,814.80 as on 31.08.2026 plus further future interest, cost & expenses thereon w.e.f 01.09.2026.	Rs. 5,96,300/-		
			Rs. 20,000/-		

EMD Submission Last Date: 13.10.2026

EMD to be transferred by bidders in their own wallet provided on e-Auction portal i.e <https://baanknet.com/> NEFT/RTGS/UPI/CHALLAN. Details of account in which remaining amount after EMD is to be deposited through RTGS/NEFT A/c Name-Earnest Money; A/c no. 80195040070003: IFS Code-PSIB0008019. Name & contact of Authorized Officer: Sh. PRONAY KUMAR GHOSE, Mobile: 9015285882, Contact Person at Silchar: Anant K Lalhamuana (+91- 9971267535)

TERMS & CONDITIONS:

- Auction sale/bidding would be only through "Online Electronic Bidding" process through the website: <https://baanknet.com/>.
- Date and time of auction: 14.10.2026 between 12.00 pm to 2.00 pm. for all properties, followed by unlimited extensions of 10 minutes each; the auction process would run for 120 minutes in first instance and in case a valid bid is received in last 10 minutes, the auction would get extended by another 10 minutes. The process would continue until there are no valid bids during last 10 minutes. Auction would commence at one notch above Reserve Price.
- The intending bidders should register their names at portal <https://baanknet.com/> and get their User ID and password. Prospective bidders may find how to register for auction, mode of auction, and other terms and conditions to be followed on the above-mentioned link. Intending bidders may contact Sh Pronoy Kumar Ghose (+91 9015285882) for any query.
- The above properties/assets shall be sold on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS". The intending bidders should make discreet enquiries as regards the property put on auction and claim/right/dues affecting the property, the time of handing over possession, dues of local authority, electricity dues, etc. before submitting their bid. All the dues including statutory/non-statutory dues, taxes, rates, charges and fees payable on the said property (including but not limited to payment of society dues, maintenance charges, electricity, water charges, transfer fees, energy charges, or any other dues) shall be borne by the successful bidder. **The Authorized Officer/Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues/ taxes and also for the delay, costs and/or legal issues involved in taking physical possession (in case of properties under symbolic possession).**
- The particulars specified in the schedule above have been stated to the best of information of the Authorized Officer/Bank. Authorized Officer and/or Bank will not be answerable for any error, misstatement or omission in this public notice.
- The aforesaid properties shall not be sold below the Reserve Price mentioned above. Intending bidders are required to deposit the Earnest Money Deposit (EMD) stated above in account number.
- The intending bidders should register themselves on the afore-mentioned portal well before the auction date in any case no later than 13.10.2026 upto 6.00 pm.
- The highest/successful bidder shall have to deposit 25% of the bid amount, including the EMD already paid immediately or next day after acceptance of bid by the Authorised Officer in respect of sale, failing which the EMD shall be forfeited. The highest bidder shall be declared to be the successful bidder/purchaser of the properties mentioned herein provided always he is legally qualified to bid.
- The balance 75% of the bid/purchase money shall be payable on or before 15 day (during banking hours) of confirmation of the sale by the Authorised Officer or such extended period as agreed upon in writing by solely at the discretion of the Authorised Officer. In case of default in payment by the successful bidder/purchaser the amount already deposited by the bidder shall be forfeited and the Authorised Officer/Bank will be at liberty to cancel the auction and conduct fresh auction.
- On receipt the entire sale consideration, the Authorised Officer shall issue the sale certificate in the name of bidder and the sale shall be considered complete thereafter and that Bank shall entertain no claims.
- The Authorized Officer is not bound to accept the highest bid or any or all bids and reserves the right to accept or reject any or all the bids without assigning any reason thereof and vary, modify and waive any condition of sale in his absolute discretion.
- The successful bidder / purchaser would bear all the charges / fees payable for conveyance deed, taxes including Service Tax/TDS (As per Section 194 IA for properties valued Rs.50 Lakhs & above) if any.
- This publication is also 30 (Thirty) days' notice under Rule 8(6) of The security interest (Enforcement), Rules 2002 to the above borrowers/guarantors/mortgagors to the advance.

For downloading further details, process compliance & terms & conditions, please visit: <https://baanknet.com/> and <https://punjabandsindbank.in/>

Date: 07.09.2026

Place: Silchar

Authorized Officer
Punjab & Sind Bank

The Sentinel dt. 08.09.2026