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ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ

(भारत सरकार का उपक्रम)

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punjab national bank

(Govt. of India Undertaking)

E-AUCTION

SALE

NOTICE

Head Office : Plot No. 4, Sector - 10, Dwarka, New Delhi - 110 075

ARMB Kolkata West, United Tower, 11, Hemanta Basu Sarani, 4th Floor, Kolkata - 700 001, E-mail : cs4479@pnb.bank.in

Sl. No.	a) Name of the Branch b) Name of the Account	Description of the Immovable Properties Mortgaged / Owner's Name	a) Dt. of Demand Notice b) Outstanding Amount c) Possession Date	a) Reserve Price b) EMD Amt. c) Bid Increase Amt.	Date / Time of E-auction Dealing Officer
66.	a) Branch : Calcutta b) Subrato Kumar Nath	EM of all that one self-contained residential Flat being Flat number 402 on the 3rd floor (South-west side) measuring about 1200 Sq. Ft. super build-up area more or less together with proportionate undivided and impartible share and interest in the land underneath the building measuring about 02 Cottahs 12 Chittaks 34 Sq. Ft. more or less lying and situated at Mouza - Garul, J. L. No. 01, R. S. Dag Nos. 613 & 614, R. S. Khatian No. 70, C. S. Khatian No. 72, P. S. - Dum Dum, A.D.S.R. Cossipore Dum Dum, District-North 24 Parganas being Municipal Holding No. 302, Rabindra Sarani, Kolkata 700065 within limits of Ward No. 04 of South Dum Dum Municipality. (Under Symbolic Possession)	a) 30.08.2023 b) Rs. 32,13,000.00 (Rupees Thirty Two Lakhs Thirteen Thousand Only) along with interest from date of NPA / last interest charged and all other expenses. c) 04.01.2024	a) Rs. 32.13 Lakh b) Rs. 3.213 Lakh c) Rs. 0.10 Lakh	27.10.2026 From 11 A. M. To 4 P. M. with 10 Min Extension Dealing Officer Contact No. 9871252433

:- 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 auction sale will be "online through e-auction" portal <https://baanknet.com>.

2. 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 27.10.2026 before the e-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.

3. 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.

4. 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 required 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.

5. 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

6. 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>).

7. 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.

8. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding.

9. 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 of 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.

10. 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.

11. 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 not email address given by them/ registered with the service provider).

12. 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.

13. 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 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.

14. 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.

15. 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.

16. 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.

17. 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.

18. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"

19. 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.

20. 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 official as per the details provided.

21. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.

22. 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.

23. 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.

24. 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

STATUTORY 15 DAYS SALE NOTICE OF THE SARFAESI ACT, 2002.

Date : 06.10.2026

Place : Kolkata

Sd/- Authorised Officer

Punjab National Bank, ARMB : Kolkata West

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Call : 9836677433, 7003319424

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