पंजाब नेशनल बैंक punjab national bank
Asset Recovery Management Branch (ARMB) Silchar (831500)
Circle Office, Central Road Silchar 788001(Assam), email:cs8315@pnb.bank.in

Ref No. ARMB/Silchar/E-Auction/sale-notice/26-2027 Date: 04/11/2026

E-AUCTION SALE NOTICE FOR SALE OF MOVABLE/IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Movable /Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) and Rule 9(1) of the Security Interest (Enforcement) Rules, 2002.

Notice is hereby given to the public in general and in particular to the Borrower(s) / Partner(s) / Proprietor(s) / Mortgagors(s) and Guarantor(s) that the below described immovable/movable property/assets 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

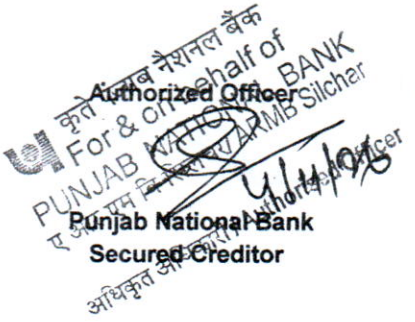
Lot. No.	Name of the Branch Name of the Account Name & addresses of the Borrower/Guarantor Account	Description of the Immovable Properties Mortgaged/ Owner's Name (Mortgagors of property(ies)	A) Dt. of Demand Notice u/s 13(2) of SARFESI ACT 2002 B) Outstanding Amount C) Possession Date u/s 13(4) of SARFESI 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/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1	**KARIMGANJ (003620)** **M/S JOYRAM ELECTRICALS** **1) Mr. Rajdeep Banik, Prop:** Joyram Electricals, S/O Mr. Ratan Banik H.no/ 98, Ward No. 21, Madan Mohan Road, Karimganj, Assam- 788713 Mob-9401210491 **(BORROWER)** **2) Mrs. Niva Banik** W/o Ratan Banik, Ward No.26, Indra Road, PO-Karimganj, Assam- 788713 **(MORTGAGOR)**	All the parts and Parcels of the properties consisting of land and Building located at mouza- Karimganj town Banamali Part- II, Block No.- III, Pargona Khusiarkul, Dist.- Karimganj, Assam, measuring an area of 0.07 acre= 4.23 Kathas, bearing Old Dag No. 216, Khatian no.- 7, Patta no.- 164, New Dag 280, in the name of Smt Niva Banik, w/o Ratan Banik, registered under Sub-Registrar office Karimganj having deed no. 566 dated 09.02.2011. Bounded by: **NORTH**: Residence of Suresh Das **SOUTH:** Residence of Ramu Das **EAST:** Vacant Land **WEST:** 6 Feet Road	**A)** 17.07.2024 **B)** Rs 70,05,721.13/- + further interest w.e.f. 01.07.2024 and other charges **C)** 24.09.2024 **D)** Symbolic Possession.	**A)** Rs. 45.44 **B)** Rs. 4.54 (25.11.2026) **C)** Rs 0.10 lakhs	26.11.2026 From 11:00 AM to 04:00 PM	Not Known to Bank

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://www.baanknet.com .**
4. **For detailed term and conditions of the sale, please refer https://www.baanknet.com.**
5. The authorised 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-auction) 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.
6. The authorised officer reserves the right to accept any or reject any or reject all bids, if not found acceptable or to postpone/cancel/adjourn/discontinue or very the terms of the auction at any time without assigning any reason whatsoever and his decision in this regard shall be final.
7. 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.

Date: 04/11/2026
Place: Silchar



Authorized Officer
Punjab National Bank
Secured Creditor