# पंजाब नैशनल बैंक pnb punjab national bank Together for the better

# MEGA E-AUCTION SALE NOTICE

**ASSET RECOVERY MANAGEMENT BRANCH (ARMB): CUTTACK, Plot No.: 766, 1st Floor, Konark Centre, NH-16 Telengapentha, Cuttack-754001, Email Id: cs8216@pnb.bank.in, Nodal Officer's Contact Number- 7086089946**

## SALE NOTICE FOR SALE OF MOVABLE / IMMOVABLE PROPERTIES

**E-Auction Sale Notice for Sale of Movable/Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8(6) & 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) and Guarantor (s) that the below described Movable/Immovable properties 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"** basis 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.

| Sl. No. | NAME OF THE BRANCH / Name of the Account / Name & Address of the Borrower(s) / Guarantor(s) / Mortgagor(s) in the Account(s) | Description of Mortgaged (Movable / Immovable) Property(ies) & Name of the Owner(s) / Mortgagor(s) of the Property(ies) | A) Date of Demand Notice u/s 13(2) of SARFAESI ACT 2002<br>B) Outstanding Amount<br>C) Possession Date u/s 13(4) of SARFAESI ACT 2002<br>D) Nature of Possession (Symbolic/Physical/Constructive) | A) Reserve Price<br>B) EMD<br>C) Bid Increase Amount<br>D) Date & time of e-Auction<br>E) Last date & time of EMD & bid documents |
|---|---|---|---|---|
| 1. | **BASE BRANCH: ANGUL (123910) /**<br>**i) M/s. Maa Budhi Indane Gas (Borrower),** At: NH-55, Main Road, Similipada, Angul, PIN-759122, **ii) Mr. Santosh Kumar Naik (Proprietor),** S/o- Hrushikesh Naik, **iii) Mrs. Sangita Naik (Guarantor),** W/o- Santosh Kumar Naik, Both are At: Nuamouza, PO: Karadagadia, Dist.: Angul, Odisha, PIN-759132. | All that immovable properties consisting of Land & House Building situated over Plot No.: 91, Khata No.: 411, Area: Ac.0.400dec. & Plot No.: 77, Khata No.: 412, Area: Ac.0.420dec., **Total Area: Ac.0.820dec.**, Kissam: Gharabari, Mouza: Nuamouza,Tahasil: Angul, Dist.: Angul, standing in the name of **Mr. Santosh Kumar Naik,** S/o- Hrushikesh Naik. | **A) 15.10.2018**<br>**B) ₹2,90,66,833.47** as on **31.10.2026** Plus interest w.e.f. 01.11.2026 & other Bank charges/liabilities<br>**C) 13.02.2019**<br>**D) Symbolic** | **A) ₹2,07,51,000/-**<br>**B) ₹20,75,100/-**<br>**C) ₹2,00,000/-**<br>**D) 26.11.2026 (11.00 AM to 4.00 PM)**<br>**E) 26.11.2026 (up to 4.00 PM)** |
| 2. | **BASE BRANCH: ANGUL (123910) /**<br>**i) M/s. Maa Budhi Indane Gas Transport (Borrower),** At: NH-55, Main Road, Similipada, Angul, PIN-759122, **ii) Mr. Santosh Kumar Naik (Proprietor),** S/o- Hrushikesh Naik, **iii) Mrs. Sangita Naik (Guarantor),** W/o- Santosh Kumar Naik, Both are At: Nuamouza, PO: Karadagadia, Dist.: Angul, Odisha, PIN-759132. | All that immovable property consisting of Vacant Land situated over Plot No.: 95, Khata No.: 457, Area: Ac.0.400dec., Kissam: Gharabari at Mouza: Nuamouza, Tahasil: Angul, Dist.: Angul standing in the name of **Mr. Santosh Kumar Naik,** S/o- Hrushikesh Naik. | **A) 01.06.2017**<br>**B) ₹48,56,294.73** as on **31.10.2026** Plus interest w.e.f. 01.11.2026 & other Bank charges/liabilities<br>**C) 10.08.2017**<br>**D) Symbolic** | **A) ₹40,72,000/-**<br>**B) ₹4,07,200/-**<br>**C) ₹50,000/-**<br>**D) 26.11.2026 (11.00 AM to 4.00 PM)**<br>**E) 26.11.2026 (up to 4.00 PM)** |
| 3. | **BASE BRANCH: BHUBAN (676800)/**<br>**i) Mr. Kalandi Naik (Borrower),** S/o- Mr. Musha Naik, **ii) Mr. Musha Naik (Guarantor),** S/o- Mr. Nirakar Naik, Both (i & ii) are At: Mahidharpur (Kankana), PO: Raibol, Dist.: Dhenkanal, Odisha, PIN-759039. | All that part & parcel of Immovable properties consisting of Land & House Building situated over Plot No.: 1301/2415, Khata No.: 325/302, Area: Ac.0.145dec., Kissam: Gharabari situated at Mouza: Kankana, Tehsil: Kankadahada, PS: Kamakhya Nagar, Dist.: Dhenkanal, Odisha, standing in the name of **Mr. Kalandi Naik,** S/o- Mr. Musha Naik. | **A) 20.10.2023**<br>**B) ₹31,94,445.40** as on **31.10.2026** plus interest w.e.f. 01.11.2026 & other bank charges/liabilities<br>**C) 02.09.2024**<br>**D) Symbolic** | **A) ₹15,39,000/-**<br>**B) ₹1,53,900/-**<br>**C) ₹50,000/-**<br>**D) 26.11.2026 (11.00AM to 4.00PM)**<br>**E) 26.11.2026 (Up to 4.00PM)** |
| 4. | **BASE BRANCH: BUXI BAZAR, CUTTACK (009900) /**<br>**i) M/s Karmakar Gold Works,** At: Mahidas Bazar, Chandini Chowk, Cuttack, Odisha, PIN-753002, **ii) Mr. Nirapada Karmakar (Partner),** S/o- Late Jugal Chandra Karmakar, At: Darji Sahi, Sahebjada Bazar, Chandini Chowk, Cuttack, Odisha, PIN-753002, **iii) Mr. Pravat Kumar Choudhury (Partner),** S/o- Mr. Duryodhan Choudhury, **iv) Mrs. Golapa Choudhury (Guarantor),** W/o- Mr. Duryodhana Choudhury, **v) Mr. Pratap Choudhury (Guarantor),** S/o- Mr. Duryodhan Choudhury, All (iii, iv & v) are At: Gopalasahi, Mangalabag, Cuttack, Odisha, PIN-753002. | Immovable properties consisting of land & house building situated over Plot No.: 963, Khata No.: 724, Area: Ac.0.077dec., Kisam: Gharabari at Mouza: Cuttack Town Unit No. 22 Mirkamalapatana, Tehsil: Cuttack, Dist.: Cuttack, Odisha, standing in the name of **Mrs Golapa Choudhury,** W/o- Mr. Duryodhana Choudhury. | **A) 11.07.2017**<br>**B) ₹1,50,76,943.64** as on **31.10.2026** plus interest w.e.f. 01.11.2026 & other bank charges/liabilities<br>**C) 27.02.2018**<br>**D) Symbolic** | **A) ₹88,97,000/-**<br>**B) ₹8,89,700/-**<br>**C) ₹1,00,000/-**<br>**D) 26.11.2026 (11.00AM to 4.00PM)**<br>**E) 26.11.2026 (Up to 4.00PM)** |
| 5. | **BASE BRANCH: JAGATSINGHPUR (024520) /**<br>**i) Mrs. Sabita Swain (Borrower),** W/o- Mr. Bidyadhar Swain, **ii) Mr. Bidyadhar Swain (Co-Borrower/Guarantor),** S/o- Mr. Baishnab Charan Swain, Both (i & ii) are At: Patasara, PO: Alipingal, PS/Dist.: Jagatsinghpur, Odisha, PIN-754103. | All that part & parcel of Immovable properties consisting of land & building situated over Plot No.: 1619 , Khata No.: 688/138, Area: Ac.0.050dec., Kisam: Gharabari situated at Mouza: Patasara, Tehsil: Jagatsinghpur, Dist.: Jagatsinghpur, Odisha, standing in the name of **Mrs. Sabita Swain,** W/o- Mr. Bidyadhar Swain. | **A) 10.01.2018**<br>**B) ₹43,80,345.44** as on **31.10.2026** plus interest w.e.f. 01.11.2026 & other bank charges/liabilities<br>**C) 18.04.2018**<br>**D) Symbolic** | **A) ₹7,29,000/-**<br>**B) ₹72,900/-**<br>**C) ₹50,000/-**<br>**D) 26.11.2026 (11.00AM to 4.00PM)**<br>**E) 26.11.2026 (Up to 4.00PM)** |
| 6. | **BASE BRANCH: JAGATSINGHPUR (024520) /**<br>**i) M/s Rajgopal Sales Syndicate, C/o- Late Smita Mishra (Deceased Proprietor),** W/o- Mr. Kailash Chandra Mishra, At: Sanabazar, in front of Post Office, Main Road, Jagatsinghpur, PO: Jagatsinghpur, Dist.: Jagatsinghpur, Odisha, PIN-754103, **ii) Mr. Kailash Chandra Mishra,** S/o- Mr. Mayadhar Mishra (Legal Heir of Late Smita Mishra), **Address-1:** At: Kaduapada, PO: Kaduapada, Dist.: Jagatsinghpur, Odisha, PIN-754106, **Address-2:** At: Plot No. N-4/169, IRC Village, PS: Nayapalli, Bhubaneswar, PIN-751015. | Immovable properties consisting of Commercial Shop No. S-3/A, Ground Floor of the building, Krishna Tower, Block-C, Area: 373 sqft. along with impartible land share area of 97.48 sqft. situated over Hal Plot No.: 468, Hal Khata No.: 636 & Hal Plot No.: 473, Hal Khata No.: 733, Mouza: Nayapalli, Tehsil: Bhubaneswar, Dist.: Khordha, Odisha, standing in the name of **Late Smita Mishra,** W/o- Mr. Kailash Chandra Mishra vide RSD- 144, dt.07.01.2014. | **A) 10.05.2024**<br>**B) ₹27,82,148.30** as on **31.10.2026** plus interest w.e.f. 01.11.2026 & other bank charges/liabilities<br>**C) 29.08.2024**<br>**D) Symbolic** | **A) ₹27,90,000/-**<br>**B) ₹2,79,000/-**<br>**C) ₹50,000/-**<br>**D) 26.11.2026 (11.00AM to 4.00PM)**<br>**E) 26.11.2026 (Up to 4.00PM)** |
| 7. | **BASE BRANCH: CDA (675600) /**<br>**i) M/s. Lucky Telecom (Borrower),** At: Badambadi, In front of Puri Bus Stand, Arunodaya Market, Cuttack, PIN-753012, **ii) Mrs. Suchitra Swain (Proprietor),** W/o- Mr. Pratap Chandra Swain, **Address-1:** At: Naharana, PO: Marichpur, PS: Balikuda, Dist.: Jagatsinghpur, PIN-754119, **Address-2:** C/o- Mr. Umesh Chandra Mohanty, At: Plot No.: 1566(P), Flat No.: B, Sector-6, CDA, Cuttack, PIN-753014 **/ iii) Mr. Ananta Mohanty (Guarantor),** S/o- Mr. Maguni Mohanty, At: Kamalpur, Near Palamandap, Badambadi, Cuttack, PIN-753012. | All that immovable property consisting of Land & House Building situated over Plot No.: 401/2184, Khata No.: 372/317, Area: Ac.0.0882 dec., Kisam: Gharabari at Mouza: Cuttack Sahar Unit No. 34 Dolamundai, Tehsil: Cuttack, Dist.: Cuttack, standing in the name of **Mr. Ananta Mohanty,** S/o- Maguni Mohanty. | **A) 13.01.2014**<br>**B) ₹3,51,96,423.97** as on **31.10.2026** plus interest w.e.f. 01.11.2026 & other bank charges/liabilities<br>**C) 25.04.2014**<br>**D) Symbolic** | **A) ₹78,93,000/-**<br>**B) ₹7,89,300/-**<br>**C) ₹1,00,000/-**<br>**D) 26.11.2026 (11.00AM to 4.00PM)**<br>**E) 26.11.2026 (Up to 4.00PM)** |

## DETAILS OF ENCUMBRANCES KNOWN TO THE SECURED CREDITORS : NOT KNOWN

**Date & Time of Inspection of the Secured Assets:**
**Up to one day before date of e-Auction with prior intimation to the Authorised Officer**

**TERMS AND CONDITIONS OF E-AUCTION SALE :**

1. The sale shall be subject to the Terms & Conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions. 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 email-id and mobile number. The process of eKYC is to be done through Digilocker. Once the e-KYC is done, the intending Bidders/ Purchasers may transfer the EMD amount to their e-Wallet using online/challan mode before the e-Auction Date and time in the portal. The registration, verification of e-KYC, transfer of EMD in wallet and linking of wallet amount to Property must be completed well in advance, before auction.
3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online/challanmode and will be credited in bidders e Wallet. 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-400037 (Helpdesk Number +91 8291220220, Email Id: https://baanknet.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/webpage portal.
   (1) https://baanknet.com
   (2) www.pnbindia.bank.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. Bidder's e-Wallet should have sufficient balance (>=EMD amount) at the time of bidding.
8. 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 increase in the bid amount must be of increment amount mentioned. 10 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 10 minutes to the last highest bid, the e-auction shall be closed.
9. 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.
10. In case of any difficulty or need of assistance before or during e-Auction process, bidder may contact authorized representative of our e-Auction Service Provider M/s PSB Alliance Pvt. Ltd. Details of which are available on the ebkray 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/ email. (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. Bidding should start from more than 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 auction 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 Cuttack or through NEFT/RTGS. In case of failure to deposit the amounts 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 Authorised 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.
16. The sale certificate shall be issued in the favour of successful bidder on deposit of full bid amount as per the provisions of the act.
17. The properties are being sold on "AS IS WHERE IS BASIS" and 'AS IS WHAT IS BASIS' and "WHATEVER THERE IS BASIS".
18. 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.
19. 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 provide.
20. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
21. 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.
22. Applicable GST extra.
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.pnb.bank.in .

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

**Place: Cuttack**
**Date: 10.11.2026**

Sd/- **Authorised Officer**
**Punjab National Bank**