ET **Markets: Beating Volatility**

Banks Propose New Plan to Soften Bond Revaluation Blow

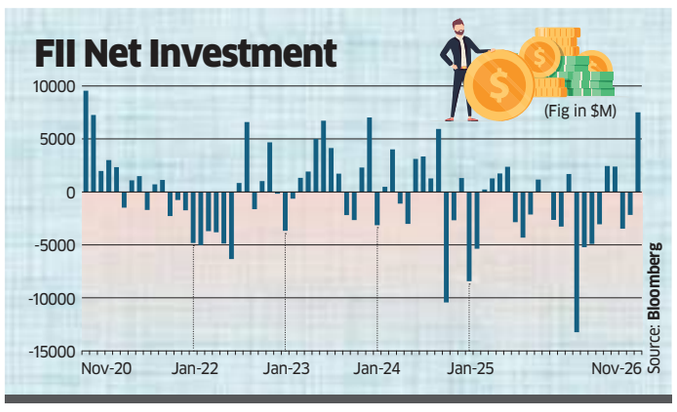
SMART INVESTING ▸▸8



Foreigners have been aggressively investing amid a correction in AI stocks, fall in oil prices

$7.5 billion FPI Nov Inflows Hit 5-yr High as Stars Begin to Align

Himadri Buch



Mumbai: In a sharp U-turn after months of sustained selling, foreign portfolio investors (FPIs) pumped $7.5 billion into Indian equities in the first 10 trading sessions of November – the highest monthly inflow in five years, according to Bloomberg data.

This comes after FPIs withdrew $2.17 billion from Indian equities in October and $3.46 billion in September. The net investments in November so far are the highest since November 2021. The last time foreign investors pumped in more money in a single month was November 2020, when inflows stood at $9.56 billion, the data showed.

According to fund managers, FPIs have been aggressively investing amid a correction in AI-related stocks globally and a decline in crude oil prices. "The FPI flows are driven by multiple factors. profit booking on AI Investments, drop in oil prices, election results in Brazil, correction in Indian valuations over last two years, talks of exemptions on capital gains and reduction in rupee volatility," said Nilesh Shah, managing director of Kotak Mahindra AMC.

All this came in quick succession and the combined effect is visible in FPI flows, he said.

Brent crude prices have fallen nearly 21% to $93.37 per barrel on November 13 from a peak of $118 on October 30.

The Indian rupee has appreciated by ₹1.97, or about 2%, against the US dollar since the beginning of October, rising from ₹96.22 per dollar to ₹94.25 per dollar by mid-November.

Domestic institutional investors, meanwhile, have turned net sellers, booking profits amid a sharp rally in the market, after providing a crucial backstop through much of the year. DIIs have sold equities worth over ₹49,000 crore in the first 10 trading sessions of November, according to NSE data. Since the beginning of November, the Sensex and Nifty have gained nearly 10% each, while the BSE MidCap 150 and BSE SmallCap 250 indices have advanced around 8% each.

Overseas investors began 2026 with net outflows of $3.26 billion into Indian equities in January, before turning net buyers in February with investments of $1.69 billion. However, the respite was short-lived, as March saw a sharp reversal, with FPIs pulling out $13.23 billion – their biggest monthly sell-off.

Their return to Indian equities reflects both global portfolio rotation away from AI-heavy markets and improving outlook for India, said Anurag Byas, director for global markets solutions at Rothschild & Co. "Lower crude prices, better earnings and now attractive valuations seem to have supported this sentiment change. This is certainly a positive signal but may be early to be extrapolated; the fundamentals must improve and the oil and currency stability must hold for this to become a sustained trend," he said.

Shah of Kotak Mahindra AMC expects FPI flows to move in line with how the above factors interplay with each other.

Financial Advice: Enable Resilience, Not Just Returns

Sanket Dhanorkar

At 23, Meghana B had lost her younger brother and father in quick succession, drifted apart from her mother and had virtually no financial cushion. Malay Shah was a year away from marriage but spending beyond his means, juggling a home loan, personal loan and borrowings from friends and relatives. Rahul Mehra had accumulated ₹42.5 lakh in debt, including a home loan, after a business venture failed.

For More Pick Up Today's
THE ECONOMIC TIMES wealth

Three people, three different financial crises. None found a solution in a stock tip or a star-performing fund. What changed their fortunes was professional financial guidance that helped them regain control, one step at a time.

Their experiences are far from uncommon. The past two years have tested investors with falling equity portfolios, job uncertainty and mounting EMIs. Even milestones such as marriage, parenthood and career changes bring fresh financial challenges.

SOME ECONOMISTS WALK BACK EARLIER 6.25% VIEW

Peak Repo Rate Pegged Lower at 6%, Dec Hike On

Recent correction in crude oil prices has tempered expectations of aggressive monetary tightening cycle

Rozebud Gonsalves

Mumbai: The rate-hike cycle is now expected to be shallower than previously anticipated, provided relatively softer crude oil prices and an easing of geopolitical tensions in West Asia persist into 2027, say economists.

Most economists expect the terminal, or peak, repo rate at 6%, reversing earlier projections of 6.25%. While some still see the possibility of the policy rate rising to 6.25%, they consider it a low-probability outcome that would depend entirely on incoming data.

A rate hike in December, however, is widely expected, particularly after October retail inflation accelerated to 6.09%, breaching the Reserve Bank of India's 6% upper tolerance limit for the first time in two years. The RBI is legally required to maintain the headline inflation between 2% and 6%.

The Monetary Policy Committee (MPC) is scheduled to announce its rate decision on December 4. The committee raised the policy rate by 25 basis points to 5.50% at its last meeting in October, citing inflationary risks due to global uncertainties and deficient rains.

"Considering recent developments, we believe that the balance of probabilities has decisively shifted towards a 25-bps rate hike in December. We do not consider a further rate hike in February advisable, given the proximity to the union budget," State Bank of India chief economic adviser Soumya Kanti Ghosh wrote in a report last week. "The December 25-bps hike to be followed by a more data-dependent policy approach. This also leaves room for a downward revision in terminal-rate expectations," the report said.

पंजाब नैशनल बैंक (भारत सरकार का उपक्रम) | pnb | punjab national bank (Govt. of India Undertaking)

ARMB KOLKATA SOUTH
United Tower, 9th Floor
11, Hemanta Basu Sarani, Kolkata - 700 001
E-mail ID : cs8267@pnb.bank.in

E-AUCTION SALE NOTICE

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 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 & Address of the Borrower / Guarantor / Account Number(s), Property ID	Description of the Immovable Properties Mortgaged / Owner's Name [Mortgagers of Property(ies)]	A) Date of Demand Notice B) Outstanding Amount C) Possession Date D) Possession Status E) Dealing Official	A) Reserve Price B) EMD (Last Date of EMD) C) Bid increase Amt. D) Date / Time of E-Auction E) Encumbrance if any & Property QR Code
1.	**Branch : ARMB Kolkata South (826700)** **M/s. T. X. Textile** **Proprietor : Purnima Sarkar** 39, S. N. Paul Street, Kolkata- 700057, West Bengal **Mrs. Purnima Sarkar & Mr. Sushanta Sarkar** Maa Chandi Abasan, Ashwini Dutta Road Panihati, Kolkata - 700114, West Bengal **Mr. Sushanta Sarkar & Mrs. Purnima Sarkar** Adwitiya Apartment, Kaikhali Main Road VIP Junction, P. O. - Airport Kolkata - 700052, West Bengal **Account No. 0092250527842** **BANK PROPERTY ID for Property 1 : PUNB826520200031**	**Property - 1 :** All that mentioned Flat at 1st floor, Flat No. 2CD "Krishti Kunja", Holding No. BMC/AS355F/10-11, Madhyapara, Kaikhali, P. S. & P. O. - Airport, District - North 24 Parganas, Kolkata - 700052 measuring 1610 Sq. Ft. **stands in the name of Smt. Purnima Sarkar.**	**A) 04.02.2019** **B) Rs. 98,71,751.00** plus further interest & Charges as applicable **C) 24.04.2019 (Symbolic)** **D) Symbolic Possession** **E) Dealing Officer : Amit Bhardwaj Senior Manager Mob. 8195021616**	**Property - 1** **A) Rs. 38.17 Lakhs** **B) Rs. 3.82 Lakhs (03.12.2026)** **C) Rs. 0.20 Lakhs** **D) 03.12.2026 11:00 AM to 04:00 PM** **E) Not known to Bank**
2.	**Branch : ARMB Kolkata South (826700)** **M/s. T. X. Textile** **Proprietor : Purnima Sarkar** 39, S. N. Paul Street, Kolkata- 700057, West Bengal **Mrs. Purnima Sarkar & Mr. Sushanta Sarkar** Maa Chandi Abasan, Ashwini Dutta Road Panihati, Kolkata - 700114, West Bengal **Mr. Sushanta Sarkar & Mrs. Purnima Sarkar** Adwitiya Apartment, Kaikhali Main Road VIP Junction, P. O. - Airport Kolkata - 700052, West Bengal **Account No. 0092250527842** **BANK PROPERTY ID 0for Property 2 : PUNB826520200032**	**Property - 2 :** All that mentioned Flat at 2nd floor, Flat No. B2 "Sree Krishna Apartment", Holding No. 48, Narendra Nath Banerjee Road, Ward No. 04 Under Panihati Municipality, District - North 24 Parganas, Kolkata -700114, measuring 658 Sq. Ft. **stands in the name of Smt. Purnima Sarkar.**	**A) 04.02.2019** **B) Rs. 98,71,751.00** plus further interest & Charges as applicable **C) 24.04.2019 (Symbolic)** **D) Symbolic Possession** **E) Dealing Officer : Amit Bhardwaj Senior Manager Mob. 8195021616**	**Property - 2** **A) Rs. 11.10 Lakhs** **B) Rs. 1.11 Lakhs (03.12.2026)** **C) Rs. 0.10 Lakhs** **D) 03.12.2026 11:00 AM to 04:00 PM** **E) Not known to Bank**
3.	**Branch : ARMB Kolkata South (826700)** **M/s. T. X. Textile** **Proprietor : Purnima Sarkar** 39, S. N. Paul Street, Kolkata- 700057, West Bengal **Mrs. Purnima Sarkar & Mr. Sushanta Sarkar** Maa Chandi Abasan, Ashwini Dutta Road Panihati, Kolkata - 700114, West Bengal **Mr. Sushanta Sarkar & Mrs. Purnima Sarkar** Adwitiya Apartment, Kaikhali Main Road VIP Junction, P. O. - Airport Kolkata - 700052, West Bengal **Account No. 0092250527842** **BANK PROPERTY ID for Property 3 : PUNB826520200033**	**Property - 3 ;** All that mentioned Flat at 3rd floor, Flat No. C1 "Sree Krishna Apartment", Holding No. 48, Narendra Nath Banerjee Road, Ward No. 04 Under Panihati Municipality, District - North 24 Parganas, Kolkata - 700114, measuring 455 Sq. Ft. **stands in the name of Smt. Purnima Sarkar.**	**A) 04.02.2019** **B) Rs. 98,71,751.00** plus further interest & Charges as applicable **C) 24.04.2019 (Symbolic)** **D) Symbolic Possession** **E) Dealing Officer : Amit Bhardwaj Senior Manager Mob. 8195021616**	**Property - 3** **A) Rs. 7.68 Lakhs** **B) Rs. 0.77 Lakhs (03.12.2026)** **C) Rs. 0.10 Lakhs** **D) 03.12.2026 11:00 AM to 04:00 PM** **E) Not known to Bank**
4.	**Branch : ARMB Kolkata South (826700)** **M/s. T. X. Textile** **Proprietor : Purnima Sarkar** 39, S. N. Paul Street, Kolkata- 700057, West Bengal **Mrs. Purnima Sarkar & Mr. Sushanta Sarkar** Maa Chandi Abasan, Ashwini Dutta Road Panihati, Kolkata - 700114, West Bengal **Mr. Sushanta Sarkar & Mrs. Purnima Sarkar** Adwitiya Apartment, Kaikhali Main Road VIP Junction, P. O. - Airport Kolkata - 700052, West Bengal **Account No. 0092250527842** **BANK PROPERTY ID for Property 4 : PUNB826520200034**	**Property - 4 :** All that mentioned Flat at 3rd Floor, Flat No. C4 "Sree Krishna Apartment", Holding No. 48, Narendra Nath Banerjee Road, Ward No. 04 Under Panihati Municipality, District - North 24 Parganas, Kolkata -700114, measuring 488 Sq. Ft. **stands in the name of Smt. Purnima Sarkar.**	**A) 04.02.2019** **B) Rs. 98,71,751.00** plus further interest & Charges as applicable **C) 24.04.2019 (Symbolic)** **D) Symbolic Possession** **E) Dealing Officer : Amit Bhardwaj Senior Manager Mob. 8195021616**	**Property - 4** **A) Rs. 8.24 Lakhs** **B) Rs. 0.83 Lakhs (03.12.2026)** **C) Rs. 0.10 Lakhs** **D) 03.12.2026 11:00 AM to 04:00 PM** **E) Not known to Bank**
5.	**Branch : ARMB Kolkata South (826700)** **Mr. Mithun Sikdar** S/o. Nirmal Chandra Sikdar Santinagar Palta, P. O. : Bengal Enemel, Barrackpore North 24 Parganas, Kolkata - 743122, West Bengal **Mr. Mithun Sikdar** **Nutrizone Industries Pvt. Limited** Premise No. 1, 5th Floor, Saltee Plaza Mall Road, Nagarbazar, Kolkata - 700080, West Bengal **Mr. Mithun Sikdar** Flat 2C, Biswanath Residency, Barracpore Barasat Road, P. O. : Nonachandanpukur Kolkata - 7000122, West Bengal **Mr. Mithun Sikdar & Mrs. Dipsikha Sikdar** Tirupati Apartment, 3B & 3D, 3rd Floor, Panihati Municipality, H B Town Road No. 5 Premise 300/B, P. O. : Sodepur, P. S. : Khardah North 24 Parganas, Kolkata - 700110, W. B. **Mrs. Dipsikha Sikdar,** W/o. Mr. Mithun Sikdar 2/C2/C, Shyam Construction, Jafarpur More North 24 Parganas -7000122, West Bengal **Mrs. Dipsikha Sikdar,** W/o. Mr. Mithun Sikdar 163 D/A, Talbagan Main Road, Barrackpore Nonachandanpukur, Kolkata - 700122, W. B. **Account No. 225110NC00000031** **BANK PROPERTY ID : PUNBMITHUN001**	**Property - 1 :** All that a self contained Residential Flat No. 3D at North East Side on the 3rd Floor admeasuring an area of 1000 Sq. Ft. (including proportionate share of staircase and 25% superbuilt up area) be the same a little more or less, consisting of 2 Bedrooms, 1 Kitchen cum Dining, 1 Drawing space, 2 Toilets and 1 Balcony, with Lift facility and with marble floor, situated at Mouza - Sodepur, J. L. No. 8, R. S. No. 45, Touzi No. 178, Dag No. 300, Khatian (under Sodepur Development Scheme) Plan No. 225/53, Block - A, Redsidential Zone, ADSR Sodepur at present previously Barrackpore, comprised in Panihati Municipality, known, numbered and distinguished as Premises No. 300/B, H. B. Town, Road No. 5, P. O. : Sodepur, P. S. : Khardah, Kolkata - 700110, within the local limits of Panihati Municipality, under Ward No. 31, Holding No. 28, in the District of North 24 Parganas, vide Deed No. 5110/2021 registered at A. R. A. - II Kolkata. **Property owned by Mr. Mithun Sikdar and Dipsikha Sikdar.**	**A) 16.05.2026** **B) Rs. 55,16,454.00 as on 31.05.2023** plus further interest & Charges as applicable **C) 24.05.2024 (Physical)** **D) Physical Possession** **E) Dealing Officer : Amit Bhardwaj Senior Manager Mob. 8195021616**	**Property - 1** **A) Rs. 20.16 Lakhs** **B) Rs. 2.02 Lakhs (03.12.2026)** **C) Rs. 0.20 Lakhs** **D) 03.12.2026 11:00 AM to 04:00 PM** **E) Not known to Bank**
6.	**Branch : ARMB Kolkata South (826700)** **Mr. Mithun Sikdar** S/o. Nirmal Chandra Sikdar Santinagar Palta, P. O. : Bengal Enemel, Barrackpore North 24 Parganas, Kolkata - 743122, West Bengal **Mr. Mithun Sikdar** **Nutrizone Industries Pvt. Limited** Premise No. 1, 5th Floor, Saltee Plaza Mall Road, Nagarbazar, Kolkata - 700080, West Bengal **Mr. Mithun Sikdar** Flat 2C, Biswanath Residency, Barracpore Barasat Road, P. O. : Nonachandanpukur Kolkata - 7000122, West Bengal **Mr. Mithun Sikdar & Mrs. Dipsikha Sikdar** Tirupati Apartment, 3B & 3D, 3rd Floor, Panihati Municipality, H B Town Road No. 5 Premise 300/B, P. O. : Sodepur, P. S. : Khardah North 24 Parganas, Kolkata - 700110, W. B. **Mrs. Dipsikha Sikdar,** W/o. Mr. Mithun Sikdar 2/C2/C, Shyam Construction, Jafarpur More North 24 Parganas -7000122, West Bengal **Mrs. Dipsikha Sikdar,** W/o. Mr. Mithun Sikdar 163 D/A, Talbagan Main Road, Barrackpore Nonachandanpukur, Kolkata - 700122, W. B. **Account No. 225110NC00000031** **BANK PROPERTY ID : PUNBMITHUN002**	**Property - 2 :** All that a self contained Residential Flat No. 3B at South West Side on the 3rd Floor admeasuring an area of 1000 Sq. Ft. (including proportionate share of staircase and 25% superbuilt up area) be the same a little more or less, consisting of 2 Bedrooms, 1 Kitchen cum Dining, 1 Drawing space, 2 Toilets and 1 Balcony, with Lift facility and with marble floor, situated at Mouza - Sodepur, J. L. No. 8, R. S. No. 45, Touzi No. 178, Dag No. 300, Khatian (under Sodepur Development Scheme) Plan No. 225/53, Block - A, Redsidential Zone, A. D. S. R. Sodepur at present previously Barrackpore, comprised in Panihati Municipality, known, numbered and distinguished as Premises No. 300/B, H. B. Town, Road No. 5, P. O. : Sodepur, P. S. : Khardah, Kolkata - 700110, within the local limits of Panihati Municipality, under Ward No. 31, Holding No. 28, in the District of North 24 Parganas, vide Deed No. 5111/2021 registered at A. R. A. - II Kolkata. **Property owned by Mr. Mithun Sikdar and Dipsikha Sikdar.**	**A) 16.05.2026** **B) Rs. 55,16,454.00 as on 31.05.2023** plus further interest & Charges as applicable **C) 24.05.2024 (Physical)** **D) Physical Possession** **E) Dealing Officer : Amit Bhardwaj Senior Manager Mob. 8195021616**	**Property - 2** **A) Rs. 20.43 Lakhs** **B) Rs. 2.05 Lakhs (03.12.2026)** **C) Rs. 0.20 Lakhs** **D) 03.12.2026 11:00 AM to 04:00 PM** **E) Not known to Bank**
7.	**Branch : ARMB Kolkata South (826700)** **M/s. Dutta Sales** **Proprietor : Sabyasachi Dutta** 69/1/3/117, Raja S. C. Mullick Road Kolkata - 700047 **M/s. Dutta Sales** **Proprietor : Sabyasachi Dutta** 3/67, Vidyasagar Colony P. S. - Netaji Nagar, Kolkata - 700 047 **Sabyasachi Dutta** 69/1/3/117, Raja S. C. Mullick Road Kolkata - 700047 **Sabyasachi Dutta** 3/67, Vidyasagar Colony P. S. - Netaji Nagar, Kolkata - 700 047 **Rupa Datta (Co-Borrower)** **M/s. Dutta Sales** 69/1/3/117, Raja S. C. Mullick Road Kolkata - 700047 **Rupa Datta** 3/67, Vidyasagar Colony P. S. - Netaji Nagar, Kolkata - 700 047 **Account No. 0086009900000062** **BANK PROPERTY ID : PUNBDUTTASALES01**	All that piece and parcel of a flat having area 1260 Sq. Ft. at first Floor of a Two storied building comprising of three bed rooms, one drawing cum dining room, one kitchen, two bathrooms and three verandas at the KMC Premises No. 69/1/3/117, Raja S. C. Mullick Road, P. S. - Netaji Nagar, Naktala (formerly-Jadavpur, Patuli), Kolkata - 700047. The property is situated on the land measuring 02 Katha 05 Chatak 35 Sq. Ft. being E. P. No. 108, S. P. No. 424, J. L. No. 33, Mouza - Raipur under KMC Ward No. 99, Assessee No. 21-099-05-1557-8. **The property is in the name of Sabyasachi Dutta** as per Gift Deed registered in the office A.D.S.R Alipore and recorded in Book No. I, Volume No. 1605-2015, Page from 28732 to 28749 being No. 160505135 for the year 2015. **Property is bound and butted by :** On the North By - 08 ft wide Road, On the East By - E. P. No. 108A, On the West By - 12' ft Wide Road, On the South By - E. P. No. 107. **Property Owned Sri Sabyasachi Dutta**	**A) 18.01.2024** **B) Rs. 57,88,518.68** plus further interest & Charges as applicable **C) 17.05.2024 (Symbolic)** **D) Symbolic Possession** **E) Dealing Officer : Mr. Sunny Kumar Manager Mob. 9931001441**	**A) Rs. 23.60 Lakh** **B) Rs. 2.36 Lakh (03.12.2026)** **C) Rs. 0.20 Lakhs** **D) 03.12.2026 11:00 AM to 04:00 PM** **E) Not known to Bank**
8.	**Branch : ARMB Kolkata South (826700)** **M/s. Maya Jewellery Palace** **Proprietor : Sri Ashis Biswas** Village + P. O. - Hotor, P. S. - Magrahat District - South 24 Parganas West Bengal, Pin - 743610 **Sri Ashis Biswas** Village + P. O. - Hotor, P. S. - Magrahat District - South 24 Parganas West Bengal, Pin - 743610 **Smt. Maya Biswas (Guarantor & Mortgagor)** Village + P. O. - Hotor, P. S. - Magrahat District - South 24 Parganas West Bengal, Pin - 743610 **Account Number : 0143250012087** **BANK PROPERTY ID : PUNBMAYAJEWELLER**	All that Piece and Parcel of property situated at two storied building with Bastu land total measuring 02 Cottahs 08 Chittaks under Hotor Marjada Gram Panchayet , Village + P. O. - Hotor, P. S. - Magrahat, Mouza - Hotor, J. L. No. 36, Khatian No. 305, R. S. Dag No. 2352, under Sale Deed No, 527 for the year 1980 is duly registered at D. R. Alipore, South 24 Parganas **in the name of Smt. Maya Biswas** and another Sale Deed No. 3807 for the year 1987 is duly registered at ADSR - Usthi, South 24 Parganas, recorded in the Book No. 01,Volume No. 40, Page from 433 to 438	**A) 21.01.2021** **B) Rs. 36,26,606.00** plus further interest & Charges as applicable **C) 15.07.2021 (Symbolic)** **D) Symbolic Possession** **E) Dealing Officer : Mr. Milan Mondal Senior Manager Mob. 9330297388**	**A) Rs. 28.50 Lakh** **B) Rs. 2.85 Lakh (03.12.2026)** **C) Rs. 0.20 Lakhs** **D) 03.12.2026 11:00 AM to 04:00 PM** **E) SA/381/2021 at DRT - 3 Kolkata**
9.	**Branch : ARMB Kolkata South (826700)** **M/s. Sree Krishna Enterprise** **Proprietor - Mrs. Rama Nayak** 85, Biren Roy Road (East) Kolkata - 700008 **Mrs. Rama Nayak,** W/o. Sri Ashok Nayak 85, Biren Roy Road (East) Kolkata -700008 **Mr. Ashok Nayak (Guarantor)** S/o. Late Pulin Behari Nayak 85, Biren Roy Road (East) Kolkata - 700008 **Account Nos. 0143250011778 & 0143300039118** **BANK PROPERTY ID : PUNBSREEKRISHNA**	Equitable Mortgage of residential flat on 1st Floor measuring about 730.18 Sq. Ft. super built area with proportionate share of Bastu Land measuring 04 Cottahs 10 Chittaks 30 Sq. Ft. under KMC Ward No. 121, Prmises No. 85, Biren Roy Road (East), Mouza : Mondalpara, R. S. Khatian No. 562, R. S. Dag Nos. 572 and 573, P. S. - Behala, Kolkata - 700008, District - South 24 Parganas. **This property is owned by Mrs. Rama Nayak. The property is butted and bounded as follows -** North : By property of Mr. Bhupen Roy, South : By property of Bankim Nayak, East : By Raja Ram Mohan Roy Road, West : By Property of Jagat Nayak and individual.	**A) 10.01.2020** **B) Rs. 27,30,011.00** plus further interest & Charges as applicable **w.e.f. 01.01.2020** **C) 31.03.2021 (Symbolic)** **D) Symbolic Possession** **E) Dealing Officer : Mr. Milan Mondal Senior Manager Mob. 9330297388**	**A) Rs. 22.00 Lakh** **B) Rs. 2.20 Lakh (03.12.2026)** **C) Rs. 0.20 Lakhs** **D) 03.12.2026 11:00 AM to 04:00 PM** **E) SA/877/2022 at DRT - 3 Kolkata**
10.	**Branch : ARMB Kolkata South (826700)** **M/s. Shabana Enterprise** **&** **M/s. Jing** **Proprietor : Mrs. Shabana Parveen** Q-525- Simpukur Lane P. O. - Garden Reach, P. S. - Rajabagan Kolkata - 700024 **Account Nos. 0863250008327 and 0339250008136** **Bank Property ID :** **Property - 1 : PUNBABA4045769201**	**Property - 1** All that Piece and Parcel of residential land 352 Sq. feet with double storied residential building situated at Premises No. Q-527, Pakuria Talaw Lane (Simpukur Lane) Mouza - Garden Reach, P. S. - Metiabruz, Plot No. 161, Khatian No. 101 under KMC Ward No. 139, District - 24 Pargana (South), Kolkata, West Bengal, Pin - 700024. **Property in name of Mr. Wajid Hussain,** husband of Mrs. Shabana Parveen. **Property bounded by :** North - Property of Shakir Hussain, South - Simpukur Lane, East - 3 feet Common Passage, West - 3 feet Common Passage. **Property is near Simpukur Jama Masjid.** Location coordinates : 22.546279°N 88.278826°E.	**A) 01.11.2019** **B) Rs. 41,63,200.00** plus further interest & Charges as applicable **C) 05.02.2020 (Symbolic)** **D) Symbolic Possession** **E) Dealing Officer : Mr. Milan Mondal Senior Manager Mob. 9330297388**	**Property - 1** **A) Rs. 7.68 Lakh** **B) Rs. 0.768 Lakh (03.12.2026)** **C) Rs. 0.10 Lakhs** **D) 03.12.2026 11:00 AM to 04:00 PM** **E) SA/140/2020 at DRT - III Kolkata**
11.	**Branch : ARMB Kolkata South (826700)** **M/s. Shabana Enterprise** **&** **M/s. Jing** **Proprietor : Mrs. Shabana Parveen** Q-525- Simpukur Lane P. O. - Garden Reach, P. S. - Rajabagan Kolkata - 700024 **Account Nos. 0863250008327 and 0339250008136** **Bank Property ID :** **Property - 2 : PUNBABA4045769202**	**Property - 2** All that Piece and Parcel of residential land 990 Sq. feet with three storied residential building situated at Premises No. Q-455/1/E Pakuria Talaw Lane (Simpukur Lane) Mouza - Garden Reach, P. S. - Metiabruz now Rajabagan. R. S. Sheet No. 97, J. L. - 93 Touzi No. 143, R. S. Khatian No. 159, R. S. Dag Nos. 49, 50 & 51, KMC Ward No.139, District - 24 Pargana (South), Kolkata, West Bengal, Pin - 700024. **Property in name of Mrs. Shabana Parveen,** wife of Mr. Wajid Hussain. **Property bounded by :** North - Property of others, South - Property of others, East - 4 feet Common Passage, West - 4 feet drain covered with culvert. **Property is near Molla Bagan Masjid. Location coordinates :** 22.543640°N 88.278731°E.	**A) 01.11.2019** **B) Rs. 41,63,200.00** plus further interest & Charges as applicable **C) 05.02.2020 (Symbolic)** **D) Symbolic Possession** **E) Dealing Officer : Mr. Milan Mondal Senior Manager Mob. 9330297388**	**Property - 2** **A) Rs. 5.61 Lakh** **B) Rs. 0.561 Lakh (03.12.2026)** **C) Rs. 0.10 Lakhs** **D) 03.12.2026 11:00 AM to 04:00 PM** **E) SA/140/2020 at DRT - III Kolkata**

TERMS AND CONDITIONS

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**
4. For detailed term and conditions of the sale, please refer **https://baanknet.com & www.pnbindia.in .**
5. Bank shall not be liable for any kind of statutory dues against the property. Buyers shall be solely responsible for payment of any kind of taxes.
6. **For Detailed Terms and Conditions of E Auction Sale before submitting bids and taking part in the E Auction Sale Proceedings, Please Contact : Shri Neeraj Kumar, Chief Manager, Mobile Number : 8910042469 , Shri Sourav Chakravarty, Senior Manager, Mobile Number : 9674968912**

Date : 16.11.2026
Place : Kolkata

Authorised Officer (Mob. No. 8910042469)
Punjab National Bank

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