परिसंपत्ति वसूली प्रबंधन शाखा/Asset Recovery Management Branch [ARMB]
मंडल कार्यालय-उत्तर 24 परगना/CO-North 24 Parganas
48,Jessore Road ,Barasat (Near Sethpukur) 24-Parganas North,WB-700124
Phone no-25524580 Email id-cs8291@pnb.co.in

Date: 06.11.2026

Borrower: (476) **M/s Dipsha Trading co** Prop:Surajit kapat Vill: Patulia Bazar P.O. Patulia, PS Khardah Dist: North 24 parganas 700119 (M):9874532098	**Guarantor:** (477) Mr. Surajit Kapat Prop of Dipsha Trading Co Vill: Patulia Bazar P.O. Patulia, PS Khardah Dist: North 24 parganas 700119 (M):9874532098
Mr. Jaydeb Kapat (478) **S/o Lt chitta Ranjan Kapat** Vill: Patulia Bazar P.O. Patulia, PS Khardah Dist: North 24 parganas 700119 (M):9874532098	**Smt: Anima Kapat (Saha)** (479) **D/o Lt Chitta Ranjan Kapat** **W/o Lt Subrata Saha** Vill: Patulia Bazar P.O. Patulia, PS Khardah Dist: North 24 parganas 700119 (M):9874532098
Smt. Purnima Mondal (480) **D/o Lt Chitta Ramjan Kapat** **W/o Lt Joydeb Mondal** Vill: Patulia Bazar P.O. Patulia, PS Khardah Dist: North 24 parganas 700119 (M):9874532098	**Smt. Malina das** (481) **D/o Lt Chitta Ranjan Kapat** **W/o Lt Ramchandra das** Vill: Patulia Bazar P.O. Patulia, PS Khardah Dist: North 24 parganas 700119 (M):9874532098
Smt. Saroma Das (482) **D/o Chitta Ranjan Kapat** **W/o Pradip Das** Vill: Patulia Bazar P.O. Patulia, PS Khardah Dist: North 24 parganas 700119 (M):9874532098	**Smt Nilima Dey** (483) **D/o Lt Chitta Ranjan Kapat** **W/o Dipak Dey** Vill: Patulia Bazar P.O. Patulia, PS Khardah Dist: North 24 parganas 700119 (M):9874532098

SALE NOTICE FOR SALE OF 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 and Proviso to Rule 8(6) read with 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) 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 Bank/ Secured Creditor, will be sold on "As Is

परिसंपत्ति वसूली प्रबंधन शाखा/Asset Recovery Management Branch [ARMB]
मंडल कार्यालय-उत्तर 24 परगना/CO-North 24 Parganas
48,Jessore Road ,Barasat (Near Sethpukur) 24-Parganas North,WB-700124
Phone no-25524580 Email id-cs8291@pnb.co.in

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

Name of the Branch	**Madhyamgram (144520)**
Name of the Account	M/S Dipsha trading co
Name & addresses of the Borrower/ Guarantors Account	**M/s Dipsha Trading co** Prop:Surajit kapat Vill: Patulia Bazar P.O. Patulia, PS Khardah Dist: North 24 parganas 700119 (M):9874532098
Dt. Of Demand Notice u/s 13 (2) of SARFESI ACT 2002	02.05.2018
Outstanding Amount	**Rs. 9202627.48 (Rupees ninety two lakh two thousand six hundred twenty seven and forty eight paise only) plus interest wef 02.05.2018**
Possession Date u/s 13(4) of SARFESI ACT 2002	**1.04.2023**
Nature of Possession Symbolic/ Physical/ Constructive	Symbolic
Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))	All that land and commercial land situated at mouza Patulia, Touzi 173, JL no 4 CS daag no 258 LR Daag no 400, LR KH No 1656, KH no 572, BOOK no 1, volume no 34, pages from 22 to 25, PO & PS Khardah under Patulia Gram Panchayat II, measuring 2 Cottah 12 chattak 21 square feet, Deed no I-1231 for the year 1979 in the name of Subhadra Rani Kopat. Being butted and bounded by as per deed North: By Plot no 10 South: By CS Daag no 255with 10 ft common passage East: By plot no 6 & 7 West:By plot no 9 Property owned by Smt Subhadra Rani Kopat W/o Chitta Ranjan Kapat
Reserve Price	**Rs. 46,55,000/-** (Rupees forty six lakh fifty five thousand Only)
EMD in Rs.	**Rs. 4,65,500/-**(Rupees four Lakh sixty five thousand five hundred Only)
Last date of deposit of EMD in Rs.	**03.12.2026**
Bid Increase Amount	Rs. 25,000.00

परिसंपत्ति वसूली प्रबंधन शाखा/Asset Recovery Management Branch [ARMB]
मंडल कार्यालय-उत्तर 24 परगना/CO-North 24 Parganas
48,Jessore Road ,Barasat (Near Sethpukur) 24-Parganas North,WB-700124
Phone no-25524580 Email id-cs8291@pnb.co.in

Date & Time of E-Auction	03.12.2026, From 11.00 AM to 4.00 PM
Details of the encumbrances known to the secured creditors	Not known

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/challan mode 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: 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) **https://pnb.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 **baanknet** portal.

PUNJAB NATIONAL BANK 24 परगना (उ) मंडल, बारासात 24 Parganas (N) Barasat

परिसंपत्ति वसूली प्रबंधन शाखा/Asset Recovery Management Branch [ARMB]
मंडल कार्यालय-उत्तर 24 परगना/CO-North 24 Parganas
48,Jessore Road ,Barasat (Near Sethpukur) 24-Parganas North,WB-700124
Phone no-25524580 Email id-cs8291@pnb.co.in

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 no/ email address given by them/ registered with the service provider).
12. The secured asset will not be sold below 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 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. 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.

15The 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 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.

23 It is open to the Bank to appoint a representative and make self-bid and participate in the auction.

(1) For detailed term and conditions of the sale, please refer **https://pnb.bank.in**

कृते पंजाब नैशनल बैंक
24 परगना (उ) ए.आर.एम.बी
For & on behalf of
PUNJAB NATIONAL BANK
24 Parganas (North) ARMB

प्राधिकृत अधिकारी Authorised Officer
मुख्य प्रबंधक Chief Manager

Authorized Officer
Chief Manager
Punjab National Bank
Secured Creditor