पंजाब नैशनल 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/04/2026 Date: 17/11/2026

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) & 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)** **RAFIQUL ISLAM CHOUDHURY** 1) Md. Rafiqul Islam Choudhury S/O Late Abdul Matin Choudhury, Vill. - Sutarkandi, PO- Sutarkandi, Dist.: Karimganj, Assam-788712 **(Borrower & Mortgagor)** 2) Nurul Islam Choudhury, S/O Late Abdul Matin Choudhury, Vill. - Sutarkandi, PO- Sutarkandi, Dist.: Karimganj, Assam-788712. **(Guarantor & Mortgagor)** 3) Sirajul Islam Choudhury, S/O Late Abdul Matin Choudhury, Vill. - Sutarkandi, PO- Sutarkandi, Dist.: Karimganj, Assam-788712 **(Guarantor & Mortgagor)**	All the equitable mortgage of land measuring 09 Kathas, 11 Chataks= 0.16 acres, under CS Dag No.871 (Old), New Dag No. 101 under Khatian No.-398, Patta No.- 230, Mouza-Sutarkandi, Pargana-Kushiarkul, PS- Karimganj, in the name of Rafiqul Islam Choudhury, Nurul Islam Choudhury, Sirajul Islam Choudhury & Aleya Begam Choudhury (all being the legal heirs of Late Abdul Matin Choudhury, who purchased the land vide Regd. Deed No. 680 dated 18/02/1999), butted and bounded by: - **EAST:** Land of the legal heirs of Late Abdul Matin Choudhury **WEST:** Land of the Haji Najrul Islam Choudhury **NORTH:** Land of the Haji Najrul Islam Choudhury **SOUTH:** Land of Mahababur Rahman Choudhury	A) 28.06.2021 B) Rs.43,65,239.12 + further interest W.e.f. 01.04.2021 and other charges C) 02.06.2022 D) Symbolic Possession	A) Rs. 13.60 B) Rs. 1.36 (on or before 02.12.2026) C) Rs 0.10 lakhs	03.12.2026 From 11:00 AM to 04:00 PM	Not Known to Bank

4) Aleya Begum Choudhury, W/o Abdus Sukkur, Vill.: - Harikhai, PO- Kurikhala, PS- Karimganj, Assam- 788712. **(Guarantor & Mortgagor)** 5) Md. Hifzur Rahman Choudhury, S/o Md. Fayaz Ali Choudhury, Vill.: Hamindapur, PO.: Sutarkandi, Karimganj, Assam- 788712 **(Guarantor)**						

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: 17/11/2026
Place: Silchar

कृते पंजाब नैशनल बैंक
For & on behalf of
PUNJAB NATIONAL BANK
ए आर एम बि सिलचर/ ARMB Silchar
अधिकृत अधिकारी/Authorised Officer

Authorized Officer
Punjab National Bank
Secured Creditor