



punjab national bank
(Govt. Of India Undertaking)

Head Office: Plot No 4, Sector -10 Dwarka, New Delhi -110075

ARMB Kolkata West Circle, 14th Floor, 11, Hemanta Basu Sarani, Kolkata-700 001

E-Auction Sale Notice

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES LAST DATE & TIME FOR SUBMISSION OF EMD AND DOCUMENTS (Hard Copy & ONLINE) :-

Property at Lot (mentioned below)	LAST DATE OF BID SUBMISSION Online	Time Up to	Property at Lot (mentioned below)	LAST DATE OF BID SUBMISSION Online	Time Up to
Lot. No. 1-18	15.01.2026	Upto 4.00 PM	Lot. No. 19	28.01.2026	Upto 4.00 PM

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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 Properties and Address 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 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.

The sale will be done by the undersigned through e-auction platform provided at the Web Portal (<https://baanknet.com>). The General Public is invited to bid either personally or by duly authorized agent.

Lot. No.	Name of the Branch Name of the Account	Description of the Immovable Properties Mortgaged / Owner's Name	A) Dt of Demand Notice B) Outstanding Amount C) Possession Date	A) Reserve Price (Rs. in lacs) B) EMD C) Bid Increase Amount	Date/ Time of E-Auction
1.	BO: Belur Math M/S Universal Corporation Proprietor: Dipankar Ghoshal (Since deceased)	All that entire third floor measuring 750 Square feet (little more or less) of holding no. 141/1B, Lenin Sarani, P.S. Muchipara, Kolkata-700013 under KMC ward No. 51, together with common rights on the common areas and facilities and common liabilities, vide deed no. 04570 of 2007 in the name of Dipankar Ghosal . Butted and Bounded By : On the North : Premises No. 141/1, Lenin Sarani, On the South : Lenin Sarani, On the East : 141/1A, Lenin Sarani, On the West: Western Portion of 141/1, Lenin Sarani, now known as 141/1C Lenin Sarani. (This property is under Symbolic Possession)	A) 13.06.2018 B) ₹2,36,339.23 Along with interest from date of NPA / Last Intt charged and all other expenses and other charges. C) 01.11.2018	(A) ₹49.82 Lacs (B) ₹4.98 Lacs (C) ₹0.10 Lac	15.01.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 708080830)
2.	BO: Howrah Bridge Approach M/s Mohor Rice Mill Pvt Ltd Director: 1) Shri Samrat Hazra S/o Shri Mihir Kanti Hazra 2) Shri Mihir Kanti Hazra S/o Late Kshetran Hazra Director cum Guarantor : Smt. Mousumi Hazra W/o Shri Mihir Kanti Hazra Guarantor : Smt. Malarani Choudhury W/o Uday Choudhury	Rice Mill Land & Building : Equitable Mortgage of Rice Mill Land & Building, measuring Area - 1.24 Acre, Mouza - Bhandarihi, J. L. No.-114, L. R. Khatian No-1840, Plot No.4096/4097, Area-1.24 Acre ,Land Type Rice Mill ,Deed No.-I-5374-1, 2337,I-7606,I-7607, I-7636, in the year of 2011, P. S. - Burdwan, Dist: Burdwan, Under Bondu-1Gram Panchayat, Dist-Burdwan, West Bengal, Pin-713426 (This property is under Physical Possession)	A) 11.10.2014 B) ₹9,72,03,217.69 Along with interest from date of NPA / Last Intt charged and all other expenses and other charges. C) 06.02.2015	(A) ₹100.75 Lacs (B) ₹10.07 Lacs (C) ₹0.25 Lac	15.01.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 708080830)
3.	BO: Old Court House Street M/S. Maha Lakshmi Readymade Garments Proprietor : Shri Jitendra Nath Santra	All that Piece & Parcel of Bastu Land Measuring 12 Chittacks 3 Sq.Ft together with building thereon situated at Mouza - Dharsha,JL No 5,R.S Dag No-1889,R.S Khatian No-1009,L.R Dag No-1988(P),L.R Khatian No-4386,within Howrah Municipal Corporation Ward No-47,at Premises No-10/A, Satyaranjan Street,4 th Bye Lane,PS-Jagacha in the District -Howrah of the Deed No-3306/2000 dated 03.11.2000 and Property Owner Sri Jitendra Nath Santra. (This property is under Symbolic Possession)	A) 03.05.2021 B) ₹55,30,364.84 Along with interest from date of last Intt. charged and all other expenses and other charges. C) 16.08.2021	(A) ₹25.21 Lacs (B) ₹2.52 Lacs (C) ₹0.10 Lac	15.01.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 708080830)
4.	BO: High Court Bee & Bee Overseas Private Limited Director: 1. Mr. Neeraj Kumar Roy 2. Mr. Arnab Mukherjee 3. Mr. Kunal Mukherjee 4. Mr. Phalguni Mukherjee 5. Mr. Sandip Dhar Mortgagor : Smt. Anjali Mukhopadhyay	Immovable property situated at Mouza- Chaltabera, L. No. 124, R.S. No. 177, Khatian No. 684, Dag No. 458, measuring 16.5 Satak, consisting of two storied building along with Land Component near Duttapukur Hospital, within the limits of Duttapukur II Gram Panchayat, P.S. Barasat, Dist.-24 Pargans (N), Pin-743 248, West Bengal in the name of Smt. Anjali Mukhopadhyay, W/o Sri Sunil Kumar Mukhopadhyay (This property is under Symbolic Possession)	A) 04.11.2023 B) ₹1,03,30,190.50 Along with interest from date of last Intt. charged and all other expenses and other charges. C) 17.01.2024	(A) ₹31.58 Lacs (B) ₹3.15 Lacs (C) ₹0.10 Lac	15.01.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 708080830)
5.	BO: SALKIA BRANCH BISWAJIT MAJUMDER	EQM of flat no.101 on 1 st floor measuring about 1475 sq.ft including super built up area of the building situated at Holding No.56/3A, Rajen Seth Lane, Howrah 711202,PS-Bally (New PS Belur Math), Dist- Howrah, Under the Bally Municipality Ward No.14 (new 20) as per sale Deed No. I-050203359/15 dated 03.07.2015 in the name of Biswajit Majumder . (This property is under Symbolic Possession)	A) 16.11.2018 B) ₹17,74,158.00 Along with interest from date of last Intt. charged and all other expenses and other charges. C) 21.11.2019	(A) ₹27.66 Lacs (B) ₹2.76 Lacs (C) ₹0.10 Lac	15.01.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 708080830)
6.	BO: SALKIA BRANCH M/S Sri DURGA MATA TRADING Prop. & Mortgagor: Sh. Biswajit Majumder	EQM of godown in ground floor at premises no.56/3A, Rajen Seth Lane, Howrah 711202, Dist- Howrah, PO - Belurmath, PS - Belur (previously Bally) Mouza-Barrackpore, Howrah Municipal Corporation, Ward No. - 60, Dag No.3262, K. H. No. 583, vide Deed No. I-2594/2016 (This property is under Symbolic Possession)	A) 09.08.2018 B) ₹24,95,261.00 Along with interest from date of last Intt. charged and all other expenses and other charges. C) 01.11.2018	(A) ₹21.95 Lacs (B) ₹2.19 Lacs (C) ₹0.10 Lac	15.01.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 708080830)
7.	BO: Khalisani Branch (Hooghly) Sweta Sales Corporation Proprietor- Mr. Bachha Singh	Equitable Mortgage of all that piece and parcel of land structures (Bastu) measuring 19 Satak along with structures thereon located at Mouza - Tarabihari, JL No-29,Touzi No-09, LR Dag No.138, LR Khatian No 118 under the local limits of Rajhat Gram Panchayat, PS - Polba, Dist: Hooghly, West Bengal Vide being No-I-3944 for the year 1982 Book No-1 Volume No -67, Page No 180 to 22. Property stands on the name of Sri Bachha Singh, S/o Mr. Lal Bahadur Singh. DEED NUMBER-I-3944 (This property is under Physical Possession)	A) 18-08-2021 B) ₹30,34,229.74 Along with interest from date of last Intt. charged and all other expenses and other charges. C) 04-01-2022 Physical Possession on 15.06.2024	(A) ₹76.64 Lacs (B) ₹7.67 Lacs (C) ₹0.10 Lac	15.01.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 9002457620)
8.	Branch Office: Kuntighat M/s Loknath Oil Mill Prop : Sri Chittaranjan Paul Smt Indramati Pal (Guarantor).	All that piece and parcel of land measuring 01 Satak (more or less), located at Mouza- Kaliagarh, JL No 107, RS Dag no- 180, LR Dag no-256 under LR Khatian no- 74/2 within limits of Jirat Gram Panchayet, P.S. - Balagarh, Dist- Hooghly.Property Registered at the Office DSR-I, Hooghly vide Being No-I-05843 for the year 2013, Book no-I, Volume no-18, Pages 601 to 612. Property standing in the name of Smt Indramati Pal, W/o Sri Chittaranjan Pal. The property is butted and bounded by : North : Land of Sri Narayan Aditya, South: Property of Donee, East : Land of Sri Subodh Barik, West: 8ft wide Kuchcha Road. 2. All that piece and parcel of land measuring 1.5 Satak (more or less) along with structures thereon, located at Mouza- Kaliagarh, JL No 107, RS Dag no-181, LR Dag no-257 under LR Khatian no-74/2 within limits of Jirat Gram Panchayet, P. S. - Balagarh, Dist- Hooghly.Property Registered at the Office DSR-I, Hooghly vide Being No-I-05843 for the year 2013, Book no-I, Volume no-18, Pages 601 to 612. Property standing in the name of Smt Indramati Pal, W/o Sri Chittaranjan Pal. The property is butted and bounded by : North : Land of Sri Narayan Aditya, South: Property of Donee, East: Land of Sri Subodh Barik, West: 10ft wide kuchcha road. (This property is under Symbolic Possession)	A) 11.08.2022 B) ₹21,34,378.40 Along with interest from date of last Intt. charged and all other expenses and other charges. C) 28.12.2022	(A) ₹8.37 Lacs (B) ₹0.837 Lacs (C) ₹0.10 Lac	15.01.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 9163190850)
9.	BO: Chinsurah M/S Chatterjee Construction Co. Prop- Sukanta Chatterjee (Since deceased) Mrs. Tanushree Chatterjee [Wife and Legal Heir of Sukanta Chatterjee (since deceased)] Kalpana Chatterjee [Mother and Legal Heir of Sukanta Chatterjee (since deceased)] Sutandra Chatterjee [Since deceased] [Daughter and Legal Heir of Sukanta Chatterjee (since deceased)]	All that piece and parcel of viti land measuring 0.05 Acre or 03 Cottah 18 Sq. Ft. together with construction thereon, lying and situated in Mouza - Chandannagar, J.L. No. -1, Sheet No. -9, comprised in R.S. Dag No. -351 under R.S. Khatian No. -236 corresponding to Hal L.R. Dag No. -524 under Hal L.R. Khatian No. -1201/1(as per deed) and L.R. Khatian No. -3803 (as per parcha), being Holding No. - 534 (New), 467 (Old), Narua Roy Para Road, within the ambit of Chandannagar Municipal Corporation, ward no. - 02, P.S. Chandannagar, Dist- Hooghly. Property is in the name of Sukanta Chatterjee (since deceased) S/O Sibdas Chatterjee. Registered at the office of ADSR, Chandannagar vide Being No. - 060400545 for the year 2020, Volume No. - 0604-2020, Pages from 10148 to 10169 and vide being no. - I-1327 for the year 1982. Property is butted and bounded by : On the North : House of Sisir Mukherjee, On the South : House of Saral Bala Devi, Vacant land of Saral Bala Devi, On the West: 12 ft. wide Narua Para Road. (This property is under Physical Possession)	A) 03.12.2024 B) ₹33,64,215.53 as on 30.11.2024 plus further interest @contractual rate from 01.12.2024 and costs C) 21.04.2025	(A) ₹62.80 Lacs (B) ₹6.28 Lacs (C) ₹0.10 Lac	15.01.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 9163190850)

Lot. No.	Name of the Branch Name of the Account	Description of the Immovable Properties Mortgaged / Owner's Name	A) Dt of Demand Notice B) Outstanding Amount C) Possession Date	A) Reserve Price (Rs. in lacs) B) EMD C) Bid Increase Amount	Date/ Time of E-Auction
10.	BO: Arambagh M/s. Raghuvir Feeds Private Limited Shri Bishnupada Bhattacharya Shri Bodhisatwa Bhattacharya Mrs.Tanushree Bhattacharya Bhattacharya (Guarantor)	Land measuring 69.00 decimal together with factory shed/structures standing thereon, lying and situated within the limits of Uchalan Gram Panchayet, Mouza-Keunta, J.L.No. -142, Block - Raina-II, comprised in L.R. Dag No. -1563, under R.S. Khatian No. 666, L.R. Khatian No. 756, Village & P.O. - Keunta, P.S. Madhabdihi, District: PurbaBardhaman, Pin- 713423 in the name of Mr. Bishnupada Bhattacharya vide Title Deed No. 10378 recorded in the Book No. I, volume no. 113, pages from 21 & 24 dated: 1972 registered in the office of the ADSR, Arambagh. (This property is under Symbolic Possession)	A) 18.04.2022 B) ₹1,26,54,191.33 along with interest from date of last Intt. charged and all other expenses and other charges C) 05.09.2022	(A) ₹107.03 Lacs (B) ₹10.703 Lacs (C) ₹0.25 Lac	15.01.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 9163190850)
11.	BO: Guptipara Mrs Arpita Mazumder and Raju Sadhu	All that piece and parcel of Bastu land measuring 5.31 Satak (more or less) along with construction thereon situated at Mouza - Jirat, J. L. No. - 109, L.R. Khatian No-3852, 3853, 3854, 3855, 3856 Under L. R. Dag No- 588, within the ambit of Jirat Gram Panchayat, P.S.- Balagarh, Dist- Hooghly. The property is registered at the office of ADSR, Chinsurah, vide Being No 060304483 for the year 2022, Book No- I, Volume No- 0603-2022, Pages from 82407 to 82424. Property is standing in the name of Mrs. Arpita Mazumder and Mr. Raju Sadhu . The Property is butted and bounded by : On the North- 22 Ft Wide Pucca Road, On the South- Pucca Road, On the East- 22 Ft Wide Pucca Road, On the West- Bastu Land of Others. (This property is under Physical Possession)	A) 07.09.2024 B) ₹69,37,379.98 plus further interest @ contractual rate from 28.08.2024 and costs C) 23.09.2025	(A) ₹50.18 Lacs (B) ₹5.018 Lacs (C) ₹0.10 Lac	15.01.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 9163190850)
12.	BO: Kolkata-IBB (218600) M/s Tanzeela Garments, Prop : Noorudin Taj	A flat measuring 1400 sq. ft. be it the same a little more or less situated at 3 rd floor in G+6 storied building commonly known as KRISHNA ARCADE-II standing on a piece and parcel of land measuring 2 cottahs 2 chittak and 32 sq. ft. be it the same a little more or less situated at Krishnapur Main Road, PS- Baguihati, Pin- 700102, Dist- North 24 Parganas within the limits of Rajarhat Gopalpur Municipality under word no. - 15, presently Bidhannagar Municipality corporation, C.S Dag No. - 6108/6			

ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ  **pnb** **punjab national bank**
(Govt. Of India Undertaking)

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Lot. No.	Name of the Branch	Description of the Immovable Properties Mortgaged / Owner's Name	A) Dt. of Demand Notice B) Outstanding Amount C) Possession Date	A) Reserve Price (Rs. in lacs) B) EMD C) Bid Increase Amount	Date/ Time of E-Auction
18. PNB- Chinsurah Branch	Property-5: Residential Flat situated on the 3rd Floor being Flat no C-3 within G+5 Storied residential & commercial apartment named as Janani Apartment located at: Naldanga Road,Narayapur, PO - Bandel, PS - Chinsurah, Mouza - Narayapur, JL no. 11, E/P no. 106, R.S. Dag no. 32, L.R. Dag no. 264, L.R. Khatian no. 1556, Under Kodalia II no. Gram Panchayat, Dist - Hooghly, PIN - 712123, WB.	A) 30.09.2024 B) ₹ 1,14,51,403.74 Along with interest from date of NPA / Last Interest charged and all other expenses and other charges C) 24.02.2025	Property-5 (A) ₹ 13.07 Lacs (B) ₹ 1.31 Lacs (C) ₹ 0.50 Lac	15.01.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. Subrata Mallick 9163190850)	
M/s Sai Construction.	Property-6 : Residential Flat situated on the 3rd Floor being Flat noB-3 within G+5 Storied residential & commercial apartment named as Janani Apartment located at: Naldanga Road,Narayapur, PO - Bandel, PS - Chinsurah,Mouza - Narayapur, JL no. 11, E/P no. 106, R.S. Dag no. 32, L.R. Dag no. 264, L.R. Khatian no. 1556, Under Kodalia II no. Gram Panchayat, Dist - Hooghly, PIN - 712123, WB.	A) 30.09.2024 B) ₹ 1,14,51,403.74 Along with interest from date of NPA / Last Interest charged and all other expenses and other charges C) 24.02.2025	Property-6 (A) ₹ 11.56 Lacs (B) ₹ 1.16 Lacs (C) ₹ 0.25 Lac	Property-7 (A) ₹ 13.53 Lacs (B) ₹ 1.35 Lacs (C) ₹ 0.25 Lac	
	Property-7 : Residential Flat situated on the 2nd Floor being Flat noA-2 within G+5 Storied residential & commercial apartment named as Janani Apartment located at: Naldanga Road,Narayapur, PO - Bandel, PS - Chinsurah,Mouza - Narayapur, JL no. 11, E/P no. 106, R.S. Dag no. 32, L.R. Dag no. 264, L.R. Khatian no. 1556, Under Kodalia II no. Gram Panchayat, Dist - Hooghly, PIN - 712123, WB.	A) 30.09.2024 B) ₹ 1,14,51,403.74 Along with interest from date of NPA / Last Interest charged and all other expenses and other charges C) 24.02.2025	Property-8 (A) ₹ 11.91 Lacs (B) ₹ 1.19 Lacs (C) ₹ 0.25 Lac	Property-9 (A) ₹ 11.29 Lacs (B) ₹ 1.13 Lacs (C) ₹ 0.25 Lac	
	Property-9 : Residential Flat situated on the 1st Floor being Flat noA-1 within G+5 Storied residential & commercial apartment named as Janani Apartment located at: Naldanga Road,Narayapur, PO - Bandel, PS - Chinsurah,Mouza - Narayapur, JL no. 11, E/P no. 106, R.S. Dag no. 32, L.R. Dag no. 264, L.R. Khatian no. 1556, Under Kodalia II no. Gram Panchayat, Dist - Hooghly, PIN - 712123, WB.	A) 30.09.2024 B) ₹ 1,14,51,403.74 Along with interest from date of NPA / Last Interest charged and all other expenses and other charges C) 24.02.2025	Property-10 (A) ₹ 12.69 Lacs (B) ₹ 1.27 Lacs (C) ₹ 0.25 Lac	Property-11 (A) ₹ 10.40 Lacs (B) ₹ 1.04 Lacs (C) ₹ 0.25 Lac	
	Property-10 : Residential Flat situated on the 1st Floor being Flat noC-1 within G+5 Storied residential & commercial apartment named as Janani Apartment located at: Naldanga Road,Narayapur, PO - Bandel, PS - Chinsurah,Mouza - Narayapur, JL no. 11, E/P no. 106, R.S. Dag no. 32, L.R. Dag no. 264, L.R. Khatian no. 1556, Under Kodalia II no. Gram Panchayat, Dist - Hooghly, PIN - 712123, WB.	A) 30.09.2024 B) ₹ 1,14,51,403.74 Along with interest from date of NPA / Last Interest charged and all other expenses and other charges C) 24.02.2025	Property-12 (A) ₹ 4.54 Lacs (B) ₹ 0.45 Lacs (C) ₹ 0.25 Lac	Property-13 (A) ₹ 2.79 Lacs (B) ₹ 0.28 Lacs (C) ₹ 0.25 Lac	
	Property-11 : Residential Flat situated on the 2nd Floor being Flat noG-3 within G+5 Storied residential & commercial apartment named as Janani Apartment located at: Naldanga Road,Narayapur, PO - Bandel, PS - Chinsurah,Mouza - Narayapur, JL no. 11, E/P no. 106, R.S. Dag no. 32, L.R. Dag no. 264, L.R. Khatian no. 1556, Under Kodalia II no. Gram Panchayat, Dist - Hooghly, PIN - 712123, WB.	A) 30.09.2024 B) ₹ 1,14,51,403.74 Along with interest from date of NPA / Last Interest charged and all other expenses and other charges C) 24.02.2025	Property-14 (A) ₹ 2.91 Lacs (B) ₹ 0.29 Lacs (C) ₹ 0.25 Lac	Property-14 (A) ₹ 2.91 Lacs (B) ₹ 0.29 Lacs (C) ₹ 0.25 Lac	
19. PNB- ARMB Kolkata West	1. Property of Sri Rajendra Kr Bhoora S/o late Dhan Raj Bhoora situated at Binayak Enclave, Flat no 304, 3 rd floor, Block O, South West Central, 59 Kali Charan Ghosh Road Kolkata 700050 2. Property of Sri Rajendra Kr Bhoora s/o late Dhan Raj Bhoora situated at Land & Building at 38 & 39 Joy Bibi Road, Ghusuri, Holding No. 18, ward no 1, PS : Malipanchgora Howrah 711107 (Both properties are under Symbolic Possession)	A) 29.06.2010 B) ₹ 1,57,29,417.83 along with interest from date of last Intt. charged and all other expenses and other charges C) 19.03.2012	(A) ₹ 41.13 Lacs (B) ₹ 4.12 Lacs (C) ₹ 0.10 Lac (A) ₹ 232.93 Lacs (B) ₹ 23.30 Lacs (C) ₹ 0.50 Lac	28.01.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)	
Shyam Sales Agency				Place : Nadia / Murshidabad, West Bengal Date : 25.11.2025	

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.

- The auction sale will be "online through e-auction" portal <https://baanknet.com>
- The intending Bidders/ Purchasers are requested to register on portal (<https://baanknet.com>) using their mobile number and email-id. Further, they are requested to upload requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet by **15.01.2026** (For Lot No. 1-18) and **28.01.2026** (For Lot No. 19) before the e-Auction Date and time in the portal. The registration, verification of KYC documents and transfer of EMD in wallet must be completed well in advance, before auction.
- Earnest Money Deposit (EMD) amount as mentioned above shall be paid online through 3 modes i.e. NEFT/ Cash Transfer (After generation of Challan from (<https://baanknet.com>) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial Bank, however for Cash/ Transfer the bidder has to visit Punjab National Bank Branch. Payment of EMD by any other mode such as Cheques will not be accepted. 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.
- Platform (<https://baanknet.com>) for e-Auction will be provided by e Auction service provider M/S PSB Alliance Private Limited having its Registered office at Unit No. 1, 3rd Floor, VIOS Commercial Tower, near Wadala Truck Terminal, Wadala East, Mumbai - 400 037 (Help Desk Number +91 82912 20220, E-mail 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.
- The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage portal. I. <https://baanknet.com> ii. www.pnbindia.in
- 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 BAANKNET portal (<https://baanknet.com>).
- The intending Bidders/Purchasers are requested to register on portal (<https://baanknet.com>) using their mobile number and email-id. Further, they will upload the requisite KYC documents. Once the KYC documents are verified by e-auction service provider (may take 2 working days), the intending Bidders/Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet. Only after having sufficient EMD in his Wallet, the interest bidder will be able to bid on the date of e-auction.
- Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time of bidding.
- 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 minimum increase in the bid amount must be of ₹ 10,000.00 to the last highest bid of the bidders Ten 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 ten minutes to the last highest bid, the e-auction shall be closed.
- 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. i. In case of any difficulty or need of assistance before or during e-Auction process may contact authorized representative of our e-Auction Service Provider (<https://baanknet.com>). Details of which are available on the e-Auction portal.
- 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).
- The secured asset will not be sold below the reserve price. As per rules, the Bidding shall start from one notch higher than the Reserve Price.
- 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 Confirmation of Sale by the Bank, 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 KOLKATA. In case of failure to deposit the amount 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.
- Payment of sale consideration by the successful bidder to the bank will be subject to TDS under Section 194- A 1 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.
- The Authorized Officer reserves the right to accept any or reject all bids, if not found acceptable or to postpone/cancel/adjour/ 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, at any stage.
- In case any dispute or litigation or an adverse order passed by an appropriate court or tribunal etc. or for any reason whatsoever, Bank decides to return the money to the Bidder/s, no interest shall be paid for the period the amount is kept with the Bank. The decision of the Authorized Officer is final in this regard.
- The sale certificate shall be issued in the favor of successful bidder on deposit of full bid amount as per the provisions of the act.
- The properties are being sold on **'AS IS WHERE IS BASIS' and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"**
- The particulars of Secured Assets specified in the Schedule hereinafter have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation.
- 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.
- All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
- 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.
- 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.
- 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.pnbindia.in

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002

Authorized Officer, Punjab National Bank, Secured Creditor



SBI

STRESSED ASSETS RECOVERY BRANCH, SOUTH BENGAL E-AUCTION SALE NOTICE
Jeevan Deep Building, 2nd Floor, 1, Middleton Street, Kolkata - 700 071
Phone : (033) 2288 4437, Fax : (033) 2288 4302, E-mail : sbi.15196@sbi.co.in, Mobile No. : 9051108745

Authorised Officer's Details : Name: Jayant Augustine Mundu , e-mail ID : sbi.15196@sbi.co.in, Mobile No. : 9051108745
E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 under Read with Rule 8(6) applicable for immovable property of the Security Interest (Enforcement) Rules, 2002.
Notice is hereby given to the Public in general and in particular to the Borrower/Guarantors/Mortgagors that the below described Secured Assets mortgaged to the Secured Creditor, the **Physical Possession** of which has been taken by the Authorized Officer of State Bank of India, the Secured Creditor, will be sold on "As is Where is", "As is What is" and "Whatever there is" basis on the below mention dates.

DATE & TIME OF E-AUCTION : DATE : 28.01.2026

TIME OF AUCTION 11.00 A.M. TO 4.00 P.M. WITH UNLIMITED EXTENSIONS OF 10 MINUTES FOR EACH BID.

Sl. No.	Name of the Unit / Borrower/ Guarantors	DETAILS OF THE ASSETS BEING SOLD	Outstanding Dues
1.	A) SMT. KRISHNA BAIDYA W/o Sali Baidya B) SRI SUBHASIS BAIDYA S/o Sali Baidya C) SRI SNEHASIS BAIDYA S/o Sali Baidya Everyone Address : Naryanitala, P. O. - Gocharan, P.S.-Joyagnar (Near Gocharan Girls High School) South 24 Parganas, PIN - 743372.	All that piece and parcel of land measuring an area 10 decimal with single storied building be the same lying and situated at Mouza - Naryanitala, J.L. No. 01, comprised in R.S. & L.R. Dag No. 405 under R.S. Khatian No. 537, under L.R. Khatian No. 1694, within the limits of Naryanitala G.P., P.S.-Joyagnar, DSR - IV in the District - South 24 Parganas. Butted & Bounded On: On the North : Land of Sukhendu Hait. On the South : Land of Buka Santra. On the East : Land of Panchanna Baidya. On the West : Land of Saroj Baidya & 6 ft. wide common passage. Deed No: 160402243 for the year 2018, Registered in Book No. 1, Pages from 59663 - 59687, Vol. No. 1604 - 2018, DSR - IV, South 24 Parganas. Property stands in the name of Krishna Baidya, W/o - Sali Baidya.	a) Reserve Price b) EMD @ 10% c) Bid Increment Amt. Rs. 22,91,170.00 (Rupees Twenty Two Lakhs Ninety One Thousand One Hundred Seventy Only) as on 05.03.2024 plus Further interest, cost, charges etc. thereon. 951108745 9674711520

Inspection Date : 19.01.2026

a)For detailed terms and conditions of the sale, please refer to the link provided in State Bank of India, the Secured Creditor's website www.sbi.co.in and specific link created for the particular e-Auction : <http://BAANKNET.com>
b) Intending bidder/s should transfer his EMD amount by means of challan generated on his bidder account maintained with PSB Alliance Pvt. Ltd. by means of NEFT/ RTGS transfer from his bank account well before the auction date. For any queries please contact support.baanknet@psballiance.com or Contact No. 8291220220

The intending bidder is advised to go through the detailed terms & conditions uploaded in above mentioned site before participating in the auction process.

Date: 24.12.2025

In case of any dispute the English version shall prevail

Authorised Officer
State Bank of India

Chola **CHOLAMANDALAM INVESTMENT AND FINANCE COMPANY LIMITED**

Corporate Office : Chola Crest, Super B, C54 & C55, 4, Thiru Vika Industrial Estate, Guindy, Chennai-600 032, T.N.

DEMAND NOTICE

UNDER THE PROVISIONS OF THE SECURITIZATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 ("the Act") AND THE SECURITY INTEREST (ENFORCEMENT) RULES, 2002 ("the Rules")