

**पंजाब नैशनल बैंक** **punjab national bank**  
(भारत सरकार का उपक्रम) (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
Lot. No. 1- 19	27.03.2026	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.	PNB- ARMB Kolkata West SIDDHARTHA GHOSH	ALL THAT one self contained residential flat being Flat No 1 with marble flooring at the second floor measuring about super built-up area 680 sq. ft. be the same little more or less within the premises being Municipal Holding No. 35, Dwark Jungle Road, under Uttarpara Kotrung Municipality, Police station - Uttarpara, together with an ownership of undivided proportionate impartable indivisible variable share of the land and building attributable to the said flat together with undivided proportionate share in the common parts and portion in the said building and other right of access on the passage including easy ingress and egress over the common parts and common portion of the said building together all easement rights. Property belongs to <b>Mr. Siddhartha Ghosh</b> vide Registration No I-7811/2022 dated 30.12.2022. (Under Symbolic Possession)	A) 07.07.2024 B) ₹ 17,56,345.00 along with interest from date of last Intt. charged and all other expenses and other charges C) 01.10.2024	(A) ₹ 16.68 Lacs (B) ₹ 1.67 Lacs (C) ₹ 0.10 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
2.	PNB- ARMB Kolkata West M/s UNIQUE LEATHER FASHION	1. Immovable Property: Equitable mortgage of plot of land measuring 12 chatak 24 Ft. (0.783 cotta) & building thereon situated at Palm Avenue. Premises No. 38 G/2, P. S. - Karaya, Mouza - Ghugudanga, Dist.-24 Parganas (South), Kolkata -700019 in the name of <b>Sri Pranab Kumar Basak</b> , (the proprietor of the firm). 2. Immovable Property: Equitable mortgage of Flat No 601 situated at Palm Avenue, Premises No.-36, P.S. Karaya, Dist.-24 Parganas (South), Kolkata-700019 in the name of <b>Sri Pranab Kumar Basak</b> , (Proprietor) and <b>Smt. Kakali Basak</b> , wife of Sri Pranab Kumar Basak. 3. Property at Extension of registered mortgage of Flat No. 501, 5th floor including open terrace store and one covered car parking area on the ground floor of "Pratima Apartment" at premises No.-373, Mahari Road, Mouza- Jagacha, District - Howrah in the name of <b>Sri Pranab Kumar Basak &amp; Kakoli Basak</b> . [This property is originally mortgaged under Education loan of Rs.0.20 crore in the name of Sreeparna Basak, daughter of the proprietor] (Under Symbolic Possession)	A) 06.04.2023 B) ₹ 6,19,65,489.98 along with interest from date of last Intt. charged and all other expenses and other charges C) 07.07.2023	(A) ₹ 116.75 Lacs (B) ₹ 11.68 Lacs (C) ₹ 0.10 Lac  (A) ₹ 73.34 Lacs (B) ₹ 7.34 Lacs (C) ₹ 0.10 Lac  (A) ₹ 40.44 Lacs (B) ₹ 4.05 Lacs (C) ₹ 0.10 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
3.	PNB- ARMB Kolkata West PRESS AND PUBLICITY SYNDICATE LTD	EM of property, Two covered Car parking space being nos 6 & 7 measuring 504 sq ft, more or less on the ground floor of the building together with the proportionate impartable share in the land comprised in the said premises situated at Premises No. 18/1 Dover Place, Kolkata 700019, Ward No. 86 in 24 PGs district, PS - Gariahat, within Government Khasmahal and within Dili: Panchannagra, Div 6, Sub Division Pin Mouza - Beltola comprised within the new Holding No. 381. (Under Symbolic Possession)	A) 13.05.2021 B) ₹ 03,72,32,298.88 along with interest from date of last Intt. charged and all other expenses and other charges C) 25.10.2021	(A) ₹ 35.85 Lacs (B) ₹ 3.59 Lacs (C) ₹ 0.10 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
4.	PNB- ARMB Kolkata West Shyam Sales Agency	Immovable Property: 1. Property of <b>Sri Rajendra Kr Bhooora</b> s/o late Dhan Raj Bhooora situated at Binayak Enclave, Flat no 304, 3 <sup>rd</sup> floor, Block O, South West Central, 59 Kali Charan ghosh Road, Kolkata 700050 2. Property of <b>Sri Rajendra Kr Bhooora</b> s/o late Dhan Raj Bhooora situated at Land & Building at 38 & 39 Joy Bibi Road, Ghusuri, Holding No. 18, Ward No. 1, PS : Malpanchghora Howrah 711107 (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) ₹ 0.10 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
5.	PNB- ARMB Kolkata West SATYADEO MISHRA	All that piece and parcel of a self contained Flat being No. D4 measuring about 1180 Square feet super built up area of the 4 <sup>th</sup> Floor at North West side consisting of 2 Bedrooms, 1 Kitchen, 1 Dining-cum-Drawing, 2 Toilets and 1 Balcony of the G+V storied building at K.M.C. Premiers No. 89, Sayed Abdul Rahaman Road, Kolkata - 700082 within K.M.C. Ward No. 115, District South 24 Parganas. The property belongs to <b>Satyadeo Mishra</b> , Being Deed No. I-1602- 15294/2022 Date of Registration 23.11.2022. (Under Symbolic Possession)	A) 10.07.2024 B) ₹ 46,18,040.20 along with interest from date of last Intt. charged and all other expenses and other charges C) 04.11.2024	(A) ₹ 31.10 Lacs (B) ₹ 3.11 Lacs (C) ₹ 0.10 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
6.	PNB- ARMB Kolkata West JAMES INDIA	Equitable Mortgage of ALL THAT piece and parcel of residential Flat being No. 301 on the 3 <sup>rd</sup> Floor of G+3 building measuring about 705 sq. ft. be the same a little more or less situated at Durga Apartment, 187, Mahendra Bhattacharya Road, Ward No. 44, PS - Shibpur, Howrah 711104 within Howrah Municipal Corporation. (Under Symbolic Possession)	A) 02.05.2024 B) ₹ 92,06,918.17 along with interest from date of last Intt. charged and all other expenses and other charges C) 22.07.2024	(A) ₹ 18.72 Lacs (B) ₹ 1.88 Lacs (C) ₹ 0.10 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
7.	PNB- ARMB Kolkata West Kalimata Engineering Works	All that piece and parcel of the land and building measuring an area of 1 Cottah 5 Chittak 30 sqft together with a Two Storied Building of 1600 sq ft constructed area more or less under Mouza - Santragachi, J.L. No. 4, R. S. Dag No. 26, R. S. Khatian No. 931, situated at Santragachi, Ward No-48, P.S. - Jagacha, Dist-Howrah. Property is in the name of <b>Sri Madan Samanta</b> . (Under Symbolic Possession)	A) 27.07.2016 B) ₹ 36,69,144.66 along with interest from date of last Intt. charged and all other expenses and other charges C) 07.11.2016	(A) ₹ 32.58 Lacs (B) ₹ 3.26 Lacs (C) ₹ 0.10 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
8.	PNB- ARMB Kolkata West SIDDHI NATH PAIK	All that piece & portion of residential flat Flat No. A2 on the 1st Floor (Front Side) measuring about 800 sqft super built up area more or less in the building named "Kanishka Apartment" situated at Mouza - Nayabad, J.L. No. -25, R. S. No. 03, Touzi No. 56, R. S. Dag No. 88, R. S. Khatian No. 101, P.S. - Kasba now Purba Jadavpur, ADSR Sealdah, Dist- South 24 Parganas being Municipal Premises No. 2700, Nayabad, Kolkata-700099, Assessee No 311090828154 within the limits of Ward No 109 of Kolkata Municipal Corporation. (Under Symbolic Possession)	A) 27.09.2021 B) ₹ 26,53,402.00 along with interest from date of last Intt. charged and all other expenses and other charges C) 03.02.2022	(A) ₹ 25.02 Lacs (B) ₹ 2.50 Lacs (C) ₹ 0.10 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
9.	PNB- ARMB Kolkata West RAM BRIKSH RAM	ALL THAT piece and parcel of Flat on 1 <sup>st</sup> Floor North-West side, Flat No -A1 having super built up area of 800 sq. ft. (Tiles Floor) on the total proportionate land having a G+III storied residential building at the Premises No-2700, Nayabad, P. O. - Panchsayar, P. S. - Presently Purba Jadavpur, (Kasba), Kolkata-700 094, Dist -24 Pgs(S), Mouza-Nayabad, Re.Sa No-03, J.L. No -25, Touzi No -56, Khatian No -101, R. S. Dag No -88, under Kolkata Municipal Corporation, Holding No -2700, Ward no -109 Assessee No 31-109-08-28-154, together with undivided proportionate share of land. (Under Symbolic Possession)	A) 15.09.2023 B) ₹ 32,21,306.00 along with interest from date of last Intt. charged and all other expenses and other charges C) 11.01.2024	(A) ₹ 25.02 Lacs (B) ₹ 2.50 Lacs (C) ₹ 0.10 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
10.	PNB- ARMB Kolkata West SINGH TIMBER	Land / Building / Factory measuring 8 Satak at Amta Bungalov Para, PO - Amta, Dist.-Howrah, J.L.No.-143, Hal J.L.No-121, RS Khatian No. 2182, LR Khatian No. 2288/1, RS Dag No. 179, LR Dag No. 292, Mouza-Amta, within the jurisdiction of Amta Gram Panchayat. Property stands in the name of <b>Sri Nilkar Singh</b> . (Under Symbolic Possession)	A) 01.12.2022 B) ₹ 61,67,243.24 along with interest from date of last Intt. charged and all other expenses and other charges C) 15.03.2023	(A) ₹ 46.76 Lacs (B) ₹ 4.68 Lacs (C) ₹ 0.10 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)

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
11.	PNB- ARMB Kolkata West Moham General Trading Co. & Shilpa Creation Pvt. Ltd.	All that Flat No. 1A containing 600 sq. ft. area be the same a little more or less and Flat No. G containing 1980 sq. ft. area be the same a little more or less, both at the eastern part of the 1 <sup>st</sup> Floor of the multistoried building commonly known as Neelamber Apartment comprised in Holding No. 28B, Shakespeare Sarani, KMC Ward No. 63, Kolkata 700016 vide deed no. I-02404 of 2003. Property stands in the name of <b>M/s Shilpa Creation</b> . (Under Symbolic Possession)	A) 20.04.2012 B) ₹ 9,13,21,608.68 along with applicable interest thereon and all other expenses and other charges. C) 23.06.2012	(A) ₹ 262.45 Lacs (B) ₹ 26.25 Lacs (C) ₹ 0.10 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
12.	PNB- ARMB Kolkata West CHATTERJEE ENTERPRISE	Immovable Property : All that the 2/3 <sup>rd</sup> well furnished flat on the ground floor, measuring an area of 1200 SQFT super built up area (out of 1800 sqft of entire ground floor) consisting of four Bed Room, Kitchen, Dining, Toilet, Verandah be the same little more or less lying and situated within the limits of South Dum Dum municipality being Holding no. 90. A M Bose Road, known as 49A, Anand Mohan Bose Road, PS - Dum Dum Kolkata 700074, Dist. North 24 Parganas, comprised in R. S. Dag no 124, R. S. Khatiyon No.1214 at Mouza - Satgachi, J. L. No. 20, Touzi No. 3083, Municipal Ward No. 22 together with undivided proportionate share of land and all common area and facilities. (Under Symbolic Possession)	A) 06.05.2021 B) ₹ 23,44,319.00 along with applicable interest thereon and all other expenses and other charges. C) 18.09.2021	(A) ₹ 27.54 Lacs (B) ₹ 2.76 Lacs (C) ₹ 0.10 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
13.	PNB- ARMB Kolkata West Prapas Construction	8000 sq. ft. G+3 storied building at 68, Rabindrapally, Block-D, P. S. -Jadavpur, Kolkata-700 086. (Under Symbolic Possession)	A) 11.09.2012 B) ₹ 87,20,558.00 along with applicable interest thereon and all other expenses and other charges. C) 24.11.2012	(A) ₹ 131.87 Lacs (B) ₹ 13.19 Lacs (C) ₹ 0.50 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
14.	PNB- ARMB Kolkata West Paul Clinic	Equitable mortgage of land and building property situated at Premises No. - 3/2, Rajkumar Mukherjee Road, P. S. - Baranagar, within the jurisdiction of Baranagar Municipality, Ward No. - 7, Dist. - North 24 Parganas, Kolkata - 700036, along with Four Rooms, One Hall Room, One Kitchen & One Bathroom all are total measuring 920 sq. ft. super built up area on the 1 <sup>st</sup> Floor of the Three Storied Residential Building, Mouza - Baranagar, J.L. No. -5, Touzi No. - 1068/2833, R. S. No. - 6, Khatian No. - 7865, Dag No. - 2911, and together with undivided share of Bastu Land Area 1 Cottah 8 Chittaks 30 sq. ft. being Gift Deed No. - I - 09991 for the year of 2006. Property owned by <b>Mr. Subhendu Paul</b> . (Under Symbolic Possession)	A) 28.03.2023 B) ₹ 22,92,671.84 along with applicable interest thereon and all other expenses and other charges. C) 04.11.2023	(A) ₹ 20.90 Lacs (B) ₹ 2.09 Lacs (C) ₹ 0.10 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
15.	PNB- ARMB Kolkata West SANDOZ Merchants Pvt. Ltd.	Land measuring 37 Cottah 1 Chittak 22 sq. ft. along with Factory Shed / Structure standing thereon lying and situated at Mouza - Belgachia Kismet, J.L. No. - 109, R. S. & L. R. Dag No. - 913, 915, 920, 921 & 929, under L. R. Khatian No. - 8055 & 6057, within the limits of the Howrah Municipal Corporation being Holding No. P-51/1/2, P-51/A & P-56/1, Benaras Road, Word No. - 9, PS - Liluah, Pin Code - 711105, District-Howrah. (Under Symbolic Possession)	A) 01.06.2022 B) ₹ 5,52,87,539.46 along with applicable interest thereon and all other expenses and other charges. C) 06.08.2022	(A) ₹ 841.58 Lacs (B) ₹ 84.16 Lacs (C) ₹ 0.50 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
16.	PNB- ARMB Kolkata West M/s Rakshit Traders	Equitable mortgage of piece and parcel of land measuring about 2 Cottah, 08 Chhatk, 41 sqft (more or less) at village and Mouza - Dakshin Jhapardah J.L. No. 15, Old Khatiyon No. 292, New Khatiyon No. 5049 Old Dag No. 1309, New Dag No. 1322 under Dakshin Jhapardah Gram Panchayat, PO - Dakshin Jhapardah, PS - Dornjur, Pin - 711405, Dist. - Howrah (Covered under Doc. No. I-1373/2004) (Under Symbolic Possession)	A) 12.12.2024 B) ₹ 69,23,058.32 along with applicable interest thereon and all other expenses and other charges. C) 25.02.2025	(A) ₹ 77.61 Lacs (B) ₹ 7.76 Lacs (C) ₹ 0.50 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
17.	PNB- ARMB Kolkata West NEW A S Garments	All that piece and parcel of mortgage a flat no. 3 in the name of Jasmina Parvin Sardar situated at Mouza Shilpur, Municipal Holding number 14, Andul Road, Near Bakultala Bus stop, opposite to Botanical Garden Gate no. 2, PS - Shilpur, Howrah. Deed No. I-0346 of 2013 having area more or less 762 sq ft including super built up area on the 2 <sup>nd</sup> Floor in Front Side of said building containing 2 Bedrooms, 1 Kitchen, 1 Dining Cum Living & 1 Bathroom which has been constructed upon Bastu Land of 3 Cottah 22 sqft aprx. on the South : Stair Case, Lift and Flat No. 201. (Under Symbolic Possession)	A) 08.03.2017 B) ₹ 25,59,119.00 along with applicable interest thereon and all other expenses and other charges. C) 19.07.2017	(A) ₹ 15.57 Lacs (B) ₹ 1.56 Lacs (C) ₹ 0.10 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
18.	PNB- ARMB Kolkata West Sanjit Ghosh	Equitable Mortgage of Flat No. - 3A, Super Built up area 738 sq. ft. on 3 <sup>rd</sup> Floor at Chinar Tower, Mouza - Teghori, J.L.No-09, R.S & L.R Dag No-184, 185, R.S Khatian No-53 & 39, L.R Khatian No-4172, 358/2 at - Mondal Para Road, P. S. -Baguliati, Kolkata-700059, Holding No. - RGM - 7/137, Premises No-13, Chinar Tower, Block No-E, Ward No-11, Dist- 24 Parganas (North) being Sale Deed No-190402257 Dated 12.03.2016. (Under Symbolic Possession)	A) 04.02.2020 B) ₹ 23,60,768.50 along with applicable interest thereon and all other expenses and other charges. C) 26.02.2020	(A) ₹ 18.40 Lacs (B) ₹ 1.84 Lacs (C) ₹ 0.10 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)
19.	PNB- ARMB Kolkata West M/S R B ENTERPRISE	Equitable mortgage of property : All that one half share in the total land comprising 2 Cottahs, more or less and the constructed area on the Ground and 1 <sup>st</sup> Floor of the Two Storied Residential Building together with one half share in the Roof Right at Premise No. 3/1A, Matheshwartala Road (Portion), P. S. - Tangra, Ward No. - 58 under KMC comprising on the Ground Floor 3 Rooms, 2 Toilets, 1 Verandha and on the First Floor 1 Bed Room, 1 Dining Room, 1 Kitchen, 3 Toilets and 1 Verandha having total constructed area of 1252.35 sq.ft on the Ground Floor and 1 <sup>st</sup> Floor Belonging to the Mr. Ram Lal Ram, Partion Deed No I-02338 of 2016 registered in A.R.A.-1, Kolkata (Under Symbolic Possession)	A) 08.06.2021 B) ₹ 93,58,094.64 along with applicable interest thereon and all other expenses and other charges. C) 10.09.2021	(A) ₹ 29.85 Lacs (B) ₹ 2.99 Lacs (C) ₹ 0.10 Lac	27.03.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7004155799)

**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 27.03.2026 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 eAuction 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](mailto: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](http://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 higher 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- 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.
- The Authorized 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, 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 hereinabove 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](http://www.pnbindia.in)

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

Place: Kolkata Date : 10.03.2026 Authorized Officer, Punjab National Bank, Secured Creditor