

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, Plot No. 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 & 2	28.04.2026	Upto 4.00 PM	Lot. No. 3-12	07.04.2026	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.	Branch - Brabourne Road, Kolkata Borrower- M/S Urmila Enterprise, Prop: Mr. Surojit Ghosh HBL: Mr. Surojit Ghosh Mr. Prosenjit Ghosh	All that piece and parcel of one self-contained residential flat on the first floor being Flat No. 1C covered area measuring 736 Sq feet be it the same a little more or less appertaining to about 916 sqft including super built up area (including proportionate area of stair, lift, and landing area), floor with marble finished consisting of Three Rooms, One Dining cum Kitchen, two bath and privy as per building sanction plan approved by the Kolkata Municipal Corporation lying and situated at Municipal Premises No. 152A, Tarak Pramanick Road, formerly known as 85/4A, Baranashri Ghosh Street comprised in Book No. XV, Holding No.290 in the north Division of the town of Kolkata, P.S.- Girish Park, K.M.C. Ward No.25, Pin 700006, butted and bounded in the following manner : On the North : By Tarak Pramanick Road. On the South : By 36 Sarkar Lane. On the East : By 154, Tarak Pramanick Road. On the West : By partly 36/1A, Sarkar Lane and partly by 150 and 150B Tarak Pramanick Road, Kolkata. The property is registered in Book-I, Volume Number 1902-2018, Pages from 16958 to 16989, being No 190200494 for the year 2018. (Under Symbolic Possession)	A) 01.12.2025 B) ₹ 50,52,448.67 along with applicable interest thereon and all other expenses and other charges. C) 19.02.2026	(A) ₹ 41.72 Lacs (B) ₹ 4.17 Lacs (C) ₹ 0.10 Lac	28.04.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 9433043490)
2.	Branch - Kolkata New Market Borrower- Md. Jamiluddin Middya	Equitable mortgage of one Self-Contained Residential Flat on the Second Floor measuring about 473 Carpet Area and 615 Sq. ft. more or less, Super built up area with marble flooring and without LIFT facility comprised of 2(Two) bed rooms, 1(One) Drawing cum Dining room, 1(One) Kitchen, 1(One) toilet along with undivided, proportionate, indivisible share of land and premises attributable to the said flat, of the above building lying and situated at Mouza - Kalikapur, Pargana - Khaspur, J.L. No. 20, RS No. 2, District CollectorTouzi No. 3, comprised in R.S. dag No. 356/406, appertaining to R.S Khatian No.55, within the jurisdiction of Additional Sub-Registry Office at Sealdah and District Registry Office at Alipore, under P.S. Tollygunge then Jadavpur then Kasba now under PurbaJadavpur in the District of 24 Parganas (South) being Muncial Premises No.784, Kalikapur (Postal Premises No.226, Kalikapur, P.O. Mukundapur, P.S. PurbaJadavpur, Kolkata 700099 within the limits of Kolkata Municipal Corporation Ward No.109 Br No.XII, being Assessee No.31-109-06-0797-6 butted and bounded as follows : On The North BY : 20 Ft. Wide K.M.C Road, On The South BY : Land of Smt. Madhabi Lata Sen, On The East BY : 20Ft. Wide K.M.C. Road, On The West BY: Land of Smt. Madhabi Lata Sen. The property is registered in Book-I, Volume Number 1903-2024, Pages from 286300 to 286328, being No 190307718 for the year 2024. (Under Symbolic Possession)	A) 09.12.2025 B) ₹ 26,32,624.44 along with applicable interest thereon and all other expenses and other charges. C) 20.02.2026	(A) ₹ 22.42 Lacs (B) ₹ 2.24 Lacs (C) ₹ 0.10 Lac	28.04.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 9433043490)
3.	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, J.L 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. (Under Physical Possession on 15-06-2024)	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	(A) ₹ 76.64 Lacs (B) ₹ 7.67 Lacs (C) ₹ 0.50 Lac	07.04.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 9002457620)
4.	BO: Dharmatala Street Branch (e-UBI) The Director, Vnci Alu. Mfg & Import Co Private Limited, Mr. Vikram Barmecha (Director) Mr. Vishal Barmecha (Director) 43, Biplabi Anukul Chandra Street, Kolkata -700072 West Bengal	Equitable mortgage of a Residential Flat No. 4A on the 4 th floor, Block "B" (Back) admeasuring built up area of 919.02 sq.ft. (covered area) ceramic tiles floor along with all common areas and facilities thereon and also one covered parking space measuring about 135 sq.ft on the ground floor of the building known as Prithvi Residency at 1A, Ramakanta Sen Lane, P.O. - Ultadanga, Kolkata - 700067, owned by Mr. Vikram Barmecha vide being deed number 190107039 registered at ARA-1, Kolkata dated 28.08.2015. (Under Symbolic Possession C/JM ORDER UNDER EXECUTION)	A) 23-05-2025 B) ₹ 1,19,96,371.09 along with interest from date of last Intt. charged and all other expenses and other charges C) 13-10-2025	(A) ₹ 73.278 Lacs (B) ₹ 7.33 Lacs (C) ₹ 0.50 Lac	07.04.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 9002457620)
5.	BO: CHATTERJEEHAT A.K ENTERPRISE Partner's: 1) Krishna Kumar Banerjee, 2) Arup Ganguly	ALL that piece & parcel of the flat no-203 on the second floor Measuring about 312 sq .ft together with proportionate share of land situated within District & District Registry ,additional District sub Registry Howrah, Mouja & Police Station - Shibpur, Howrah Municipal corporation Ward No.33, Holding No.67/1, Kashi Nath Chatterjee Lane, P. S. - Shibpur, District Howrah- 711102, vide deed no. 02011 of 2014 in the name of Arup Ganguly and Namita Ganguly. (Under Symbolic Possession)	A) 01.07.2021 B) ₹ 21,98,044.40 along with interest from date of NPA / Last intt charged and all other expenses and other charges. C) 16.09.2021	(A) ₹ 7.21 Lacs (B) ₹ 0.72 Lacs (C) ₹ 0.10 Lac	07.04.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7080808830)
6.	BO: SALKIA SUBRATA DHARA	All that piece and parcel of Bastu land measuring more or less 2 Cottah 6 Chittacks 34 sqft together with structure residential building standing thereon having its total covered area more or less 1480 sq.ft. (ground floor 854 sq ft. 1 st Floor 854 sqft 2 nd Floor 854 sqft 3 rd Floor 854 sq. ft. Holding No. 21/16 Kaibartapara lane, Near Netaji Boys Club under Howrah Municipal Corporation Ward No. 06 lying in Mouza M P Ghora. J. L. No. 1 Sheet No. 29, Dag 220 LLR Khatian No. 132 LR Area 2 Cotah - 21106/1 Property belongs to Shri Subrata Dhara, Title Deed No. 2695/2016 (Under Symbolic Possession)	A) 02.06.2021 B) ₹ 30,49,772.00 Along with interest from date of last intt charged and all other expenses and other charges. C) 25.11.2021	(A) ₹ 67.47 Lacs (B) ₹ 6.74 Lacs (C) ₹ 0.10 Lac	07.04.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7080808830)
7.	BO: SALKIA 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. (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	07.04.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7080808830)
8.	BO: SALKIA M/S Sri DURGA MATA TRADING Prop. & Mortgage: Sh. Biswajit Majumder	EQM of Godwon in Ground Floor at Premises No.56/3A, Rajen Seth Lane. Howrah (711202, Dist - Howrah, P. O. - Belurmath, PS - Belur (previously Bally) Mouza -Barrackpore, Howrah Municipal Corporatn, Ward No. -60, Dag No.3262, K. H. No. 583, Vide Deed No. I-2594/2016 (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	07.04.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7080808830)

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
9.	BO: Kolkata Clive Row Karmakar Variety Stores Prop : Sangita Karmakar Guarantor: Rajesh Karmakar	All that one marble finished flooring Super Room, on the ground floor measuring 326 sq. ft. super built up area more or less. (Carpet Area= 265 sq. ft.), of the said multi-storied building known as "Kalyani Villa" lying and situated at Holding No. RGM/31/132/B1/ C.C. Saradapalli, Chandiberia, in Ward no. 22 at present under Bidhannagar Municipal Corporation under P.S. New Town, A.D.S.R.O. Rajarhat, Kolkata- 700102, District North 24 Parganas, together with undivided and impartible proportionate share of land on which the structure of the building is erected, along with right to use and enjoy the common areas and facilities, utilities and amenities and common expenses, vide deed being no. - I- 150201553 for the year 2024, in the name of Smt. Sangita Karmakar, w/o. Rajesh Karmakar. (Under Symbolic Possession)	A) 28.03.2025 B) ₹ 21,35,164.72 Along with interest from date of last intt charged and all other expenses and other charges. C) 13.06.2025	(A) ₹ 23.43 Lacs (B) ₹ 2.34 Lacs (C) ₹ 0.10 Lac	07.04.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7080808830)
10.	BO: Calcutta Susanta Parui	All that piece and parcel of residential flat no. 10 B South-East side on the 3rd floor, being covered area 763 SQFT including super built up area on total proportionate Bastu land of 03 Cottah 12 Chittacks 21 SQFT of multi storied building named as MaaSaradha Apartment lying and situated at 51/8, (30/1) Subhas Nagar 2nd Bye Lane, P.S. Dum Dum, Kolkata 700 065, Dist. 24 Pgs (N), Municipality-South Dum Dum, Mouza- Digla, Re. Sa. No. 161, J.L. No. 18, Touzi No. 172 & 173, C.S./R.S./L.R. Khatian No. 11, C.S./R.S./L.R. Dag No. 2175, Holding No. 51/8, Ward No-05, in name of Sh. Susanta Parui, vide deed being No 190200349 for the year 2020 (Under Symbolic Possession)	A) 31.12.2022 B) ₹ 24,82,896.00 Along with interest from date of last Intt. charged and all other expenses and other charges C) 25.08.2023	(A) ₹ 17.31 Lacs (B) ₹ 1.73 Lacs (C) ₹ 0.10 Lac	07.04.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7080808830)
11.	BO: St. Johns Diocesan School Suvankar Ghosh	All that piece and parcel of vacant bastu land measuring 03 Cottahs 02 Chittacks more or less situated at Mouza - Champahati, J.L. No. 24, Touzi No. 109, R.S. No. 103, C.S. Khatian No. 47, R.S. Khatian No. 131, L.R. Khatian No. 872, C.S. Plot No. 1708, R.S. Plot No. 1840, L.R. Plot No. 1942, Pargana-Medanmalla under Champahati Gram Panchayat, P.S. Barupur, Dist. South 24 Parganas, vide deed being No. 161107538 for the year 2022 in the name of Suvankar Ghosh. Butted and Bounded by : On the North By : Yashoda Biswas & 6 ft. Kancha Common Passage. On the South By : Gour Mondal. On the East By : Land of Plot No. 1841. On the West By : Ajoy Naskar. (Under Symbolic Possession)	A) 29.04.2025 B) ₹ 23,72,734.72 Along with interest from date of last Intt. charged and all other expenses and other charges C) 05.07.2025	(A) ₹ 24.39 Lacs (B) ₹ 2.43 Lacs (C) ₹ 0.10 Lac	07.04.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 7080808830)
12.	BO : Calcutta M/S PARAGON CONSTRUCTION SRI SAILEN SAHANA S/O BASUDEB SAHANA SRI HARADHAN KARMAKAR S/O KALIPADA KARMAKAR SRI TAPAS DEY (Legal Heir of SRI CHITTARANJAN DEY) SHEORAPHULLY, VIVEKALLY SRI PRASANTA KUMAR KOLEY S/O AMARENDRA NATH KOLEY SRI TAPAS DEY S/O SRI CHITTA RANJAN DEY	(P1) EM of Three storied residential building together with land component in the name of Sri Prasanta Kumar Koley, Vill. - Saradapally, P.O. & P.S. - Pandua, Mouza- Pandua, J.L. No. 108, R.S. & L.R. Dag No. 2255, R.S. Khatian No. 1238, Under Pandua Gram Panchayat Dist- Hoogly, Pin- 712149, W.B. (P2) EM of Single Storied Residential Building, Holding No.- 279(214/1), Baidyabati (Vivekally), P.O. - Seoraphully, P.S. - Serampore, Mouza - Seora/hullii, J.L. No.-6, L.O.P. No.- 29/1, C.S./L.R. Plot Nos. 62 & 67(P), Under Ward No.- 8, Baidyabati Municipal, Dist. Hoogly, Pin- 712223, W.B. (P3) EM of Three storied residential building together with land component in the name of Sri Haradhan Karmakar & Smt. Chaitali Karmakar, Holding No.- 1/H, Bowbazar (Nabagram), P.O.- Chandannagar, P.S.- Bardeswar, Mouza- Nabagram, R.S. & L.R. Dag No.- 61, Khatian No.- 276, Under Ward No. 29, Chandannagar Municipal Corporation, Dist.- Hoogly, Pin- 712138, W.B. (Under Symbolic Possession)	A) 04.04.2017 B) ₹ 2,79,90,007.39 Along with interest from date of last Intt. charged and all other charges C) 25.10.2017	(A) ₹ 42.96 Lacs (B) ₹ 4.29 Lacs (C) ₹ 0.10 Lac (A) ₹ 18.51 Lacs (B) ₹ 1.85 Lacs (C) ₹ 0.10 Lac (A) ₹ 27.99 Lacs (B) ₹ 2.79 Lacs (C) ₹ 0.10 Lac	07.04.2026 FROM 11.00 AM TO 4.00 PM WITH 10 MINS EXTENSION (Dealing Officer Contact No. 9163190850)

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 28.04.2026 (for Lot No. 1 & 2) and 07.04.2028 (for Lot No. 3-12) 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 by 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 should 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 bidder 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 particulars are being sold as "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

