

Sl. No.	Name of the Branch/Account		Description of the Immovable Properties Mortgaged / Owner's Name	A) Date of Demand Notice B) Outstanding Amount C) Possession Date		A) Reserve Price (Rs. in lac) B) EMD C) Bid Increase Amount		Date/ Time of E-auction
	Name of the Branch	Name of the Account		A) Date of Demand Notice B) Outstanding Amount C) Possession Date	A) Reserve Price (Rs. in lac) B) EMD C) Bid Increase Amount			
9.	PNB:M G Road	M/s Sudhir Electricals	Equitable mortgage of residential flat being flat No-3c on the third floor measuring an super built up area of 1141 sq. ft. be the same a little more or less inclusive of the measurement of common areas and common spaces consisting of three bed rooms, one dining cum living room, bathroom cum water closets, kitchen being premises in building no.16c of "Brijdham Housing Complex" comprised in the demarcated portion of the dag no.232, khatian no.614 j.l. no.28, r.s. no.2(g.d.i) division ii sub-division-2, touzi no.1298/2833 mouza-Kankuri, collectorate holding no.637 lying within the jurisdiction of South Dumdum Municipality Police station Lake Town in the district of North 24 Parganas (THIS PROPERTY IS UNDER SYMBOLIC POSSESSION)	A) 21.03.2024 B) RS. 54,34,857.92 (along with interest from date of npa / last intt charged and all other expenses and other charges) C) 15.06.2024	A) Rs. 45.51 LAC B) Rs. 4.55 LAC C) Rs. 0.10 LAC	15.07.2025 FROM 11.30 AM TO 3.30 PM WITH 10 MINS EXTENSION. (DEALING OFFICER CONTACT NO. 9476368676)		
10.	MCB LYONS RANGE	Mr Tapan Kumar Mondal	Equitable Mortgage of all that piece and parcel of one residential ownership 1st Floor, Flat No SC-106 of 528 sft. m/l carpet area i.e., 660 sft. m/l inclu. 8.B. Up area at "SINDHUJAAAPARTMENT-II" at Municipal Premises No 115, (97-Old), Nabapally, PO-Panihati, PS-Khardah, Dist. 24 Pgs (N) from developer's Allocation, together with undivided proportionate share/interest in the land underneath the said building has been erected with undivided proportionate share of total Bastu land, consisting of 02 Bed Rooms, 01 Dining Cum Kitchen, 01 Toilet, 01 Balcony (Floor Tiles Without Lift Facilities & Provisions) situated at Mouza-Rambhadrabati, JL No 07, Re.-?Sa. No-43, Touzi No-223, R.S. Khatian No-23, L.R. Khatian No-1319, 1320, 1321, 1322, R.S. Dag No-313, L.R. Dag No-1726 at Municipal Premises No 115 (97-Old), Nabapally, PO-Panihati, PS-Khardah, Ward No 22, Holding No-115, (97-Old), Panihati Municipality, Dist. 24 Pgs (N) (UNDER SYMBOLIC POSSESSION)	A) 07.01.2025 B) Rs. 20,01,447.03 along with interest thereon, all other expenses and other applicable charges C) 17.03.2025	A) Rs. 20.82 Lac B) Rs. 2.08 Lac C) Rs. 0.10 Lac	30.07.2025 FROM 11.30 AM TO 3.30 PM WITH 10 MINS EXTENSION (Authorized Officer Contact No. 7319813327)		

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 **BAANKNET.com**
- The intending Bidders/Purchasers are requested to register on portal (**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 **15.07.2025 (For Sl. No. 1 to 9) & 30.07.2025 (For Sl. No. 10)** 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 (**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 (**BAANKNET.com**) for e-Auction will be provided by e Auction service provider M/S MSTC Limited having its Registered office at 225-C, A.J.C. Bose Road, Kolkata-700020 (contact Phone & Toll free Numbers 079- 41072412/ 411 / 413 or 1800-103-5342). The intending Bidders/Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website **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. 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.com**
- The intending Bidders/Purchasers are requested to register on portal (**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 on line 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 (**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.Ufull 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, powerfailure or technical reasons or reasons/contingencies affecting the e-auctions.
- Its 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: **BAANKNET.com / www.pnbindia.in**

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

Place: Kolkata, Date: 24.06.2025

Authorized Officer, Punjab National Bank, Secured Credit Officer