

**पंजाब नैशनल बैंक** (भारत सरकार का उपक्रम) **pnb punjab national bank** (Govt. of India Undertaking) **E-AUCTION SALE NOTICE**

**ARMB, KHARAGPUR (826200), 4th Floor, MS Tower - 2, Near HP Petrol Pump, Atwal Real Estate, O. T. Road, Inda, Kharagpur District - Paschim Medinipur, Pin - 721 305, Mobile No. : 73198 13327, E-Mail : cs8262@pnb.bank.in**

**Annexure - B**  
**SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES**

**E-auction sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8(6) & 9(1) of the Security Interest (Enforcement) Rules, 2002.**

Notice is hereby given to the Public in general and in particular to the Borrower (s) and Guarantor (s) that the below described immovable 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 Guarantors(s). The reserve price and the earnest money deposit, for recovery as mentioned in the table below against the respective properties.

**SCHEDULE OF THE SECURED ASSETS**

| Sl. No. | Name of the Branch<br>Name of the Account<br>Name & Address of the Borrower / Guarantors Account  | Description of the Immovable Properties<br>Mortgaged / Owner's Name<br>[Mortgagors of Property (ies)]   | A) Dt. of Demand Notice U/s. 13(2) of SARFAESI Act, 2002<br>B) Outstanding Amount<br>C) Possession Date U/s. 13(4) of Sarfeesi Act 2002<br>D) Nature of Possession<br>Symbolic / Physical / Constructive                                | A) Reserve Price<br>B) EMD<br>C) Bid Increase Amount                               | Date / Time of E-auction<br>Details of the Encumbrances known to the Secured Creditors          |
|---------|---|---|---|--|---|
| 1.      | <b>B.O. : ARMB, Kharagpur (826200)</b><br><b>M/s. Avijit Enterprise, Proprietor : Sh. Avijit Ghosh</b><br>Shyamsundarpur, P.O. - Chandrakona, Paschim Medinipur, Pin - 721 201.<br><b>Sh. Avijit Ghosh (Mortgagor cum Borrower).</b><br>Shyamsundarpur, P.O. - Chandrakona, Paschim Medinipur, Pin - 721 201.   | Equitable Mortgage of Land & Building situated thereupon at Mouza - Chandrakona, J.L. No. 103, Modified L.R. Khatian No. 5244, R.S. Plot No. 1919 & 1922, L.R. Plot No. 2337 & 2340, Ward No. 1, Holding No. 462/46 under Chandrakona Municipality, Area - 7.40 Decimal + 8.60 Decimal, Total Area 15.00 Decimal, vide Gift Deed No. I-5416 of 2017 & I-5417 of 2017 at A.D.S.R. - Chandrakona, Paschim Medinipur, owned by <b>Sh. Avijit Ghosh</b> , S/o. Pradip Kumar Ghosh, R/o. Shyamsundarpur, P.O. - Chandrakona, Paschim Medinipur, Pin - 721 201. <b>Boundary : North - Matipada Das, South - Kalpana Ghosh, East - Doba, West - Municipality Road.</b> | <b>A) 26.04.2024</b><br><b>B) Rs. 39,09,054.00</b> (Rupees Thirty Nine Lakhs Nine Thousand Fifty Four only) and further interest thereon.<br><b>C) 27.06.2024</b><br><b>D) Symbolic Possession</b>                                      | <b>A) Rs. 60,20,000.00</b><br><b>B) Rs. 6,02,000.00</b><br><b>C) Rs. 50,000.00</b> | <b>27.03.2026</b><br>From <b>11.30 A.M.</b> To <b>3.30 P.M.</b><br><br><b>Not known to Bank</b> |
| 2.      | <b>B.O. : ARMB, Kharagpur (826200)</b><br><b>Mr. Nabin Chandra Patra (Borrower), S/o. Bijoy Patra</b><br>VIII - Lauda, P.O. - Dasspur, P.S. - Dasspur, Dist - Paschim Medinipur, Pin - 721 211, W.B.<br><b>Mrs. Goutami Patra (Borrower), W/o. Mr. Nabin Chandra Patra</b><br>VIII - Lauda, P.O. - Dasspur, P.S. - Dasspur, Dist - Paschim Medinipur, Pin - 721 211, W.B.   | Equitable mortgage of Land & Building, in the name of <b>Nabin Chandra Patra, S/o. Bijoy Patra &amp; Smt. Goutami Patra, W/o. Nabin Chandra Patra</b> situated at Plot No. RS-1822, LR: 1358/2375, Khatian No. 4353, 4354, J.L. No. 145, Mouza - Kushpata-Gobinda Nagar, Holding No. 342/23, Ward No. 17 of Ghatal Municipality, having Area 3.33 Decimal, Sale Deed being No. I-1477, Dated 18.04.2012.  | <b>A) 06.01.2018</b><br><b>B) Rs. 21,88,995.00</b> (Rupees Twenty One Lakhs Eighty Eight Thousand Nine Hundred Ninety Five only) and further interest thereon.<br><b>C) 05.04.2018</b><br><b>D) Symbolic Possession</b>                 | <b>A) Rs. 48,10,000.00</b><br><b>B) Rs. 4,81,000.00</b><br><b>C) Rs. 25,000.00</b> | <b>27.03.2026</b><br>From <b>11.30 A.M.</b> To <b>3.30 P.M.</b><br><br><b>Not known to Bank</b> |
| 3.      | <b>B.O. : ARMB, Kharagpur (826200)</b><br><b>S/o. Sri Subodh Dey</b><br>W/o. Mr. Nabin Chandra Patra<br>VIII - Lauda, P.O. - Dasspur, P.S. - Dasspur, Dist - Paschim Medinipur, Pin - 721 211, W.B.<br><b>Borrower : Mrs. Tanushree Dey, W/o. Sri Palash Dey</b><br><b>Guarantor-Cum-Mortgagor : Mr. Pijush Dey, S/o. Sri Subodh Dey</b><br><b>Both are at :</b> Vill - P.O. - Andharia, P.S. - Binpur-I, Dist - Jhargram, Pin - 721 504, W.B.  | Equitable Mortgage of Land & Building situated at District - Jhargram, P.S. - Binpur, Mouza - Purba Harda, J.L. No. 945, Hal Kh. No. 423, 81 (LR Kh. No. 715, 716), Plot No. 359, Area 17 Decimal as per Conversion Certificate vide Gift Deed No. 1100/19 dtd. 17.09.2019, in the name of <b>Palash Dey &amp; Pijush Dey, Boundaries of the Property :</b> North : Plot No. 360, South : Road, East : Aswini Prathar, West : Nanda Bhattacharya.   | <b>A) 04.05.2024</b><br><b>B) Rs. 20,46,253.91</b> (Rupees Twenty Lakhs Forty Six Thousand Two Hundred Fifty Three & Paise Ninety One only) and further interest thereon.<br><b>C) 10.07.2024</b><br><b>D) Symbolic Possession</b>      | <b>A) Rs. 32,93,000.00</b><br><b>B) Rs. 3,30,000.00</b><br><b>C) Rs. 25,000.00</b> | <b>27.03.2026</b><br>From <b>11.30 A.M.</b> to <b>3.30 P.M.</b><br><br><b>Not known to Bank</b> |
| 4.      | <b>B.O. : ARMB, Kharagpur (826200)</b><br><b>Mr. Sk. Rejaul Uddin (Borrower), S/o. Sk. Neshar Uddin</b><br>Village - Kulberia, P.O. - Danngan, P.S. - Contai, Dist - Purba Medinipur, West Bengal, Pin - 721 401.<br><b>Co-Borrower &amp; Mortgagor : Mrs. Jahara Khatun Bibi, W/o. Sk. Rejaul Uddin</b><br><b>Guarantor &amp; Mortgagor : Mr. Sk. Ruhul Amin</b><br><b>Both are at :</b> Village - Kulberia, P.O. - Danngan, P.S. - Contai, Dist - Purba Medinipur, West Bengal, Pin - 721401. | Equitable Mortgage of Residential cum Commercial Land & Building at Mouza - Kulberia, P.S. - Contai, Dist - Purba Medinipur, J.L. No. 119, LR Khatian No. 655, Area 2.325/1000 Decimal out of 32 Decimal (Marked in the hand sketch map annexed to the Deed), Deed No. I-6832/2013, in the name of <b>Jahara Khatun Bibi, Butted &amp; Bound by:</b> North - Bimal Jana, South-Road, East - Sk. Majiduddin, West - Land of Sk. Ataur Uddin.   | <b>A) 03.01.2018</b><br><b>B) Rs. 41,49,271.39</b> (Rupees Forty One Lakhs Forty Nine Thousand Two Hundred Seventy One & Thirty Nine Paise only) and further interest thereon.<br><b>C) 03.04.2018</b><br><b>D) Symbolic Possession</b> | <b>A) Rs. 51,00,000.00</b><br><b>B) Rs. 5,10,000.00</b><br><b>C) Rs. 50,000.00</b> | <b>27.03.2026</b><br>From <b>11.30 A.M.</b> To <b>3.30 P.M.</b><br><br><b>Not known to Bank</b> |

**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://banknet.com>
- The intending Bidders / Purchasers are requested to register on portal (<https://banknet.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 2 working days), the intending Bidders / Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet by 26.03.2026 upto 3.00 P.M. 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 mode i.e. NEFT/Cash/Transfer (After generation of Challan from <https://banknet.com>) in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial 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://banknet.com>) for e-auction will be provided by e-Auction service provider **M/s. PSB Alliance having its Registered Office at Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai - 400 037 (Contact Phone & Toll Numbers +91-82912 20220)**. The intending Bidders / Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://banknet.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/ web page portal : (i) <https://banknet.com> (ii) [www.pnbindia.in](http://www.pnbindia.in).
- The intending Bidders 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 portal <https://banknet.com>
- The intending Bidders / Purchasers are requested to register on portal <https://banknet.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 as mentioned above in respective serials. 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 Bidders(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://banknet.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.
- 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 auction 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 account) Payable at in case of failure to deposit the amounts 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 and 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.
- 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 on "AS IS WHERE IS BASIS", "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS"
- The parties of Secured Assets specified in the Schedule herein above 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 of omission in his 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 inspect the property in consultation with the dealing official as per the details provide.
- All statutory dues/attendand charges/ other dues including registration charges, stamp duty, taxes etc. shall have to be borne by 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) or the bank 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 disrupion 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://banknet.com>
- The sale shall be subject to the Terms & conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.
- The particulars of secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatements or omission in this proclamation.
- The sale will be done by the undersigned through e-auction platform at the Website <https://banknet.com> on 27.03.2026 from 11.30 A.M. to 3.30 P.M.
- The particulars of Secured Assets specified in the Schedule hereinabove have been stated to the best of the information of the Authorised Officer, but the Authorised Officer shall not be answerable for any error, misstatement or omission in this proclamation.
- For detailed term and conditions of the sale, please refer <https://banknet.com> & [www.pnbindia.in](http://www.pnbindia.in)

Date : 11.03.2026  
Place : Kharagpur

Sd/- Mr. Amit Kumar Jha, Authorized Officer  
ARMB Kharagpur, Punjab National Bank



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