



ਪੰਜਾਬ ਨੈਸ਼ਨਲ ਬੈਂਕ



punjab national bank

PUNJAB NATIONAL BANK, CO-SAM DEPARTMENT, 2nd FLOOR of SHRI DURGA MARKET, POLICE LINE BAZAR
(Sialdanga), P.O.- SRIPALLY, BURDWAN (WB), PIN-713103. Email: cs8193@pnb.co.in, Mob: 7087851697

Date:12-08-2026

Lal Bhadur Garai
S/O Gurupada Garai
Bolpur, Kalikapur
Near Addya Shakti Play Ground
PO + PS: Bolpur
Dist: Birbhum
PIN:731204

Ruma Garai
W/O Lal Bhadur Garai
Bolpur, Kalikapur
Near Addya Shakti Play Ground
PO + PS: Bolpur
Dist: Birbhum
PIN:731204

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES (Revised)

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso 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 property mortgaged/charged to the Secured Creditor, the constructive/physical/ symbolic possession of which has been taken by the Authorised 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.

Note: Copy of E-Auction Notices will be Published in "Telegraph (English)" and "Anand Bazar (Bengali)" on ~~14.08.2026~~

Schedule of the property

Sl. No.	Name of the Branch	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Outstanding Amount as on 12-08-2026 C) Possession Date u/s 13(2) of SARFAESI ACT 2002 D) Nature of Possession Symbolic/Physical/Constructive	A)Reserve Price (Rs. in Lacs)	Date/ Time of E- Auction	Details of the encumbrances known to the secured creditors
	Name of the Account			B)EMD		
				C)Bid Increase Amount		
	Name of the Borrower/Guarantors Account					
1	A/c Name : Lal Bahadur Garai A/c NO. 0826210005692 Lal Bahadur Gorai S/O Gurupada Garai Bolpur, Kalikapur Near Addya Shakti Play Ground PO + PS: Bolpur Dist: Birbhum PIN:731204 Guarantor: Ruma Garai W/O Lal Bahadur garai Bolpur, Kalikapur Near Addya Shakti Play Ground PO + PS: Bolpur Dist: Birbhum PIN:731204	All that piece and parcel of the land and building situated at Mouza- Kalikapur, J.L. No. 98, LR Khatian No.796, Plot No.915 PS :Bolpur, Distt.-Birbhum, Area- 4502 Sq ft or 10.34 satak more or less in the name of Mr. Lal Bahadur Garai S/O Late Gurupada Garai as per Sale Deed 2931 for the year 2000 registered at A.D.S.R Bolpur	A) 10.04.2023 (B) Rs.16,92,717.49 (Rupees Sixteen Lak Ninety two Thousand Seven Hundred Seventeen and Paise Forty nine) plus accrued interest, incidental expenses, cost & charges etc. until payment in full. (C) 08.08.2023 (D) Symbolic	A)Rs. 33,28,000.00 (B)Rs. 3,32,800.00 (C)Rs. 25,000.000	16/06/2026 from 11.00 AM to 4.00 PM	Not Known

TERMS AND CONDITIONS OF E-AUCTION SALE

1. 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>
2. The intending Bidders/ Purchasers are requested to register on portal (<https://Baanknet.com>) using their email-id and mobile number. The process of eKYC is to be done through Digilocker. Once the e-KYC is done, the intending Bidders/ Purchasers may transfer the EMD amount to their e-Wallet using online/challan mode before the e-Auction Date and time in the portal. The registration, verification of e-KYC, transfer of EMD in wallet and linking of wallet amount to Property must be completed well in advance, before auction.
3. Earnest Money Deposit (EMD) amount as mentioned above shall be paid online/challan mode and will be credited in bidders e-Wallet. 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.
4. Platform (<https://Baanknet.com>) for e-Auction will be provided by e Auction service provider **M/s PSB Alliance Pvt. Ltd.** having its Registered office at **Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East. Mumbai-400037** (Helpdesk Number +91 8291220220, Email Id: support.ebkay@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.
5. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ web page portal.
 - (1) <https://Baanknet.com>
 - (2) www.pnbindia.in
6. 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 e-auction portal (<https://baanknet.com>).
7. Bidder's e-Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.
8. 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 increase in the bid amount must be of increment amount mentioned. **5 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 **5 minutes** to the last highest bid, the e-auction shall be closed.
9. 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.
10. In case of any difficulty or need of assistance before or during e-Auction process, bidder may contact authorized representative of our e-Auction Service Provider M/s PSB Alliance Pvt. Ltd. Details of which are available on the Baanknet portal.
11. 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).
12. The secured asset will not be sold below the reserve price.
13. 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 A/C) 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 & the defaulting bidder shall not have any claim over the forfeited amount and the property.

14. 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.
15. The Authorised 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.
16. The sale certificate shall be issued in the favour of successful bidder on deposit of full bid amount as per the provisions of the act.
17. The properties are being sold on "**AS IS WHERE IS BASIS**" and "**AS IS WHAT IS BASIS**" and "**WHATEVER THERE IS BASIS**".
18. 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.
19. 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 provide.
20. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
21. 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.
22. 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.
23. 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.

Date: 12-08-2026

Place: Burdwan


Kundan Kumar Dubey
Authorized Officer
Punjab National Bank
Secured Creditor

Sree Durga Market, 2nd Floor, Police Line Bazar P.O. - Sreenally, Burdwan

চেয়েছেন। এই অভিযোগ ওঠার পরে বিজেপির শোচনীয় প্রকাশ্যে আসে। তার দিন দুই পরে সমাজমাধ্যমে সুমন দাবি করেন, অনুপ বসুরা তাঁকে ফাঁসানোর চক্রান্ত করছেন। দাবি ফাঁসানোর চক্রান্ত করছেন। দাবি

পূজাবান নৈশ্বনাল বৈক

pnb
punjab national bank
 (দশাল হাভাবান বা বৈকশ্বন)
 (Govt. Of India Undertaking)
 ই-অকশন
সেল নোটিস

স্বাধীন সম্পত্তিসমূহ বিক্রয়ের জন্য সেল নোটিস

ইএমডি (বায়না জমা) এবং কাগজপত্র দাখিলের শেষ তারিখ ও সময়: ০২.০৯.২০২৬ বেলা ৩.০০টা পর্যন্ত
সিকিউরিটাইজেশন অ্যান্ড রিকনস্ট্রাকশন অফ ফিন্যান্সিয়াল অ্যাসেটস অ্যান্ড এনফোর্সমেন্ট অফ সিকিউরিটি ইন্টারেস্ট (সারফেইসি) অ্যাক্ট,
১৯৯৫ সনদ্রিত আইন, ১৯৯৫

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জামিনযুক্ত পরিসম্পদের তফসিল				
ব্রাঙ্কের নাম	কো. বিলাস	কো. বিলাস	কো. বিলাস	কো. বিলাস

[illegible][illegible]

- ২। উপরোক্ত

১১. নিম্নলিখিতকৃত কর্মসূচী ওয়েবসাইটে <https://baanknet.com>-এ ব্যবসিত ই-অনুকন প্রাতিফর্ম মারফত ০২.০৯.২০২৬ তারিখ বেলা ১১.০০টা হইতে বিকাল ৪.০০টা বধিঃ

সারফেইসি অ্যাক্ট, ২০০২-এর রুল ৮(৬) অধীনে সংবিধিবদ্ধ সেল নোটি

শ্রী কুম্ভন কুমার দূবে, চিফ ম্যানেজার ও

