

परिसंपत्ति वसूली प्रबंधन शाखा/Asset Recovery Management Branch [ARMB]

मंडल कार्यालय-उत्तर 24 परगना/CO-North 24 Parganas

48, Jessore Road, Barasat (Near Sethpukur) 24-Parganas North, WB-700124

Phone no-25524568 Email id-cs8291@pnb.co.in

Date: 29.07.2026

Borrower: M/s M. Laskar seeds & Co Prop: Mudassar Laskar S/o Abdul Laskar Karigar Para Road, Kajipara P.S. Barasat Dist: 24 parganas(N) Kolkata 700124	Guarantor: Smt. Arifa Begum W/o Mudassar Laskar Aminpur, PaltaDanga PO Sandalia PS Sasan Dist: North 24 parganas Kolkata 700124
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(M)-9647412301

(M) 9647412301

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 and Proviso to Rule 8(6) read with Rule 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 guarantor (s). The reserve price and the earnest money deposit will be as mentioned in the table below against the respective properties.

SCHEDULE OF THE SECURED ASSETS

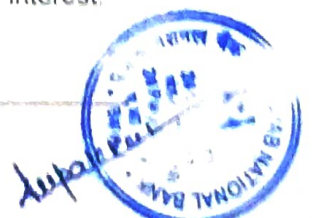
Name of the Branch	Hridaypur (140820)
Name of the Account	M/s M. Laskar Seeds & Co
Name & addresses of the Borrower/ Guarantors Account	Borrower: M/s M. Laskar seeds & Co Prop: Mudassar Laskar S/o Abdul Laskar Karigar Para Road, Kajipara P.S. Barasat Dist: 24 parganas(N) Kolkata 700124 Guarantor: Smt. Arifa Begum W/o Mudassar Laskar Aminpur, Palta Danga PO Sandalia PS Sasan Dist: North 24 parganas Kolkata 700124



Dt. Of Demand Notice u/s 13 (2) of SARFESI ACT 2002	01.07.2016
Outstanding Amount	Rs.42,88,530.57 (Rupees forty two lakh eighty eight thousand five hundred thirty and fifty seven paise only), with further interest, less recovery, if any w.e.f. 01.04.2025 + Other charges
Possession Date u/s 13(4) of SARFESI ACT 2002	24.10.2016
Nature of Possession Symbolic/ Physical/ Constructive	Symbolic
Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))	All that piece and parcel of land and building measuring an area of 28 decimal more or less situated at Mouza- Sasan JL no 197, Khatian no 26/1, daag no 620 under Falti Beliaghata Gram panchayat , Aminpur paltadanga PO Sandalia PS Sasan, Dist- north 24 parganas being Deed no -I-06788, Bookb no I, volume no 26 pages from 2088 to 2109 for the year 2012, ADSR- Barasat, property in the name of Arifa Begam W/o Mudassar Laskar
Reserve Price	Rs. 42,93,000/- (Rupees forty two lakh ninety three thousand Only)
EMD in Rs.	Rs. 4,29,300/-(Rupees four Lakh twewnty nine thousand three hubdred Only)
Last date of deposit of EMD in Rs.	02.09.2026
Bid Increase Amount	Rs. 20,000.00
Date & Time of E-Auction	02.09.2026, From 11.00 AM to 4:00 PM
Details of the encumbrances known to the secured creditors	SA 458/2026 AT DRT 2 KOLKATA

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 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.
- 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.



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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.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.
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) <https://pnb.bank.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. **10 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 **10 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.



Particulars	Competent Authority
The Proposal falls under the powers of ARMB Committee on account of recommended Reserve Price is of Rs.42.93 Lacs terms of Reserve Price Approving Authority as per MPD Division Circular No.12/25 dated 25.03.2025: ARMB Committee headed by CM is empowered for the fixation of reserve price of Rs 42.93 Lacs. In the revamped structure as ARMB, North 24 PGS is headed by Chief Manager so fixation of reserve price can be done for Rs 2.00 Crs under the delegated powers of ARMB, Committee headed by CM.	ARMB Committee

SECTION E - JUSTIFICATIONS:

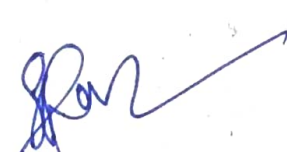
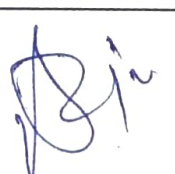
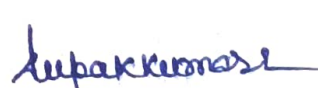
Earlier property has put on e-Auction on 06/03/2026 but no bid has been received .Hence to sale the property as per circular number 12/2025 dated 25.03.2025 ,we recommend to fix reserve price at Rs 42.93 lacs vide valuation report dated 03.10.2025 of Dilip kumar adhya.

SECTION - RECOMMENDATION:

Based on the justifications above and based on the SASTRA Division Circular No 12/2025 dated 25.03.2025, we recommend for Fixation of Reserve Price of the property on the basis of realizable value as per the latest valuation of the said asset. We further recommend that the validity of this reserve price shall be for six months from the date of approval.


Tapas Kumar Sarkar
 Manager
 PF no-5125521

Name/Designation along with Signature of the members of the ARMB Committee

		
Shri Shyamal Sutradhar Senior Manager PF no-5121506	Soumi Banerjee Senior Law Manager Pf no-5202905	Deepak Kumar Sah Chief Manager & ARMB Head Pf no-5136009