

**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, 4th Floor, 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   |
|-----------------------------------|------------------------------------|--------------|
| Lot. No. 1-5                      | 12.10.2026                         | 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 (b) 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<br>B) Outstanding Amount<br>C) Possession Date                                                                                                                                                                                                                                                           | A) Reserve Price (Rs. in Lacs)<br>B) EMD<br>C) Bid Increase Amount                                                       | Date/ Time of E-Auction |
|---------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------|-------------------------|
| 1.      | Branch - Kolkata<br>Showanipore (923310)<br><br>Borrower -<br>M/S Welfo Pharmaceutical s Pvt Ltd<br>Mrs. Sutapa Chakraborty (Director),<br>Mr. Sanjay Chakraborty (Director)<br>Biswanath Chakraborty (Guarantor) | <br>Equitable mortgage of land and factory building land measuring 1200 bigha and building measuring 12000 Sq. Ft. little more or less at Mouja Amtala, J.L. No.73, Touzi No.395, Khatan No.210, Dag No. 1069, R.S. Plot No.14,17 under No.1 Chandi Gram Pandharyet, P.O. Kanyanagar, P.S. Bishnupur, Dist. South 24 Parganas. Deed No. 1-5389 and I-5390 in the name of <b>Sri Biswanath Chakraborty</b> . The Property is butted and bounded by North: Dag No. 1067(131), South: Dag No.1063 & 1070 (160), East: Dag No.1063 & 1071 (197), West: Dag No.1068 & 1065(169).<br><br><br>One Plot of land measuring 2 Cotta 7 Chittak 35 Sq.Ft. (4.1 Decimals) At plot No.Dag No.9271668, Khatan No.890, J.L. No.73, Mouja - Amtala, R.S. No.14,17, Touzi No.395 of under Chandi I No Gram Pandharyet, P.O. Kanyanagar, P.S. Bishnupur, Dist. South 24 Parganas. Deed No. 1-2467/1995 in the name of <b>Smt. Sutapa Chakraborty</b> . The Property is butted and bounded by North: Dag No.9271667, South : 12FI. Common Passage, East: Dag No.120, West: Property of Indrani Ganguly<br><br><br>All that piece and parcel of undivided proportionate share of land along with ground floor, roof measuring area 1500 Sft. Approximately on the north west corner side portion, Mouja-Amtala, J.L. No.73, Touzi No.395, Khatan No.74, Touzi No.141, P.S. Bishnupur, Dist. South 24 Parganas. Deed No. 1-1969 in the name of <b>Sri Biswanath Chakraborty</b> . The Property is butted and bounded by North : Dag No. Land & House of Susanta Jana, South : Building named as Lakshmi Palace, East: Dag No. Land & house of Sukumar Despal, West: 15FI. wide Road & land of Dag No.141.<br><br><br>Equitable mortgage of two flats in the 1st floor measuring 766 Sq.Ft. each at the Lakshmi Palace' Dist. South 24 Parganas, sub Registry Office: Baranpur, Pargana: Azimabad, Touzi No. 395, Mouja-Amtala, J.L. No.73, Khatan No.74, Rayat Dakshina Saye Bistiyu under Chandi Gram Pandharyet, Dag No. 141, Danga 766 Sqft. In the deed of 6089 & 6085 in the name of <b>Sri Biswanath Chakraborty</b> . The Property is butted and bounded by North : Dag No.141, South Dag No. Baranpur Road, East: Dag No. Land & House of Sukumar Despal, West: Dag No.141<br><b>This property is under Symbolic Possession.</b> | A) 11.05.2022<br>B) ₹1,92,34,355.85 along with applicable interest thereon and all other expenses and other charges.<br>C) 10.01.2023<br><br>(A) ₹ 19.85 Lakh<br>(B) ₹ 27.09 Lakh<br>(C) ₹ 1.00 Lakh<br><br>(A) ₹ 36.65 Lakh<br>(B) ₹ 3.66 Lakh<br>(C) ₹ 0.10 Lakh<br><br>(A) ₹ 37.43 Lakh<br>(B) ₹ 3.74 Lakh<br>(C) ₹ 0.10 Lakh | 12.10.2026<br>FROM 11.00 AM<br>TO 4.00 PM<br>WITH 10 MINS<br>EXTENSION<br>(Authorized Officer<br>Contact No. 9163190850) |                         |
| 2.      | Branch - C. R. Avenue Branch<br><br>Borrower- Mr. Debashish Dey<br>Co-Borrower- Mrs. Sipra Dey & Mr. Shyamal Dey                                                                                                  | <br>Equitable mortgage of one self-contained Residential Flat on the 1 <sup>st</sup> Floor of the building/Block No. U, measuring about 1082 Sq. Ft carpet area (1770 Sq. Ft super built up area more or less) with tiled flooring together with variable proportionate undivided impartible share in the common parts and portions with right to use the same in common with others and together with right to park 1 (one) car in open parking space in the open compound bearing No.42 in Block No.42 in Block-I of Sherwood Estate Elite and together with undivided proportionate impartible share in the land of 64 Kottah 15 Chittak more or less underneath the building/Block situated at Municipal Premises / holding No.64, Vivekananda Sarani, Narendrapur, Kolkata 700103 within Rajpur Sonarpur Municipality under ward no 26 (Previously No.24) comprised in Dag Nos. 81,82,83,84,157,158,160 and 161 recorded in Khatan Nos. 1342, 1343,1344, 1345,1346, 1347, 1348, 1349, 1350 and 1351 [previously Dag Nos. 77, 78(PART), 79 (PART), 80 (PART), 157 (PART), 158, 159, and 160(PART) recorded in Khatan Nos. 130, 263, 191, 139/13, 261, 139/13, 264, 922 and 411] in Mouza Ukhila Paikpara, Pargana Madanmolla J.L. No.56, Touzi No. 109, R.S. No.147, Sub-Registry Office Sonarpur, Police Station Sonarpur, in the District of South 24 Parganas. The property is butted and bounded in the following manner: On the North by : By Municipal Premises No.62 Vivekananda Sarani, On the South by : By Municipal Road Known as Vivekananda Sarani, On the East by : By Municipal Premises No.46 Vivekananda Sarani, On the West by : Municipal Road Known as Vivekananda Sarani. The property is registered in Book I, CD Volume Number 14, Pages from 665 to 716, being No. I-03813 for the year 2012. <b>This property is under Symbolic Possession.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                         | A) 16.03.2026<br>B) ₹30,66,560.01 along with applicable interest thereon and all other expenses and other charges.<br>C) 17.06.2026<br><br>(A) ₹ 55.00 Lakh<br>(B) ₹ 5.50 Lakh<br>(C) ₹ 0.50 Lakh                                                                                                                                | 12.10.2026<br>FROM 11.00 AM<br>TO 4.00 PM<br>WITH 10 MINS<br>EXTENSION<br>(Authorized Officer<br>Contact No. 9163190850) |                         |

| Lot No. | Name of the Branch<br>Name of the Account                                                                                     | Description of the<br>Immovable Properties<br>Mortgaged / Owner's Name                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                        | A) Dt. of Demand Notice<br>B) Outstanding Amount<br>C) Possession Date                                                                          | A) Reserve Price (Rs. in Lacs)<br>B) EMD<br>C) Bid Increase Amount | Date/ Time<br>of E-Auction                                                                                                     |
|---------|-------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------|
| 3.      | Branch – M. G.<br>Road Branch<br>(318200)<br><br>Borrower-<br>M/S K.H.<br>PETROCHEM<br>PVT LTD                                | All that piece and parcel of factory land<br>along measuring about 19 Cottahs 01<br>Chittaks 22 Sq.Ft. more or less 31.50<br>(31 1/2) decimals out of 63 decimals<br>together with all easement right title<br>interest in R.S. Khatan No. 248, L.R.<br>Khatan No. 2677, 2678, 2679, 2679,<br>2680, 2681, 2682, Dag No. 2862<br>area of land 16 Cottah 04<br>Chattak 22 Sq. Ft. out of 54 decimals, & Dag No - 2859 area of<br>land 02 cottah 13 chattak 00 Sq. Ft. out of 09 decimals, Total<br>area of land 19 Cottah 01 Chattak 22 Sq. Ft. and with structure<br>measuring about 1300 Sq. Ft. now there is factory shed,<br>situated at J.L. No - 97 Mouza - Ramnagar, P.S. - Baranpur, Dist<br>- South 24 Parganas. The Property stands in the name of <b>M/s.<br/>K.H. Petrochem Pvt. Ltd.</b> vide deed No - 03145 of 2011.<br><b>This property is under Symbolic Possession.</b>                                                                                                                                                                                                                                                                                                                                                                                       | A) 25.11.2024<br>B) ₹60,05,395.12<br>along with applicable<br>interest thereon and<br>all other expenses<br>and other charges.<br>C) 04.02.2025 | (A) ₹90.97 Lakh<br>(B) ₹8.10 Lakh<br>(C) ₹0.50 Lakh                | 12.10.2026<br>FROM 11.00 AM<br>TO 4.00 PM<br>WITH 10 MINS<br>EXTENSION<br>(Authorized<br>Officer<br>Contact No.<br>9163190850) |
| 4.      | Branch –<br>Brabourne Road<br><br>Borrower -<br>M/S Urmila<br>Enterprise<br>Prop. Surajit<br>Ghosh<br>HBL of Surajit<br>Ghosh | All that piece and parcel of one self-<br>contained residential flat on the first<br>floor being Flat No. 1C covered area<br>measuring 736 Sq.ft. be the same a<br>little more or less appertaining to about<br>915 sq ft including super built up area<br>(including proportionate area of stair<br>lift, and landing area), floor with marble<br>finished consisting of Three Rooms.<br>One Dining cum Kitchen, two bath and privy as per building<br>sanction plan approved by the Kolkata Municipal Corporation lying<br>and situated at Municipal Premises No. 152A, Tarak Pramanik<br>Road, formerly known as 654A, Baranashi Ghosh Street<br>comprised in Book No. XV, Holding No.290 in the north Division of<br>the town of Kolkata, P.S. - Girish Park, K.M.C. Ward No.25, Pin<br>700006, butted and bounded in the following manner :<br>On the North : By Tarak Pramanik Road, On the South : By 36 Sarkar<br>Lane, On the East : By 154, Tarak Pramanik Road, On the West :<br>By party 361A, Sarkar Lane and partly by 150 and 150B Tarak<br>Pramanik Road, Kolkata. The property is registered in Book-I,<br>Volume Number 1902-2018, Pages from 16958 to 16989, being No<br>19020494 for the year 2018.<br><b>This property is under Symbolic Possession.</b> | A) 01.12.2025<br>B) ₹56,52,448.67<br>along with applicable<br>interest thereon and<br>all other expenses<br>and other charges.<br>C) 19.02.2026 | (A) ₹41.72 Lakh<br>(B) ₹4.17 Lakh<br>(C) ₹0.10 Lakh                | 12.10.2026<br>FROM 11.00 AM<br>TO 4.00 PM<br>WITH 10 MINS<br>EXTENSION<br>(Authorized<br>Officer<br>Contact No.<br>9163190850) |
| 5.      | Branch - C.<br>Kolkata C.R.3C<br>Avenue (099100)<br><br>Borrower -<br>M/S Jyoti Saree<br>Prop. Mrs.<br>Jyoti Agarwal          | All that piece and parcel being<br>residential flat No.3C on the 3 <sup>rd</sup> floor<br>measuring super built up area of about<br>657 sq ft (Covered area of 550Sqft) at<br>KRISHNAKUNJ Apartment, 1/89 M.G.<br>Ghosh Road within limits of South<br>Dum Dum Municipality in ward no 16<br>registered in Book I, Volume No.-14,<br>Pages from 1558 to 1575. Being No.<br>04465 for the year 2010. Registered at DSR-1, 24 Pargana North.<br>The property is butted and bounded by : On the North by : Open to<br>Air, On the South by : Flat No. 3A, On the East by : Flat No.3B, On<br>the West by : Open to Air<br><b>This property is under Symbolic Possession.</b>                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                     | A) 25.08.2022<br>B) ₹25,26,340.00<br>along with applicable<br>interest thereon and<br>all other expenses<br>and other charges.<br>C) 08.02.2023 | (A) ₹19.30 Lakh<br>(B) ₹1.93 Lakh<br>(C) ₹0.10 Lakh                | 12.10.2026<br>FROM 11.00 AM<br>TO 4.00 PM<br>WITH 10 MINS<br>EXTENSION<br>(Authorized<br>Officer<br>Contact No.<br>9163190850) |

## TERMS AND CONDITIONS OF E-AUCTION SALE

The sale shall be subject to the Terms &amp; 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 12.10.2026 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 Deposited (EMD) as mentioned above shall be paid online through 3 modes i.e. NEFT/ Cash/ Transfer (After generation of Challan from <https://baanknet.com>) in bid/bidder 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 (<https://baanknet.com>) for e-auction will be provided by **M/S PSB Alliance Private Limited** having its Registered office at Unit No. 1, 3rd Floor, VIOS Commercial Tower, near Vardola Truck Terminal, Vardola East, Mumbai - 400 637. Help Desk Number - +91 82912 02200, E-mail id: [support.BAANKNET@psballiance.com](mailto:support.BAANKNET@psballiance.com). The Intending Bidders/Purchasers are requested 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](http://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](https://baanknet.com) 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 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. 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 in 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 to 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 all stages.
- 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 Bidders, no interest shall be paid for the period the amount is kept with the Bank. The decision of the Authorized Officer shall be 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/interest 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](http://www.pnbindia.in)

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

Place: Kolkata Date : 21.09.2026

Authorized Officer, Punjab National Bank, Secured Creditor

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