SALE NOTICE UNDER THE INSOLVENCY AND BANKRUPTCY CODE, 2016
M/s. GALLIUM DEALER PRIVATE LIMITED (In Voluntary Liquidation)
Liquidator's Address: 8, N. N. Mukherjee 3rd Lane, Uttarpara Hooghly-712258, West Bengal

The following Assets and Properties of M/s. GALLIUM DEALER PRIVATE LIMITED (In Voluntary Liquidation) having CIN No. U51909WB1995PTC067670 forming part of Liquidation Estate are for sale by the Liquidator through e-auction on "AS IS WHERE IS," "AS IS WHAT IS" and "WHATEVER THERE IS AND WITHOUT RECOURSE BASIS" as per details mentioned in the table below:

Asset Description	Inspection Date	Date and Time of Auction	Reserve Price (Rs. In Lacs)	EMD Amount & Documents submission dead line (Rs. In Lacs)
Block I: Vehicles	Before 19th October, 2025	25th October, 2025 (10.30 am to 4.30 pm) with unlimited extension of 5 minutes each	12.59	1.26 On or before 11th October, 2025
Block II: Furniture, Office Equipment & Computer			0.55	0.06 On or before 11th October, 2025

1. Interested applicants may refer to the COMPLETE E- AUCTION PROCESS INFORMATION DOCUMENT containing details of terms and conditions of online E-Auction, E-Auction Bid form, Eligibility Criteria, Declaration by Bidders, EMD requirement etc., available at Linkstar Infosys Pvt. Ltd.'s website: **https://www.eauctions.co.in** or through E Mail: **admin@eauctions.co.in**.
2. The Liquidator has right to accept or cancel or extend or modify, etc. any terms and conditions of E-Auction at any time. He has right to reject any of the bid without giving any reasons. The Liquidator can cancel E-Auction at any time without giving any reason.
3. E-Auction platform: **www.eauctions.co.in** Interested bidders are requested to visit the above-mentioned websites and submit a bid.
4. EMD should be paid by Demand Draft only.

Sd/-
Sudipta Ghosh, Liquidator
IBBI Reg. No: IBBI/IPA-001/IP-P00484/2017-18/10872
admin@eauctions.co.in (Process and Specific)
Cell No: 9230823033 / 7003384289

Date: 27.09.2025
Place: Kolkata

FORM A
PUBLIC ANNOUNCEMENT
(Regulation 14 of the Insolvency and Bankruptcy Board of India (Voluntary Liquidation Process) Regulations, 2017)
FOR THE ATTENTION OF THE STAKEHOLDERS OF SPINACH DEALMARK PRIVATE LIMITED

1.	Name of Corporate Person	Mission Row Tea Broker Pvt. Ltd.
2.	Date of Incorporation of Corporate Person	24/04/1984
3.	Authority under which Corporate Person is Incorporated/Registered	ROC (Kolkata)
4.	Corporate Identity Number/Limited Liability Identity Number of Corporate Person	U15491WB1984PTC037421
5.	Address of the Registered Office And Principal Office (if any) of Corporate Person	2/1 Old Court House Corner, Kolkata - 700001, West Bengal, India
6.	Liquidation Commencement date of Corporate Person	26th September, 2025
7.	Name, Address, Email address, Telephone Number and the Registration Number of the Liquidator	CA Sangeeta Poddar Reg No.: IBBI/IPA-001/IP-P-02941/2025-2026/14512 FD71, Sector III, Salt Lake City, Near Paur Bhawan, Kolkata - 700106. Email id : casangeetapoddar@gmail.com Mob No. : 9339521250
8.	Last Date for Submission of Claims	27th of October, 2025

Notice is hereby given that the Mission Row Tea Broker Pvt. Ltd has commenced voluntary liquidation on 26th September. 2025.

The stakeholders of Mission Row Tea Broker Pvt. Ltd are hereby called upon to submit a proof of their claims, on or before **27th of October, 2025**, to the liquidator at the address mentioned against item 7.

The financial creditors shall submit their proof of claims by electronic means only. All other stakeholders may submit the proof of claims in person, by post or by electronic means.

Submission of false or misleading proofs of claim shall attract penalties.

Date : 27/09/2025
Place : Kolkata

Sd/-
Name and Signature of the Liquidator
Sangeeta Poddar
Liquidator
Mission Row Tea Broker Pvt. Ltd.

ADITYA BIRLA CAPITAL
PROTECTING INVESTING FINANCING ADVISING

Aditya Birla Capital Limited

Registered Office : Indian Rayon Compound, Veraval, Gujarat - 362266
Branch Office: Room No. 401, 4th Floor, Camac Square, 24, Camac Street, Kolkata-700016

DEMAND NOTICE U/s 13(2)

All the credit facilities availed by you in year 2018 now stand transferred to Aditya Birla Capital Limited (hereinafter referred to as **"ABCL")** and hence, this notice is being issued to you by ABCL. You the below mentioned borrower has availed loan by mortgaging the schedule mentioned property and you the below mention has stood as borrower/co- borrower guarantor /mortgagors for the loan agreement. Consequent to the defaults committed by you, your loan account have been classified as non-performing assets on **13.09.2025** under the provisions of the Securitisation & Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (in short SARFAESI Act). We Aditya Birla Finance Limited had issued Demand Notice u/s 13(2) read with Security 13(13) of the SARFAESI Act to the address furnished by you. The contents of the said notices are that you had committed default in payment of the loans Granted to you. Therefore, the present publication carried out to serve the notice as the provision of Section 13(2) of SARFAESI Act and in terms of provision to the rule 3(1) of the Security Interest (Enforcement) Rules, 2002:

Loan Account No: Name and Address of the Borrower(s), Co-Borrower(s), & Mortgagors(s)	Details of the security to be enforced	Date of Demand Notice	Amount due as per Demand Notice
Loan Account No: ABFLKOLLAP0000028909 **1. Ranjeet Kumar Jaiswal, S/o – Moni Lal Jaiswal ("Borrower").** **2. Moni Lal Jaiswal, ("Co-Borrower").** **3. Geeta Devi Jaiswal, (Co-Borrower).** **4. Rashmi Jaiswal, (Co-Borrower).** **5. Airway Trading Company. (Co- Borrower).** **All above are at: -** 1. 4, Beparitola Lane, Kolkata – 700072. 2. Premises No. 35A, Biplabi Anukul Chandra Street, P.S – Bow Bazar, P.O – Princep Street, Ward No. 47, Kolkata 700072 **Also, at: Email –: ranjeet73jaiswal.rj@gmail.com**	ALL THAT PIECE & PARCEL of above 60 years old and dilapidated condition the entire 3rd Floor measuring of super built up area of 1400 (one Thousand Four Hundred) Sq.ft. AND TOGETHER WITH one room measuring 300 (Three Hundred) Sq. Ft. R.T. Shed on the Top Floor (Roof) be the same a little more or less being the residential flat/rooms which are fully occupied by Old Tenants as per list given below of Premises No. 35A, Biplabi Anukul Chandra Street, Police Station – Bow bazar, within the limits of the K.M.C Ward No. 47, Kolkata – 700072. TOGETHER WITH undivided proportionate share of land AND right to use all other common users of the said premises show and delineated in the Plan annexed hereto and marked by Border line colour RED. On the North: By Premises No. P-16/1, Bipalabi Anukul Chandra Street, Kolkata – 700072. On the South: By Main Road Bipalabi Anukul Chandra Street ; On the East: By Premises No. 35B, Bipalabi Anukul Chandra Street, Kolkata – 700072, On the West: By Footpath and opposite premises no. 33, Bipalabi Anukul Chandra Street, Kolkata – 700072	22.09.2025	**Rs.97,03,978.84/-** (Rupees Ninety-Seven Lakhs Three Thousand Nine Hundred Seventy-Eight and Eighty-Four Paise) by way of outstanding principal, arrears (including accrued late charges) and interest till 20.09.2025

You are hereby called upon to pay **Aditya Birla Capital Limited** within the period of 60 days from the date of Publication of this notice the aforesaid amount with interest and cost failing which **Aditya Birla Capital Limited** will take necessary action under the Provisions of the said Act against all or any one or more of the secured assets including taking possession of secured assets of the Borrowers, Co-borrowers, Mortgagors and the guarantors. The power available to the **Aditya Birla Capital Limited** under the said act include (a) Take possession of the secured assets of the borrowers including the rights to transfer by way of lease, assignment of sale for releasing secured assets (b) Take over management business of the borrower including the right to transfer by way of lease, assignment or sale for realizing the secured asset; c) Appoint any person (hereafter referred to as the manager), to manage the secured asset the possession of which has been taken over by the secured creditor; d) Require at any time by notice in writing, any person who has acquired any of the secured asset from the borrower and from whom any money is due or may become due the borrower, to pay the secured creditor, so much of the money as is sufficient to pay the secured debt. In terms of the Provisions of the Section 13(13) of the said act, you are hereby prohibited from transferring, either by way of sale, lease or otherwise (other than in the normal course of your business), any of the secured assets as referred to above and hypothecated/mortgaged to the **Aditya Birla Capital Limited** without prior consent of the **Aditya Birla Capital Limited.**

Place: Kolkata
Date: 27/09/2025

Signed by Authorized Officer,
Aditya Birla Capital Limited

SBI

SBI HOME LOAN CENTRE, KOLKATA (04490)
Avani Heights, 59A, Chowringhee Road, Kolkata- 700020, Email ID: sbi.04490@sbi.co.in

Notice u/s 13(2) of SARFAESI Act, 2002

A notice is hereby given that the following borrower has defaulted in the repayment of principal and interest of the loans facility obtained byhim from the bank of the loan has been classified as Non performing Assets (NPA). The notice was issued to him under section 13(2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002, on his last known address but he has been returned unserved and as such he is hereby informed by way of this public notice.

Sl. No.	Name of the Borrowers with Address, Branch Name & A/c No.	Description of Property Mortgaged by Deposit of the Title Deed.	Date of Notice Date of NPA	Amount Outstanding
1.	**Mr. Amit Roy** **Son of Gita Roy** 58, Doctor Lane, P.S.- Taltala Kolkata- 700014 **Branch: SBI Taltala, Kolkata** **Br. Code(04771)** **Home Loan A/c No. 30892768596**	All that two storied brick built messuage tenements hereditaments dwelling house and premises together with the piece or parcel of land thereunto belonging and on part whereof the same is erected and built containing by estimation an area of **1 cottah and 30 square feet** be the same a little more or less situate lying at and being premises No.58, Doctor Lane comprised in Block No. II, Holding No.69 in the South Division of the town of Calcutta. The Title Deed registered in Book No. I, Volume No. 76, Page from 36 to 44, being No. 1686 of the year 1965. **The property stands in the name of Gita Roy wife of Saktipada Roy** **The property is butted and bounded by : On the North:** By no. 59 Doctor Lane, **On the East:** By no. 57 Doctor Lane, **On the South:** By Doctor Lane, **On the West:** By Sewered ditch or howsoever	**Date of Notice u/s 13(2) 05.09.2025** **Date of NPA 06.10.2024**	**Home Loan A/c No. 30892768596** **Rs.52,84,458.00/- (Rupees Fifty Two Lakh Eighty Four Thousand Four Hundred Fifty Eight Only)** as on **05.09.2025** plus interest. You are also liable to pay future interest at the contractual rate on the aforesaid amount together with incidental expenses, costs, charges etc.

The steps are being taken for substituted service of notice. The above Borrower is hereby called upon to make payment of outstanding amount within 60 days from the date of publication of this notice, failing which further steps will be taken after expiry of 60 days from the date of this notice under sub-section (4) of section 13 Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002.

Date : 27.09.2025
Place: Kolkata

Authorised Officer
State Bank of India

यूनियन बैंक ऑफ इंडिया Union Bank of India
भारत सरकार का उपक्रम A Government of India Undertaking

REGIONAL OFFICE : KOLKATA METRO
225C, A. J. C. Bose Road, 1st Floor
Kolkata - 700 020
E-mail : crld.rokolkatametro@unionbankofindia.bank

MEGA E-AUCTION FOR SALE OF IMMOVEABLE / MOVABLE PROPERTIES (under SARFAESI Act)

E-Auction Sale Notice for Sale of Movable / Immoveable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 6(2) for Movable / Immoveable Properties and Rule 8(6) for Immovable properties 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 mentioned Immoveable / Movable property(ies) mortgaged / hypothecated / pledged / charged to **Union Bank of India** / Secured Creditor, the Constructive / Physical Possession of which have been taken by the respective Authorized Officer of the under mentioned branches of **Union Bank of India** as secured Creditor, will be sold on "**As is where is**", "**As is what is**", and "**Whatever there is**" on **30.10.2025** for recovery of Rupees mentioned below against the relevant account due to **Union Bank of India** from the Borrower(s) and Guarantor(s).

The details of Reserve Price and EMD are mentioned against the said secured property (ies). The sale will be done by the undersigned through E-Auction Platform provided at the Web Portal. For details terms & conditions of the sale, please refer to the link provided in the website i.e. **https://baanknet.com** and **www.unionbankofindia.co.in**.

The under-mentioned properties will be sold by "**Online E-Auction**" through **website https://baanknet.com** and through **BAANKNET e-commerce website i.e. support.BAANKNET@psballiance.com**.

Date & Time of Auction : 30th October, 2025 at 12:00 Noon to 05:00 P.M.

Last Date of Submission of Bid / EMD : On or Before the commencement of E-auction

MODE OF PAYMENT OF EMD - Bidder shall deposit EMD amount in his BAANKNET Wallet

Lot No.	a. Name of the Borrower b. Name of Branch c. Description of Property	a. Reserve Price in Rupees b. Earnest Money Deposit in Rupees	Extension of Bid & Bid Incremental Amount	Debt Due	Encumbrance Known to Bank / SA pending if any Possession Constructive / Physical
1.	**a. M/s. Krishna Traders (New)** **b. Overseas Branch** **c. Property :** All that piece and parcel of Flat No. 3E, 3rd floor, in Block-II, having 1608 Sq.ft. super built up area more or less with one open car parking space on the ground floor and proportionate share of land in in the multi storied building in the complex known as Sreeramnagar Housing Complex, Rajarhat situated at Holding No. AS/495/F/BL-L/13-14, Mouja - Teghoria, Dag No. 9, 11, 12, 16, 17, J.L. No. 09, under Ward No. 13, Rajarhat-Gopalpur Municipality now under Bidhannagar Municipal Corporation, P.S. - Baguiati, Kolkata - 700 059, Dist-24 Parganas (North), West Bengal.	**a. Rs. 74,00,000.00** **b. Rs. 7,40,000.00**	Extension of 10 minutes with Bid Incremental Amount **Rs. 74,000.00**	**Rs. 1,41,08,043.62** (Rupees One Crore Forty One Lakhs Eight Thousand Forty Three and Paise Sixty Two only), as on **12.03.2025** with further contractual rate of interest and cost minus amount paid if any after the date of demand notice.	**a. Not Known to AO** **b. Symbolic Possession**

***GST applicable as per Govt. Rules**
***TDS applicable as per Govt. Rules**

Auction website i.e. **www.unionbankofindia.co.in** and also visit to **BAANKNET portal website https://baanknet.com**. For registration as a bidder and to participate in E-Auction please visit **BAANKNET e-commerce website i.e. support.BAANKNET@psballiance.com**. All Bidders are mandatorily should complied KYC norms for participation and registration for E-Auction through the portal.

For any Technical Assistance Please call BAANKNET HELPDESK 82912 20220 & e-mail ID : support.BAANKNET@psballiance.com. Operation / Registration Status https://baanknet.com. Finance / EMD status https://baanknet.com. Helpline numbers are '82912 20220' for problems related to BAANKNET Portal.

STATUTORY 30 DAYS SALE NOTICE UNDER RULE 6(2) & 8(6) / Rule 9(1) OF SECURITY INTEREST (ENFORCEMENT) RULES 2002

This may also be treated as notice u/r Rule 6(2) and 8(6) / Rule 9(1) of Security Interest (Enforcement) Rules, 2002 to the Borrower/s and Guarantor/s of the said loan about the holding of E-Auction Sale on the above mentioned date.

Terms and Conditions of the E-Auction are as under :

1. The sale will be done on "**AS IS WHERE IS**" and "**AS IS WHAT IS BASIS**", and "**WHATEVER THERE IS BASIS**" is will be conducted on "**On Line**".
2. E-Auction bid form, declaration, General Terms and Conditions of Online Auction sale are available in Website
   (a) https://www.unionbankofindia.co.in/auctionproperty/view-auction-property.aspx and www.unionbankofindia.co.in (b) https://baanknet.com Bidder may visit https://baanknet.com, where "Guidelines" for bidder are available with educational videos. Bidders have to complete following formalities well in advance:
   Step 1 : Bidder/Purchaser Registration: Bidder to register on E-Auction Platforms (Link given above) using his mobile no. and E-Mail Id.
   Step 2 : KYC verification: Bidder to upload requisite KYC documents. (Registration will be activated within 3 days after receipt of full KYC documents and verification thereof) KYC documents submitted by Bidder will be made available to respective Bank on successful completion of e-auction.
   Step 3 : Transfer of EMD amount of Bidder Global EMD Wallet: Online/Offline transfer of fund using NEFT/Transfer using challan generated on E-Auction Platform. The EMD Amount shall be made available in the bidder wallet before participation in E-Auction so that the EMD amount fulfilled for further Auction.
   Step 4 : During the time of Auction log on to the **BAANKNET Portal** mentioned above for participation.
3. To the best of knowledge and information of the Authorised Officer, there are no known encumbrances on the property (ies). However, the intending bidders should make their own independent inquiries regarding the encumbrances, title of property/ies put on auction and claims /rights/dues/affecting the property, prior to submitting their bid. The E-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representative of the Bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding property/ies put for sale.
4. The date of online E-Auction will be conducted between **12.00 Noon to 5.00 P.M. on 30.10.2025**.
5. Last date and time of submission of EMD and Document : **EMD shall be deposited and Linked/Mapped with the Property ID before the expiry of auction time prior to placing the bid. It is advisable to deposit and Link / Map the EMD amount with the Property ID will in advance to avoid any technical glitch.**
6. Date of Inspection - **till 24.10.2025 till 5.00 P.M.**
7. Bid shall be submitted through online procedure only.
8. The Bid price shall be available in his Wallet for participation in E-Auction. The Bidder won't be required to specify the property (ies) for which such EMD amount is being deposited.
9. It shall be the responsibility of the interested bidders to inspect and satisfy themselves about the property before submission of the Bid. **BAANKNET** shall process such refund within 3 Days.
10. The Earnest Money Deposit shall not bear any interest. The successful bidder shall have to deposit 25% of the successful bid amount (purchase price) (including 10% of reserve price as EMD amount already paid from your global EMD Wallet) immediately i.e. on the same day of auction or not later than next working day, being knocked down in his favour and balance 75% of successful bid amount (purchase price) within 15 days from the date of e-auction from the date of sale. The Auction sale is subject to confirmation by the Bank.
11. As per Section 194-IA of the Income Tax Act 1961, TDS @ 1.00 % will be applicable on the sale proceeds where the sale consideration is **Rs. 50,00,000/-** (Rupees Fifty Lakhs) and above. The successful bidder/purchaser shall deduct the TDS from the sale price and deposit the same with the Income Tax Department in Form No.16-B, containing the Bank's Name and the PAN No. AAACU0564G as a seller and submit the original receipt of the TDS Certificate to the Bank. (Applicable for Immovable Property, other than Agricultural Land).
12. Default in deposit of amount by the successful bidder would entail forfeiture of the whole money, already deposited and property shall be put to re-auction and the defaulting bidder shall have no claim/right in respect of property/amount.
13. The purchaser shall bear the applicable stamp duties/Registration Fee/TDS on auction price/other charges, etc. and also the statutory / non statutory dues, taxes, assessment charges, etc. owing to anybody.
14. The Authorized officer may postpone / cancel the E-Auction Sale proceedings without assigning any reason whatsoever. In case the E-Auction Sale scheduled is postponed to a later date before 15 days from the scheduled date of sale, it will be displayed on the website of the service provider. The decision of the Authorised Officer is final, binding and unquestionable.
15. Sale Certificate will be issued by the Authorised Officer in favour of the successful bidder only upon deposit of entire purchase price / bid amount and furnishing the necessary proof in respect of payment of all taxes / charges and will not be issued in any other names.
16. Applicable legal charges for conveyance, stamp duty, registration charges and other incidental charges shall be borne by the auction purchaser.
17. The sale shall be subject to rules/conditions prescribed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002. Further details /enquires if any on the terms and conditions of sale can be obtained from the respective branches on the contact number given.
18. All bidders who submitted the bids, shall be deemed to have read and understood the terms and conditions of the E-Auction Sale and be bound by them.

Special Instructions / Caution :

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Union Bank of India nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc) on the part of the bidder in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements / alternatives such as back-up power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Date : 25.09.2025
Place : Kolkata

Authorised Officer
Union Bank of India

पंजाब नैशनल बैंक (भारत सरकार का उपक्रम) pnb punjab national bank (Govt. of India Undertaking)

Head Office: Plot No 4, Sector -10 Dwarka, New Delhi -110075.
ARMB, Kolkata West Circle, 14th Floor United Tower, 11th 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
Sl. No. 1	17.10.2025	Upto 3.00 PM

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) 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.

The sale will be done by the undersigned through e-auction platform provided at the Web Portal **(BAANKNET.com)**. The General Public is invited to bid either personally or by duly authorized agent.

Lot. No.	A) Name of the Branch B) Name of the 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
1.	**KOLKATA LILUAH (030000) BHATTACHARJEE TRADERS Prop-Mr Gopal Bhattacharjee** **Guarantor** **1. Smt Swapna Sarkar W/O- Mr Late Amar Sarkar**	EQM of three storied residential building on a land measuring 1.44 kottah (more or less) under Mouza- Liluah, Dag No. 2340, Khatian No- 536, JL No. 12, Deed No- I-8978 of 2012, P.S Liluah, situated at 10/10, Kumarpara Road, Dist- Howrah, Pin- 711204 under Howrah Municipal Corporation in the name of Shri Gopal Bhattacharjee S/o Late Kanailal Bhattacherjee and Smt Swapna Sarkar W/o Late Amar Sarkar. (UNDER SYMBOLIC POSSESSION)	1) 04.07.2017 2) Rs.21,46,459.31 along with applicable interest thereon and all other expenses and other charges. 3) 31.10.2017	A) Rs. 45.60 lac B) Rs. 4.56 lac C) Rs. 0.10 lac	17.10.2025 FROM 11.30 AM TO 3.30 PM WITH 10 MINS EXTENSION (Authorized Officer Contact No. 7003461933

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.

1. The auction sale will be "online through e-auction" portal **BAANKNET.com**
2. 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 **17.10.2025 (For Sl. No. 1)** 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.
3. 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.
4. 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.
5. 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**
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 **BAANKNET.com**
7. 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.
8. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the lime of bidding.
9. 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.
10. 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-Auclion 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.
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. As per rules, the Bidding shall start from one notch higher than 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 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.
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 amountUfull deposit of BID amount.
15. 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.
16. 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.
17. 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.
18. The properties are being sold on **'AS IS WHERE IS BASIS' and "AS IS WHAT IS BASIS" and 'WHATEVER THERE IS BASIS"**
19. 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.
20. 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.
21. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
22. 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.
23. 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.
24. Itis 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: 27.09.2025
Authorized Officer, Punjab National Bank, Secured Creditor