



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-25524580 Email id-cs8291@pnb.co.in

Date: 08.10.2026

Borrower: M/s SB Associated 142/A, Rani Rashmoni Ghat Road PO: Kanchrapara, PS – Bijpur (now Haliahar) Dist- North 24 Parganas, PIN- 743145	Sri Sanjoy Kumar Biswas (Partner) 142/A, Rani Rashmoni Ghat Road PO: Kanchrapara, PS – Bijpur (now Haliahar) Dist- North 24 Parganas, PIN- 743145	Smt. Dipali Biswas (Partner) W/o Sanjoy Kr Biswas 142/A, Rani Rashmoni Ghat Road PO: Kanchrapara, PS – Bijpur (now Haliahar) Dist- North 24 Parganas, PIN- 743145
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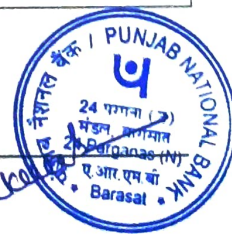
SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

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	Barrackpore(012020)
Name of the Account	M/s SB Associated
Name & addresses of the Borrower/ Guarantors Account	Sri Sanjoy Kumar Biswas Smt. Dipali Biswas 142/A, Rani Rashmoni Ghat Road PO: Kanchrapara, PS – Bijpur (now Haliahar) Dist- North 24 Parganas, PIN- 743145



Dt. Of Demand Notice u/s 13 (2) of SARFESI ACT 2002	15.12.2023
Outstanding Amount	Rs. 10061969.48 (Rupees one crore sixty one thousand nine Hundred sixty nine and paise forty eight only), with further interest, less recovery, if any w.e.f. 15.12.2023 + Other charges
Possession Date u/s 13(4) of SARFESI ACT 2002	15.02.2024
Nature of Possession Symbolic/ Physical/ Constructive	Symbolic
Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))	1A) All that of piece and parcel of undivided $\frac{1}{2}$ share of commercial west facing cemented floored space no. 6 measuring super built up area 751.20Sq.ft. proposed to be used for commercial purpose on the ground floor of Dibyojyoti Abasan (G+4) building in the multistoreyed commercial cum residential building namely "Dibyojoti Abasan" on the bastu land measuring 7 cottah 4 chittak or 5220 Sq.ft. or 11.98 decimal comprising in RS Dag no. 42 corresponding to LR Dag No. 158, under RS khatian no. 3132, LR Khatian No. 6076 and RS Dag No. 38, corresponding to LR Dag no. 57, under RS Khatian No. 1580, LR Khatian no. 6076 and RS Dag no. 43, corresponding to LR No. 156, under RS Khatian No. 3214, LR Khatian No. 6076, of Mouza- Halisahar, Hal Donor's LR Khatian No. 14533, JL No. 6, RS Dag no. 37, Touzi No. 225(N), OB/1, PS- Halisahar(earlier PS- Bijpur), Holding no. 142/133/117/210+142/116/43. The mortgaged property is butted and bounded by North- Other's land, South- 40 ft. wide Rani Rashmoni Ghat Road, East- Rekha Ghosh, West- Sanjay Kumar Biswas, The mortgaged property stands in the name of Sri Sanjoy Kumar Biswas, S/o Sambhu Charan Biswas and being the registered deed no. I-150708082 the year 2017 at the office of the ADSR- Naihati, North 24 Parganas, West Bengal. 1B) All that of piece and parcel of self-contained residential flat no. 4/G on the ground floor measuring super built-up 477. 60 Sq.ft. at building at Holding no. 142/A at Rani Rashmoni Ghat Road, PO- Kanchrapara, PS- Halisahar(earlier PS- Bijpur), North 24 Parganas, at ward no.2, within the limit of Halisahar Municipality known as Sneha Abasan built in the land measuring 7 cottah 7 chittacks or 5355 sq.ft. equivalent to 12.27 decimal of bastu land, appertaining to RS Dag no. 42 & 43 corresponding to LR Dag No. 158 & 156, under RS Khatian no. 3132 & 3214, corresponding owner's LR Khatian No. 13827 & 13828 situated at Mouza Halisahar, JL No. 6, RE Sa No. 37, Touzi No. 225, PS- Bijpur. The mortgaged



property is butted and bounded by North Flat No. G/A, South Apartment Shop, East- 10 ft. wide common passage, west-space for Dipali Biswas. The mortgaged property stands in the name of Smt. Dipali Biswas, w/o Sri Sanjoy Kumar Biswas and being the registered deed no. I-150708308 the year 2017 at the office of the ADSR – Naihati North 24 Parganas, West Bengal.

1C) All that of piece and parcel of undivided $\frac{1}{2}$ share of commercial south facing cemented floored space no. 4 measuring super built up area 955.20 sq.ft. i.e. super built up area 477.60 sq.ft. proposed to be used for commercial purpose on the ground floor of Sneha Abasan G+4 building the in the multi-storeyed commercial cum residential building in namely Sneha Abasan on the bastu land measuring 5.18 decimal comprising in RS Dag No. 42, corresponding in LR Dag no. 158, under RS Khatian no. 3132, LR Khatian no. 6076 and another bastu land property measuring an area more or less 7.10 decimal comprising in RS Dag No. 43, corresponding in LR dag no. 156 under RS Khatian No. 3214, LR Khatian No. 6076, of mouza- Halisahart, Hal Donor's LR Khatian no. 13827 & 13828, JL No. 6, RS No. 37, Touzi No. 225(N), OB/1, PS- Halisahar (earlier PS-Bijpur), North 24 Pgs, The mortgaged property is butted abd bounded by North- Landlord Nandita Das, South- 40 ft. wide Rani Rashmoni Road, East- Landlord Dipali Biswas, West- 6ft. 6 inch wide Munipal Road. The mortgaged property stands in the name of Smt. Dipali Biswas, w/o Sri Sanjoy Kumar Biswas and being the registered Deed no. I-150708081 the year 2017 at the office of the ADSR- Naihati, North 24 Parganas, West Bengal.

1D) All that of piece and parcvcl of a commercial space measuring 1669 sq.ft. super built up area in ground floor of a five storeyed (G+4) building "Gitanjali Abasan" East and West Block, along with all easement rights common corridor Passage and usage right, left stair, electric meter and fittings & water fitytings and proportionate share of land lying and situated on a bastu land under pargana haveli Sahar, Mouza- Mallickerbag, JL No. 1, RE SA No. 34, Touzi No. 893, Hal Touzi – 1, RS Khatian no. 997, LR Khatian No. 1728, 1729, 1362, RS dag no. 17/1196, which in LR Dag No. 176, area of land 6 satak, RS Dag no. 16/1179, which in LR Dag No. 175, area of land 1.82 satak, RS dag no. 19/1098 which in LR Dag No. 159, area of lans 6 satak, therefore total area of land comes 13.82 satak, under the local jurisdiction of Halisahar Municipality, Holding no. 4/4/4, Bhaganpara, GP Road, PS- Halisahar(earlier P\S – Bijpur) , North 24 Parganas. The mortgaged property stands in the name of Smt. Dipali Biswas, w/o Sri Sanjoy Kumar Biswas, and being the registered Deed no. I-150701163 the year 2016 at the



	office of the ADSR- Naihati, North 24 Parganas, West Bengal. The said property is butted and bounded by – North- Land of Barun Das & Colony Road South – Banushree Abasan, East- Common space West- Rashbehari Bhavan & house of Kashinath Bal.
Reserve Price	1) Rs. 44,03,000(Rupees forty four lakh three thousand only 2)27,91,000 (Rupees Twenty seven lakh ninety one thousand only) 3) Rs.27,91,000 (Rupees Twenty seven lakh ninety one thousand only) 4)60,39,000(sixty lakh thirty nine thousand only)
EMD in Rs.	1) Rs. 4,40,300(Rupees four lakh forty thousand three only 2)2,79,100 (Rupees two lakh seventy nine thousand one hundred only) 3) Rs.2,79,100 (Rupees two lakh seventy nine thousand one hundred only) 4)6,03,900(Six lakh three thousand nine hundred only)
Last date of deposit of EMD in Rs.	03.11.2026
Bid Increase Amount	Rs. 50,000.00 against each bid
Date & Time of E-Auction	03.11.2026, From 11.00 AM to 4:00 PM
Details of the encumbrances known to the secured creditors	Nil

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.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.



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.
 - (1) For detailed term and conditions of the sale, please refer <https://pnb.bank.in>

५ कृते पंजाब नैशनल बैंक
24 परगना (उ) ए.आर.एम.बी
For & on behalf of
PUNJAB NATIONAL BANK
24 Parganas (North) ARMB



प्राधिकृत अधिकारी : Authorised Officer
मुख्य प्रबंधक : Chief Manager

Authorized Officer
Chief Manager
Punjab National Bank
Secured Creditor