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

E-AUCTION SALE NOTICE

ARMB, KHARAGPUR (826200), 4th Floor, MS Tower - 2, Near HP Petrol Pump, Atwal Real Estate, O. T. Road, Inda, Kharagpur District - Paschim Medinipur, Pin - 721 305, Mobile No. : 94330 43490 / 79039 59376, E-Mail : cs8262@pnb.co.in

-: 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 **https://baanknet.com**
2. 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 2 working days), the intending Bidders / Purchasers has to transfer the EMD amount using online mode in his Global EMD Wallet by **25.11.2025 (For Sl. No. 01 to 21) and 04.12.2025 (For Sl. No. 22 to 24)** 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 mode i.e. NEFT/Cash/Transfer (After generation of Challan from (**https://baanknet.com)** in bidders Global EMD Wallet. NEFT transfer can be done from any Scheduled Commercial 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 (**https://baanknet.com**) for e-auction will be provided by e-Auction service provider **M/s. PSB Alliance having its Registered Office at Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai - 400 037 (Contact Phone & Toll Numbers +91-82912 20220)**. 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 : **(i) https://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 portal **https://baanknet.com**
7. 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.
8. Bidder's Global Wallet should have sufficient balance (>=EMD amount) at the time 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 as mentioned above in respective serials 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 Bidders(s) to properly read the sale Notice, Terms & Conditions of e-auction, help Manual on operational part of e-auction 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 (**https://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.
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 account) 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 and 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 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.
16. 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.
17. The properties are being sold on "**AS IS WHERE IS BASIS**", "**AS IS WHAT IS BASIS**" and "**WHATEVER THERE IS BASIS**"
18. The particulars of Secured Assets specified in the Schedule herein above 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 of omission in his 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 inspect 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 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**
24. The sale shall be subject to the Terms & conditions prescribed in the Security Interest (Enforcement) Rules 2002 and to the following further conditions.
25. The particulars of secured Assets specified in the Schedule herein above have been stated to the best of the information of the Authorized Officer, but the Authorized Officer shall not be answerable for any error, misstatements or omission in this proclamation.
26. The sale will be done by the undersigned through e-auction platform at the Website **https://baanknet.com on 26.11.2025 (For Sl. No. 01 to 21) and 05.12.2025 (For Sl. No. 22 to 24) @11.30 A.M. till 3.30 P.M.**
27. 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.
28. For detailed term and conditions of the sale, please refer **https://baanknet.com & www.pnbindia.in**

Date : 03.11.2025
Place : Kharagpur

Sd/- Sri Dipak Dey, Authorized Officer
ARMB Kharagpur, Punjab National Bank

SBFC Finance Limited

SBFC Loans Made Easy

CIN : L67190MH2008PLC178270

[Regulation 47(1) and Regulation 52 (8) read with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015]

Extract of unaudited Financial Results for the quarter and half year ended September 30, 2025

(₹ in Million)

Sr. No.	Particulars	Quarter ended			Half year ended		Year ended
		Sept 30, 2025 (Unaudited)	June 30, 2025 (Unaudited)	Sept 30, 2024 (Unaudited)	Sept 30, 2025 (Unaudited)	Sept 30, 2024 (Unaudited)	Mar 31, 2025 (Audited)
1	Total income from operations	4,107.84	3,884.36	3,138.89	7,992.22	6,113.84	13,051.16
2	Net profit for the period (before tax, exceptional and/or extraordinary items)	1,458.84	1,357.11	1,101.30	2,815.94	2,152.53	4,585.16
3	Net profit for the period before tax (after exceptional and/or extraordinary items)	1,458.84	1,357.11	1,101.30	2,815.94	2,152.53	4,585.16
4	Net profit for the period after tax (after exceptional and/or extraordinary items)	1,091.35	1,008.92	839.84	2,100.26	1,626.99	3,451.68
5	Total comprehensive income for the period [comprising profit for the period (after tax) and other comprehensive income (after tax)]	1,142.02	977.58	868.68	2,119.58	1,634.48	3,397.76
6	Paid up equity share capital (Face value of ₹ 10/- each)	10,924.87	10,881.11	10,754.98	10,924.87	10,754.98	10,851.84
7	Reserve (excluding revaluation reserves)	-	-	-	-	-	21,049.47
8	Securities premium account	-	-	-	-	-	11,165.20
9	Net worth	34,342.50	32,992.83	29,678.34	34,342.50	29,678.34	31,901.31
10	Paid up debt capital/ outstanding debt	61,756.52	57,229.45	44,132.25	61,756.52	44,132.25	52,643.18
11	Outstanding redeemable preference shares	-	-	-	-	-	-
12	Debt equity ratio	1.80	1.73	1.49	1.80	1.49	1.65
13	Earnings Per share (of ₹ 10/- each) (for continuing and discontinued operations):-						
	(a) Basic (not annualized)	1.00	0.93	0.78	1.93	1.52	3.20
	(b) Diluted (not annualized)	0.99	0.91	0.76	1.90	1.48	3.15
14	Capital redemption reserve	NA	NA	NA	NA	NA	NA
15	Debenture redemption reserve	NA	NA	NA	NA	NA	NA
16	Debt service coverage ratio	NA	NA	NA	NA	NA	NA
17	Interest service coverage ratio	NA	NA	NA	NA	NA	NA
18	Total debts to total assets ratio	0.63	0.63	0.59	0.63	0.59	0.61
19	Net profit margin	26.55%	25.97%	26.73%	26.27%	26.60%	26.43%

Notes:

1) The above is an extract of the detailed format financial results for the quarter and half year ended September 30, 2025, filed with the Stock Exchange(s) under Regulation 33 and Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended. The full format of the said 'Financial Results' are available on the website of Stock Exchanges "www.bseindia.com", "www.nseindia.com" and on the Company's website viz. "www.sbfc.com" .The said financial results have been reviewed by the Audit Committee, subsequently approved by the Board of Directors of the Company at its meeting held on November 01, 2025 and subjected to limited review by the Statutory Auditors.
2) The pertinent disclosure have been made to BSE Limited and the National Stock Exchange of India Limited as per Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and can be accessed on "www.bseindia.com" and "www.nseindia.com".

Date : November 01, 2025
Place : Mumbai

For and on behalf of the Board of Directors of
SBFC Finance Limited
sd/-
Aseem Dhru
Managing Director & CEO
DIN: 01761455

Regd. Office: 103, 1st Floor, C&B Square, Sangam Complex, Andheri Kurla Road, Village Chakala, Andheri (East), Mumbai - 400059
Telephone No.: 022-67875300 Website: www.sbfc.com Email: complianceofficer@sbfc.com

CHANGE OF NAME

I (Asoke Pal & Ashok Kumar Paul) S/O. Late Abhaypada Pal, Residing At (O-63 Fathepur Second Lane, P. S. Metiabruz, P. O. Garden Reach, Kolkata - 700024), Have Changed My Name And Shall Henceforth Be Known As (Ashok Pal) As Declared Before The Notary Public Alipore Judges Court, (Kolkata / West Bengal) Vide Affidavit No. 44 Dated 31-Oct-2025 (Asoke Pal & Ashok Kumar Paul) And (Ashok Pal) Both Are Same And Identical Person.

EAST COAST RAILWAY

(1) Tender Notice No. : eT-HQ-WAT-26-2025, Dt. 27.10.2025

Name of the Work : AUGMENTATION OF WATER SUPPLY TO HILL VIEW RAIL COLONY BY CONSTRUCTION OF GROUND WATER STORAGE TANK OF 50000 GALLON CAPACITY AND RCC OVER HEAD TANK OF 25000 GALLON CAPACITY FOR SUPPLYING PURIFIED WATER (MUNICIPALITY) SUPPLY TO STAFF QUARTERS COLONY, OFFICERS TRANSIT ACCOMMODATION AND FLATS IN THE SECTION OF SENIOR SECTION ENGINEER (SSE)/W/WS/WALTAIR (WAT) UNDER THE JURISDICTION OF ASSISTANT DIVISIONAL ENGINEER (ADEN)/ESTATE/WALTAIR (WAT).

Approx. cost of the Work : ₹ 1,43,28,332.55, EMD: ₹ 2,21,700.00.

(2) Tender Notice No. : eT-HQ-WAT-27-2025, Dt. 27.10.2025

Name of the Work : AUGMENTATION OF WATER STORAGE FACILITY BY CONSTRUCTING A GROUND WATER TANK OF CAPACITY 4 LAKH LITERS IN SIMHAGIRI EAST RAIL COLONY, REPAIRS TO CORRODED WATER SUPPLY PIPE LINE & PUMP HOUSE AND REPLACEMENT OF DAMAGED MASONRY WATER TANKS WITH PVC WATER TANKS AND OTHER MISCELLENEOUS WORKS IN THE SECTION OF SENIOR SECTION ENGINEER (SSE)/W/WS/WALTAIR (WAT) UNDER THE JURISDICTION OF ASSISTANT DIVISIONAL ENGINEER (ADEN)/ESTATE/WALTAIR (WAT).

Approx. cost of the Work : ₹ 1,05,43,031.88, EMD: ₹ 2,02,700.00.

Completion period of the work: **08 (Eight) months** (for sl. no. 1 & 2).

Tender closing Date & Time: **At 1500 hrs. on 24.11.2025** (for sl. no. 1 & 2).

No manual offers sent by post/courier/ Fax or in person shall be accepted against such e-tenders even if these are submitted on firm's letter head and received in time. All such manual offers shall be rejected summarily without any consideration.

Complete information including e-tender documents of the above e-tender is available in website : **www.ireps.gov.in**

Note : The prospective tenderers are advised to revisit the website 15 (Fifteen) days before the date of closing of tender to note any changes/corrigendum issued for this tender.

Divisional Railway Manager (Engg.),
PR-748/Q/25-26 **Waltair**

EAST COAST RAILWAY

Tender No. : SANDT_WAT_25_S-IPS, Dt. 28.10.2025

Name of Work: REPLACEMENT OF OLD & WORNOUT IPS INSTALLED OVER MAIN LINE OF WALTAIR (WAT) DIVISION.

Advertised Value: ₹ 95,80,319.00, EMD: ₹ 1,91,600.00, Period of Completion: **12 Months.**

Bidding Start Date: **04.11.2025.**

Date & time of tender closing: **At 1500 hrs. on 18.11.2025.**

Manual offers are not allowed against this tender, and any such manual offer received shall be ignored.

Complete information including e-tender documents are available in website : **www.ireps.gov.in**

Sr. Divisional Signal & Telecom.
PR-751/Q/25-26 **Engineer, Waltair**

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