पंजाब नैशनल बैंक ...भरोसे का प्रतीक !
punjab national bank ...the name you can BANK upon !
ARMB - Hooghly, 23A Rai M.C. Lahiri Bahadur Street, Serampore, Hooghly WB-712201.
E-mail: cs8240@pnb.bank.in

Appendix – IV- A
[See Proviso to rule 8(6)]

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

Sri Debu Pada Ghosh **Manoharpur, Uttar Subhaspally, Dankuni** **Dist – Hooghly, PIN - 712311**	**Smt Mousumi Ghosh** **Manoharpur, Uttar Subhaspally, Dankuni** **Dist – Hooghly, PIN - 712311**

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act,2002 read with proviso to Rule 8(6) of the Security Interest (Enforcement) Rules,2002.

Please refer to our notice dated 06.01.2023 under Section 13(2) by the Authorised Officer under Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 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 **Symbolic** possession of which has been taken by the Authorized Officer of the Secured Creditor, will be sold on "As is Where is", As is What is" and Whatever there is" on **09.10.2026** at **11:00 AM to 04:00 PM**, for recovery of **Rs 15,66,784.79 (Rupees Fifteen Lakh Sixty Six thousand Seven Hundred Eighty Four & Paisa Seventy Nine) plus further interest @contractual rate from 01.01.2023 and costs** (Amount as mentioned in 13(2) notice) due to the Secured Creditor from Debu Pada Ghosh & Mousumi Ghosh.

The reserve price is fixed at **Rs. 16.88 lakhs** and the earnest money deposit will be **Rs 1.688 lakhs.**

(Description of the immovable property with known encumbrances, if any)

Description of Immovable Property	Encumbrance, if any
All that piece & parcel of a self-contained residential Flat No 105 on the 3rd Floor of a building named "Ashutosh Apartment", measuring super built-up area on 795 Sqft (covered area 662.5 Sqft) situated at Mouza-Monoharpur, JL No 98, RS Dag No 659 & 650, LR Dag No 1369 & 1370 within the ambit of Dankuni Municipality, PO+PS. Dankuni, Dist – Hooghly. Property Registered at the Office ADSR Janai in the Book No – I, Volume No -0608-2019, Page no -161474 to 161509 vide being No. 060806821 for the year 2019.Property standing in the name of Sri Debu Pada Ghosh, s/o Sri Sankar Nath Ghosh. As per deed, property is butted and bounded by, North: Flat No 106, South: Open to Sky, East: open to Sky, West: Roadside open to Sky	NA

Date: 18.09.2026
Place: Serampore, Hooghly

Debjeet Sengupta
ARMB HEAD & Authorized Officer
ARMB Hooghly

PUNJAB NATIONAL BANK Code-824000 ARMB-HOOGHLY

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Corporate Office, Dwarka, Sector-10, New Delhi-110075

SASTRA HOOGLY

Email: cs8240@pnb.co.in

23A, Rai M.C. Lahiri Bahadur Street

Serampore: 712 201

Ref-PNB/HGLY /RECV/ 1206 /2022-23

Date:-06/01/2023

Registered/Speed Post with A/D

60 Days' Notice to Borrower

To,	To,
Sri Debu Pada Ghosh,	Smt Mousumi Ghosh,
Manoharpur, Uttar Subhaspally, Dankuni, Dist – Hooghly, PIN – 712311.	Manoharpur, Uttar Subhaspally, Dankuni, Dist – Hooghly, PIN – 712311.

NOTICE U/S 13(2) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

Reg : Account No: 11316011000592 credit facilities availed by **Mr Debu Pada Ghosh and Smt Mousumi Ghosh**

Sri Debu Pada Ghosh and Smt Mousumi Ghosh of Manoharpur, Uttar Subhaspally, Dankuni, Dist – Hooghly, PIN –712311 has availed the following credit facilities:

S no	Facility	Limit	Rate of Interest	Balance outstanding as on 29/07/2022 (Date of NPA) (Principal +int.)	Interest (Wef 01/07/2022 to 31/12/2022)	Total Outstanding as on date of issuance of notice.
2	Term Loan	Rs.15,00,000.00	8.65%	Rs 15,37,139.77	Rs.60,185.00	Rs.15,66,784.79 +further intt
			Total	Rs. 15,66,784.79 +further intt		

Due to non-payment of instalment / interest/ principal debt, the account/s has/have been classified as Non-Performing Asset as per Reserve Bank of India guidelines as on **29/07/2022**. We have demanded/recalled the entire outstanding together with interest and other charges due under the above facilities, vide letter dated **01/09/2022**.

The amount due to the Bank as on **06/01/2023** is **Rs.15,66,784.79** (**Rupees Fifteen Lakh Sixty Six Thousand Seven Hundred Eighty Four and Paisa Seventy Nine**) with further interest w.e.f 01/01/2023 until payment in full(hereinafter referred to as "secured debt")

Debu Pada Ghosh

To secure the outstanding under the above said facilities, you have, inter alia, created security interest in respect of the following properties/assets:

Sl No.	Facility	Security
1.	CC A/C No – 1131601100059	All that piece and parcel of a self-contained residential flat no 105 on the 3rd floor of a building named "Ashutosh Apartment", measuring super built up area on 795 Sq ft (covered area 662.5 Sq ft) situated at Mouza- Manoharpur, JL No 98, RS Dag No 659 and 650, LR Dag No 1369 and 1370 within the ambit of Dankuni Municipality, P.O+P.S. Dankuni, Dist – Hooghly. Property Registered at the Office of ADSR Janai in the Book No – I, Volume No -0608-2019, Page no-161474 to 161509 vide being No. 060806821 for the year 2019. Property standing in the name of Sri Debu Pada Ghosh, S/o Sri Sankar Nath Ghosh. As per deed, property is butted and bounded by , North: Flat no 106, South: open to sky, East: open to sky, West: Road side open to sky.

We hereby call upon you to pay the amount of is **Rs.15,66,784.79** (**Rupees Fifteen Lakh Sixty Six Thousand Seven Hundred Eighty Four and Paisa Seventy Nine**) with further interest at the contracted rate until payment in full within **60 days (sixty days)** from the date of this notice. In default, besides exercising other rights of the Bank as available under Law, the Bank is intending to exercise any or all of the powers as provided under section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (hereinafter referred to as "the Act"). The details of the secured asset/s intended to be enforced by the Bank, in the event of non payment of secured debt by you are as under:

All that piece and parcel of a self-contained residential flat no 105 on the 3rd floor of a building named "Ashutosh Apartment", measuring super built up area on 795 Sq ft (covered area 662.5 Sq ft) situated at Mouza- Manoharpur, JL No 98, RS Dag No 659 and 650, LR Dag No 1369 and 1370 within the ambit of Dankuni Municipality, P.O+P.S. Dankuni, Dist – Hooghly.

Property Registered at the Office of ADSR Janai in the Book No – I, Volume No -0608-2019, Page no-161474 to 161509 vide being No. 060806821 for the year 2019. Property standing in the name of Sri Debu Pada Ghosh, S/o Sri Sankar Nath Ghosh.

As per deed, property is butted and bounded by , North: Flat no 106, South: open to sky, East: open to sky, West: Road side open to sky.

Your attention is hereby drawn invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to you redeem the secured assets.

Please take notice that in terms of section 13(13) of the said Act, you shall not, after receipt of this notice, transfer by way of sale, lease or otherwise (other than in the ordinary course of business) any of the secured assets above referred to, without prior written consent of the Bank. You are also put on notice that any contravention of this statutory injunction/restraint, as provided under the said Act, is an offence.

Debu Pada Ghosh

ordinary course of business) any of the secured assets above referred to, without prior written consent of the Bank. You are also put on notice that any contravention of this statutory injunction/restraint, as provided under the said Act, is an offence.

If for any reason, the secured assets are sold or leased out in the ordinary course of business, the sale proceeds or income realised shall be deposited/remitted with/to the Bank. You will have to render proper account of such realisation/income.

*We reserve our rights to enforce other secured assets.

Please comply with this demand under this notice and avoid all unpleasantness. In case of non-compliance, further needful action will be resorted to, holding you liable for all costs and consequences.

*This notice is issued without prejudice to the bank taking legal action before DRT/Court, as the case may be.

Yours faithfully,

For Punjab National Bank

AUTHORISED OFFICER

Designation-Chief Manager

Debyfader Ghosh

Mousumi Ghosh