CO-SAMD: MALDA, CIRCLE OFFICE: MALDA
SECOND FLOOR, BSNL MALDA, PS-ENGLISH BAZAR,
BEHIND HPO MALDA, PO & DIST.- MALDA-732101
E-MAIL:comaldarecovery@pnb.bank.in

Date- 13/10/2026

Borrower & Mortgagor _ **Mr. Sandeep Mandal** **S/o- Mr. Sunil Chandra Mandal** **Address- Royal Plaza 3/1, Saroj Ranjan Sarani, Mukhtarpara Road, Balurghat Dakshin Dinajpur – 733103**	**Borrow/ Mortgagor :-** **Mr. Sandeep Mandal** **S/o- Mr. Sunil Chandra Mandal** **Address- kalabari , khidirpur , Balurghat Dakshin Dinajpur -733103**
Co- Borrower :- **Mrs. Dipika Dutta Mandal** **w/o- Mr. Sandeep Mandal** **Address- kalabari, khidirpur , Balurghat Dakshin Dinajpur 733103**	**Co- Borrower :-** **Mrs. Dipika Dutta Mandal** **W/o- Mr. Sandeep Mandal** **Address- Royal Plaza. 3/1, Saroj Ranjan Sarani , Mukhtarpara Road, Balurghat Dakshin Dinajpur -733103**

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 and read with proviso to 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 Authorised 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	**Balurghat (033520)**
Name of the Account	**Sandeep Mandal** **0235300263528 (Housing Loan)0235300264983 (Housing Loan)**

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Name & addresses of the Borrower/ Guarantors Account	**Borrower** **Mr. Sandeep Mandal** **S/o- Mr. Sunil Chandra Mandal** **Address- Royal Plaza 3/1, Saroj Ranjan sarani, Mukhtarpara Road, Balurghat Dakshin Dinajpur – 733103** **Address-** **Address- Royal Plaza 3/1, Saroj Ranjan sarani, Mukhtarpara Road, Balurghat Dakshin Dinajpur – 733103** **2. Mrs. Dipika Dutta Mandal** **w/o- Mr. Sandeep Mandal** **Address- kalabari, khidirpur , Balurghat Dakshin Dinajpur 733103** **Address-** **Address- Royal Plaza. 3/1, Saroj Ranjan Sarani , Mukhtarpara Road, Balurghat Dakshin Dinajpur -733103**
Dt. Of Demand Notice u/s 13 (2) of SARFESI ACT 2002	28/05/2025 06/06/2025
Outstanding Amount	Rs. 19,12,466.77 (As on date- 31-05-2025) Nineteen Lakh Twelve Thousand Four Hundred Sixty Six and Paise Seventy Seven only with further interest at the contracted rate , less recovery if any , w.e.f 01.06.2025 plus other charges as mentioned in Demand Notice
Possession Date u/s 13(4) of SARFESI ACT 2002	01/09/2025
Nature of Possession Symbolic/ Physical/ Constructive	Symbolic
Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))	Equitable mortgage of Flat as per Schedule -2 as mentioned Below and Details of land as per schedule-1 Schedule-1 All that part and parcel of land measuring more or less 0.07 Acres or 07 Decimal situated at comprised in R.S. Dag no.- 1445, 1450 corresponding to L.R. Plot no.- 2828, under R.S. Khatian no.- 579, L.R. -6766,6767, 6768, j.L. no.- 109, in Mouza- Balurghat , police station – Balurghat under Balurghat municipality ward no.- 12, ADSR Balurghat within the limit of District Dakshin Dinajpur and delineated in the plan annexed hereto and butted and bounded as follows:- on the North – legal heirs of Jayanta Chatterjee, on the South - Ashish Kundu , on the East ;- Municipal Road , On the west – Tapas Ganguly. Schedule-2

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	All that complete Residential unit measuring more or less 950 Sq . feet covered area and 191 Sq feet common service area totaling to more or less 1141 sq . feet super Built area being Flat no.- 03/1, on the 3rd floor from the new building " Royal Plaza "at the said premises together with undivided proportionate share of land as fully described in FIRST SCHEDULE herein above Situated at Mouza – Balurghata ,J.L. No.- 109, Comprised in R.S. Khatian no.- 579, L. R. Khatian No- 6766. 6767, 6768, corresponding R.S. Plot no.- 1445, 1450, corresponding to L.R.Plot no.- 2828, P.S. & ADSR – Balurghat being the part and portion of premises / holding no.- 200/2/188 (Amalgamated Holding) under Balurghat Municipality , Ward no.- 12 in the District of Dakshin Dinajpur in the name of Sandeep Mandal mortgaged through Deed no.- 170203878/2017 Dated- 18/12/2017
Reserve Price	**Rs.26,75,000(Rupees Twenty Six Lakh Seventy Five Thousand only)**
EMD in Rs.	**Rs.2,67,500/-(Rupees Two Lakh thirty Five Thousand Eight Hundred) only**
Last date of deposit of EMD in Rs.	03/11/2026/2026 till 3.00 pm.
Bid Increase Amount	Rs. 20,000.00
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.

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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) **www.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 (>=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

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"***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.
24. . The borrower's/guarantor's/mortgagor's attention is invited to provisions of sub-section (8) of section 13 of the Act in respect of time available to redeem the secured assets.

Please note that on expiry of 15 days from the date of service of this notice the secured creditor will publish public notice for sale under rule 9(1) of security Interest (Enforcement) Rules, 2002 for the above noted secured asset in compliance of SARFASESI Act, 2002 and rules thereof.

For detailed term and conditions of the sale, please refer **https://baanknet.com** & www.pnb.bank.in.

Authorized Officer
Chief Manager
Punjab National Bank
Secured Creditor