पंजाब नैशनल बैंक ...भरोसे का प्रतीक! punjab national bank ...the name you can BANK upon!

STRESSED ASSET MANAGEMENT BRANCH, KOLKATA
United Tower, 3rd Floor, 11 Hemanta Basu Sarani, Kolkata-700 001
E-mail: zs8350@pnb.bank.in, Mob: 70034 61933

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 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 properties mortgaged/charged to the Secured Creditors, the possession of which has been taken by the Authorised Officer of the Banks/ Secured Creditors, will be sold on "As is where is", "As is what is", and "Whatever there is" basis on the date as mentioned in the table herein below, for recovery of its dues due to the Banks/ Secured Creditors 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

Lot No.	Name of the Branch Name of the Account Name & addresses of the Borrower/Guarantors Account	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Outstanding Amount as on date of sale C) Possession Date u/s 13(4) of SARFAESI ACT 2002 D)Nature of Possession Symbolic / Physical / Constructive	A) Reserve Price (Rs. in Lacs) B) EMD C) Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
1.	**Punjab National Bank SAMB Kolkata.** United Tower, 3rd floor, 11 Hemanta Basu Sarani, Kolkata-700001 **M/s Goyal Energy & Steel Pvt Ltd** Ring Road No. 2, Behind Happy Dhaba, Tantibandh, Distt. Raipur, Chhattisgarh, Pin- 492001	Municipal House No. 20/726 (admeasuring 1588.00 Sq Ft.) & Municipal House No. 7/725 (Old), 11/725 (New) (admeasuring 1400.00 Sq Ft.), PH no. 107, Gudhiyari Main Market, Near Railway Station, Danveer Bhamashah ward No. 11(04), Raipur, Tehsil/Distt-Raipur, Chhattisgarh - 492009, owned by Late Shri Ratanlal Agarwal (Goyal) s/o Lt Shri Shriniwas Agrawal (Goyal) & Shri Deepak Kumar Agrawal s/o Lt Shri Ratanlal Agrawal respectively.	**A). 07.03.2022 on behalf of Consortium Member Banks i.e. Punjab National Bank & Union Bank of India** **B) Consortium Member Banks outstanding amount Rs. 150,37,75,895.33/- (PNB outstanding: Rs. 88,53,94,944.02/- & UBI outstanding: Rs.61,83,80,951.31/-) as on date of NPA i.e. 29.11.2021** *(Plus further interest and expenses and other charges. The amount is as per demand Notice issued u/s 13(2) of SARFAESI ACT)* **C) 07.06.2022 on behalf of Consortium Member Banks i.e. Punjab National Bank & Union Bank of India** **D) Under Symbolic Possession.**	**A) ₹291.00 Lac** **B) ₹29.10 Lac** **C) ₹1.00 Lac**	**26.11.2026** **(From 11:00 am to 2:00 pm)**	Not Known
	Directors & Guarantors **1. Shri Deepak Agrawal** S/o Lt. Shri Ratanlal Agrawal R/o Municipal House Nos. 7/725 & 20/276, Danveer Bhamashah Ward, Gudhiyari, Raipur, Tehsil & District – Raipur, Chhattisgarh, Pin 492009 OR C/o Goyal Enterprises, Ward no. 8, Opposite – Chandra Complex, Gudhiyari, Raipur, Chhattisgarh, Pin – 492009 OR C/o Goyal Traders, Gudhiyari, Raipur, Chhattisgarh, Pin – 492009.	Property (Open / Vacant Land) admeasuring 0.129 Hectare or 13885.44 Sq. Ft. (as per sale deed) or 13880 Sq. Ft. (as per diversion order) at Khasra No. 246/72, 247/72 & 248/70, Ph no. 113, Mouza. Labhandih, behind Bhasin Motors, Village. Labhandih, Maharshi Valmiki Ward No. 28, Raipur, Tehsil/Distt-Raipur, Chhattisgarh - 492001, owned by Shri Deepak Kumar Agrawal & Shri Ritesh Agrawal both s/o Late Shri Ratanlal Agrawal.		**A) ₹346.00 Lac** **B) ₹34.60 Lac** **C) ₹1.00 Lac**		

	2. Shri Ritesh Agrawal S/o Lt. Shri Ratanlal Agrawal R/o Municipal House Nos. 7/725 & 20/276, Danveer Bhamashah Ward, Gudhiyari, Raipur, Tehsil & District – Raipur, Chhattisgarh, Pin 492009 OR C/o Goyal Enterprises, Ward no. 8, Opposite – Chandra Complex, Gudhiyari, Raipur, Chhattisgarh, Pin – 492009 OR C/o Goyal Traders, Gudhiyari, Raipur, Chhattisgarh, Pin – 492009. **3. Smt Preeti Agrawal** D/o Shri Purushottam Das Agrawal R/o Municipal House Nos. 7/725 & 20/276, Danveer Bhamashah Ward, Gudhiyari, Raipur, Tehsil & District – Raipur, Chhattisgarh, Pin 492009 OR C/o Goyal Enterprises, Ward no. 8, Opposite – Chandra Complex, Gudhiyari, Raipur, Chhattisgarh, Pin – 492009 OR C/o Goyal Traders, Gudhiyari, Raipur, Chhattisgarh, Pin – 492009. **4. Late Shri Ratan Lal Agrawal** Since deceased represented by his legal heirs: Shri Deepak Agrawal Shri Ritesh Agrawal R/o Municipal House Nos. 7/725 & 20/276, Danveer Bhamashah Ward, Gudhiyari, Tehsil & District – Raipur, Chhattisgarh, Pin 492009 OR C/o Goyal Enterprises, Ward no. 8, Opposite – Chandra Complex, Gudhiyari, Raipur, Chhattisgarh, Pin – 492009 ***Corporate Guarantors:*** **5. M/s Anubhuti Vanijya Pvt Ltd.** Ground Floor, Flat No. A-2, 458, S N Roy Road, LP. 123/0, Kolkata, OR Ward No. 8, Goyal Enterprises, Opposite – Chandra Complex, Gudhiyari, Raipur, Chhattisgarh, Pin – 492009, OR P-41, Princep Street, Kolkata, Pin- 700072, West Bengal **6. M/s Longview Financial Management Pvt Ltd.** Ground Floor, Flat No. A-2, 458, S N Roy Road, LP. 123/0, Kolkata, OR 16, Ganesh Chandra Avenue, Kolkata, Pin- 700013, West Bengal OR Ward No. 8, Goyal Enterprises, Opposite – Chandra Complex, Gudhiyari,					

	Raipur, Chhattisgarh, Pin – 492009					

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 Sale will be done by the undersigned through e-auction platform provided at the Website **https://baanknet.com** on 26.11.2026 @ 11.00 AM till 2.00 PM.
3. The intending Bidders/ Purchasers are requested to register on portal (**https://baanknet.com**) using their email-id and mobile number. The process of e KYC is to be done through Digi locker. 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.
4. 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.
5. 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.ebkray@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
6. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ web page portal.
    a. **https://baanknet.com**
    b. **www.pnbindia.in**
7. 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**).
8. Bidder's e-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 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.
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-Auction and follow them strictly.
11. 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 M/s PSB Alliance Pvt. Ltd. Details of which are available on the **https://baanknet.com** portal.
12. 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).
13. The secured asset will be sold only above the reserve price.

14. 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 RTGS-NEFT/Banker's Cheque/ Demand Draft issued by a Scheduled Commercial Bank drawn in favour of "**"The Authorized Officer, Punjab National Bank, A/c 835000317118A (A/c name-SUNDRY-NPA/SARFAESI/AUCTION RELATED, A/c, IFSC-PUNB0835000)" Payable at Kolkata.** 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.

15. 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.

16. 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.

17. 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.

18. The properties are being sold on "**AS IS WHERE IS"** and "**AS IS WHAT IS**" and "**WHATEVER THERE IS"** basis.

19. The property has been put to e-auction by Authorised Officer, Punjab National Bank, on behalf of all consortium lenders, based on authorisation.

20. 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.

21. 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.

22. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.

23. 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.

24. All additional amount as Govt. taxes over and above the successful bid price shall be borne by the successful bidder.

25. 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.

26. It is open to the Bank to appoint a representative and make self-bid and participate in the auction.

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

Date: 04.11.2026
Place: Kolkata

sd/-
Authorized Officer
Punjab National Bank
Secured Creditor

STATUTORY SALE NOTICE UNDER RULE 8(6) OF THE SARFAESI ACT, 2002