



(A GOVERNMENT ENTERPRISE)

HEAD OFFICE: NATABAR PAUL ROAD, CHATTERJEE PARA MORE, TIKIAPA, HOWRAH-711101, WEST BENGAL, INDIA

Regional Office: PaschimBangaGramin Bank, Bardhaman, Chowdhury Market ,Badamtala, Kalna Road , Bardhaman - 713 101

POSSESSION CUM SALE NOTICE OF BANK'S MORTGAGED IMMOVABLE PROPERTIES

UNDER SARFAESI ACT,2002RULE 8(1) RULE 8(6) RULE 9(1)

Date of Auction: 27-11-2020

LAST DATE & TIME OF SUBMISSION OF EMD (Earnest Money) AND DOCUMENTS (HARD COPY): 26-11-2020 upto 4 P.M

Whereas,

The undersigned being the Authorised Officer of the PaschimBangaGramin Bank under the Securitisation and Reconstruction of the Financial Assets and Enforcement of Security Interest Act herein after termed as SARFAESI Act 2002 and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules, 2002 issued demand notices on different dates calling upon the borrowers / mortgagors of the secured interest as mentioned hereinafter to repay the amount mentioned in the notice within 60 days from the date of receipt of the said notice. The borrower(s) / guarantor(s)/ Motgagor(s)/ Legal Heir(s) having failed to repay the amount, the undersigned has taken CONSTRUCTIVE possession of the property described herein below in exercise of powers conferred under Section 13(4) of the said Act read with Rule 8(1), Rule 8(6) and Rule 9(1) and OFFERS are invited by the undersigned for sale of immovable properties on "**AS IS WHERE IS**", "**AS IS WHAT IS**" and "**WHATEVER THERE IS BASIS**" and "**WITHOUT RECOURSE BASIS**" as per brief particulars given here under. The borrower(s) / guarantor(s) / mortgagor(s) in particular and the public in general are hereby cautioned not to deal with the charged property and any dealings with the charged property will be subject to the charge of PaschimBangaGramin Bank, undernoted Branch for an amount as mentioned against each account herein below and interest thereon.

SL. No.	a) Financing Branch name b) Name of Authorised Person & Mobile No.	Name of the Borrower, Guarantor, legal heirs, legal representatives(whether known or unknown), executor(s), administrator(s), successor(s) and assign(s) of the respective borrower(s), guarantor(s) since deceased, as the case may be.	a) Demand Notice Date. b) Possession Date c) Outstanding Balance as per Demand Notice	Description of Charged/Mortgaged Immovable property	A) Reserve Price B) Earnest Money Deposit (E.M.D.) C) Bid Increment Amount D) Date & Time of auction	EMD Account Name and Number-IFSC code-
1	a) Maldanga Branch b) Mr. PankajBandyop adhyay MOB-7980281979	Mr. MahibulSeikh S/o- BagbulSeikh Village+P.O.-Kusumgram Purba Bardhaman-713422 GUARANTOR:- BagbulSk S/o-MorhumHasem of Village+P.O.- Kusumgram,Purba Bardhaman-713422	A. DEMAND NOTICE DATE: 17-01-2019 B. POSSESSION NOTICE : 16.10.2020 C. Rs.256073.36 (further interest till repayment + costs, charges and expenses)	All that Piece and Parcel Area of Land -3 decimal, Mouza: - Kusumgram, J.L.No. – 71, Dag / Plot No. 3839, Khatian No. LR 7900, RS-3141/3143, Nature of Land – Bastu, Deed No.: 974 of 2008. Owner of the Property: - BagbulSk S/o- MorhumHasem Bounded By:-East:Village Road. West:Vacant land of Mahibul Sk. North:Village Road. South:House of Mahibul Sk.	A. Rs. 3,15,000.00 B. Rs. 31,500.00 C. Rs. 5000.00 D. 27-11-2020 (From 11AM to 2PM)	Account No.:10640210000709 Name of the A/C/Beneficiary. : <u>AUTHORISED OFFICER PASCHIM BANGA GRAMIN BANK BARDHAMAN REGIONAL OFFICE,</u> IFSC Code: UCBA0RRBPBG(Fifth digit is Zero) Mode of Payment:- NEFT/ RTGS/DEMAND DRAFT(drawn on any Nationalized or Scheduled Bank. ” payable at BURDWAN.) No other mode of payment will be accepted.

2	<p>a)MaldangaBranch b) Mr. PankajBandyopadhyay MOB-7980281979</p>	<p>Mr. Dipankar Ghosh S/o-Narayan GhoshVillage-Khanpur,P.O.-MaldangaPurba Bardhaman-713145. Guarantor:-Payel Ghosh Sarkar W/o-DipankarGhoshof Village-Khanpur,P.O.-Maldanga,Dist-PurbaBardhaman-713145.</p>	<p>A. DEMAND NOTICE DATE: 31.08.2017 B.POSSESSION NOTICE : 16.10.2020/- C.Rs12,91,392.00 + further interest till repayment + costs, charges and expenses</p>	<p>All that piece and parcel Area of Land measuring 4 Satak in the name of Mr.Dipankar Ghosh, S/o.Mr,Narayan Ghosh situated in Plot No.LR-807, Khatian No.LR-1287/RS-372 JL No. 11, Mouza – Khanpur , P.O. Maldanga, Dist – Purba Bardhaman- 713145, Deed No : I-3292 of 2010 Bounded By:-East: Road. West:Property of Dipankar Ghosh. North:Property of Sabyasachi Dutta South:Open land..</p>	<p>A. Rs. 15,37,000/- B. Rs. 1,53,700/- C. Bid Increment Amount Rs.5,000/- D. 27-11-2020 (FROM 11.AM to 2 P.M)</p>	
3	<p>a)Rajbandh Branch b) Mr. PankajBandyopadhyay MOB-7980281979</p>	<p>"Smt,Jhuma Roy, Vill& PO – Bamunara, P.S. –Kanksa , Dist – Paschim Bardhaman, Pin – 713212. Guarantor : Sri, SatyaBrata Roy, S/O Late Laxmi Narayan Roy, Vill& PO – Bamunara, P.S. –Kanksa, Dist – Paschim Bardhaman, Pin – 713212. "</p>	<p>A. DEMAND NOTICE DATE: 05-12-2012 B. POSSESSION NOTICE : 16-10-2020 C. Rs.6,38,129/- + further interest till repayment + costs, charges and expenses</p>	<p>"All that Piece and Parcel Area of Land 0.04Acres, Mouza – Bamunara, JL No. – 58, Khatian No. 1349, 5051, Plot No.1/5137, Category of Land – Bastu, vide Regd. Deed No. I-787 of 1994. Owner of the Property Sri SatyaBrata Roy, S/o: - Late Laxmi Narayan Roy. BOUNDED BY:- NORTH: 16 feet Road. SOUTH: Vested Land. EAST: Plot of Narayan Sarkar. WEST: 12 feet Road. "</p>	<p>A. Rs. 17,53,000/- B. Rs. 1,73,500/- C. Bid Increment Amount Rs. 5000/- D. 27-11-2020(FROM 11.AM to 2 P.M)</p>	

N.B.: Encumbrances known to the Creditor / Bank: Appears to be NIL. However interested bidder may enquire from different authorities/Concerned Department to their satisfaction before bidding.

TERMS AND CONDITIONS OF AUCTION SALE: The sale shall be subject to the terms & conditions as described below:

1. The Auction-cum-Sale shall be conducted offline mode, at **Regional Office: PaschimBangaGramin Bank, Bardhaman, Chowdhury Market , Badamtala, Kalna Road , Bardhaman - 713 101**
2. Care has been taken to include adequate particulars of Secured Assets in the Schedule hereinabove. The Authorized Officer shall not be answerable for any error, misstatement or omission in this proclamation of auction Sale Notice.
3. The intending bidders are advised to go through the portal <https://www.pbgbank.com/announcements/tenders/> for detailed terms and conditions for Auction sale before submitting their bids and taking part in the Auction sale proceedings and contact the respective Authorized Officer for the concerned property as mentioned hereinabove against each property. Those willing to participate in the public auction, shall have to fill up the BID APPLICATION FORM/KIT in accordance with the terms and conditions set out therein and no other mode of application will be accepted.
4. The Secured Asset shall not be sold below the Reserve Price.
5. The interested bidders shall submit the bid before the Authorised Officer, PASCHIM BANGA GRAMIN BANK latest by 26/11/2020 by 4.00 PM. The interested bidders may submit EMD through NEFT or RTGS, in which case it should reach the EMD Collection Account mentioned above latest by 26-11-2020. Following documents of the bidders shall be verified; Aadhar, Pan Voter Card. Original of the document should be made available for verification by the concerned Authorized Officer. c) Intending Bidder's Mobile Number and E-Mail address. d) Intending Bidder's Bank Account details for the purpose of refund of EMD.
6. That in terms of Rule 9 sub rule 4, Authorised Officer may allow the balance amount (75%) of purchase price payable by the purchaser to the authorised officer on or before the fifteenth day of confirmation of sale of the immovable property or such extended period as may be agreed upon in writing between the purchaser and the secured creditor, in any case not exceeding three months.
7. Only those bidders who has confirmed payment of EMD through NEFT /RTGS shall be permitted to participate in the auction. The Authorized Officer reserves the right to accept or reject any or all bids. Further, the Authorized Officer reserves the right to postpone or cancel or adjourn or discontinue the Auction or vary the terms of the Auction at any time before conclusion of the Auction process, without assigning any reason whatsoever and his decision in this regard shall be final.
8. If no other bid is received upon closure of the bidding process, the Bidder who has quoted highest amount shall be declared as successful bidder. The successful bidder shall have to deposit 25% of his final bid amount after adjustment of EMD by next bank working day. Mere deposit of 25% of the Sale Price shall not entitle the successful bidder to get the sale confirmed in his favour. Sale shall be subject to confirmation by the secured creditor of the Bank.
9. The purchaser shall deposit the balance 75% of final bid amount on or before 15th day from the date of sale of the property. If the 15th day is Sunday or other Holiday, then on the first bank working day after the 15th day. The balance amount of purchase price payable shall be paid by the purchaser to the authorised officer on or before the fifteenth day of confirmation of sale of the immovable property or such extended period as may be agreed upon in writing between the purchaser and the secured creditor, in any case not exceeding months.

10. In case of default of payment by the successful bidder within the prescribed period, the deposit, after defraying the expenses of the sale, may, if the undersigned thinks fit, be forfeited and the Authorized Officer shall be free to exercise any one or more rights available to him in terms of Section 13 (4) of the Act, in respect of the property to re-auction and the defaulting bidder shall have no claim in respect of property/amount.

11. The property is being sold as "AS IS WHERE IS", "AS IS WHAT IS" and "WHATEVER THERE IS BASIS" and "WITHOUT RECOURSE BASIS" All statutory dues/non statutory dues attendant charges/other dues including registration charges, stamp duty, taxes, fees, charges etc. shall have to be borne by the purchaser. Where ever GST is applicable it should be paid by the purchaser over and above the accepted BID Amount.

12. The Sale Certificate will be issued in the name of the purchaser(s)/applicant(s) only and will not be issued in any other name(s).

13. EMD of unsuccessful bidders will be returned through EFT/NEFT/RTGS to the bank account details provided by them in the bid form and intimated via their e-mail ID.

14. The Bank has disclosed encumbrances known to it. 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, 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.

15. Properties as mentioned above can be inspected by the prospective bidders at the site with the prior appointment of concerned Authorized Officer or any other officer identified for the purpose, from 2 P.M. to 4 P.M. on any working day.

16. Bank may bid any one or more properties if deemed fit. Bidding in the final minutes and seconds should be avoided in the bidders own interest.

THIS PUBLICATION IS ALSO STATUTORY 30 DAY'S NOTICE REQUIRED UNDER RULE 8(6) & 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULE 2002 TO THE ABOVE BORROWERS/GUARANTORS/LEGAL HEIRS OF BORROWERS OR GUARANTORS/MORTGAGORS.

DATE:- 21-10-2020

PLACE: BURDWAN
AUTHORISED OFFICER, PBGBANK



PASCHIM BANGA GRAMIN BANK

(A GOVERNMENT ENTERPRISE)

BID APPLICATION FORM/KIT

HEAD OFFICE: NATABAR PAUL ROAD, CHATTERJEE PARA MORE, TIKIAPA,
HOWRAH-711101, WEST BENGAL, INDIA

PASCHIM BANGA GRAMIN BANK



পশ্চিমবঙ্গগ্রামীণব্যাংক

A GOVT. ENTERPRISE

একটি সরকারী সংস্থা

Application for participation in Auction - to be sent at the address indicated in the Auction Notice

To The Authorized Officer

PaschimBangaGramin Bank

Bardhamman Regional Office

Branch:

Subject: Application Form to accept the Bids for purchase of Secured Asset Dear Sir/Madam,

1. I/We _____ express my/our willingness to participate in the Public Auction notified vide your Auction-cum-Sale Publication/Notice Dated _____ for the property described herein below and I/we submit the below mentioned instrument towards Earnest Money Deposit (EMD):

Date of Auction	
Serial No. of Property in Auction Notice	
Name of Borrower(s) as indicated in Auction Notice	
Reserve Price for the property	
EMD (as per Auction Notice)	
Initial Price Offered by the Applicant	

Amount of Demand Draft (DD) / Pay Order (PO) submitted by Applicant	
Serial Number of DD/PO	
Date of DD/PO	
Name of Bank which issued	
Name of Applicant(s)	
Address of the Applicant(s)	
Name of the Contact Person	
Mobile/Tel. No. of the contact person	
Contact Fax No.	
Contact Email Id	
Pan Card Details	
Other KYC Documents as proof of identity	

2. I/We agree to abide by all the instructions contained in the above indicated Public Auction notice and/or the present Application Form and such other terms and conditions as may be prescribed by PBGB from time-to-time.

3. I/ We are providing the following details about myself/ ourselves/by Authorised Officer.

4. I/We confirm that the above particulars are correct and the self-attested photocopies of documents furnished by me/us are true copy of their respective originals. If any information furnished by me/us is found to be incorrect at any stage, PBGB may cancel/ reject my/our bid(s) and forfeit the money paid by me/us.

Thanking You

Yours faithfully

Signature of Applicant

(Name of the person signing)

PASCHIM BANGA GRAMIN BANK



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Application for 'Offline Bidding' to be duly filled and submitted by offline bidder

To The Authorised Officer

PaschimBangaGramin Bank

Bardhamman Regional Office

Branch:

Dear Sir/Madam,

RE: OFFLINE BIDDING BY WAY OF PUBLIC AUCTION

1. I/We am/are interested in availing the facility of offline bidding for the auction to be conducted by PBGB. I/we request you to allow us so as to enable me/us to participate in the above mentioned public auction.

2. I/We agree that I/we shall not disclose the Bid amount and keep it confidential. I/We agree that PBGB shall not be held responsible in any way for any losses that may be suffered by me /us as a result of not conducting the auction sale.

3. I/We understand and undertake that if I fail to participate in the auction due to unrest, law and order disturbance or lockdown in my area or in the course of transit, I/we shall not make any claim against PBGB and/or its officials.

4. I/We confirm that I/we have read the terms and conditions given in bid application form and public auction notice and I/we agree to the said terms and conditions. I/we also confirm that PBGB may alter/change the terms and conditions at any time and the same shall be binding on me/us. I/we also confirm that I/we shall regularly update ourselves regarding any changes made to the contents, procedure and terms and conditions of the web-site i.e. www.pbgbank.com.

Thanking You

Yours faithfully

Signature of Applicant(s)

Name of the person signing)



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General Terms & Conditions of public auction

- 1) Sale is strictly subject to the terms and conditions mentioned hereunder as also the terms and conditioned mentioned in the offer/ tender document to be submitted by the intending bidders.
- 2) The property will be sold in “AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS” “WITHOUT ANY RECOURE BASIS” condition, including encumbrances, if any.
- 3) The properties under auction can be inspected on the date & time specified hereinabove. For any queries with regards to inspection of properties or submission of tenders, kindly establish contact at the addresses(s) and/or telephone numbers mentioned above/in auction sale notice.
- 4) The offer along with earnest money deposit (EMD) along with your KYC as referenced above should be submitted at the prescribed place of auction on or before the last date for submission of bids as mentioned above/in auction sale notice.
- 5) Offers that are not duly filled up or offers not accompanied by the EMD or Offers received after the above date and time prescribed herein will not be considered / treated as valid offers, and accordingly shall be rejected. The Earnest money deposit shall not carry any interest.
- 6) Along with offer document, the intending bidder shall also attach a copy of the PAN card issued by the Income Tax department AND his/ her identity proof and the proof of residence such as copy of the Passport, Election Commission Card, Ration Card, Driving license, Aadhar Card etc. The bidder(s) will also have to produce the original document for verification.
- 7) In no eventuality the property would be sold below the reserve price (RP).
- 8) Property shall be sold to the highest bidder(s)/offerer, subject to acceptance of the bid by the secured creditor, i.e., PBGB. However, the undersigned has the absolute discretion to allow inter-se

bidding if deemed necessary, which will take place at the said Place, Date and Time. The undersigned has the discretion to accept or reject any offer / Tender without assigning any reason.

9) The Auction/Inter Se Bidding will also take place at the same place when the Intending bidder may remain present and submit their offers directly and revise their offers upwards.

10) All dues and outgoings, i.e., Municipal Taxes, Maintenance / Society Charges, Electricity and water taxes or unknown/known encumbrances, if any, or any other dues including all overdue in respect of the said properties shall be paid by the successful bidders(s).

11) The successful bidder shall have to pay 25% of the sale consideration amount/purchase amount (inclusive of EMD) immediately from the acceptance of the offer by the Authorized Officer in respect of the sale, failing which, the earnest money deposit will be forfeited.

12) The Balance 75% of the Sale price shall have to be paid within 15 days of conveying the confirmation of the sale to the successful Purchaser by the Authorized Officer or such extended period as agreed upon in writing by and not exceeding 90 days solely at the discretion of the secured creditor as per Rule-9 of the Security Interest (Enforcement) Rule 2002. In the event of the Default, in payment of the balance 75% of the sale price or any part thereof within the prescribed period, the amount deposited shall be Forfeited and the secured creditor will be at liberty to sell the property once again and the defaulting Purchaser shall forfeit all claims to the properties or to any part of the sum already paid towards the purchase thereof.

13) Sale is subject to confirmation by the Secured Creditor/Sale committee who may reject even the highest bid without assigning any reason. Such a decision of the Secured Creditor/Sale committee shall be final and no claim, whatsoever, can be made against or with respect to such a decision.

14) The immovable property described herein above shall remain and be at the sole risk of the successful bidder in all respects including loss or damage by fire or theft or other accidents, and other risk from the date of the confirmation of the Sale by the undersigned Authorized Officer. The successful bidder(s) shall not be entitled to annul the sale on any ground of whatsoever nature.

15) All expenses relating to Stamp Duty, Registration Charges, Transfer Charges, dues of builders and any other expenses and charges in respect of the registration of the Sale Certificate for the above referred property (ies) shall be borne by the successful bidder(s)

16) No persons other than the bidders themselves, or their duly Authorized representative, shall be allowed to participate in the auction/sale proceedings and sale certificate shall be registered in the name of highest successful bidder(s) only.

17) Upon completion of the payment process, the Authorised officer of PBGB shall issue a Sale Certificate shall be issued in favour of the successful bidder(s) only. No nomination facility shall be made available for the purpose of Sale Certificate.

18) The Authorized officer reserves his right to vary any of the terms and condition of this notice for sale, without prior notice, at his discretion.

19) In case, all the dues together with all cost, charges and expenses incurred by the Secured Creditor are tendered by the borrower/co-borrower till one working day prior to the date of Auction then the property will not be sold and all the bids received from the prospective bidders shall be returned to them without any liability / claim against PBGB.

20) Bidding in the last movement should be avoided in the bidders own interest. The bidder must report at the venue atleast one hour in advance before the commencement of auction.

21) The properties will be sold on "AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS" including known/unknown encumbrances, if any. The properties under auction can be inspected on the date and time specified herein above. The Auction shall be conducted at the venue mentioned above.

22. No bidder shall be able to question the authenticity of offline bidding and the decision of PBGB shall be final and binding.

Signature of Applicant(s)

(Name of the person signing)

PaschimBangaGramin Bank

Bardhamman Regional Office

Branch:

PASCHIM BANGA GRAMIN BANK



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REF.: YOUR ADVERTISEMENT IN _____ DATED _____

SUBJECT: BID FOR THE PURCHASE OF THE PROPERTY BEING _____

Dear Sir/Madam,

This is to confirm that I/we have inspected the property on my own and have been provided with all the relevant information asked from me/us. Further I/we have read and understood the terms and conditions specified in the said advertisement and in the present bid application. From and after having understood the same, I/we wish to purchase the property being No _____.

Please note that for the purchase of the aforesaid property I/we am/are willing to pay a sum of Rs. _____ (Rupees _____ Only), which be treated as my/our bid price. However I/we may further enhance the bid price on the date of auction.

As per the terms and conditions of the Sale proclamation, I/we am/are enclosing herewith a pay order/Demand Draft for a sum of Rs _____ /-(Rupees _____ Only)

Dated _____ Drawn on _____ Company _____ (Branch) in favour of the AUTHORISED OFFICER PASCHIM BANGA GRAMIN BANK BARDHAMAN REGIONAL OFFICE, being the earnest money for participating in the auction of the property/ies.

I / we confirm that in the event of our bid having been accepted being the highest, I/we shall deposit 25% of the bid price (Inclusive of EMD) and the balance 75% of the bid price would be paid within 15 days from the date of confirmation of sale in my/our favour. The terms and conditions duly signed

by me/us, in token of having read and understood the same in vernacular language, is also enclosed along with the present bid form.

Yours faithfully

Signature(s) with Name(s) and Address(s)

Encl.: The Pay order/Demand Draft for a sum of Rs. _____

PASCHIM BANGA GRAMIN BANK



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UNDERTAKING

I/We _____ S/o/W/o/D/o _____
_____ R/o _____ Aged about _____ years, confirm that I/we have seen and checked the original of property documents related to property bearing No. _____ available with PBGB. The documents were shown to me at my express oral request by the authorized officer/Secured creditor/Officer at the branch office at _____ and I am fully satisfied with the property related documents available with PBGB. I also undertake that I am participating in the auction to purchase the property on “AS IS WHERE IS, AS IS WHAT IS and WHATEVER THERE IS BASIS” WITHOUT ANY RECOURSE BASIS” and I shall not seek any document, or copy thereof, which is not available with PBGB.

Signature of Bidder/applicants .

Place:

Dated: