

(Speed Post/ Registered Post/ By Hand)

Auction Ref No. **PUNB642100755, PUNB642100171, PUNB642100135**
PUNB642100600, PUNB64210060

Date: **08.04.2026**

1. Adarsh Sarva Vidhya Shiksha Samiti (Registered under Madhya Pradesh Society Registrkaran Adhiniyam, 1973) (Borrower & Mortgagor)
Through its Office Bearers/Members
Address: 156/1, Village Chhirhati, Post – Rajendranagar, Tehsil - Sohagpur, Distt Shahdol (M.P.) -484110
2. Smt.Upama Pandey w/o Shri Shiv Dayal Pandey (President & Guarantor)
Address: H.No.156/1, Village Chhirhati, Rajendranagar Colony, Tehsil Sohagpur, Distt Shahdol (M.P.) - 484110
3. Smt.Kamala Pandey w/o Shri Shankar Dayal Pandey (Vice President & Guarantor)
Address: H.No.156/1, Village Chhirhati, Rajendranagar Colony, Tehsil Sohagpur, Distt Shahdol (M.P.) - 484110
4. Smt.Ritika Bilaiya w/o Shri Anurag Bilaiya (Secretary & Guarantor)
Address: H. No. 71/2, Ward No. 04, Bazar Chowk, Dindori (M.P.) - 481880
5. Shri Anurag Bilaiya s/o Shri Badri Prasad Bilaiya. (Treasurer, Guarantor & Mortgagor)
Address: H. No. 71/2, Ward No. 04, Bazar Chowk, Dindori (M.P.) - 481880
6. Smt.Monika Pandey d/o Shri Shankar Dayal Pandey (Joint Secretary & Guarantor)
Address: H.No.156/1, Village Chhirhati, Rajendranagar Colony, Tehsil Sohagpur, Distt Shahdol (M.P.) -484110
7. Miss Shikha Pandey d/o Shri Shiv Dayal Pandey (Member & Guarantor)
Address: H.No.156/1, Village Chhirhati, Rajendranagar Colony, Tehsil Sohagpur, Distt Shahdol (M.P.) -484110
8. Shri Ankit Neekhara s/o Shri Vinod Neekhara (Member & Guarantor)
Address: 164, Village – Paloha Bada, Tehsil – Gadawara, Kaudia, Distt. – Narshingpur (M.P.) - 487555
9. Shri Shankar Dayal Pandey s/o Shri Trivenidhar Pandey (Guarantor & Mortgagor)
Address: H.No.156/1, Village Chhirhati, Rajendranagar Colony, Tehsil Sohagpur, Distt Shahdol (M.P.) -484110
10. Shri Narendra Tiwari s/o Shri Krishna Kumar Tiwari (Guarantor & Mortgagor)
Address 1: 99/2, Dhanpuri, Ward No. 1, Tehsil – Sohagpur, Distt. – Shahdol, (M.P.) – 484114
Address 2: Ward No. 1, Heera Colony, Burhar, Dhanpuri, Distt. – Shahdol (M.P.) - 484110
11. Shri Shiv Dayal Pandey s/o Shri Trivenidhar Pandey (Guarantor & Mortgagor)
Address: H.No.156/1, Village Chhirhati, Rajendranagar Colony, Tehsil - Sohagpur, Distt - Shahdol (M.P.) - 484110
12. Shri Badri Prasad Billaiya s/o Shri Sitaram Billaiya (Guarantor & Mortgagor)
Address: H. No. 71/2, Ward No. 04, Bazar Chowk, Dindori (M.P.) – 481880

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8 (6) & 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 **Symbolic possession** of which has been taken by the Authorized 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.

Lot No.	Name of the Branch	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	A) Reserve Price (Rs. In Lakh)	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
	Name of the Account		B) Outstanding Amount as on Possession on Date u/s 13(4) of SARFAESI Act 2002	B) EMD C) Last date of deposit of EMD		
	Name & addresses of the Borrower/ Guarantors Account		D) Nature of Possession Symbolic/ Physical/ Constructive	D) Bid Increase Amount		
	BO: Dindori (MP)					
	1. Adarsh Sarva Vidhya Shiksha Samiti (Registered under Madhya Pradesh Society Registraran Adhiniyam, 1973) Through its Office Bearers/Members (Borrower & Mortgagor)	1. All that part and parcel of immovable property along with construction thereon situated at Mouza - Chhirkhati, PC No.33, RI Circle Khairaha, Tehsil - Burhar, Distt. - Shahdol (M.P.), Khasra No.755 area 0.032 Hect., Khasra No.756 area 0.809 Hect., Khasra No.757 area 0.364 Hect., Khasra No.758 area 1.141 Hect., Khasra No.759 area 0.567 Hect. And Khasra No.760 area 0.044 Hect. Total Area – 2.957 Hect. diverted for educational purpose vide diversion order dated 10.09.2018 & which is bounded as under as per registered gift deed dated 27.07.2018 Boundaries: East- Road, West- Land of Manwati w/o Jeevan, North- Land of Forest Dept., South- Land of Forest Dept. Owner & Mortgagor : Adarsh Sarva Vidhya Shiksha Samiti represented by Treasurer Shri Anurag Bilaiya s/o Shri badri Prasad Bilaiya. Auction Ref No.PUNB642100755	A. 01.03.2024 B. Rs. 7,86,08,739.32 + further interest & charges wef the Date of NPA C. 31.05.2024 & 01.06.2024 D. SYMBOLIC	A). Rs. 58,50,000.00 B). Rs. 5,85,000.00 C). 28.04.2026 D) Rs. 10000.00	28.04.2026 From 12:00 PM	Not known
	2. Smt. Upama Pandey w/o Shri Shiv Dayal Pandey (President & Guarantor)					
	3. Smt. Kamala Pandey w/o Shri Shankar Dayal Pandey (Vice President & Guarantor)					
	4. Smt. Ritika Bilaiya w/o Shri Anurag Bilaiya (Secretary & Guarantor)					
	5. Shri Anurag Bilaiya s/o Shri Badri Prasad Bilaiya (Treasurer, Guarantor & Mortgagor)					
	6. Smt. Monika Pandey d/o Shri Shankar Dayal Pandey (Joint Secretary & Guarantor)					
	7. Miss Shikha Pandey d/o Shri Shiv Dayal Pandey (Member & Guarantor)					
	8. Shri Ankit Neekhara s/o Shri Vinod Neekhara (Member & Guarantor)					
	9. Shri Shankar Dayal Pandey s/o Shri Trivenidhar Pandey (Guarantor & Mortgagor)					
	10. Shri Narendra Tiwari s/o Shri Krishna Kumar Tiwari (Guarantor & Mortgagor)					
	11. Shri Shiv Dayal Pandey s/o Shri Trivenidhar Pandey (Guarantor & Mortgagor)					
	12. Shri Badri Prasad Bilaiya s/o Shri Sitaram Bilaiya (Guarantor & Mortgagor)					
		2. All that part and parcel of commercially diverted immovable property situated at Mouza - Subkhar Mal, PC No.68, Tehsil & Distt. Dindori (M.P.), Khasra No.171/16 area 1.00 Hect. as per registered mortgage deed dated 08.01.2020 and which is bounded as under Boundaries: East- Plot of Yadav ji, West- Road through Plot of Badri Prasad ji, North- Plot of Badri Prasad ji, South- Plot of Badri Prasad ji. Owner & Mortgagor: Shri Anurag Bilaiya S/o Shri Badri Prasad Bilaiya.		A). Rs. 3,23,59,000.00 B) Rs.32,35,900.00 C). 28.04.2026 D). Rs. 10000.00	28.04.2026 From 12:00 PM	Not known
		AND				

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3. All that part and parcel of commercially diverted immovable property situated at Mouza - Subkhar Mal, PC No.68, RI Circle - Dindori, Tehsil & Distt. - Dindori (M.P.), Khasra No.166/4 area 0.696 Hect. as per registered mortgage deed dated 08.01.2020 and which is bounded as under

Boundaries: East- Open Plot of Anurag Billaiya, West- Bypass Road, North- Open Plot of Nand Kumar, South- Open Plot of Badri Prasad Ji.

Owner & Mortgagor: Shri Badri Prasad Billaiya s/o Shri Sitaram Billaiya.

Auction Ref No. **PUNB642100171**

Not known

4. Mortgage of all that part and parcel of Three storied Residential House property situated At Mouza – Dhanpuri, Nagarpalika Dhanpuri, J.No.474, PH No.98, Ward No.01, R.N.M. – Burhar, Tehsil - Sohagpur, Distt. - Shahdol (M.P.), Khasra No,135/3/Ga/12, Area – 3580 sq.ft as per registered mortgage deed dated 08.01.2020 and which is bounded as under

Boundaries: East- Way/Road, West- Land of Smt. Kusum Soni, North- Land of Vivek Pandey, South- Land of Sunil Gupta.

Owner & Mortgagor: Shri Narendra Tiwari s/o Shri Krishna Kumar Tiwari.

Auction Ref No. **PUNB642100135**

A) Rs. 85,38,750.00
B) Rs. 8,53,875.00
C) 28.04.2026
Rs. 10000.00

28.04.2026
From 12:00 PM

Not known

5. All that part and parcel of Residential House bearing Khasra No.600, area 0.142 Hect out of which residentially diverted area 0.040 Hect. situated at Mouza Chhirhati, Tehsil - Burhar, Distt. Shahdol (M.P.) and which is bounded as under as per registered mortgage deed dated 08.01.2020.

Boundaries: East- Property of Shankar Dayal Pandey, West- Road, North- H/o Suneel Gupta, South- H/o Mahendra Pandey.

Owner & Mortgagor: Shri Shankar Dayal Pandey s/o Shri Trivenidhar Pandey.

A). Rs. 1,09,30,500.00
B).Rs. 10,93,050.00
C) 28.04.2026
D). Rs. 10000.00

28.04.2026
From 12:00 PM

Not known

		6.All that part and parcel of commercially diverted immovable property bearing Khasra No.60/2 area 1.421 Hect. situated at Mouza – Chhirahati, PC No.33, RI Circle Khairaha, Tehsil - Burhar, Distt. Shahdol (M.P.) and which is bounded as under as per registered mortgage deed dated 08.01.2020.	A). Rs. 78,00,705.00	28.04.2026	Not known
			B).Rs.7,80,070.50	From 12:00 PM	
			C). 28.04.2026		
			D). Rs. 10000.00		
		Boundaries: East- Land of Lakhan Mishra, West- Khirha Mines Road, North- Land of Mahendra Pandey, South : Land of Ramadesh Barman			
		Owner & Mortgagor: Shri Shankar Dayal Pandey s/o Shri Trivenidhar Pandey and Shri Shiv Dayal Pandey s/o Shri Trivenidhar Pandey.			
		Auction Ref No. PUNB64210060			

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. The auction sale will be "online through e-auction" portal <https://www.baanknet.com>
- 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.
- 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.
- 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.
- The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ web page portal. <https://baanknet.com>, www.pnbindia.in
- 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>).
- Bidder's e-Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.
- 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.
- 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.
- 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.
- 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).
- The secured asset will not be sold below the reserve price.
- 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.
- 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.
- 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.
- 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.
- The properties are being sold on "**AS IS WHERE IS BASIS**" and "**AS IS WHAT IS BASIS**" and "**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.
For detailed term and conditions of the sale, please refer <https://baanknet.com> & www.pnbindia.in.

Date: 08.04.2026

Place: Jabalpur



[Signature]
Authorized Officer
Secured Creditor
Punjab National Bank

STATUTORY SALE NOTICE UNDER RULE 8(6) & 9(1) OF THE SARFAESI ACT, 2002