

Circle Office, CO-SAM, 29, Harshil Tower, Naru Marg, Alwar-301001, Rajasthan
E-mail : coalwsamd@pnb.co.in

o/c

Registered Post

Date : 15/05/2026

To

Shri Ruda son of Shri Phool Chand Meena Village - Karoda, Tehsil - Behror District - Alwar, Rajasthan - 301020	Smt. Prabha Devi wife of Shri Ruda Village - Karoda, Tehsil - Behror District - Alwar, Rajasthan - 301020
Shri Ram Prasad son of Shri Har Phool Village - Dish, Post - Karoda, Tehsil - Behror District - Alwar, Rajasthan - 301020	

Dear Sir,

Sub: Notice under Section 13 of 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 for Sale of Secured Assets in A/c No. 052900NC00004836 and 0529009900000028 of Shri Ruda, Ashok Kumar & Smt. Prabha Devi.

Please refer to the notice dated 11.09.2017 issued by Authorised Officer u/s 13(2) of the Securitization and Reconstruction of financial Assets and Enforcement of Security Interest Act, 2002, possession notice dated 13.09.2018 issued by Authorised Officer while taking the possession of the undermentioned assets :-

- Residential House situated at Village - Karoda, Tehsil - Behror, District - Alwar, Rajasthan - 301020 as per Patta No. 04, Sankalp No. 09, in the name of Shri Ruda & Smt. Prabha Devi, admeasuring area 2475.00 Sq. Ft.

In this connection, as you have failed to deposit the dues in the account, the aforesaid secured assets are being sold as per attached Auction Notice for realizing the dues as per the provisions of the aforesaid Act and Rules.

By this notice you are hereby intimated regarding sale of above mentioned secured assets in the account as per schedule attached herewith.

Thanking you

Punjab National Bank
Yours faithfully,
Circle Office-SAM, Alwar
15/5/26
Authorized Signatory
Swapnil Sanghi
Chief Manager
AUTHORISED OFFICER
PUNJAB NATIONAL BANK
SECURED CREDITOR

Enclosures:- Auction Notice

Hy

Authorized signatory
Credit Office - P.M. Alway
Punjab National Bank

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E-AUCTION 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 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), Mortgagor(s) and Guarantor(s) that the below described immovable property(ies) mortgaged / charged to the Secured Creditor, the Constructive / Physical / **Symbolic** Possession of which has been taken by the **Authorised Officer of Punjab National Bank** Secured Creditor, will be sold on "**As is where is**", **As is what is**", and "**Whatever there is**" basis **without movable items** 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), Mortgagor(s) and Guarantor(s). The Reserve Price and the Earnest Money Deposit will be as mentioned in the below against the respective property(ies).

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 SARFESI Act, 2002	A) Reserve Price	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
	Name of the Account		B) Outstanding Amount as on 31/03/2016	B) EMD		
	Name & Addresses of the Borrower/ Guarantors Account		C) Possession Date u/s 13(4) of SARFESI Act, 2002	Last Date for EMD		
			D) Nature of Possession Symbolic/Physical/Constructive	C) Bid Increase Amount		Name & Contact No. of Authorised Officer
1	PNB, Barrod	Residential House situated at Village - Karoda, Tehsil - Behror, District - Alwar, Rajasthan - 301020 as per Patta No. 04, Sankalp No. 09, in the name of Shri Ruda and Smt. Prabha Devi, admeasuring area 2475 Sq. Ft.	A) 11/09/2017	A) Rs. 9.50 Lakhs	08/06/2025 From 11:00 AM to 04.00 PM	Not Known to the bank as per record available
	RUDA RAM, ASHOK KUMAR AND PRABHA DEVI		B) Rs. 6,56,426/- together with further interest w.e.f. 01/04/2016 and Charges and Expenses until payment in full	B) Rs. 0.95 Lakhs		
	Shri Ruda son of Shri Phool Chand Meena		C) 13/09/2018	07/06/2026		Swapnil Sanghi 9887777846
	Village - Karoda, Tehsil - Behror, District - Alwar, Rajasthan - 301020	Bounded as:-		C) Rs. 10,000/- (Ten Thousand)		
	Smt. Prabha Devi wife of Shri Ruda	North : House of Roshan and Jagdish Prasad Meena	D) Symbolic Possession	D) 06/06/2025 From 11.00 AM to 04.00 PM		
	Village - Karoda, Tehsil - Behror, District - Alwar, Rajasthan - 301020	South : House of Shri Daya Ram son of Shri Gheesa Ram				
	Shri Ram Prasad son of Shri Har Phool	East : Road				
	Village - Dish, Post - Karoda, Tehsil - Behror, District - Alwar, Rajasthan - 301020	West : House of Shri Har Lal Prajapat				

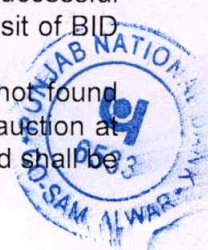
TERMS AND CONDITIONS OF E-AUCTION SALE

- 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://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.



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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.ebkay@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.
5. 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
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 ($\geq$ EMD amount is **Rs. 95,000/-**) 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 **Rs. 10,000/-** to the last higher bid of the bidders. Ten 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 Ten 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 favour of **"The Authorized Officer, Punjab National Bank, A/c Shri Ruda, Ashok Kumar & Smt. Prabha Devi"**, payable at **Barrod, Alwar** or through NEFT/RTGS in the following Account - **Authorised Officer PUNJAB NATIONAL BANK, Account No. "052900317118A" (IFSC Code PUNB0052900)**. 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.

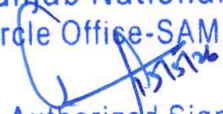


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16. The sale certificate shall be issued in the favour of successful bidder on deposit of full bid amount as per the provisions of the Act.
17. The properties are being sold on "AS IS WHERE IS BASIS" and "AS IS WHAT IS BASIS" and "WHATEVER THERE IS BASIS" without movable items.
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 provided.
20. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the purchaser.
21. Any other charges, pending if any, towards RIICO/HUDA/JDA/UIT etc. will have to be cleared by auction purchaser before registration of sale certificate by the bank in favour of the auction purchaser.
22. 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.
23. 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.
24. 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 : 15/05/2026
Place : Alwar

Punjab National Bank
Circle Office-SAM, Alwar

Authorized Signatory
Authorized Officer
Punjab National Bank
Secured Creditor

STATUTORY 15 DAYS NOTICE UNDER RULE 8(6) & 9(1) OF THE SARFAESI ACT, 2002 to the Borrower / Mortgagor / Guarantor



Polish National Bank
Central Office - Warsaw

Warsaw, Poland