



0/c
पंजाब नैशनल बैंक Punjab National Bank
...भरोसे का प्रतीक ! ...the name you can BANK upon !

Asset Recovery Management Branch Circle Office, Plot No. A-48, Ring Road No. 2, Gaurav Path,
Bilaspur-495001

Date: 24.06.2026

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 proviso 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 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.

कृते, पंजाब नैशनल बैंक
For, PUNJAB NATIONAL BANK

प्राधिकृत अधिकारी / Authorised Officer

SCHEDULE OF THE SECURED ASSETS					
Name of the Branch	Description of the Immovable Properties Mortgaged/ Owner's Name (mortgagers of property(ies))	Dt. Of Demand Notice u/s 13(2) of SARFESI ACT 2002	Reserve Price (Rs. in Lacs)	Date and Time of E Auction	Details of the encumbrances known to the secured creditors
Name of the Account		Outstanding Amount as on	EMD (Rs. in Lacs)		
Name & addresses of the Borrower/Guarantors Account		Possession Date u/s 13(4) of SARFESI ACT 2002	Bid Increase Amount		
		Nature of Possession Symbolic/Physical/Constructive	Last date and Time for EMD Deposit		
Branch Office : 820700-ARMB BILASPUR (820700)	Residential Building G+1 at Kh No. 206/28, 209/18, PH No. 12, Mouza Samnapur, Area 0.081 Hec = 8712 Sqft, Owner: Sh. Ram Prasad Baghel S/o Late Latel Ram Baghel Situated at Shiv Vihar Colony, Near CSPDCL Kawardha Office, Tehsil Kawardha, Distt Kabirdham (C.G.). Bounded by North - Drain, South - Property of Yogesh Jhariya, East - Murum Road, West - Murum Road	11/06/2024	₹ 68,19,000.00	17/07/2026	NOT KNOWN
Sh. Ram Prasad Baghel S/o Late Latel Ram Baghel, Smt. Sangeeta Baghel W/o Sh Ram Prasad Baghel		82,84,752.56/- (as on 13/06/2024)+ interest charged	₹ 6,82,000.00		
Address: H. No. 173, Ward No 13, Satnami Para, Village Pondi, Tehsil Bodla, Distt Kabirdham, Chhattisgarh 491995			20000.00		
Guarantors: 1.Sh. Ram Kumar Baghel 2.Sh. Ram Bhajan Baghel 3.Sh. Amar das Baghel 4. Sh. Agar Das Baghel 5.Smt. Milpa Devi		04/09/2024	16/07/2026 Time 11:59 PM	11:00 AM to 04.00 PM	
All Guarantor's Address: House No.514, Ward No 13, Satnami Para, Village Pondi, Tehsil Bodla, Distt Kabirdham, Chhattisgarh 491995		Symbolic			

Note: 1) All Government pending dues (property, water, electricity etc.) related to all above IPs from all related Govt. offices shall be borne by the purchaser

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For, PUNJAB NATIC BANK


प्राधिकृत अधिकारी / Authorized Officer

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>

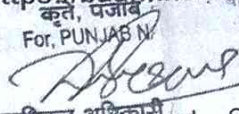
1. The intending Bidders/ Purchasers are requested to register on portal (<https://baanknet.com>) using their email-id and mobile number. The process of eKYC is to be done through Digilocker. Once the e-KYC is done, the intending Bidders/ Purchasers may transfer the EMD amount to their e-Wallet using 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.
2. 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.
3. 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.
4. 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.pnbindia.in
5. 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>).
6. Bidder's e-Wallet should have sufficient balance ($\geq$ EMD amount) at the time of bidding.
7. 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.
8. 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

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Authorised Officer

20. 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.
21. 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.
22. It is open to the Bank to appoint a representative and make self-bid and participate in the auction.
23. For detailed term and conditions of the sale, please refer <https://banknet.com> & www.pnbindia.in.

Date: 24.06.2026
Place: BILASPUR

For, PUNJAB N. BANK

प्राधिकृत अधिकारी
Authorized Officer
Punjab National Bank
Secured Creditor

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