ARMB Varanasi, S20/56-D, Kennedy Road, The Mall, Cantonment, Varanasi- 221002
Email:cs8331@pnb.bank.in

Date: 07.11.2026

M/s Ratnamurty Manav Seva Trust **B-38/77-47 SHEELNAGAR EXTENSION, TULSIPUR, MAHMOORGANJ** **Varanasi-221010**	**Sri Sanjay Pandey** **S/o Ram Murat Pandey** **B-38/77-47 SHEELNAGAR EXTENSION, TULSIPUR, MAHMOORGANJ** **Varanasi-221010**	**Smt. Kiran Pandey** **W/o Om Prakash Pandey** **B-38/77-47 SHEELNAGAR EXTENSION, TULSIPUR, MAHMOORGANJ** **Varanasi-221010**
Neha Pandey **D/o Om Prakash Pandey** **B-38/77-47 SHEELNAGAR EXTENSION, TULSIPUR, MAHMOORGANJ** **Varanasi-221010**	**Sri Om Prakash Pandey** **S/o Ram Murat Pandey** **B-38/77-47 SHEELNAGAR EXTENSION, TULSIPUR, MAHMOORGANJ** **Varanasi-221010**	

SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES

E-Auction Sale Notice for Sale for Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) and / or 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 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” basis 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.

SCHEDULE OF THE SECURED ASSETS

Lot. No.	Name of the Branch Name of the Account	Description of the Immovable Properties Mortgaged/ Owner’s Name (mortgagors of property (ies))	A) Date of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Outstanding Amount 31-10-2026 C) Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession	A) Reserve Price (in Rs.) B) EMD (last date of deposit of EMD) C)Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors

			Symbolic/ Physical/C onstructive			
1.	**ARMB Varanasi (833100)** **M/s Ratnamurty Manav Seva Trust**	**SCHEDULE OF PROPERTY** **1. EM of Property bearing Arazi no 540/2 area 0.030 hectare, Mauza- Garthama, Paragana- Katehar, Tehsil- Pindra, Distt.- Varanasi, duly registered in the office of sub Registrar, Pindra Varanasi, being Document no. 4090, entered in Book No. 1, Volume No. 1896 at pages 41 to 90 registered on 15.12.2012, belonging to Sanjay Kumar Pandey s/o Ram Murat Pandey, Boundary (as per deed): East- Khet of Neha Pandey, West- Khet Buddhu, North- Khet Buddhu, South- Khet Buddhu.** **2. EM of Property bearing Arazi no 723/1 area 0.150 Hectare, Mauza- Garthama, Paragana- Katehar, Tehsil- Pindra, Distt.- Varanasi, duly registered in the office of sub Registrar, Pindra Varanasi, being Document no. 218, entered in Book No. 1, Volume No. 1637 at pages 287 to 310 registered on 20.01.2012, Belonging to Sanjay Kumar Pandey s/o Ram Murat Pandey, Boundary (as per deed): East- Khet of Ajit & others., West-Part of Arazi Kiran Pandey, North- Part of Arazi Kiran Pandey,**	**A). 14.11.2022** **B) Rs. 2,34,23,243.03 with further interest w.e.f 01.11.2026, plus DI and other charges incurred, minus recovery.** **C)20.01.2023** **D)Symbolic**	**A) Rs. 3,42,91,000 /-** **B) 34,29,100/- (14-12-2026 04:00 PM)** **C) Rs. 100000/-**	**15-12-2026** **(11.00 AM to 04.00 PM)**	**Not Known**

		South- Khet of Ajit kumar & others. **3. EM of Property bearing Arazi no 724 area 0.06141 Hectare, Mauza- Garthama, Paragana- Katehar. Tehsil. Pindra, Distt.- Varanasi, duly registered in the office of sub Registrar, Pindra Varanasi, being Document no. 1345, entered in Book No. 1, Volume No. 1708 at pages 299 to 320 registered on 08.05.2012, belonging to Smt. Kiran Pandey w/o Sh. Omprakash Pandey, Boundary (as per deed): East- Nala, West- Khet Sanjay Kumar Pandey, North- Khet of Purchaser kiran Pandey, South- Part of Arazi Sold.** **4. EM of Property bearing Arazi no 723/1 area 0.255 Hectare, Mauza- Garthama, Paragana. Katehar, Tehsil- Pindra, Distt.- Varanasi, duly registered in the office of sub Registrar, Pindra Varanasi, being Document no. 3684, entered in Book No. 1, Volume No. 1615 at pages 71 to 98 registered on 14.12.2011, Belonging to Smt. Kiran Pandey w/o Sh. Omprakash Pandey, Boundary (as per deed): East- Nala & khet of Ajit & part of arazi, West- Khet Faujdar Singh, North- Khet Lalta & satyanarayan & others, South- Khet of Ajit Kumar & others.** **5. EM of Property bearing Arazi no. 546 area 0.077**				

		Hectare, Mauza- Garthama, Paragana- Katehar, Tehsil- Pindra, Distt.- Varanasi, duly registered in the office of sub Registrar, Pindra Varanasi, being Document no. 642, entered in Book No. 1, Volume No. 1664 at pages 281 to 308 registered on 05.03.2012, Belonging to Smt. Neha Pandey D/o Sh. Omprakash Pandey, Boundary (as per deed): East- Land of Kiran Pandey, West- Khet Dinesh & Shashi Prakash and others, North- Khet Ajit & satyanarayan & others, South- Khet Ajit & others. **(As per site combined boundary by Valuer East- Nala West- Khet of Ajit Kumar & Others North- Khet of Satya Narayan & Lalita South- Khet of Ajay & Ajit & others)**				

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 intending Bidders/ Purchasers are requested to register on portal **Bank Asset Auction Network BAANKNET** (**https://baanknet.com)** using their mobile number and email-id. The process of e-KYC 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 **by 15.12.2026** 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.

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.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.

5. The Sale Notice containing the General Terms and Conditions of Sale is available / published in the following websites/ webpage portal.

(1) https://baanknet.com
(2) 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 Global Wallet should have sufficient balance (>=EMD amount) 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 minimum increase in the bid amount must be of increment amount mentioned of **Rs.1,00,000/-** 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 eAuction 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 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.

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 Authorized 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.

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"

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 may inspect 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. 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 terms and conditions of the sale, please refer **https://baanknet.com and www.pnbindia.in**

Date: 07.11.2026
Place: Varanasi

Authorized Officer
Punjab National Bank
Secured Creditor

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