

M/s Tiwari Cycle Store (Prop- Bhagya Narayan Tiwari) at Main Road opposite kaweri Hotel Raxaul, East Champaran, 845305	Bhagya Narayan Tiwari S/o Vidyananda Tiwari At Vill- Tumariya Tola, PO & Anchal- Raxaul East Champaram, 845305
Smt. Satya Devi W/o Bhagya Narayan Tiwari At Vill- Tumariya Tola, PO & Anchal- Raxaul East Champaram, 845305	

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 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" 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

Date of E-Auction: 27.03.2026 (Date of submission of EMD: 27.03.2026 up to 12.00 PM)

Name of the Branch	Description of the Immovable Properties	A) Dt. Of Demand Notice u/s 13(2) of SARFAESI ACT 2002 B) Outstanding amount as on dt of 13(2) C) Possession Date u/s 13(4) of SARFAESI ACT 2002 D) Nature of Possession Symbolic/Physical/ Constructive	A) Reserve Price (in Rs.) B) EMD C) Bid Increase Amount	Date/ Time of E-Auction	Details of the encumbrances known to the secured creditors
Name of the Account	Mortgaged/ Owner's Name (mortgagers of property (ies))				
Name & addresses of the Borrower/Guarantors Account					
PNB - Belwa	Mauza - Dhangarhwa Tola - Parcuwa, Anchal & PS- Raxaul, Deed No - 12492 dt. 01.11.1996, Khata No - 146, Khesra No 161, Tauzi No- 951, Thana No -10, ward no-02, Area- 5 dhur or 2.33 decimal, Boundary N- Mahesh Giri, S-	A) 26.12.2019 B) Rs.1242917.87/- as on 26.12.2019 + further interest & charges until payment in full C) 20.01.2021	A) Rs.1180000/- B) Rs.118000/- C) Rs.20000/-	27.03.2026 From 10.00 AM to 4.00 PM	Punjab National Bank Belwa Branch (103420)
M/s Tiwari Cycle Store					
M/s Tiwari Cycle Store (Prop- Bhagya Narayan Tiwari) at Main Road opposite kaweri Hotel, Raxaul, East Champaran, 845305					

BO: Belwa, CO SAM Champaran, Ujjawal Complex, Chandmari Chowk, Motihari, cochamprecovery@pnb.co.in

Bhagya Narayan Tiwari S/o Vidyanand Tiwari at Vill- Tumariya Tola, Raxaul East Champaram, 845305 Smt. Satya Devi W/o Bhagya Narayan Tiwari at Tumariya Tola, Raxaul, East Champaram, 845305	fanindra Pathak Haal baidar, E- Arjun Mahto, W- 4.5 ft Rasta Owner/Mortgagor- Sh. Bhagya Narayan Tiwari	D) Symbolic				
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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 e KYC is to be done through Digi locker. 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.ebkrray@psballiance.com). The intending Bidders/ Purchasers are required to participate in the e-Auction process at e-Auction Service Provider's website <https://ebkrray.in> 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. **30 minutes'** time will be allowed to bidders to quote successive higher bid and if no higher bid is offered

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The name you can BANK upon!

BO: Belwa, CO SAM Champaran, Ujjawal Complex, Chandmari Chowk, Motihari, cochamprecovery@pnb.co.in

20. 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.
21. All statutory dues/attendant charges/other dues including registration charges, stamp duty, taxes etc. shall have to be borne by the 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: 09.03.2026

Place: Motihari

Ravi Kumar

8787217004

Authorized Officer
Punjab National Bank
Secured Creditor

मुख्य प्रबंधक

वास्ते-पंजाब नैशनल बैंक
मंडल कार्यालय, चम्पारण (मोतिहारी)

STATUTORY 15 DAYS SALE NOTICE UNDER RULE 9(1) OF THE SARFAESI ACT, 2002

