

ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ

(ਭਾਰਤ ਸਰਕਾਰ ਕਾਤਪਕਰਮ)

ਬਾਂਚ: ਲਹੁਰਾਬੀਰ

ਪਤਾ: ਸੀ 21/88A, ਲਹੁਰਾਬੀਰ

ਜ਼ਿਲਾ: ਵਾਰਾਣਸੀ-221001

ਦੂਰਆਵਾਜ਼ :0542-2418978

ਈ-ਮੇਲ: v0321@psb.co.in

ੴ ਸ੍ਰੀ ਗੁਰਗ੍ਰੰਥ ਸਾਹਿਬ ਜੀ ਕੀ ਫ਼ਤਹਿ



PUNJAB AND SIND BANK

(A Government of India Undertaking)

BO LAHURABIR

Address: C 21/88A, Lahurabir

Distt. VARANASI

Pin Code: 221001

Phone: 0542-2418978

E-mail: v0321@psb.co.in

REGISTERED AD/SPEED POST

Date: 17-09-2025

WITHOUT PREJUDICE

1. Mr. Saransh Pathak
S/O Ashok Kumar Pathak
R/O S 2/41, Daulatpur, Pandeypur, Pargana Shivpur,
Varanasi-221002

(BORROWER)

2. Mr. Abhishek Pandey
S/O Akhilesh Pandey
R/O Purani Basti, Mubarakpur, Sadar, Bijalipur, Azamgarh-276404

(GUARANTOR)

Reg.: NOTICE UNDER SEC. 13(2) OF SECURITISATION & RECONSTRUCTION OF FINANCIAL ASSETS & ENFORCEMENT OF SECURITY INTEREST ACT -2002

Dear Sir/Madam,

1. That you address (s) no. 1 to 3, requested the bank for financial assistance (s) & upon the request bank sanctioned/allowed the following facilities in the month of December, 2009.

The details of the facilities are as under-

Sr. No	Account No. & Loan Facility	Date of Sanction	Sum Secured (Rs.)	Rate of interest at time of sanction	Present Sum Due (Rs.)
1.	03211200001188 TL (VEHLO)	18.03.2019	10,00,000/-	9.10%	Rs.13,89,718.30/-

The above loan facility was duly secured by the following asset/securities (particulars of properties/assets charges to Bank) by you:

The details of hypothecated vehicle: Mahindra ALTURAZ, Black Car

Registration No.: UP-65-DN-8088

ENGINE NO. 67296022614224

CHASSIS NO. MA1PD4PCGK6B33958 [AS PER INVOICE]

2. That you addressee no. 1, executed the various loaning documents in respect of the above loan facilities on 18.03.2019 and also agreed to pay the rate of interest at the rate of 9.10% respectively per annum with monthly rest & internal guidelines of the bank from time to time, in respect of the above facility.
3. That you addressee no. 2 stood guarantor(s) for addressee no. 1 in consideration of the above said loan facility & executed the deed of continuing guarantee (s) /agreement of guarantee(s) on 18-03-2019 in favour of the bank and thus the liability of you addressee no. 2, is co-extensive and continuing with addressee no.1. You all are jointly and severally liable to pay the dues including interest, costs & other usual bank charges.

ਕੁਲੇ ਪੰਜਾਬ ਏਂਡ ਸਿੰਧ ਬੈਂਕ
ਪੀ.ਐਸ.ਬੀ. For Punjab & Sind Bank

ਮੁਖ਼ਿਯ ਪ੍ਰਬੰਧਕ/ਪ੍ਰਾਥਿਕ੍ਰਿਤ ਅਧਿਕਾਰੀ
Chief Manager/Authorised Officer

पंजाब एंड सिंध बैंक

(भारत सरकार का उपक्रम)

ब्रांच: लहुराबीर

पता: सी 21/88A, लहुराबीर

जिला: वाराणसी- 221001

दूरभाष : 0542-2418978

ई-मेल: v0321@psb.co.in

१८ मी दण्डगुरु सो वो दंडवि



PUNJAB & SIND BANK

(A Government Of India Undertaking)

BO LAHURABIR

Address: C 21/88A, Lahurabir

Distt. VARANASI

Pin Code: 221001

Phone: 0542-2418978

E-mail: v0321@psb.co.in

REF: NPA/2025-26

Date:08-05-2026

1. Mr. Saransh Pathak
S/O Ashok Kumar Pathak
R/O S 2/41, Daulatpur, Pandeypur, Pargana Shivpur,
Varanasi-221002

(BORROWER)

2. Mr. Abhishek Pandey
S/O Akhilesh Pandey
R/O Purani Basti, Mubarakpur, Sadar, Bijalipur, Azamgarh-276404

(GUARANTOR)

Dear Sir/Madam,

1. Reg.: Notice for redemption in terms of the right vested with you under Section 13(8) of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 ("SARFAESI ACT") read with proviso to rule 8(6) of the Security Interest (Enforcement) Rules, 2002 in A/C Mr. SARANSH PATHAK S/O ASHOK KUMAR PATHAK BRANCH LAHURABIR

As you are aware that the Authorised Officer of the bank has issued a demand notice under section 13(2) of the SARFAESI ACT on 17-09-2025 as a measure for enforcement of security interest in the secured asset offered by you as security in the subject loan account.

Subsequently, the Authorised Officer while taking further measures under section 13(4) of the Act, took SEIZURE of the secured asset on 08-02-2026.

As you have failed to discharge your liabilities of the bank, therefore, the undersigned as authorized officer, in exercise of its power under section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 has decided to sell the vehicle secured assets as described below through E-Auction for realization of debts due to the Bank from above mentioned Borrower & Guarantors.

Your attention is invited to the Section 13(8) of 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, in respect of the time available (i.e. 30 days), to redeem the secured assets. Kindly note that your right under section 13(8) will cease from the date of publication of notice for public auction or inviting quotations or tender from public or private treaty for transfer by way of lease, assignment or sale of the secured asset.

Details of Property/Security mortgaged in the account are as under:

Name of Borrower & Guarantors	1. Borrower Name - Mr. Saransh Pathak S/O Ashok Kumar Pathak
	2. Guarantor - Mr. Abhishek Pandey S/O S/O Akhilesh Pandey
Demand Notice date & Amount	17-09-2025 for Rs.13,89,718.30/-as on 31-08-2025+ future interest and charges w.e.f 01-09-2025
Account Details	03211200001188

पंजाब एंड सिंध बैंक

(भारत सरकार का उपक्रम)

ब्रांच: लहुराबीर

पता: सी 21/88A, लहुराबीर

जिला: वाराणसी- 221001

दूरभाष : 0542-2418978

ई-मेल: v0321@psb.co.in

१८ मी दण्डिगुनु लो वी ड्रजगि



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Address: C 21/88A, Lahurabir

Distt. VARANASI

Pin Code: 221001

Phone: 0542-2418978

E-mail: v0321@psb.co.in

Total O/s as on 31-05-2026 Rs.14,60,859.79/-

Details of Hypothecated Vehicle

A. Detail of Hypothecated Vehicle: -

- i. Vehicle: MOTOR CYCLE
- ii. Registration No.: UP-65-DN-8088
- iii. ENGINE NO. 67296022614224
- iv. CHASSIS NO. MA1PD4PCGK6B33958 [AS PER INVOICE]

Registered in the name of Mr. Saransh Pathak

कृते पंजाब एण्ड सिंध बैंक
For Punjab & Sind Bank

मुख्य प्रबंधक/अधिकृत अधिकारी
Authorized Officer

पंजाब एंड सिंध बैंक

(भारत सरकार का उपक्रम)

ब्रांच: लहुराबीर

पता: सी 21/88A, लहुराबीर

जिला: वाराणसी- 221001

दूरभाष : 0542-2418978

ई-मेल: v0321@psb.co.in

१९ मी. हाजिरा नो वो ड्रॉग



PUNJAB & SIND BANK

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"Annexure-VI"

APPENDIX II-A

SALE NOTICE FOR SALE OF MOVABLE PROPERTIES

E-Auction Sale Notice for Sale of movable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to rule 6(2) 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 movable property hypothecated/charged to the secured Creditor, the physical possession of which has been taken by the Authorised Officer of Punjab & Sind Bank, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **31-07-2026**, for recovery of **Rs.13,89,718.30/- as on 31-08-2025 + Interest w.e.f. 01-09-2025 + other expenses** due to the Punjab & Sind Bank, Secured Creditor from:

Loan Facility

1. Mr. Saransh Pathak (BORROWER)
S/O Ashok Kumar Pathak
R/O S 2/41, Daulatpur, Pandeypur, Pargana Shivpur,
Varanasi-221002
2. Mr. Abhishek Pandey (GUARANTOR)
S/O Akhilesh Pandey
R/O Purani Basti, Mubarakpur, Sadar, Bijalipur, Azamgarh-276404

The Reserve price will be **Rs.10,50,000/-** and the earnest money deposit will be **Rs.1,05,000/-** Short description of the movable property with known encumbrances (if any):

Detail of Hypothecated Vehicle: -

- i. Vehicle: Mahindra ALTURAZ, Black Car
- ii. Registration No.: UP-65-DN-8088
- iii. ENGINE NO. 67296022614224
- iv. CHASSIS NO. MA1PD4PCGK6B33958 [AS PER INVOICE]

Registered in the name of Mr. Saransh Pathak

Date: 29-06-2026

Place: VARANASI

For Punjab & Sind Bank
Authorized Officer
पंजाब एंड सिंध बैंक
आधिकृत अधिकारी
Punjab & Sind Bank



EU871272539IN

Delivery Office & Pincode: Varanasi Cantt HO(221002)

Booking Office: Varanasi RMS POS Counter (221001)

Counter No. 1, 01-07-2026 08:53:56

GSTNo.09AAAGH0095P1ZZ BkgRefID: 3126001301072663018

ChargedWeight(gms):12 Phy.Wt(gms):12 Vol.Wt(gms):NA(L:NA B:N
H:NA)

AmountPaid:23.00(Base Tariff-Rs.19 Tax-Rs.4) (CGST:2.00

SGST:2.00)

ModeofPayment:ONLINE PaymentTransactionID:

Sender	Receiver
PUNJAB AND SINDH BANK Mobile No.1234567890 VARANASI	SARANASH PATHAK Mobile No.1234567890 VARANASI
VARANASI UTTAR PRADESH-221002	VARANASI UTTAR PRADESH-221002

Track on www.indiapost.gov.in OR Dial 18002665858 : IVR NO : 6985871272535In case of any complaint, please visit <https://crm.indiapost.gov.in/customer>

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01-07-2026 08:55:29



EU871272635IN

Delivery Office & Pincode:MUBARAKPUR SC(276404)

Booking Office: Varanasi RMS POS Counter (221001)

Counter No. 1, 01-07-2026 08:53:56

GSTNo.09AAAGH0095P1ZZ BkgRefID: 3126001301072663018

ChargedWeight(gms):15 Phy.Wt(gms):15 Vol.Wt(gms):NA(L:NA B:N
H:NA)

AmountPaid:55.00(Base Tariff-Rs.47 Tax-Rs.8) (CGST:4.00

SGST:4.00)

ModeofPayment:ONLINE PaymentTransactionID:

Sender	Receiver
PUNJAB AND SINDH BANK Mobile No.1234567890 VARANASI	ABHISHEK PANDEY Mobile No.1234567890 AZAMGARH
VARANASI UTTAR PRADESH-221002	AZAMGARH UTTAR PRADESH-276404

Track on www.indiapost.gov.in OR Dial 18002665858 : IVR NO : 6985871272535In case of any complaint, please visit <https://crm.indiapost.gov.in/customer>

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01-07-2026 08:55:52