इंडियन बैंक Indian Bank
इलाहाबाद ALLAHABAD
आपका अपना बैंक. Your own Bank.

Branch – Bhagalpur Main
1st Floor, Chandralok Complex,
Ghantaghar, Distt – Bhagalpur – 812001, Bihar
E-mail – b747@indainbank.co.in
Phone No.: 0641-2420223/2403915

NOTICE OF SALE

Notice of sale under Rule 6(2) & 8(6) read with Rule 9(1) of The Security Interest (Enforcement Rules) 2002 under The Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002

To,

1. Mr Pawan Kumar Thakur (Borrower cum Mortgagor cum Guarantor)
   S/O Ramkumar Thakur
   Ramnagar, Shankarpur,PO-Sabour
   Pin-813210
   Also at - At-Laluchak,(Near Shiv Mandir, Bhatta) Ishakchak
   PO-Bhagalpur, Pin-812001
2. Mrs Khusbhoo Kumari (Borrower cum Guarantor)
   W/o Pawan Kumar Thakur
   Ramnagar, Shankarpur,PO-Sabour
   Pin-813210
   Also At- At-Laluchak,(Near Shiv Mandir, Bhatta) Ishakchak PO-Bhagalpur, Pin-812001
3. the estate of the **deceased** Ram Kumar Thakur S/O- Singheshwar Thakur (Guarantor) represented by **legal heirs** Mr Pawan Kumar Thakur s/o Ramkumar Thakur - At-Laluchak,(Near Shiv Mandir, Bhatta) Ishakchak PO-Bhagalpur, Pin-812001
4. Mr Alok Thakur (Guarantor)
   S/O- RamNaryan Thakur
   At- Dradhi Bahadurpur PO- Gorachouki PS-Nathnagar
   District- Bhagalpur- 813129
5. M/S Pawan General Store
   Pro- Mr Pawan Kumar Thakur
   At-Laluchak, Ishakchak
   PO-Bhagalpur, Pin-812001

Dear Sir,

Sub: Loan account no 50352127616 ,58004316942 & 7200702194 in the name of Pawan Kumar Thakur & Loan account no 7024058294 and 7640958555 in the name of M/S Pawan General Store Pro- Pawan Kumar Thakur with Indian Bank Bhagalpur Main Branch

1) Mr Pawan Kumar Thakur (Borrower cum Mortgagor cum Guarantor) S/O Ramkumar Thakur Ramnagar, Shankarpur,PO-Sabour Pin-813210 Also at - At-Laluchak,(Near Shiv Mandir, Bhatta) IshakchakPO-Bhagalpur, Pin-812001 **(2) M/S Pawan General Store Pro-** Mr Pawan Kumar Thakur At-Laluchak, Ishakchak PO-Bhagalpur, Pin-812001**(3) Mrs Khusbhoo Kumari** (Borrower cum Guarantor)W/o Pawan Kumar Thakur Ramnagar, Shankarpur,PO-SabourPin-813210(4) **the estate of the deceased Ram Kumar Thakur** S/O- Singheshwar Thakur (Guarantor)represented by **legal heirs** Mr Pawan Kumar Thakur s/o Ramkumar Thakur - At-Laluchak,(Near Shiv Mandir, Bhatta) Ishakchak PO-Bhagalpur, Pin-812001 **(5) Mr Alok Thakur** (Guarantor) S/O- RamNaryan Thakur At-Dradhi Bahadurpur PO- Gorachouki PS-NathnagarDistrict- Bhagalpur- 813129, availed Loan facility from Indian

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Bank Bhagalpur Main Branch, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties"

1) Mr Pawan Kumar Thakur (Borrower cum Mortgagor cum Guarantor) S/O Ramkumar Thakur Ramnagar, Shankarpur,PO-Sabour Pin-813210 Also at - At-Laluchak,(Near Shiv Mandir, Bhatta) IshakchakPO-Bhagalpur, Pin-812001 **(2) M/S Pawan General Store Pro-** Mr Pawan Kumar Thakur At-Laluchak, Ishakchak PO-Bhagalpur, Pin-812001**(3) Mrs Khusbhoo Kumari** (Borrower cum Guarantor)W/o Pawan Kumar Thakur Ramnagar, Shankarpur,PO-SabourPin-813210(4) **the estate of the deceased Ram Kumar Thakur** S/O- Singheshwar Thakur (Guarantor)represented by **legal heirs** Mr Pawan Kumar Thakur s/o Ramkumar Thakur - At-Laluchak,(Near Shiv Mandir, Bhatta) Ishakchak PO-Bhagalpur, Pin-812001 **(5) Mr Alok Thakur** (Guarantor) S/O- RamNaryan Thakur At-Dradhi Bahadurpur PO- Gorachouki PS-NathnagarDistrict- Bhagalpur- 813129 failed to pay the outstanding dues to the Bank. Therefore a Demand Notice dated **29.10.2025** under Sec. 13 (2) of Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 (for short called as "The Act"), was issued by the Authorized Officer calling upon **1) Mr Pawan Kumar Thakur** (Borrower cum Mortgagor cum Guarantor) S/O Ramkumar Thakur Ramnagar, Shankarpur,PO-Sabour Pin-813210 Also at - At-Laluchak,(Near Shiv Mandir, Bhatta) IshakchakPO-Bhagalpur, Pin-812001 **(2) M/S Pawan General Store Pro-** Mr Pawan Kumar Thakur At-Laluchak, Ishakchak PO-Bhagalpur, Pin-812001**(3) Mrs Khusbhoo Kumari** (Borrower cum Guarantor)W/o Pawan Kumar Thakur Ramnagar, Shankarpur,PO-SabourPin-813210(4) **the estate of the deceased Ram Kumar Thakur** S/O- Singheshwar Thakur (Guarantor)represented by **legal heirs** Mr Pawan Kumar Thakur s/o Ramkumar Thakur - At-Laluchak,(Near Shiv Mandir, Bhatta) Ishakchak PO-Bhagalpur, Pin-812001 **(5) Mr Alok Thakur** (Guarantor) S/O- RamNaryan Thakur At- Dradhi Bahadurpur PO- Gorachouki PS-NathnagarDistrict- Bhagalpur- 813129 liable to the Bank to pay the amount due to the tune of **Rs. 84,70,240/- (Rupees Eighty Four Lacs Seventy Thousand Two Hundred and Forty only)** as on **29.10.2025** with further interest, costs, other charges and expenses thereon. The Borrower, Partner, Guarantor and Mortgagor failed to make payment despite Demand Notice dated **29.10.2025**.

As **1) Mr Pawan Kumar Thakur** (Borrower cum Mortgagor cum Guarantor) S/O Ramkumar Thakur Ramnagar, Shankarpur,PO-Sabour Pin-813210 Also at - At-Laluchak,(Near Shiv Mandir, Bhatta) IshakchakPO-Bhagalpur, Pin-812001 **(2) M/S Pawan General Store Pro-** Mr Pawan Kumar Thakur At-Laluchak, Ishakchak PO-Bhagalpur, Pin-812001**(3) Mrs Khusbhoo Kumari** (Borrower cum Guarantor)W/o Pawan Kumar Thakur Ramnagar, Shankarpur,PO-SabourPin-813210(4) **the estate of the deceased Ram Kumar Thakur** S/O- Singheshwar Thakur (Guarantor)represented by **legal heirs** Mr Pawan Kumar Thakur s/o Ramkumar Thakur - At-Laluchak,(Near Shiv Mandir, Bhatta) Ishakchak PO-Bhagalpur, Pin-812001 **(5) Mr Alok Thakur** (Guarantor) S/O- RamNaryan Thakur At-Dradhi Bahadurpur PO- Gorachouki PS-Nathnagar District- Bhagalpur- 813129 failed to make payment despite Demand Notice, the Authorized Officer took symbolic possession of the schedule mentioned properties under the Act on 02.01.2026 after complying with all legal formalities.

As per Sec.13 (4) of the Act, Secured Creditor is entitled to affect sale of the assets taken possession of and realize the proceeds towards outstanding balance. In accordance with the same, the undersigned / Authorized Officer intends selling the schedule mentioned securities in the following mode:

THE SALE PROPOSED TO BE HELD IS BY WAY OF AUCTION ADOPTING THE e-AUCTION MODE.

As per Rule 9 (1) of the Security Interest (Enforcement) Rules 2002, 30 days notice for subsequent sale is required to be given and hence we are issuing this notice.

The amount due as on **28.10.2026** is **Rs.95,70,476/- (Rupees Ninety Five Lakhs Seventy Thousands Four Hundred seventy Six Only)** with further interest, costs, other charges and expenses thereon from **29.10.2026**.

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Authorised Officer
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Please take note that this is notice of 15 days and the schedule mentioned properties shall be sold under the Act by the undersigned/Authorized Officer any time after 15 days.

The date of sale is fixed as 20.11.2026 which would be by e-auction mode.

Inspection of the scheduled properties and related documents/up to date EC etc by the intending purchasers/bidders may be done at their expense from **29.10.2026** to **19.11.2026** between **10.00 am to 4.00 pm.**

The Reserve price and Earnest Money Deposit (EMD) for the sale of the secured assets is fixed as mentioned in the schedule

The Tender/bid Form with the Terms and conditions can be had on-line from the website (**https://www.bannknet.com** (PSB Alliance Pvt. Ltd.) and using the provision in the system/software. The tender form and the terms and conditions would be available in the website.

The intending Bidders/ Purchasers are requested to register with online portal (**https://www.bannknet.com** (PSB Alliance Pvt. Ltd.) using their mobile number and email id. Further, after completing their eKYC, the intending Bidders/ Purchasers have to transfer the EMD amount in their e-Wallet by **19.11.2026** i.e before the e-Auction Date and time in the portal. The registration, eKYC and transfer of EMD in wallet must be completed well in advance, before auction.

Earnest Money Deposit (EMD) amount as mentioned above shall be paid online or after generation of Challan from the website (**https://www.bannknet.com** (PSB Alliance Pvt. Ltd.) **for depositing in bidders EMD Wallet.** NEFT transfer can be done from any Scheduled Commercial Bank. Payment of EMD by any other mode such as **Cheques will not be accepted.** Bidders, not depositing the required EMD online, will not be allowed to participate in the e-auction. The Earnest Money Deposit shall not bear any interest.

The Authorized Officer/Bank has the absolute right to accept or reject any bid or adjourn/ postpone/ cancel the sale without assigning any reason therefore.

The successful bidder shall have to deposit 25% (twenty-five percent) of the bid amount, including EMD amount (10%) deposited, latest by the next working day and the remaining amount shall be paid within 15 days from the date of confirmation of sale in the form of Banker's Cheque/ Demand Draft /Account Transfer and/ or any other acceptable mode of money transfer. The Nodal Bank account no. / IFSC Code etc. for online money transfer is as under.

Nodal Bank Account No. and A/c. Name	Branch Name and IFS Code
50105334057 – Indian Bank Zonal Office Bhagalpur	**Bhagalpur Main – IDIB000B747**

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.

The sale is subject to confirmation by the Secured Creditor.

The sale is made on "As is where is and as is what is" basis and no representations and warranties are given by the Bank relating to encumbrance, Statutory liabilities etc.

If the e-auction fails owing to any technical snag etc., the same may be re-scheduled by issuing 7 days' prior notice.

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This Notice is without prejudice to any other remedy available to the Secured Creditor.

SCHEDULE

The specific details of the assets which are intended to be brought to sale are enumerated hereunder:

Details/ Description of Mortgaged Assets	Reserve Price	EMD	Date, Time for e-auction and Property ID No.	Prior Encumbrance
All that Part and Parcel of the property in the name of Mr. Pawan Kumar Thakur S/O Ramkumar Thakur comprising of Khesra no. 1088, under Khata no.83,Area 2 Katha, i.e-1440 Sq Ft situated at Mohalla- Laluchak Bhatta, Mauza- Ward no-31, Halka –Nagar Nigam-2 ,Thana no.W-31, Distt-Bhagalpur covered under registered sale deed no. 13512 dated 02.12.2014, which is butted and bounded are as under(Composite Boundary): **North: Niz seller** **South: Bandobasti Jamin Bihar sarkar** **East: 16 ft wide road** **West: Present Purchaser Sanjay** Sah	**₹94,00,000/-** (Rupees Ninety Four Lakhs Only)	**₹9,40,000/-** (Rupees Nine Lakh Forty Thousands Only)	On 20.11.2026 from 11.00 am to 05.00 pm Property ID:**IDIB050352127616**	Not known to Bank

Bidders are advised to visit the website (**https://www.bannknet.com**) of our e auction service provider PSB Alliance Pvt. Ltd to participate in online bid. For Technical Assistance Please call PSB Alliance Pvt. Ltd Helpdesk No. 8291220220, email ID:- support.baanknet@psballiance.com and other help line numbers available in service providers help desk. For Registration status with PSB Alliance Pvt. Ltd. and EMD status, please contact **support.baanknet@psballiance.com**.

For property details and photograph of the property and auction terms and conditions please visit: **https://www.bannknet.com**and for clarifications related to this portal, please contact Helpdesk No.8291220220

Bidders are advised to use Property ID Number mentioned above while searching for the property in the website with **https://www.bannknet.com.**

प्राधिकृत अधिकारी
Authorised Officer
इंडियन बैंक
Indian Bank

Authorized Officer

Place: Bhagalpur
Date: 28.10.2026