इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD आपका अपना बैंक. Your own Bank.	BRANCH – MADHEPURA MAIN FIRST FLOOR, S.C. GHOSH MARKET WARD NO-20, MADHEPURA BIHAR-852113

NOTICE OF SALE

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

To

1) M/s. Srishti General Store (Borrower) At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113	2) Mr. Suman Kumar (Proprietor, Borrower and Mortgagor) S/o Late Adhik Lal Poddar At – Sastri Nagar, Ward No. – 19, Madhepura, District – Madhepura, Bihar, Pin 852113
3) Mr. Pankaj Kumar (Guarantor cum Mortgagor) S/o Late Adhik Lal Poddar At – Sastri Nagar, Ward No. – 19, Madhepura, District – Madhepura, Bihar, Pin 852113	4) Mr. Manish Kumar (Guarantor cum Mortgagor) S/o Late Adhik Lal Poddar At – Sastri Nagar, Ward No. – 19, Madhepura, District – Madhepura, Bihar, Pin 852113
5) Mr. Neeraj Kumar (Guarantor cum Mortgagor) S/o Late Adhik Lal Poddar At – Sastri Nagar, Ward No. – 19, Madhepura, District – Madhepura, Bihar, Pin 852113	

Madam / Dear Sir,

Sub: Your Term Cash Credit Account No. 6815407712 with Indian Bank, Madhepura Main Branch

1) M/s. Srishti General Store (Borrower) At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113, **2) Mr. Suman Kumar (Proprietor, Borrower and Mortgagor)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113, **3) Mr. Pankaj Kumar (Guarantor cum Mortgagor)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113, **4) Mr. Manish Kumar (Guarantor cum Mortgagor)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113, **5) Mr. Neeraj Kumar (Guarantor cum Mortgagor)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113 availed **Cash Credit Account (CC)** facility from Indian Bank, Madhepura Main Branch, Madhepura, Bihar, the repayment of which is secured by Mortgage of schedule mentioned properties hereinafter referred to as "the Properties". **1) M/s. Srishti General Store (Borrower)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113, **2) Mr. Suman Kumar (Proprietor, Borrower and Mortgagor)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113, **3) Mr. Pankaj Kumar (Guarantor cum Mortgagor)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113, **4) Mr. Manish Kumar (Guarantor cum Mortgagor)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113, **5) Mr. Neeraj Kumar (Guarantor cum Mortgagor)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113 failed to pay the outstanding dues to the Bank. Therefore, a Demand Notice dated 03.10.2025 under Sec. 13 (2) of Securitization and Reconstruction of Financial Assets and

प्राधिकृत अधिकारी
Authorised Officer
इंडियन बैंक
Indian Bank

Enforcement of Security Interest Act 2002 (for short called as "The Act"), was issued by the Authorized Officer calling upon **1) M/s. Srishti General Store (Borrower)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113, **2) Mr. Suman Kumar (Proprietor, Borrower and Mortgagor)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113, **3) Mr. Pankaj Kumar (Guarantor cum Mortgagor)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113, **4) Mr. Manish Kumar (Guarantor cum Mortgagor)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113, **5) Mr. Neeraj Kumar (Guarantor cum Mortgagor)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113 availed **Cash Credit** facility from Indian Bank, Madhepura Main Branch, Madhepura, Bihar liable to the Bank to pay the amount due to the tune of **- Rs. 1,02,86,070/- (Rupees One Crore Two Lakhs Eighty-Six Thousand and Seventy Only)** as on **03.10.2025** with further interest, costs, other charges and expenses thereon. All of them have failed to make payment despite Demand Notice dated 03.10.2025

As **1) M/s. Srishti General Store (Borrower)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113, **2) Mr. Suman Kumar (Proprietor, Borrower and Mortgagor)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113, **3) Mr. Pankaj Kumar (Guarantor cum Mortgagor)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113, **4) Mr. Manish Kumar (Guarantor cum Mortgagor)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113, **5) Mr. Neeraj Kumar (Guarantor cum Mortgagor)** At – BP Mandal Path, Near Bharat Gas Agency, Madhepura, District – Madhepura, Bihar, Pin 852113 failed to make payment despite Demand Notice, the Authorized Officer took possession of the schedule mentioned properties under the Act on 15.12.2025 after complying with all legal formalities.

As per Sec.13 (4) of the Act, Secured Creditor is entitled to effect 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 6 (2) and 8(6) of The Security Interest (Enforcement) Rules 2002 framed under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002, 15 days' notice of intended sale is required to be given and hence we are issuing this 2nd sale notice.

The amount due as on 02.11.2026 is **Rs. 1,24,41,959/- (Rupees One Crore Twenty-Four Lakh Forty-One Thousand Nine Hundred Fifty-Nine Only)** with further interest, costs, other charges and expenses thereon from 03.11.2026.

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

प्राधिकृत अधिकारी
Authorised Officer
इंडियन बैंक
Indian Bank

purchasers/bidders may be done at their expense from **03.11.2026** 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.ebkray.in** (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.ebkray.in** (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 **20.11.2026** 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.ebkray.in** (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.

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

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इंडियन बैंक Indian Bank इलाहाबाद ALLAHABAD आपका अपना बैंक. Your own Bank.	BRANCH – MADHEPURA MAIN FIRST FLOOR, S.C. GHOSH MARKET WARD NO-20, MADHEPURA BIHAR-852113

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 land and building in the name of Sri Suman Kumar, Shri Pankaj Kumar, Sri Manish Kumar and Sri Neeraj Kumar all son of Late Adhik Lal Poddar comprising of Khata No. 07(O) / 428(N), Khesra No. – 537 (O) / 1565 / 1599(N) situated at Mauza: Bhirkhi Uttarbari, Thana No. – 65, Touzi No. – 4390, Anchal – Madhepura, PS.- Madhepura, District – Madhepura, Bihar covered uber Sale Deed No. 10936 dated 01.11.1978 and Registered Mortgaged deed no. 8937 dated 14.06.2023, land measuring of 6.548 dismil which is collectively butted and bounded as under **As Per Mortgage Deed No. – 8937** North: Pucci Road South: Ashok Chaudhary East: Krishanand Yadav West: Lt Binda Devi **As Per Valuation / Actual** **North:** 12' wide PCC Road **South:** Ashok Chaudhary **East:** Brijanandan Yadav **West:** H/o Ganesh Poddar	₹98,00,000/- (Rupees Ninety-Eight Lakh Only)	₹9,80,000/- (Rupees Nine Lakh Eighty Thousand Only)	On 20.11.2026 from 11.00 am to 05.00 pm with unlimited extension Property ID: IDIB3208703609	Not known to the Bank

Bidders are advised to visit the website (**https://www.ebkray.in**) 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.ebkray@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.ebkray@psballiance.com.

For property details and photograph of the property and auction terms and conditions please visit: **https://www.ebkray.in** 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.ebkray.in**.

Place: Madhepura
Date: 02.11.2026

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