

COVERING LETTER TO SALE NOTICE

Ref: Recrogaya/SARFAESI/SALE /BALRAM/AUCTION-301123/2023-24
Date: 30.10.2023

To,
SRI. BALRAM PASWAN (Borrower)
S/O BHOLA PASWAN
R/O PATEL NAGAR
WARD NO- 17
LAKHISARAI
BIHAR- 811311

Contact: 9934518539

Dear Sir,

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

As you are aware, I on behalf of Canara Bank, LAKHISARAI branch have taken possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our LAKHISARAI Branch of Canara Bank.

The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

Hence, in terms of the provisions of the subject Act and Rules made there under, I am herewith sending the Sale Notice containing terms and conditions of the sale.

This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

[Signature]

Authorised Officer
Canara Bank



ENCLOSURE - SALE NOTICE

CC- 1. Smt. Gudiya Devi w/o Sri Balram Paswan (Guarantor cum Mortgagor)

Sale Notice
Balram Paswan
Lakhisarai Branch
RF 362383855 IN
RI ASC CENTREN GAYA SN <R23005>
Counter No: 1, 01/11/2023, 16:35
To: CANARA BANK, LAKHISARAI BRANCH
PIN: 811311, Lakhisarai SN
From: CANARA BANK, RN GAYA
Dt: 20/10/2023, RFG=17.0
Amt: 25.94 (Cash) Tax: 3.94
<Track on www.indianpost.gov.in>
<Dial 18007444848> <Wear Masks, Stay Safe>

Sale Notice
To
Balram Paswan
RF 362384476 IN
RI ASC CENTREN GAYA SN <R23005>
Counter No: 1, 01/11/2023, 16:35
To: BAL RAM PASWAN, PATEL NAGAR
PIN: 811311, Lakhisarai SN
From: CANARA BANK, RN GAYA
Dt: 20/10/2023, RFG=17.0
Amt: 25.94 (Cash) Tax: 3.94
<Track on www.indianpost.gov.in>
<Dial 18007444848> <Wear Masks, Stay Safe>

COVERING LETTER TO SALE NOTICE

Ref: Recrogaya/SARFAESI/SALE /BALRAM/AUCTION-301123/2023-24
Date: 30.10.2023

To,

SMT. GUDIYA DEVI
W/O SRI BALRAM PASWAN

(Guarantor cum Mortgagor)

ADDRESS:
MOHALLA- PATEL NAGAR
(South of Railway Cabin)
KIUL, P.S + DIST- LAKHISARAI
BIHAR, 811311

CONTACT: 9934518539

Dear Sir,

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

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This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

Authorised Officer
Canara Bank



ENCLOSURE - SALE NOTICE

CC- SRI BALRAM PASWAN S/O BHOLA PASWAN (BORROWER)

RF362384462 IN

RF362384462IN TUR:R270362384462

RI: ASST. CENTRE GAYA SO (R270005)

Counter No: 1, 01/11/2023, 16:35

To: GUDIYA DEVI, PATEL NAGAR

PTN: 811311, Lakhisarai SO

From: CANARA BANK, RO GAYA

Wt: 20gms, RFR: 17.0

Amt: 25.96 (Cash) Tax: 3.96

<Track on www.indiapost.gov.in>

<Dial 18007666666> <Wear Mask, Stay Safe>

भारतीय डाक



India Post

ANNEXURE - 13

(Auction Sale Notice for Sale of Immovable Properties)

CANARA BANK

(A GOVERNMENT OF INDIA UNDERTAKING)

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rule 8 (6) 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 possession of which has been taken by the Authorized Officer of **Lakhisarai Branch** of the Canara Bank., will be sold "As is where is", "As is what is", and "Whatever there is" on **30.11.2023** for recovery of **Rs. 16,64,048.71 (Rupees Sixteen lakhs sixty four thousands forty eight and paise seventy one only)** as on **29.10.2023** plus interest & other cost till realization due to the **Lakhisarai Branch** of Canara Bank **Borrower- Sri Balram Paswan S/O Bhola Paswan resident of Patel Nagar, Ward No- 17, Lakhisarai, Bihar- 811311**

1. The Reserve price will be **Rs.22,02,000/- (Rupees Twenty two lakhs two thousands only)**
2. The Earnest money deposit will be **Rs.2,20,200/-(Rupees Two lakhs twenty thousands two hundreds only)**
3. The Earnest Money Deposit shall be deposited on or before **28/11/2023 at 4:00 PM.**

Details and full description of the immovable property with known encumbrances, if any:

EMT of residential property situated at Mauza- Kiul, Khata No- 503, Thana No- 122, Tauzi No 2591 & 3132, Khasra No- 2241, Jamabandi No- 706, Mohalla- Patel Nagar, Dist- Lakhisarai, Bihar, 811311 in the name of Smt. Gudiya Devi w/o Sri Balram Paswan

Extent Of area- 1 9/16 Decimal

Boundary (As per site)

North : Vacant Land

East : Manoj Kumar

South : 6' Wide Gali

West : 6' Wide Gali

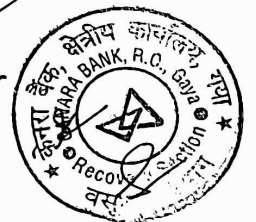
There are no known encumbrances on the above property as per the knowledge of the bank.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in M/s Canbank Computer Services Ltd., J P Royale, 1st Floor 218, 2nd Main, Sampige Road, (Near 14th Cross) Malleswaram, Bangalore-560003 -webiste- www.ccsl.co.in and <https://indianbankseaauction.com> contact person Mr. Pratap Kanjilal/ Mr. D D Pakhare -MOB:9832952602/8898418010 Land line 080-23469665 email: ccsleauction@gmail.com or ccsl@ccsl.co.in or Canara Bank's website www.canarabank.com or may contact Branch In-Charge, **Lakhisarai Branch**, Mobile No. **+91- 8210998554** during office hours on any working day.

Date: 30.10.2023

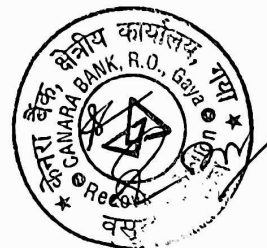
Place: Lakhisarai

Authorized Officer
Canara Bank



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 30.10.2023

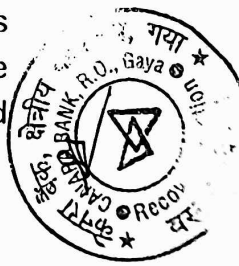
1. Name and Address of the Secured Creditor : Canara Bank, Lakhisarai Branch
2. Name and Address of the Borrower(s) / Guarantor(s) : Sri Balram Paswan S/O Bhola Paswan resident of Patel Nagar, Ward No- 17, Lakhisarai, Bihar- 811311
3. Name and Address of the Guarantor: Smt. Gudiya Devi W/O Sri Balram Paswan resident of kaniyari, P.O- Dhira, P.S- Halsi, Lakhisarai, Bihar, 811311
4. Total liabilities as on 29.10.2023: Rs. 16,64,048.71 (Rupees Sixteen lakhs sixty four thousands forty eight and paisa seventy one only) plus interest & other expenses cost till realization.
5. (a) Mode of Auction : Online E-Auction
(b) Details of Auction service provide : M/S Canbank Computer Service Ltd (CCSL) , No. 218, J P Royale , 1st Floor, Sampige Road , Malleswaram , Bangalore -560003. Contact person Mr . Sathianathan K M/ Mr Ramesh t h- 09480691777, 8880531165 , 080-23469661/62/64/65. E-mail id : eauction@ccsl.co.in
(c) Date & Time of Auction: 30/11/2023 & Time 12:30 PM-1:30 PM, (With unlimited extension of 5 minutes duration each till the conclusion of the sale)
(d) Place of Auction : <https://indianbankseauction.com>
6. Reserve Price : Rs.22,02,000/- (Rupees Twenty two lakhs two thousands only)
7. Other terms and conditions:
 - a) Auction/bidding shall be only through "Online, Electronic Bidding" through the website <https://indianbankseauction.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
 - b) The property can be inspected, with Prior Appointment with Authorised Officer, on 24/11/2023 between 11.00 AM to 1.00 PM.
 - c) The property will be sold for the price which is more than the Reserve Price and the participating bidders may improve their offer further during auction process.
 - d) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, Sasaram Branch OR shall be



सिंडिकेट Syndicate

deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Lakhisarai Branch, A/c No : 209272434 IFSC Code: CNRB0003288 on or before 28/11/2023 till 4.00 pm.

- e) Intending bidders shall hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider **M/S Canbank Computer Service Ltd (CCSL)** , No. 218, J P Royale , 1st Floor, Sampige Road , Malleswaram , Bangalore -560003. Contact person Mr . Sathianathan K M/ Mr Ramesh t h- 09480691777, 8880531165 , 080-23469661/62/64/65. E-mail id : eauction@ccsl.co.in
- i) After payment of the EMD amount, the intending bidders should submit copy of the following documents/details on or before 28/11/2023 till 4.00 PM, to Canara Bank, Lakhisarai Branch by hand or by email.
- ii) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
- iii) Photocopies of PAN Card, ID Proof and Address proof. However, successful bidder would have to produce these documents in original to the Bank at the time of making payment of balance amount of 25% of bid amount.
- iv) Bidders Name. Contact No. Address, E Mail Id.
- v) Bidder's A/c details for online refund of EMD.
- f) The intending bidders should register their names at portal <https://indianbankseauction.com> and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider **M/S Canbank Computer Service Ltd (CCSL)** , No. 218, J P Royale , 1st Floor, Sampige Road , Malleswaram , Bangalore -560003. Contact person Mr . Sathianathan K M/ Mr Ramesh t h- 09480691777, 8880531165 , 080-23469661/62/64/65. E-mail id : eauction@ccsl.co.in
- g) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs10000** (The amount can be decided by the Authorized Officer depending upon the value of the property with a minimum of Rs. 10000 as incremental value). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared



as successful bidder. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

- i) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on declaring him/her as the successful bidder and the balance within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price, the deposit made by him shall be forfeited by the Authorized Officer without any notice and property shall forthwith be put up for sale again.
- j) For sale proceeds of Rs. 50 (Rupees Fifty) lacs and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
- k) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- l) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- m) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional office or **Sasaram** branch who, as a facilitating centre, shall make necessary arrangements.

For further details contact Manager, Canara Bank , **Lakhisarai Branch (Ph. No- 8210998554)**, email Id **cb3288@canarabank.com** OR the service provider M/S Canbank Computer Service Ltd (CCSL) , No. 218, J P Royale , 1st Floor, Sampige Road , Malleswaram , Bangalore -560003. Contact person Mr . Sathianathan K M/ Mr Ramesh t h- 09480691777, 8880531165 , 080-23469661/62/64/65. E -mail id: **eauction@ccsl.co.in**

SPECIAL INSTRUCTION/CAUTION:

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor the Service Provider will be responsible for any lapses/failure (Internet failure, Power failure, etc.) on the part of the bidder or vendor in such cases. In order to ward off such contingent situation, bidders are requested to make all the necessary arrangements/alternatives such as back -up, power supply and whatever else required so that they are able to circumvent such situation and are able to participate in the auction successfully.

Place: Lakhisarai
Date: 30/10/2023



Authorized Officer
Canara Bank