

**ASSET RECOVERY MANAGEMENT BRANCH (D.P.- 17415)  
LUV KUSH TOWER, GROUND FLOOR, EXHIBITION ROAD, PATNA- 800001**

REF: - CB/17415/ARMB/PAT/230/2024-25

DATE: 22.08.2024

To M/S BHAWANI DAIRY PROPRIETOR- KUMAR ROSHAN, AT NH 31, NEAR ALKA CINEMA HALL, BEGUSARAI, BIHAR PIN-851101	To M/S BHAWANI ENTERPRISES PROPRIETOR- KUMAR DEVANSHU VERMA, AT NH 31, NEAR ALKA CINEMA HALL, BEGUSARAI, BIHAR, PIN-851101	To KUMAR DEVANSHU VERMA (BORROWER) S/O SHRI KRISHNAJEE, AT KACHAHARI ROAD, WARD NO. 33, BEGUSARAI, BIHAR PIN-851101
To KUMAR ARVIND (CO-BORROWER) S/O LATE DINESWAR PRASAD VERMA, LG SHOWROOM CAMPUS, AT KACHAHRI ROAD, WARD NO 33, BEGUSARAI, BIHAR, PIN-851101	To KUMAR ROSHAN (BORROWER) S/O LATE DINESWAR PRASAD VERMA, NAGAR NIGAM, WARD NO. 33, AT KACHARI ROAD, MUNGERIGANJ, BEGUSARAI, BIHAR, PIN-851101	To KUMAR RAJESH (GUARANTOR) S/O LATE DINESWAR PRASAD VERMA, ALLAHABAD BANK CAMPUS, KACHAHRI ROAD, WARD NO 33 BEGUSARAI, BIHAR, PIN-851101
To Mrs. RANJU VERMA (GUARANTOR) W/O SHREE KRISHAN JEE VERMA, WARD NO. 33, KACHAHARI ROAD, ALLAHABAD BANK CAMPUS, BEGUSARAI, BIHAR, PIN-851101		

Dear Sir/Madam,

**Sub: Notice under Section 13(4) of the Securitization 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, Authorized Officer of Canara Bank has 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 **ARM BRANCH, PATNA** of Canara Bank.

The undersigned proposes to sell the assets (through e-auction) 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 (e-auction notice) containing terms and conditions of the sale. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 30 days from the date of this notice, and reclaim the assets which have been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in the enclosed Sale Notice.

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

Yours faithfully  
FOR CANARA BANK

प्राधिकृत अधिकारी/AUTHORISED OFFICER  
AUTHORISED OFFICER

ENCLOSURE SALE NOTICE dated 22.08.2024

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**PATNA ARM BRANCH (17415)**

**(30 days E-Auction Sale Notice for Sale of Immovable Properties)**

**SALE NOTICE**

**E-Auction Sale Notice for Sale of Immovable Properties under the Securitization 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**

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 Authorised Officer of Begusarai Harrakh Branch of the Canara Bank, Now same will be sold by ARM Branch Patna will be sold on "As is where is", "As is what is", and "Whatever there is" on **25.09.2024**, for recovery of **Rs. 4,68,41,226.37/- (Rupees Four Crore Sixty Eight Lakh Forty One Thousand Two Hundred Twenty Six and Paise Thirty Seven Only)** as on 27.12.2023 plus further interest and costs due to the ARM Branch of Canara Bank, Patna from M/s Bhawani Dairy Proprietor-Kumar Roshan S/o Late Dineshwar Prasad Verma, M/s Bhawani Enterprises Proprietor - Kumar Devanshu Verma S/o Shri Krishnaje, Kumar Arvind S/o Late Dineshwar Prasad Verma, Kumar Rajesh S/o Late Dineshwar Prasad Verma and Mrs. Ranju Verma W/o Shree Krishna Jee Verma. The reserve price for the property will be **Rs. 2,61,00,000/- (Rupees Two Crore Sixty One Lakh Only)** and the earnest money deposit will be **Rs. 26,10,000/- (Rupees Twenty Six Lakh Ten Thousand Only)**.

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

All that part and parcel of Land measuring 2 katha covered under khata no-102, Keshra no. 641,642,647,648, Situated at Mauza- Begusarai, Thana no-348, Tauji no-3518, P.S & Anchal- Begusarai, Dist- Begusarai, in the Name of Kumar Roshan, Kumar Rajesh, Kumar Arvind, Kumar Devanshu all son of Late Dineshwar Pd Verma

**Bounded By:-**

North-Munna Devi Verma  
South-Sideshwar Pd Verma  
East- Madneshwar Nath Datt  
West- Sarkarihata

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 PSB Alliance(Ebkray), website - <https://ebkray.in> Contact Person Mr. Karan Modi, Mob No.- 7016716557, Mr. Vasu Patel, Mob No.- 9510974587, Mr.Kashyap Patel, Mob No.- 6354604884, Mr. Animesh Jain, Mob No.- 7046612345 email:- support.ebkay@psballiance.com or Canara Bank's website [www.canarabank.com](http://www.canarabank.com) or may contact Br. Manager through of ARM Branch Patna, Mob No.- +91-8102916048 During office hours on any working day.

**Date: 22.08.2024**

**Place: PATNA**

कृत केनरा बैंक  
FOR CANARA BANK  
अधिकृत अधिकारी/AUTHORISED OFFICER  
आस्ति वसुली प्रबंधन शाखा  
CANARA BANK  
PATNA

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**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 22.08.2024**

**Name and Address of the Secured Creditor:** CANARA BANK, ARM Branch Patna

**Name and Address of the Borrower(s)/ Guarantor(s):**

1. M/S BHAWANI DAIRY PROPRIETOR-KUMAR ROSHAN S/O LATE DINESWAR PRASAD VERMA, AT NH 31, NEAR ALKA CINEMA HALL, BEGUSARAI, BIHAR
2. M/S BHAWANI ENTERPRISES PROPRIETOR- KUMAR DEVANSHU VERMA S/O SHRI KRISHNAJEE, AT NH 31, NEAR ALKA CINEMA HALL, BEGUSARAI, BIHAR
3. Mr. KUMAR DEVANSHU VERMA S/O SHRI KRISHNAJEE, AT KACHAHARI ROAD, WARD NO. 33, BEGUSARAI, BIHAR PIN-851101
4. Mr. KUMAR ARVIND S/O LATE DINESWAR PRASAD VERMA, LG SHOWROOM CAMPUS, AT KACHAHARI ROAD, WARD NO 33, BEGUSARAI, BIHAR
5. Mr. KUMAR ROSHAN S/O LATE DINESWAR PRASAD VERMA, NAGAR NIGAM, WARD NO. 33, AT KACHARI ROAD, MUNGERIGANJ, BEGUSARAI, BIHAR, PIN-851101
6. Mr. KUMAR RAJESH S/O LATE DINESWAR PRASAD VERMA, ALLAHABAD BANK CAMPUS, KACHAHARI ROAD, WARD NO 33, BEGUSARAI, BIHAR
7. Mrs. RANJU VERMA W/O SHREE KRISHAN JEE VERMA, WARD NO- 33, KACHAHARI ROAD, ALLAHABAD BANK CAMPUS, BEGUSARAI, BIHAR

**Total liabilities as on 27.12.2023:** Rs. 4,68,41,226.37/- (Rupees Four Crore Sixty Eight Lakh Forty One Thousand Two Hundred Twenty Six and Paise Thirty Seven Only) + Interest & other cost due.

(a) **Mode of Auction** : Online E-Auction

(b) **Details of Auction service provider** : M/s PSB Alliance(Ebkray), website – <https://ebkgray.in> Contact Person Mr. Karan Modi, Mob No.- 7016716557, Mr. Vasu Patel, Mob No.- 9510974587, Mr. Kashyap Patel, Mob No.- 6354604884, Mr. Animesh Jain, Mob No.- 7046612345 email:- support.ebkgray@psballiance.com

(c) **Date& Time of Auction** : 25.09.2024 & 11.30 PM TO 1.30PM

(d) **Place of Auction** : <https://ebkgray.in>

1. **Reserve Price for property** : Rs. 2,61,00,000/- (Rupees Two Crore Sixty One Lakh Only)

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2. Other terms and conditions:

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website: <https://ebkray.in>. 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, **ARM BRANCH, PATNA** between **11 AM TO 1.00PM on or before 20.09.2024**
- 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, ARM PATNA** or shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of **Canara Bank, ARM PATNA A/c- 209272434, IFSC Code: CNRB0017415** on or before **23.09.2024** by 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 PSB Alliance(Ebkay), website - <https://ebkay.in> Contact Person Mr. Karan Modi, Mob No.- 7016716557, Mr. Vasu Patel, Mob No.- 9510974587, Mr.Kashyap Patel, Mob No.- 6354604884, Mr. Animesh Jain, Mob No.- 7046612345 email:- support.ebkay@psballiance.com
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **23.09.2024** by 4.00 PM, to **Canara Bank ARM Branch , Patna ,** by hand or by email.
  - i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
  - ii) 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.
  - iii) Bidders Name. Contact No. Address, E Mail Id.
  - iv) Bidder's A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal: <https://ebkay.in> and get their User ID and password free of cost. Prospective bidder may avail

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online training on E- auction from the service provider M/s PSB Alliance(Ebkray), website - <https://ebkray.in> Contact Person Mr. Karan Modi, Mob No.- 7016716557, Mr. Vasu Patel, Mob No.- 9510974587, Mr.Kashyap Patel, Mob No.- 6354604884, Mr. Animesh Jain, Mob No.- 7046612345 email:- support.ebkray@psballiance.com .

- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs 10,000. The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of Rs. 10000 as incremental value).
- j) 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.
- k) 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.
- l) **For sale proceeds of Rs. 50 (Rs. Fifty) lakh 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.**
- m) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- n) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- o) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle office or **ARM BRANCH , PATNA Canara Bank** that, as a facilitating center, shall make necessary arrangements.

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For further details, contact Branch manager, **ARM BRANCH, PATNA, Canara Bank** (Mobile. No +91-8102916048 & e-mail id cb17415@canarabank.com) OR npacopat@canarabank.com the service provider M/s PSB Alliance(Ebkray), website - <https://ebkgray.in> Contact Person Mr. Karan Modi, Mob No.- 7016716557, Mr. Vasu Patel, Mob No.- 9510974587, Mr.Kashyap Patel, Mob No.- 6354604884, Mr. Animesh Jain, Mob No.- 7046612345 email:- support.ebkgray@psballiance.com

**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: PATNA  
Date: 22.08.2024

कृते केनरा बैंक  
FOR CANARA BANK

अधिकृत अधिकारी  
असि वसुली प्रबंधन शाखा  
A.R.M.B. PATNA