

SARAIYAGANJ (5741) BRANCH

REF: PTC/E-AUCTION/CHANDA/5741/2023-24

DATE: 26/07/2023

To,

Smt. Chanda Devi
W/o Sri Kaushal Kumar
107 Chaupar Bharat,
Bochaha,
District - Muzaffarpur
Bihar - 843103.

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 on behalf of Canara Bank, Saraiyaganj 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 Saraiyaganj Branch 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,


AUTHORISED OFFICER
CANARA BANK

ENCLOSURE - SALE NOTICE

CC To: Sri Kaushal Kumar, S/o Dinkar Prasad, HNO. 57 Chaupar Bhagat, P.O. Sanathi Bochaha, District - Muzaffarpur, Bihar - 842002.

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) 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 RO, Canara Bank, Muzaffarpur will be sold on "As is where is", "As is what is", and "Whatever there is" on **31/08/2023** for recovery of **Rs. 18,50,643/- (Rupees Eighteen lakhs Fifty Thousand six Hundred Forty three, Only)** as on **31/07/2022** + interest & other cost till realisation due to the Saraiyaganj Branch of Canara Bank from **Smt. Chanda Devi (Borrower)**.

Reserve Price will be **Rs. 16,72,000/- (Rupees Sixteen Lakhs Seventy Two Thousand Only)** and the Earnest Money Deposit will be **Rs. 1,67,200/- (Rupees One Lakh Sixty seven Thousand Two Hundred Only)**.

The Earnest Money Deposit shall be deposited on or before **28/08/2023** by 4:00 pm.

Details and full description of the immovable property with known encumbrances, if any:
All that part and parcel of the property consisting in the name of **Smt. Chanda Srivastava alias Chanda Devi , W/o Kaushal Kumar.**

1. Property 1,

Khata No. 14, Khesra No. 657 & 659, Mauza- Chaupar Bharat, Thana No.- 633, Anhcal & P.S.- Bochahan, Dist.- Muzaffarpur in the name of Smt. Chanda Devi

Area: 11 Decimals (Khesra No. 657) + 02Decimal (Khesra No. 659) = 13 Decimals.

Boundary of Khesra No. 657:

On the North by: Lt. Bishwanath Pd.

On the South by: Road

On the East by: Mahesh Pd. Verma

On the West by: Shyam Nandan Pd. & Mangleshwar Pd.

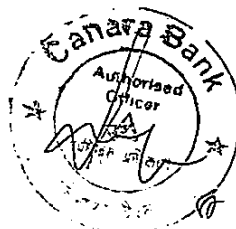
Boundary of Khesra No. 659:

On the North by: Bishwanath Pd. & others

On the South by: Nij Manmokir

On the East by: Jagdish Narain Verma & others

On the West by: Nij Manmokir



2. Property 2,

Khata No. 92, Khesra No. 33,34, Mauza- Karanpur, Thana No.- 642, Anhal & P.S.-
Bochahan, Dist.- Muzaffarpur in the name of Smt. Chanda Devi.

Area: 5.25 Decimals.

Boundary of Khesra No. 33, 34:

On the North by: Nij Manmokir

On the South by: Lalbabu Thakur

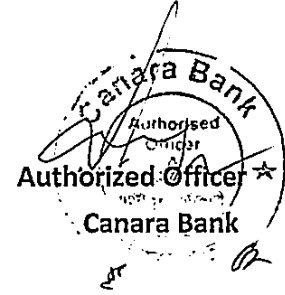
On the East by: Mahesh Pd.

On the West by: Mangleshwar Pd.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in
common web portal – https://ibapi.in/sale_info_login.aspx & Canara Bank's website
(www.canarabank.com) or may contact Manager, Saraiyaganj Branch, Canara Bank, Mob.
No. +91-8210998503 during office hours on any working day.

Date: 26/07/2023

Place: Muzaffarpur



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED: 26/07/2023

1. Name and Address of the Secured Creditor: Canara Bank, Saraiyaganj Branch, Sita Complex, Saraiyaganj, Muzaffarpur- 842001.

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

- a) Borrower: Smt. Chanda Devi, W/o Sri Kaushal Kumar, 107 Chaupar Bharat, Bochaha, District - Muzaffarpur, Bihar - 843103.
- b) Guarantor: Sri Kaushal Kumar, 107 Chaupar Bharat, Bochaha, District - Muzaffarpur, Bihar - 843103.

3. Total liabilities as on Rs. 18,50,643/-- (Rupees Eighteen lakhs Fifty Thousand Six Hundred Forty three Only) as on 31/07/2022 + interest & other cost till realisation

4. (a) Mode of Auction : Online E-Auction

(b) Details of Auction service provider : M/s Canbank Computer Services Limited (CCSL), No. 218, J.P. Royale, 1st Floor, Sampige Road, Malleswaram, Bangalore- 560003, Contact Person- Mr Sathianathan K M/ Mr. Ramesh T H - 9480691777, 8880531165, 080-23469661/62/64/65. E-mail Id: eauction@ccsl.co.in

(c) Date & Time of Auction: 31/08/2023 & Time 12:30 PM- 1:30 PM, (With unlimited extension of 5 minutes duration each till the conclusion of the sale)

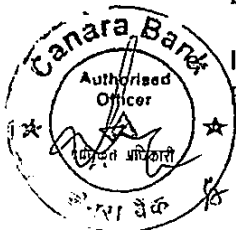
(d) Portal of Auction : <https://indianbankseauction.com>

5. Reserve Price : Rs. 16,72,000/- (Rupees Sixteen Lakhs Seventy Two Thousand Only)

6. 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 24/08/2023 between 11:00 AM and 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, Regional Office, Canara Bank, Muzaffarpur OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Regional Office Muzaffarpur, A/c No: 209272434, IFSC Code: CNRB0005741 on or before 28/08/2023 by 4.00 PM.

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 Services Limited (CCSL), No. 218, J.P. Royale, 1st Floor, Sampige Road, Malleswaram, Bangalore- 560003, Contact Person- Mr Sathianathan K M/ Mr. Ramesh T H - 9480691777, 8880531165, 080-23469661/62/64/65. E-mail Id: eauction@ccsl.co.in

- f. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **28/08/2023**, 4:00 PM to Canara Bank, Saraiyaganj , Branch by hand or by email:
- Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
 - 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.
 - Bidders Name. Contact No. Address, E Mail Id.
 - Bidder's A/c details for online refund of EMD.
- g. 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 Services Limited (CCSL), No. 218, J.P. Royale, 1st Floor, Sampige Road, Malleswaram, Bangalore- 560003, Contact Person- Mr Sathianathan K M/ Mr. Ramesh T H - 9480691777, 8880531165, 080-23469661/62/64/65. E-mail Id: eauction@ccsl.co.in
- 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 multiples of Rs. **10,000/-** 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.
- j. 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.
- k. 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.
- l. All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- m. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

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,

Muzaffarpur or Saraiyaganj Branch who, as a facilitating centre, shall make necessary arrangements.

- o. For further details contact Manager, Canara Bank, Saraiyaganj Branch Mob.No. +91 8210998503, e-mail id- cb5741@canarabank.com OR the service provider M/s Canbank Computer Services Limited (CCSL), No. 218, J.P. Royale, 1st Floor, Sampige Road, Malleswaram, Bangalore- 560003, Contact Person- Mr Sathianathan K M/ Mr. Ramesh T H - 9480691777, 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: Muzaffarpur

Date: 26/07/2023

