

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

REF: - CB/17415/ARMB/PAT/355/2025-26

DATE: 20.05.2025

1) Mr. Kshitij Bhardwaj S/o Late Chandra Mohan Prasad Singh Krishna Arjun Bhawan, Dasrath Babu Lane, opposite Masjid, Lallu Pokhar, Munger, Bihar-811201	2) Mr. Kshitij Bhardwaj Mouza Salempur Damdama, Mohalla - Lallu Pokhar, Thana -Kasim Bazar, Survey ward -A , ward no. 2970, sheet no. 27, Kashra /Municipal plot no. 1586, Munger Municipal corporation, Anchal-Sadar, District- Munger -811201
3. Mrs. Suchitra Singh W/o Late Chandra Mohan Prasad Singh, Flat No. 105, Savitri Enclave, Lohanipur west, Kadam Kuan, Patna, Bihar -800003	4. Mrs. Suchitra Singh W/o Late Chandra Mohan Prasad Singh Flat no. 407, Savitri Enclave, Lohanipur west, Kadam Kuan, Patna, Bihar -800003

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 **Munger Branch now transferred to 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.

FOR CANARA BANK

*Sangeet Ranjan*  
Yours faithfully,

आधिकृत अधिकारी / Authorised Officer

आस्ति वसुली प्रबंधन शाखा, पटना  
A.R.M. BRANCH, PATNA

AUTHORISED OFFICER

ENCLOSURE - SALE NOTICE dated 20.05.2025



**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)/Guarantor (s) /Mortgagor(s) that the below described immovable property mortgaged/charged to the Secured Creditor, the constructive/Physical possession of which has been taken by the Authorized Officer of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **30.06.2025** for recovery of **Rs.24,74,124.74 (Twenty Four Lakh Seventy Four Thousand One Hundred Twenty Four and Seventy Four paise)** is due as on 10.10.2024 along with interest and cost from 11.10.2024. till clearance of entire liability of **Munger Branch Branch now transferred to Patna ARM Branch of Canara Bank from . Mr. Kshitij Bhardwaj S/o Late Chandra Mohan Prasad Singh and Guatantor's/Co-obligant's Mrs. Suchitra Singh W/o Late Chandra Mohan Prasad Singh.**

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

Immovable Property	Title holder
<b>All part and parcel of Land &amp; Building measuring 02 Kattha 14 Dhur covered under survey sheet No. 27 Plot No. 1586, Touzi No. 2970, Survey ward -A, Ward No. 22/29, H. No. 332, situated at Mouza - Salempur Damdama, Mohalla - Lallu Pokhar, Anchal - Sadar , Munger Muncipal Corporation , Registry + District - Munger , Bihar</b>  <b>Boundaries: -</b> <b>North- Heris of Biyat Mahto &amp; Lala Mahto</b> <b>South- Municipal Road</b> <b>East - Krishna Chandra Prasad singh</b> <b>West - Niz Kshitij Bhardawaj</b>	<b>Mr. Kshitij Bhardwaj S/o Late Chandra Mohan Prasad Singh</b>

The reserve price for the property will be **Rs. 64,50,000/- (Rupees Sixty Four Lakh Fifty Thousand Only)** and the earnest money deposit will be **Rs. 6,45,000/- (Rupees Six Lakh Forty Five Thousand Only)**. The earnest money deposit shall be deposited on 27.06.2025 by 5.00 PM.

**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(Baanknet), website - <https://baanknet.com> 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.baanknet@psballiance.com](mailto:support.baanknet@psballiance.com) or Canara Bank's website [www.canarabank.com](http://www.canarabank.com) or may contact Branch Manager **कृतिश्वी कौर For CANARA BANK** Mob No.- +91-8102916048 During office hours on any working day.

**Date: 20.05.2025**

**Place: Patna**

**Authorised Officer**  
**A.R.M. BRANCH, PATNA**  
**Authorised Officer**  
**Canara Bank**



**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 20.05.2025**

1. **Name and Address of the Secured Credit:** Canara Bank, ARM Branch Patna
2. **Name and Address of the Borrower(s)/Guarantor(s):**
  - a) Mr. Kshitij Bhardwaj S/o Late Chandra Mohan Prasad Singh residing at Krishna Arjun Bhawan, Dasrath Babu Lane, opposite Masjid, Lallu Pokhar, Munger, Bihar-811201 and Mouza Salempur Damdama, Mohalla – Lallu Pokhar, Thana –Kasim Bazar, Survey ward –A, ward no. 2970, sheet no. 27, Kashra /Municipal plot no. 1586, Munger Municipal corporation, Anchal-Sadar, District- Munger -811201
  - b) Mrs. Suchitra Singh W/o Late Chandra Mohan Prasad Singh, Flat No. 105, Savitri Enclave, Lohanipur west, Kadam Kuan, Patna, Bihar -800003 and Flat no. 407, Savitri Enclave, Lohanipur west, Kadam Kuan, Patna, Bihar -800003
3. **Total liabilities as on:** 10.10.2024, **Rs. Rs.24,74,124.74** plus future interest & costs, expenses etc.

**Mode of Auction** : Online E-Auction

- a. **Details of Auction service provider:** M/s PSB Alliance(Baanknet), website –  
<https://baanknet.com> 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.baanknet@psballiance.com](mailto:support.baanknet@psballiance.com)

- a. **Date & Time of Auction** : **30.06.2025 Time: 11.00 am to 1.00 pm with**  
unlimited extension of 5 minutes duration each  
till the conclusion of the sale.

- b. **Place of Auction** : <https://baanknet.com>

4. **Reserve Price & EMD AMT** : **Rs. 64,50,000/- (Rupees Sixty Four Lakh Fifty Thousand Only)** and the earnest money deposit will be **Rs. 6,45,000/- (Rupees Six Lakh Forty Five Thousand Only).**

5. **EMD Date & Time** : **27.06.2025, 10.00 AM TO 5.00 PM (Canara Bank, Patna ARM Branch)**

**Other terms and conditions:**

1. Auction/bidding shall be only through “Online Electronic Bidding” through the website: website: <https://baanknet.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.



2. The property can be inspected, with Prior Appointment with Authorised Officer, Patna ARM Branch between **11 AM TO 1.00 PM on 26.06.2025**.
3. 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.
4. EMD amount of 10% of the Reserve Price is to be deposited by way of UPI/Credit Card/Debit Card/Internet Banking/ RTGS/NEFT/Fund Transfer to credit of E-Wallet on <https://baanknet.com> **between 10:00 am till 5:00 pm on 27.06.2025**.
5. Intending bidders shall register themselves on <https://baanknet.com> and complete there KYC and 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(Baanknet), website – <https://baanknet.com> 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.baanknet@psballiance.com](mailto:support.baanknet@psballiance.com)
6. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or **before 27.06.2025 by 5.00 PM**, to Canara Bank, Patna, ARM Branch by hand or by email: [cb17415@canarabank.com](mailto:cb17415@canarabank.com):
  - a) Payment receipt towards EMD amount.
  - b) 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.
  - c) Bidders Name. Contact No. Address, E Mail Id.
  - d) Bidder's A/c details for online refund of EMD.
7. The intending bidders shall register themselves on <https://baanknet.com> and complete there KYC and 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(Baanknet), website – <https://baanknet.com> 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.baanknet@psballiance.com](mailto:support.baanknet@psballiance.com)
8. EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
9. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000.00 (The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of Rs. 10,000/- as incremental value).



10. 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.
11. 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.
12. For sale proceeds of Rs. 50 (Rupees 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.
13. All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
14. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
15. 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 Patna ARM Branch that, as a facilitating center, shall make necessary arrangements.
16. For further details contact Branch manager, **ARM BRANCH, PATNA, Canara Bank** (Mobile. No +91-8102916048 & e-mail id [cb17415@canarabank.com](mailto:cb17415@canarabank.com)) OR [npacopat@canarabank.com](mailto:npacopat@canarabank.com) the service provider M/s PSB Alliance(Baanknet), website - <https://baanknet.com> 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.baanknet@psballiance.com](mailto:support.baanknet@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.

कृते केनरा बैंक/ For CANARABANK

*Sanjay Ranjan*  
प्राधिकृत अधिकारी / Authorised Officer  
आस्ति वसुली प्रबंधन शाखा, पटना  
A.R.M. BRANCH, PATNA

Authorised Officer  
Canara Bank

Place: Patna

Date: 20.05.2025

FOR THE CANADIAN BANK  
OF MONTREAL  
1000 DEPARTMENT STREET  
MONTREAL, QUEBEC  
H3B 2Y4