



BEGUSARAI HARRAKH BRANCH

REF: RECOVERY/E-AUCTION/355/2023-24 DATE: 27.12.2023

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, I on behalf of Canara Bank, **BEGUSARAI HARRAKH** 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 **BEGUSARAI HARRAKH** 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.

Yours faithfully,

AUTHORISED OFFICER

ENCLOSURE – SALE NOTICE DATED 27.12.2023



REGIONAL OFFICE, PURNEA
(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 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, Regional Office Purnea will be sold on "As is where is", "As is what is", and "Whatever there is" on **29.01.2024**, 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 **BEGUSARAI HARRAKH** Branch of Canara Bank, Regional Office Purnea from **M/S BHAWANI DAIRY PROPRIETOR-KUMAR ROSHAN S/O LATE DINESWAR PRASAD VERMA, M/S BHAWANI ENTERPRISES PROPRIETOR- KUMAR DEVANSHU VERMA S/O SHRI KRISHNAJEE, KUMAR ARVIND S/O LATE DINESWAR PRASAD VERMA, KUMAR RAJESH S/O LATE DINESWAR PRASAD VERMA and Mrs. RANJU VERMA W/O SHREE KRISHAN JEE VERMA.** The reserve price for the property will be **Rs. 3,23,71,000/- (Rupees Three Crore Twenty Three Lakh Seventy One Thousand Only)** and the earnest money deposit will be **Rs. 32,37,100/- (Rupees Thirty Two Lakh Thirty Seven Thousand One Hundred Only).**

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

ALL THAT PART AND PARCEL OF LAND MEASURING 2 KATHA= 8 DECIMAL COVERED UNDER KHATA NO- 102, KHESTRA NO- 641, 642, 647 & 648 , SITUATED AT MAUJA- BEGUSARAI, THANA NO- 348 , TAUJI NO- 3518, PARGANA-BALIYA, PS & ANCHAL- BEGUSARAI, DISTRICT- BEGUSARAI, JAMABANDI NO.- 6689 IN THE NAME OF DEBANSHU VERMA S/O SHRIKRISHNA JEE, KUMAR RAJESH, KUMAR ARVIND AND KUMAR ROSHAN ALL SONS OF LATE DINESHWAR PD VERMA

BOUNDED BY-

NORTH-MANNA DEVI VERMA
SOUTH-CHANDR SINGH
EAST- MADNESHWAR NATH DATT
WEST- SARKARI HATA

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 SERVICE LTD, No .218, J P Royale 1st Floor, Sampige Road Malleswaram, Bangalore Pin 560003, website – www.ccsl.co.in and <https://indianbanksauction.com>. Contact Person Mr. Pratap Kanjilal/Mr. D D Pakhare- Mob No.- 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 Br. Manager through of **BEGUSARAI HARRAKH Canara Bank**, Mob No.- +91-8210998583 During office hours on any working day.



Date: 27.12.2023

Place: PURNEA



Authorized Officer
CANARA BANK



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 27.12.2023

Name and Address of the Secured Creditor: CANARA BANK, POWER HOUSE CHOWK, PARAM SHAURAY COMPLEX, NH-31, BEGUSARAI, BIHAR – 851101

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. KUMAR ARVIND S/O LATE DINESWAR PRASAD VERMA, LG SHOWROOM CAMPUS, AT KACHAHRI ROAD, WARD NO 33, BEGUSARAI, BIHAR

4. KUMAR RAJESH S/O LATE DINESWAR PRASAD VERMA, ALLAHABAD BANK CAMPUS, KACHAHRI ROAD, WARD NO 33, BEGUSARAI, BIHAR

5. 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 CANBANK COMPUTER SERVICE LTD, No .218, J P Royale 1st Floor, Sampige Road Malleswaram, Bangalore Pin 560003, Contact Person Mr. Pratap Kanjilal/Mr. D D Pakhare- Mob No.- 9832952602/8898418010, Land Line 080-23469665 email:- ccsleauktion@gmail.com or ccsl@ccsl.co.in.

(c) **Date & Time of Auction** : **29.01.2024 & 12.30 PM TO 1.30PM**

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

1. **Reserve Price for property** : **Rs. 3,23,71,000/- (Rupees Three Crore Twenty Three Lakh Seventy One Thousand Only)**

2. **Other terms and conditions:**

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website: <https://indianbankseauction.com>. (Mention the website). 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, **BEGUSARAI HARRAKH BRANCH** between **11 AM TO 1.00PM** on or before **24.01.2024**





- 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, RO PURNEA** or shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of **Canara Bank, RO PURNEA A/c- 209272434, IFSC Code: CNRB0008362** on or before **25.01.2024** 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 CANBANK COMPUTER SERVICE LTD, No .218, J P Royale 1st Floor, Sampige Road Malleswaram, Bangalore Pin 560003 Contact Person Mr. Pratap Kanjilal/Mr. D D Pakhare- Mob No.- 9832952602/8898418010, Land Line 080-23469665 email:- ccsleauction@gmail.com or ccsl@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 **25.01.2024** by 4.00 PM, to **BEGUSARAI HARRAKH Canara Bank** 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://indianbankseauction.com> (mention the website address of service provider) 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, No. 218, J P Royale 1st Floor, Sampige Road Malleswaram Bangalore Pin 560003 Contact Person Mr. Pratap Kanjilal/Mr. D D Pakhare- Mob No.- 9832952602/8898418010, Land Line 080-23469665 email:- ccsleauction@gmail.com or ccsl@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 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). 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 Authorized Officer without any notice and property shall forthwith be put up for sale again.
- k) **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.**
- l) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- m) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- n) 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 **BEGUSARAI HARRAKH Canara Bank** that, as a facilitating center, shall make necessary arrangements.

For further details contact Branch manager, **BEGUSARAI HARRAKH Canara Bank** (Mobile. No +91-8210998583 & e-mail id cb5750@canarabank.com) OR npacopat@canarabank.com the service provider M/s CANBANK COMPUTER SERVICE LTD, No .218, J P Royale 1st Floor, Sampige Road Malleswaram, Bangalore Contact Person Mr. Pratap Kanjilal/Mr. D D Pakhare- Mob No.- 9832952602/8898418010, Land Line 080-23469665 email:- ccsleauction@gmail.com or ccsl@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: PURNEA
Date: 27.12.2023



Authorised Officer
Canara Bank