

(A GOVERNMENT OF INDIA UNDERTAKING)

PATNA EXHIBITION ROAD

REF:CBEXB/ SARFAESI-HBS/NZ:08/2023-24/01

DATE: 01.02.2024

1. Mrs. NAUREEN RAZI (Borrower / Mortgagor/ Guarantor) D/O Mr. Sayed Md. Raziuddin 303 Hussain Apartment Kabari Gali, Exhibition Road Patna - 800001	2. M/s. HAJI BHAI STORES PRIVATE LIMITED (Borrower) 303 Hussain Apartment Kabari Gali Exhibition Road Patna - 800001
3. Md. RAMEEZ RAZI (Director & Guarantor - Haji Bhai Stores Pvt. Ltd.) 303 Hussain Apartment Kabari Gali Exhibition Road Patna - 800001	4. Mrs. FANOOS JABEEN (Director & Guarantor - Haji Bhai Stores Pvt. Ltd.) 303 Hussain Apartment Kabari Gali Exhibition Road Patna - 800001

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

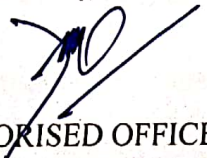
As you are aware, I on behalf of Canara Bank PATNA EXHIBITION ROAD Branch have taken possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject act in connection with outstanding dues payable by you to our PATNA EXHIBITION ROAD Branch.

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
CANARA BANK

ENCLOSURE – SALE NOTICE

PATNA EXHIBITION ROAD

(Auction Sale Notice for Sale of Immovable Properties)

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/physical (Strikewhichever is not applicable) possession of which has been taken by the Authorised Officer of Patna PATNA EXHIBITION ROAD of the Canara Bank., will be sold on "As is where is", "As is what is", and "Whatever there is" on 11.03.2024, for recovery of Rs. 88,77,151.55 (Rupees Eighty Eight Lakhs Seventy Seven Thousand One Hundred Fifty One and paise Fifty Five only) as on 31.10.2023 together with further interest and incidental expenses and costs till realization due to EXHIBITION ROAD Branch from 1) Mrs. Naureen Razi D/o Mr. Sayed Md. Raziuddin, 303, Hussain Apartment, Kabari Gali, Exhibition Road, Patna – 800001, 2) M/s Haji Bhai Stores Pvt. Ltd., 303, Hussain Apartment, Kabari Gali, Exhibition Road, Patna – 800001 represented by its Directors – Md. Rameez Razi and Mrs. Fanoos Jabeen

The Reserve price will be as follows:

Item-1:

Rs.38,93,000/- (Rupees Thirty Eight Lakhs Ninety Three Thousand only) and the Earnest Money Deposit will be Rs.3,90,000/- (Rupees Three lakhs Ninety Thousand only).

Item-2:

Rs.38,37,000/- (Rupees Thirty Eight Lakhs Thirty Seven Thousand only) and the Earnest Money Deposit will be Rs.3,84,000/- (Rupees Three Lakhs Eighty Four Thousand only).

The Earnest Money Deposit shall be deposited on or before 08.03.2024 by 4.00pm.

Details and full description of the immovable property:-

Item 1:

All that part and parcel of Residential Flat property in the name of Mrs. Naureen Razi situated in "ROYAL REGENCY APARTMENT" Flat No- 402 (4th floor), Super Built up Area: 985 Sq ft situated at, Maa Mansa Puram Devi Sai Mandir, Mauza- Salempura Dumra Mohalla- Samanpura, Plot No- 395, Khata No: 134, Tauzi No. 15194 PS: Shastri Nagar, Patna 800014

Boundaries of Flat No-402:

East by – Lift / Common Passage thereafter Flat No 401 & 403
West by– Setback of Building
South by – Flat no 404
North by-- Open space of Building

Item 2:


All that part and parcel of Residential Flat property in the name of Mrs. Naureen Razi situated in "ROYAL REGENCY APARTMENT" Flat No- 404 (4th floor), Super Built up Area: 970 Sq ft situated at, Maa Mansa Puram Devi Sai Mandir, Mauza- Salempura Dumra Mohalla- Samanpura, Plot No- 395, Khata No: 134, Tauzi No. 15194 PS: Shastri Nagar, Patna 800014

Boundaries of Flat No-404:

East by – Lift / Common Passage thereafter Flat No 401 & 403
West by– Setback of Building
South by – Setback of Building
North by-- Flat no 402

Date: 01.02.2024

Place: Patna


AUTHORISED OFFICER
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 01.02.2024

1. Name and Address of the Secured Creditor: Patna Exhibition Road Branch
 2. Name and Address of the Borrower(s)/Guarantor(s) : (1) Mrs. NAUREEN RAZI, (Borrower / Mortgagor/ Guarantor), D/o Mr. Sayed Md. Raziuddin, 303, Hussain Apartment, Kabari Gali, Exhibition Road, Patna – 800001, (2) M/s Haji Bhai Stores Pvt. Ltd., (Borrower), 303, Hussain Apartment, Kabari Gali, Exhibition Road, Patna – 800001 represented by its Directors & Guarantors – (3) Md. Rameez Razi, 303, Hussain Apartment, Kabari Gali, Exhibition Road, Patna – 800001 and (4) Mrs. Fanoos Jabeen, 303, Hussain Apartment, Kabari Gali, Exhibition Road, Patna – 800001
 3. Total liabilities as on 31.10.2023: Rs. 88,77,151.55 + Interest and other cost there on
 4. (a) Mode of Auction: Online E-Auction
- (b) Details of Auction service provider:: M/s Canbank Computer Services Ltd., J P Royale, 1st Floor 218, 2nd Main, Sampige Road, (Near 14th Cross) Malleswaram, Bengaluru-560003 -website- www.ccsl.co.in and <https://indianbankseaauction.com> Mr. Pratap Kanjilal/ Mr. Ramesh T H – MOB: 9480691777/8270935357/8553643144 Land line 080-23469665 email: ccsleaauction@gmail.com or ccsl@ccsl.co.in or Canara Bank's website www.canarabank.com

(c) Date & Time of Auction : 11.03.2024, From 12.30 PM TO 1.30 PM

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

3. (a) Reserve Price & EMD AMT :

Item-1:

Rs. 38,93,000/- (Rupees Thirty Eight Lakhs Ninety Three Thousand only) and the Earnest Money Deposit will be Rs. 3,90,000/- (Rupees Three lakhs Ninety Thousand only)

Item-2:

Rs. 38,37,000/- (Rupees Thirty Eight Lakhs Thirty Seven Thousand only) and the Earnest Money Deposit will be Rs. 3,84,000/- (Rupees Three Lakhs Eighty Four Thousand only)

(b) EMD DATE AND TIME: On or before 08.03.2024 by 4 PM

Other terms and conditions:

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website: <https://indianbankseaauction.com>. Or www.ccsl.co.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, Patna Exhibition Road between 11 AM TO 1.00 PM on 01.03.2024.
- 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, Payable at Exhibition Road Branch Patna OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of name -CANARA BANK EXHIBITION ROAD, A/C- 209272434, IFSC Code- CNRB0002004 on or before 08.03.2024 by 4 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 Mr. Pratap Kanjilal/ Mr. Ramesh T H - MOB:9480691777/8270935357/8553643144 Land line 080-23469665; email: ccsleauktion@gmail.com or ccsl@ccsl.co.in. Immediately on the same date of payment of the EMD amount the bidders shall approach the said service provider for obtaining digital signature (if not holding a valid digital signature).
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 08.03.2024 by 4.00 PM, to Exhibition Road Branch Patna by hand or by email: cb2004@canarabank.com
- 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://indianbankseauktion.com>. Or www.ccsl.co.in 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 Bengaluru Pin 560003 Contact person Mr. Pratap Kanjilal/ Mr. Ramesh T H -MOB:9480691777/8270935357/8553643144
- 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. 10,000/- 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 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.
- 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 Patna or **EXHIBITION ROAD, PATNA** branch that, as a facilitating centre, shall make necessary arrangements.


For further details contact Branch manager, **Exhibition Road, Patna** (Mobile. No 8210998432) & e-mail id cb2004@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. Ramesh, Mobile No 09480691777, 8270935357, 08553643144

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.

PATNA

Date: 01.02.2024


AUTHORISED OFFICER
CANARA BANK