

(A GOVERNMENT OF INDIA UNDERTAKING)

PATNA BORING ROAD (1967)

Ref: RLROPAT/SARF/SN/1967/274/2025-26/01	Date: 25.06.2025
Sri Pankaj Kumar S/o Late Umanath, Gorakhnath Lane, Near Nand Maheshwari Apartment, Boring Road, Patna – 800001. ☎ 7388507736	

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 BORING 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 BORING 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.

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

Yours faithfully,

Authorized Officer


CANARA BANK



ENCLOSURE – SALE NOTICE

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CERSAI : 400032684784

(Auction Sale Notice for Sale of Immovable Properties)

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) & 9 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 **PATNA BORING ROAD BRANCH** of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 30.07.2025, for recovery of **₹. 9,83,158.86** (Rupees Nine Lakhs Eighty Three Thousand One Hundred Fifty Eight and Eighty Six Paise Only) as on 18.06.2025 together with further interest and incidental expenses and costs till realization due to the **PATNA BORING ROAD BRANCH** from Sri Pankaj Kumar S/o Late Umanath, Gorakhnath Lane, Near Nand Maheshwari Apartment, Boring Road, Patna – 800001. The **Reserve price** will be **Rs.4,11,00,000/-** (Rupees Four Crores Eleven Lakhs Only) and the **Earnest Money Deposit** will be **Rs.41,10,000/-** (Rupee Forty One Lakhs Ten Thousand Only). The Earnest Money Deposit shall be deposited on or before 28.07.2025 by 5.00 PM.

Details and full description of the immovable property:-

All that piece and parcel of Land & Building in the name of Sri Pankaj Kumar S/o Late Umanath, situated at Gorakhnath Lane, East Boring Canal Road, Patna. Mauza – Dakkanpura, Thana – Sri Krishna Puri, District – Patna, Thana No. – 07, Tauzi No. – 391, Khata No. – 176, Khesra No. – 178, Zamabandi No. – 149/1.

Area - Measuring 4.5 katha

Boundary:

North : Road

South : Jagat Amravati Apartment

East : Shatrughan Prasad

West : Nand Maheshwari Apartment

As per Simple Mortgage Deed No. 3824 dated 15-04-2019

Date: 25.06.2025

Place: Patna



Authorized Officer
[Signature]
Authorized Officer
CANARA BANK

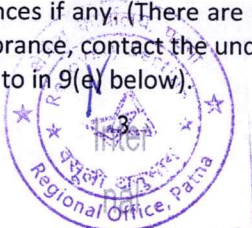
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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 25.06.2025

1	Name and Address of the Secured Creditor	Canara Bank Patna Boring Road Branch (1967), #5-B,S K Puri Sahdeo Mahto Marg, Boring Road, Patna, PIN Code – 800001.
2	Name and Address of the Borrower(s)/Guarantor(s)	Sri Pankaj Kumar S/o Late Umanath, Gorakhnath Lane, Near Nand Maheshwari Apartment, Boring Road, Patna – 800001.
3	Total liabilities as on 18.06.2025	₹. 9,83,158.86 + interest and other cost thereon
4	e) Mode of Auction f) Details of Auction service provider g) Date & Time of Auction h) Place of Auction	e-Auction M/s PSB Alliance (eBkray) 30.07.2025, From 12.30 PM TO 1.30 PM https://baanknet.com
5	Details of Property/ies	All that piece and parcel of Land & Building in the name of Sri Pankaj Kumar S/o Late Umanath, situated at Gorakhnath Lane, East Boring Canal Road, Patna. Mauza – Dakkanpura, Thana – Sri Krishna Puri, District – Patna, Thana No. – 07, Tauzi No. – 391, Khata No. – 176, Kheshra No. – 178, Zamabandi No. – 149/1. Area - Measuring 4.5 katha <u>Boundary:</u> North : Road South : Jagat Amravati Apartment East : Shatrughan Prasad West : Nand Maheshwari Apartment As per Simple Mortgage Deed No. 3824 dated 15-04-2019
6	Reserve Price	Rs.4,11,00,000/- (Rupees Four Crores Eleven Lakhs Only)
7	Earnest Money Deposit	Rs.41,10,000/- (Rupees Forty One Lakhs Ten Thousand Only)
8	The property can be inspected	11.00 AM TO 1.00 PM on 23.07.2025

9. Other terms and conditions:

- a. The property/ies will be sold in AS is where is", As is what is", and Whatever there is" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(a) below).



- b. The property/ies will be sold above the Reserve Price.
- c. The property can be inspected on **23.07.2025** between **11.00 AM** and **1.00 PM**.
- d. Prospective bidders are advised to visit website <https://baanknet.com/> and register yourself on the e-auction platform and further ensure having valid KYC documents like PAN Card & Aadhaar and Aadhaar linked with latest Mobile number and also register with Digi locker mandatorily. For bidding in the above e-auction from Baanknet.com portal (M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (Contact details 7046612345/6354910172/8291220220/9892219848/8160205051)
e-mail: support.BAANKNET@psballiance.com
- e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs. 41,10,000/-** being of 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan on or before **28.07.2025** at **5.00 PM**.
- f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 1,00,000/- (Incremental amount/price) mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.
- g. The incremental amount/price during the time of each extension shall be Rs. **1,00,000/-** (incremental price) and time shall be extended to **Five (minutes)** when valid bid received in last minutes.
- h. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- i. The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on same day and or not later than next working day and the balance 75% amount of sale price to be deposited within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price within the period stated above, 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.
- j. The above mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No. 209272434 of Canara Bank, Patna Boring Road Name of Branch, IFSC Code CNRB0001967 (Branch IFSC Code).
- k. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- l. For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate **1% of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.**
- m. To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The



- e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.
- n. It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site on 23.07.2025 from 11.00 a.m. to 1.00 P.M.
- o. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
- p. For further details contact Branch Manager, Patna Boring Road (Mobile no. **7766900485**) & email id – cb1967@canarabank.com, may be contacted during office hours on any working day. The service provider Baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/8291220220/9892219848/8160205051)
Email: 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.

Place: PATNA
Date: 25.06.2025



Authorized Officer

Canara Bank

Authorised Officer
CANARA BANK