

MUZAFFARPUR SARAIYAGANJ BRANCH, DP-5741

REF: E-AUCTION/11/SARASWATI KIRANA/5741/2024-25 **DATE: 22/04/2024**

To,

BORROWER 1	BORROWER 2	MORTGAGORS
SARASWATI KIRANA STORES PROP.- SRI PARASHAR KUMAR PRAHLADPUR CHOWK PRAHLADPUR MUZAFFARPUR-843119 Phone-9955012527	SARASWATI FLOUR MILL PROP.- SRI PARASHAR KUMAR PRAHLADPUR CHOWK PRAHLADPUR MUZAFFARPUR-843119 Phone-9955012527	1. SRI PRIYA BARDHAN SAHI S/O- LATE SHYAMDEO PRASAD SHAH 2. SRI SATYA PRAKASH KUMAR S/O- SRI PRIYA BARDHAN SAHI 3. SRI PARASHAR KUMAR S/O- SRI PRIYA BARDHAN SAHI POST- PRAHLADPUR P.S- MUSHAHARI DIST.- MUZAFFARPUR

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

MUZAFFARPUR SARAIYAGANJ BRANCH, DP-5741

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED: 22/04/2024

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

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

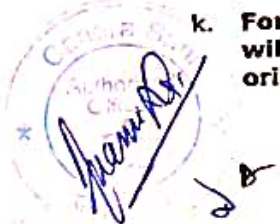
BORROWER 1	BORROWER 2	MORTGAGORS & GUARANTORS
SARASWATI KIRANA STORES PROP.- SRI PARASHAR KUMAR PRAHLADPUR CHOWK PRAHLADPUR MUZAFFARPUR-843119 Phone-9955012527	SARASWATI FLOUR MILL PROP.- SRI PARASHAR KUMAR PRAHLADPUR CHOWK PRAHLADPUR MUZAFFARPUR-843119 Phone-9955012527	1. SRI PRIYA BARDHAN SAHI S/O- LATE SHYAMDEO PRASAD SHAH 2. SRI SATYA PRAKASH KUMAR S/O- SRI PRIYA BARDHAN SAHI 3. SRI PARASHAR KUMAR S/O- SRI PRIYA BARDHAN SAHI POST- PRAHLADPUR P.S- MUSHAHARI DIST.- MUZAFFARPUR

2.b)	Property in the name of	Sri Priya Bardhan Sahi S/O- Late Shyamdeo Prasad Shah Sri Satya Prakash Kumar S/O- Sri Priya Bardhan Sahi Sri Parashar Kumar S/O- Sri Priya Bardhan Sahi
3.	Total liabilities as on date	Rs. 15,01,325/- (Rupees Fifteen Lakhs One Thousand Three Hundred Twenty Five only) with further cost and charges for Borrower 1 and Rs. 6,66,135/- (Rupees Six Lakhs Sixty Six Thousand One Hundred Thirty Five only) with further cost and charges for Borrower 2 Total Rs. 21,67,460/- (Rupees Twenty One Lakhs Sixty Seven Thousand Four Hundred Sixty Only) as on 29-12-2023 + Interest & other cost till realisation of dues
4.	(a) Mode of Auction	Online E-Auction
	(b) Details of Auction service provider	M/s Canbank Computer Services Ltd., -webiste- www.ccsl.co.in or https://indianbankseauction.com contact person Mr. Pratap Kanjilal/ Mr. D D Pakhare - MOB:9832952602/8898418010 Land line 080-23469665 email: ccsleauction@gmail.com or ccsl@ccsl.co.in
	(c) Date & Time of Auction	24/05/2024 & Time 12:30 PM-1:30 PM, (With unlimited extension of 5 minutes duration each till the conclusion of the sale)
	(d) Place of Auction	https://indianbankseauction.com
5.	Reserve Price	Reserve Price for property-1 will be Rs.6,75,000/-(Rupees Six Lakhs Seventy Five Thousand only) Reserve Price for property-2 will be Rs.20,02,500/-(Rupees Twenty Lakhs Two Thousand Five Hundred only) (Any prospective buyer may tender bid for either one property or both property, but bid to be tendered for each property separately.)

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6. Other terms and conditions:

- a. Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://indianbankseuction.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 **20/05/2024** 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 **22/05/2024** 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 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 **22/05/2024**, 4:00 PM to Canara Bank, Muzaffarpur Saraiyaganj , Branch 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://indianbankseuction.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.**



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- i. 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 Regional Office, Muzaffarpur or Saraiyaganj Branch who, as a facilitating centre, shall make necessary arrangements.
- o. For further details contact Manager, **Canara Bank, Muzaffarpur 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: 22-04-2024


Authorized Officer
Canara Bank

FF639153701H IVR:0270639153701
RL BOOKING COUNTER MUZAFFARPUR RMS (042001)
Counter No:1,23/04/2024,16:51
To:SALIA PRASAD KUMAR,FRANADPUR
PIN:043119, Silcut SO
From:CANARA BANK,R O MUZ
Wt:20gms,REG=17.0
Ant:25.96(Cash)Tax:3.96
<Track on www.indiapost.gov.in>



<Dial 10002664868> <Wear Masks, Stay Safe>

FF639153692H IVR:0270639153692
RL BOOKING COUNTER MUZAFFARPUR RMS (042001)
Counter No:1,23/04/2024,16:51
To:FRITYA BARWAN SAHIL,FRANADPUR
PIN:043119, Silcut SO
From:CANARA BANK,R O MUZ
Wt:20gms,REG=17.0
Ant:25.96(Cash)Tax:3.96
<Track on www.indiapost.gov.in>



FF639153848H IVR:0270639153848
RL BOOKING COUNTER MUZAFFARPUR RMS (042001)
Counter No:1,23/04/2024,16:51
To:FARASHAR KUMAR,FRANADPUR
PIN:043119, Silcut SO
From:CANARA BANK,R O MUZ
Wt:20gms,REG=17.0
Ant:25.96(Cash)Tax:3.96
<Track on www.indiapost.gov.in>



<Dial 10002664868> <Wear Masks, Stay Safe>

FF639153729H IVR:0270639153729
RL BOOKING COUNTER MUZAFFARPUR RMS (042001)
Counter No:1,23/04/2024,16:51
To:SHRASHATI FLO,FRANADPUR
PIN:043119, Silcut SO
From:CANARA BANK,R O MUZ
Wt:20gms,REG=17.0
Ant:25.96(Cash)Tax:3.96
<Track on www.indiapost.gov.in>



<Dial 10002664868> <Wear Masks, Stay Safe>

FF639153715H IVR:0270639153715
RL BOOKING COUNTER MUZAFFARPUR RMS (042001)
Counter No:1,23/04/2024,16:51
To:SHRASHATI KIR,FRANADPUR
PIN:043119, Silcut SO
From:CANARA BANK,R O MUZ
Wt:20gms,REG=17.0
Ant:25.96(Cash)Tax:3.96
<Track on www.indiapost.gov.in>



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