

REF: RECOVERY/E-AUCTION/415/2022-23

DATE: 24.01.2024

TO, Mr. CHANDAN KUMAR CHOUDHARY (Borrower) S/O BINOD KUMAR CHOUDHARY, BALU GHAT ROAD, NEAR GOPAL GATE, SULTANGANJ, BHAGALPUR, BIHAR- 813213 MOB- 9431690146	TO, Mrs. GITA DEVI (Guarantor in Housing Loan) W/O BINOD KUMAR CHOUDHARY, BALU GHAT ROAD, NEAR GOPAL GATE, SULTANGANJ, BHAGALPUR, BIHAR- 813213 MOB- 9431690146	TO, Mr. PRITAM KUMAR CHOUDHARY (Guarantor in Mortgage Loan) S/O BINOD KUMAR CHOUDHARY, BALU GHAT ROAD, NEAR GOPAL GATE, SULTANGANJ, BHAGALPUR, BIHAR- 813213 MOB- 7870596226
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Dear Sir,

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, **SULTANGANJ** 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 **SULTANGANJ** 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 24.01.2024

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 **SULTANGANJ** 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 **26.02.2024**, for recovery of **Rs. 34,80,312.55/- (Rupees Thirty Four Lakh Eighty Thousand Three Hundred Twelve and Paise Fifty Five Only)** as on **24.01.2024** plus further interest and costs due to the **SULTANGANJ** Branch of Canara Bank, Regional Office Purnea from **Mr. CHANDAN KUMAR CHOUDHARY (Borrower) S/O BINOD KUMAR CHOUDHARY, Mrs. GITA DEVI (Guarantor in Housing Loan) W/O BINOD KUMAR CHOUDHARY and Mr. PRITAM KUMAR CHOUDHARY (Guarantor in Mortgage Loan) S/O BINOD KUMAR CHOUDHARY.** The reserve price for the property will be **Rs. 1,47,35,000/- (Rupees One Crore Forty Seven Lakh Thirty Five Thousand Only)** and the earnest money deposit will be **Rs. 14,73,500/- (Rupees Fourteen Lakh Seventy Three Thousand Five Hundred Only).**

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

S.M.T DEED NO- 1807 DATED- 19/02/2020

ALL THAT PART AND.PARCEL OF A LAND AND BUILDING MEASURING 0.0260 HECTARE = 2815.44 SQ.FT = 06.48 DECIMAL COVERED UNDER WARD NO- 02(OLD)/03(NEW), JAMABANDI NO- 514, HOLDING NO- 759/106, KHATA NO- 80, KHEBRA NO/PLOT NO- 423, 427 & 428, SITUATED AT MOUZA/MOHALLA- SULTANGANJ, BALU GHATA ROAD, NEAR GOPAL GATE, ANCHAL- SULTANGANJ, DISTRICT- BHAGALPUR, BIHAR JOINTLY IN THE NAME OF Mrs. GITA DEVI W/O BINOD KUMAR CHOUDHARY, Mr. PRITAM KUMAR CHOUDHARY S/O BINOD KUMAR CHOUDHARY & Mr. CHANDAN KUMAR CHOUDHARY S/O BINOD KUMAR CHOUDHARY

BOUNDED BY-

NORTH- GOPAL GALI & MOSST. DHARMSHILA DEVI

SOUTH- OM PRAKASH CHOUDHARY

EAST- BALUGHAT SADAK & MOSST. DHARMSHILA DEVI & KAILASH SAH

WEST- WAKIL YADAV

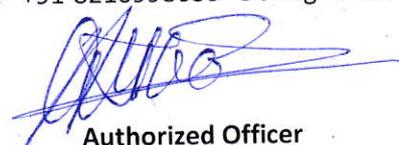
There are no known encumbrances on the above property as per the knowledge of the bank.

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 **SULTANGANJ Canara Bank**, Mob No.- +91-8210998630 During office hours on any working day.

Date: 24.01.2024

Place: PURNEA





Authorized Officer

CANARA BANK



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 24.01.2024

Name and Address of the Secured Creditor: CANARA BANK, INFRONT OF NAGAR PARISHAD MAIN ROAD, SULTANGANJ S.O., SULTANGANJ, BIHAR, PIN- 813213

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

1. Mr. CHANDAN KUMAR CHOUDHARY S/O BINOD KUMAR CHOUDHARY, BALU GHAT ROAD, NEAR GOPAL GATE, SULTANGANJ, BHAGALPUR, BIHAR

2. Mrs. GITA DEVI W/O BINOD KUMAR CHOUDHARY, BALU GHAT ROAD, NEAR GOPAL GATE, SULTANGANJ, BHAGALPUR, BIHAR

3. Mr. PRITAM KUMAR CHOUDHARY S/O BINOD KUMAR CHOUDHARY, BALU GHAT ROAD, NEAR GOPAL GATE, SULTANGANJ, BHAGALPUR, BIHAR

Total liabilities as on 24.01.2024 : Rs. 34,80,312.55/- (Rupees Thirty Four Lakh Eighty Thousand Three Hundred Twelve and Paise Fifty Five 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:- ccsleauction@gmail.com or ccsl@ccsl.co.in.

(c) **Date & Time of Auction** : 26.02.2024 & 12.30 PM TO 1.30PM

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

1. **Reserve Price for property** : Rs. 1,47,35,000/- (Rupees One Crore Forty Seven Lakh Thirty Five Thousand Only)

2. **Other terms and conditions:**

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website: <https://indianbankseaction.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, **SULTANGANJ BRANCH** between **11 AM TO 1.00PM on or before 22.02.2024**

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 **23.02.2024** 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:- ccsleauktion@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 **23.02.2024** by 4.00 PM, to **SULTANGANJ Canara Bank** by hand or by email.
- Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
 - 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.
 - Bidders Name. Contact No. Address, E Mail Id.
 - Bidder's A/c details for online refund of EMD.
- g) The intending bidders should register their names at portal: **<https://indianbankseauktion.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:- ccsleauktion@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 15days 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 **SULTANGANJ Canara Bank** that, as a facilitating center, shall make necessary arrangements.

For further details contact Branch manager, **SULTANGANJ Canara Bank** (Mobile. No +91-8210998630 & e-mail id cb5748@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:- ccsleauktion@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: 24.01.2024



Authorised Officer
Canara Bank