

To,

Borrower/s	Proprietor	Guarantor	Mortgagor/s
M/s Sudhanshu General Store Prop.- Sri Sudhanshu Pandey Block Road, Chhota Pareua, Kaurihar Chowk, Ward No.-18, PO-Raxaul Dist.- East Champaran Bihar-845305	Sri Sudhanshu Pandey Block Road, Chhota Pareua, Kaurihar Chowk, Ward No.- 18, PO-Raxaul Dist.- East Champaran Bihar-845305	Umakant Pandey S/O Sukdev Pandey Block Road, Chhota Pareua, Kaurihar Chowk, Ward No.- 18, PO-Raxaul Dist.- East Champaran Bihar-845305	Nagina Pandey W/o-Sri Umakant Pandey Block Road, Chhota Pareua, Kaurihar Chowk, Ward No.- 18, PO-Raxaul Dist.- East Champaran Bihar-845305

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, **Raxaul 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 **Raxaul 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 **15 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





**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 Canara Bank, Raxaul Branch, Bank Road, Raxaul, East Champaran, Bihar-845305 will be sold on "As is where is", "As is what is", and "Whatever there is" on **17/11/2023** for recovery of **Rs.84,48,379/- (Rupees Eighty Four Lakhs Forty Eight Thousand Three Hundred Seventy Nine only)** as on **12/07/2023** plus further interest and costs due to the Canara Bank, Raxaul Branch, Bank Road, Raxaul, East Champaran, Bihar-845305 for loans granted to **M/s Sudhanshu General Store Prop.- Sri Sudhanshu Pandey**

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

All that part and parcel of the property consisting in the name of **Nagina Pandey W/o-Sri Umakant Pandey**

<p>KHATA NO 15 Survey No 884                  AREA- 3.5 DHUR                  Bounded by :                  On The North By : Nursery                  On The South By : Niz Hal Baider                  On The East By : Madan Mishra &amp; Janardan Mishra                  On The West By : Umashankar Raut</p>	<p>KHATA NO 15 Survey No 884                  AREA- 3.5 DHUR                  Bounded by :                  On The North By : Niz Hal Baider                  On The South By : Road                  On The East By : Madan Mishra &amp; Janardan Mishra On                  The West By : Umashankar Raut</p>
<p><b>Location-</b> AT- Mauza- Dhangarhwa, Tola-Chota Pareua, Warsd No.-18, P.S No-10, Anchal-Raxaul Dist.- East Champaran.</p>	

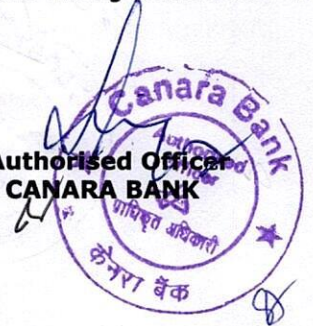
**The reserve price for the property will be Rs. 46,00,000/- (Rupees Forty Six lakhs only) and the earnest money deposit will be Rs. 4,60,000/- (Rupees Four Lakhs Sixty Thousand Only)**

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 Services Ltd., J P Royale, 1<sup>st</sup> Floor 218, 2<sup>nd</sup> Main, Sampige Road, (Near 14<sup>th</sup> Cross) Malleswaram, Bangalore-560003 -webiste- [www.ccsl.co.in](http://www.ccsl.co.in) and <https://indianbankseaction.com> contact person Mr. Pratap Kanjilal/ Mr. D D Pakhare -MOB:9832952602/8898418010 Land line 080-23469665 email: [ccsleauuction@gmail.com](mailto:ccsleauuction@gmail.com) or [ccsl@ccsl.co.in](mailto:ccsl@ccsl.co.in) or Canara Bank's website [www.canarabank.com](http://www.canarabank.com) or may contact Manager through **Raxaul Branch**, Canara Bank , Mobile No.- 8210998510 during office hours on any working day.

**Date : 01/11/2023**

**Place: RAXAUL**

**Authorised Officer  
CANARA BANK**





**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED -01-11-2023**

1. Name and Address of the Secured Creditor : **Canara Bank, Raxaul Branch, Bank Road, Raxaul- 845305.**
2. Name and Address of the Borrower(s)/Guarantor(s) :-

Borrower/s	Proprietor	Guarantor	Mortgagor/s
M/s Sudhanshu General Store Prop.- Sri Sudhanshu Pandey Block Road, Chhota Pareua, Kaurihar Chowk, Ward No.-18, PO-Raxaul Dist.- East Champaran Bihar-845305	Sri Sudhanshu Pandey Block Road, Chhota Pareua, Kaurihar Chowk, Ward No.- 18, PO-Raxaul Dist.- East Champaran Bihar-845305	Umakant Pandey S/O Sukdev Pandey Block Road, Chhota Pareua, Kaurihar Chowk, Ward No.- 18, PO-Raxaul Dist.- East Champaran Bihar-845305	Nagina Pandey W/o-Sri Umakant Pandey Block Road, Chhota Pareua, Kaurihar Chowk, Ward No.- 18, PO-Raxaul Dist.- East Champaran Bihar-845305
2.a	Property in the name of	<b>Nagina Pandey W/o-Sri Umakant Pandey</b>	
3.	Total liabilities as on	<b>Rs.84,48,379/- ( Rupees Eighty Four Lakhs Forty Eight Thousand Three Hundred Seventy Nine only)) as on 12/07/2023 plus further interest and costs.</b>	
4.	(a) Mode of Auction	Online E-Auction	
	(b) Details of Auction service provider	<b>M/s Canbank Computer Services Ltd., -webiste- <a href="http://www.ccsl.co.in">www.ccsl.co.in</a> or <a href="https://indianbankseaction.com">https://indianbankseaction.com</a> contact person Mr. Pratap Kanjilal/ Mr. D D Pakhare - MOB:9832952602/8898418010 Land line 080-23469665 email: <a href="mailto:ccsleaction@gmail.com">ccsleaction@gmail.com</a> or <a href="mailto:ccsl@ccsl.co.in">ccsl@ccsl.co.in</a></b>	
	(c) Date & Time of Auction	<b>17/11/2023 &amp; Time 12:30 PM-1:30 PM, (With unlimited extension of 5 minutes duration each till the conclusion of the sale)</b>	
	(d) Place of Auction	<a href="https://indianbankseaction.com">https://indianbankseaction.com</a>	
5.	Reserve Price	<b>Rs. 46,00,000/- (Rupees Forty Six lakhs only)</b>	

6. 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, on **10/11/2023** between 11.00 AM to 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, Canara Bank, **Raxaul** Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, **Raxaul** Branch, A/c No : **209272434** IFSC Code: **CNRB0002316** on or before **14/11/2023** till 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 Mr Pratap Kanjilal/ Mr.D.D. Pakhare, Contact no. 9832952602/8898418010 Land Line 080-23469665, email: [ccsleaction@gmail.com](mailto:ccsleaction@gmail.com) or [ccsl@ccsl.co.in](mailto:ccsl@ccsl.co.in). Immediately on the same date of payment





**RAXAUL, BRANCH**

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 **14/11/2023 4.00 PM**, to Canara Bank, **Raxaul** 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 For details with regard to digital signature please contact the service provider Mr Pratap Kanjilal/ Mr D D Pakhare, Contact no. 9832952602/8898418010 Land Line 080-23469665; email: [ccsleauktion@gmail.com](mailto:ccsleauktion@gmail.com) or [ccsl@ccsl.co.in](mailto: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).
- 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 10000** (The amount can be decided by the Authorized 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 (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) 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 **Raxaul** branch who, as a facilitating centre, shall make necessary arrangements.





**RAXAUL, BRANCH**

- o) For further details contact Manager, Canara Bank , **Raxaul** Branch (Ph. No-8210998510), email Id **cb2316@canarabank.com** OR the service provider Mr Pratap Kanjilal/ Mr D D Pakhare, Contact no. 9832952602/8898418010 Land Line 080-23469665; email: [ccsleauktion@gmail.com](mailto:ccsleauktion@gmail.com) or [ccsl@ccsl.co.in](mailto: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

**Date : 01/11/2023**  
**Place: RAXAUL**

**Authorised Officer**  
**CANARA BANK**

