

**COVERING LETTER TO SALE NOTICE**

**Ref:Recrogaya/SARFAESI BARGAON/SALE /VINA DEVI/AUCTION-150124/2023-24**  
**Date: 12.12.2023**

To,

MRS.VINA DEVI (Borrower)  
C/O RAMESH PRASAD VERMA  
ADDRESS:  
SILAO, AMBEDKARNAGAR  
PO +PS- SILAO, DIST- NALANDA  
BIHAR, 803117

Contact: 6200905518

Dear Sir,

**Sub: Notice under Section 13(4) of the Securitisation 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, BARGAON 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 BARGAON Branch of Canara Bank.

The undersigned proposes to sell the assets 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 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,



Authorised Officer  
Canara Bank, Regional office, Gaya



**ENCLOSURE – SALE NOTICE**

**CC- CANARA BANK, BARGAON BRANCH**  
**MRS. VINA DEVI C/O RAMESH PRASAD VERMA (BORROWER)**  
**MR. VIKASH KUMAR C/O RAMESH PRASAD VERMA (CO-BORROWER)**

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**COVERING LETTER TO SALE NOTICE**

**Ref: Recrogaya/SARFAESI BARGAON/SALE /VINA DEVI/AUCTION-150124/2023-24**  
**Date: 12.12.2023**

To,

MR. VIKASH KUMAR  
C/O RAMESH PRASAD VERMA  
ADDRESS:  
SILAO, AMBEDKARNAGAR  
PO +PS- SILAO, DIST- NALANDA  
BIHAR, 803117

Contact: 9534444797

Dear Sir,

**Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.**

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Yours faithfully,



Authorised Officer  
Canara Bank , Regional Office Gaya



**ENCLOSURE – SALE NOTICE**

**CC- CANARA BANK, BARGAON BRANCH**  
**MRS. VINA DEVI C/O RAMESH PRASAD VERMA (BORROWER)**  
**MR. VIKASH KUMAR C/O RAMESH PRASAD VERMA (CO-BORROWER)**

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## 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 provision 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 Authorized Officer of BARGAON Branch of the Canara Bank., will be sold "As is where is", "As is what is", and "Whatever there is" on 15.01.2024 for recovery of Rs.10,84,022.46/-(Rupees Ten lakhs eighty four thousands twenty two and paise forty six only) as on 11.12.2023 plus interest & other cost till realization due to the Bargaon Branch of Canara Bank Borrower- MRS. VINA DEVI C/O RAMESH PRASAD VERMA AND MR. VIKASH KUMAR C/O RAMESH PRASAD VERMA both are resident of Ambedkar Nagar, PO +PS- Silao, Dist- Nalanda, Bihar 803117

The immovable properties details & Reserve price details are as below:

Sr No	Property Details	Property Holder	Reserve Price	EMD Amt
1	Land with Under construction Building situated at Mauza: Silao, Khata No- 28, Plot No- 2730, Thana No- 420, Acquired Vide Deed No 3246 dated 27.07.2023, Registered in Book No- 1, Volume no- 39, Page No: 522 To 528 having area of 871 Sq. Ft  <u>Boundary:</u> North: Uma Prakash South: Kapil Choudhary East: Janardan Prasad West: Pannalal	Smt. Vina Devi W/O Ramesh Prasad Verma  Silao Ambedkarnagar, PO+PS : Silao, Nalanda, Bihar- 803117	Rs.17.00 lakhs	Rs.1,70,000 /-

The Earnest Money Deposit shall be deposited on or before 12.01.2024 at 4:00 PM.

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 -website- [www.ccsil.co.in](http://www.ccsil.co.in) and <https://indianbankseaauction.com> contact person Mr. Pratap Kanjilal/ Mr. D D Pakhare -MOB:9832952602/8898418010 Land line 080-23469665 email: [ccsleaauction@gmail.com](mailto:ccsleaauction@gmail.com) or [ccsil@ccsil.co.in](mailto:ccsil@ccsil.co.in) or Canara Bank's website [www.canarabank.com](http://www.canarabank.com) or may contact Branch In-Charge, BARGAON Branch, Mobile No. +91- 8210998528 during office hours on any working day.

Date: 12.12.2023

Place: Bargaon

Internal

Authorized Officer  
Canara Bank



**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 12.12.2023**

1. Name and Address of the Secured Creditor : Canara Bank, Bargaon Branch,
2. Name and Address of the Borrower(s) / Guarantor(s) : MRS. VINA DEVI C/O RAMESH PRASAD VERMA AND MR. VIKASH KUMAR C/O RAMESH PRASAD VERMA both are resident of Ambedkar Nagar, PO +PS- Silao, Dist- Nalanda, Bihar 803117
3. Guarantor/Mortgagor :- MRS. VINA DEVI W/O RAMESH PRASAD VERMA
4. Total liabilities as on 11.12.2023 :-Rs.10,84,022.46/-(Rupees Ten lakhs eighty four thousands twenty two and paisa forty six only) plus interest & other expenses cost till realization.
5. (a) Mode of Auction : Online E-Auction  
(b) Details of Auction service provide : M/S Canbank Computer Service Ltd (CCSL) , No. 218, J P Royale , 1<sup>st</sup> Floor, Sampige Road , Malleswaram , Bangalore -560003. Contact person Mr . Sathianathan K M/ Mr Ramesh t h- 09480691777, 8880531165 , 080-23469661/62/64/65. E -mail id : eauction@ccsl.co.in  
(c) Date & Time of Auction: 15.01.2024 & 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>
6. Reserve Price: Rs.17,00,000/-(Rupees Seventeen Lakhs only)
7. Other terms and conditions:
  - a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://indianbankseauction.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 09.01.2024 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, BARGAON Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Bargaon, A/c No : 209272434 IFSC Code: CNRB0003681 on or before 12.01.2024 till 4.00 pm.

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- 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 (CCSL) , No. 218, J P Royale , 1<sup>st</sup> Floor, Sampige Road , Malleswaram , Bangalore -560003. Contact person Mr . Sathianathan K M/ Mr Ramesh t h- 09480691777, 8880531165 , 080-23469661/62/64/65. E – mail id : [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in)
- i) After payment of the EMD amount, the intending bidders should submit copy of the following documents/details on or before **12.01.2024 till 4.00 PM**, to Canara Bank, Bargaon Branch by hand or by email.
- ii) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
- iii) 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.
- iv) Bidders Name. Contact No. Address, E Mail Id.
- v) Bidder's A/c details for online refund of EMD.
- f) The intending bidders should register their names at portal <https://indianbankseauction.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 Service Ltd (CCSL) , No. 218, J P Royale , 1<sup>st</sup> Floor, Sampige Road , Malleswaram , Bangalore -560003. Contact person Mr . Sathianathan K M/ Mr Ramesh t h- 09480691777, 8880531165 , 080-23469661/62/64/65. E –mail id : [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in)
- g) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs10000 (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.

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- i) 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.
- j) 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.
- k) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- l) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- m) 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 or Bargaon branch who, as a facilitating centre, shall make necessary arrangements.

For further details contact Manager, Canara Bank , Bargaon Branch (Ph. No-8210998528), email Id [cb3681@canarabank.com](mailto:cb3681@canarabank.com) OR the service provider M/S Canbank Computer Service Ltd (CCSL) , No. 218, J P Royale , 1<sup>st</sup> Floor, Sampige Road , Malleswaram , Bangalore -560003. Contact person Mr . Sathianathan K M/ Mr Ramesh t h- 09480691777, 8880531165 , 080-23469661/62/64/65. E -mail id [eauction@ccsl.co.in](mailto: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: Bargaon  
Date: 12.12.2023

Internal



Authorized Officer  
Canara Bank