

**ASSET RECOVERY MANAGEMENT BRANCH (D.P.- 17415)
GROUND FLOOR, LUV KUSH TOWER, EXHIBITION ROAD, PATNA-800001**

REF :- CB/17415/ARMB/PAT/301/2024-25

DATE : 05.10.2024

1).M/s Shyam Trading (Borrower) Prop.- Mrs. Aarti Devi R/o Pachna Road, New Bypass Road Naya Bazar, Lakhisarai Bihar - 811311	2). Mrs. Aarti Devi (Proprietor/Mortgagor) W/o Shyam Kumar Verma R/o Pachna Road, Sansar Pokhar Lakhisarai, Bihar - 811311
3).Mr. Shyam Kumar Verma (Guarantor) S/o Sri. Sopenendra Prasad Verma, R/o Pachna Road, Sansar Pokhar Lakhisarai, Bihar - 811311	

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 of Canara Bank has 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 **Lakhisarai Branch now transferred to Patna ARM 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,

कृते केनरा बैंक
FOR CANARA BANK

AUTHORIZED OFFICER

ENCLOSURE SALE NOTICE dated 05.10.2024

✓ A.R.M.B., PATNA

**PATNA ARM BRANCH (17415)****(30 days E-Auction Sale Notice for Sale of Immovable Properties)****SALE NOTICE**

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization 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 Authorized Officer of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **15.11.2024** for recovery of **Rs. 64,52,399.51 (Rupees Sixty Four Lakh Fifty Two Thousand Three Hundred Ninety Nine and Fifty One Paisa Only)** together with future interest and charges from **01.12.2023** till clearance of entire liability of **Lakhisarai Branch now transferred to Patna ARM Branch of Canara Bank** from a).M/s Shyam Trading (Borrower) Prop.- Mrs. Aarti Devi R/o Pachna Road, New Bypass Road Naya Bazar, Lakhisarai, Bihar - 811311. b). Mrs. Aarti Devi W/o Shyam Kumar Verma (Proprietor/Mortgagor), c).Mr. Shyam Kumar Verma S/o Sri. Sopendra Prasad Verma (Guarantor) (b) & (c) residing R/o Pachna Road, Sansar Pokhar, Lakhisarai, Bihar - 811311.

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

All that part and parcel of Land and Building in the name of mortgagor Smt. Aarti Devi W/o Shri. Shyam Kumar Verma situated at Khata no.140, Khasra no.1651, Thana no.122, Tauzi no.2591, Mauza-Kiul Basti, Sansar Pokhar, Ward no.19, Post+P.S+Dist-Lakhisarai, Bihar-811311, Total Area-3.906 Decimal.

Boundaries of the property;

North:- Bachit Mokir Khesra Haja, South:- Hal Kharidar, East:- Bypass Road, West:- Mr.Rajendra.

The reserve price for the property will be **Rs. 75,70,000/- (Rupees Seventy Five Lakh Seventy Thousand Only)** and the **earnest money deposit will be Rs. 7,57,000/- (Rupees Seven Lakh Fifty Seven Thousand Only)**. The earnest money deposit shall be deposited on or before 13.11.2024 by 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 PSB Alliance(Ebkray), website - <https://ebkray.in> Contact Person Mr. Karan Modi, Mob No.- 7016716557, Mr. Vasu Patel, Mob No.- 9510974587, Mr.Kashyap Patel, Mob No.- 6354604884, Mr. Animesh Jain, Mob No.- 7046612345 email:- support.ebkray@psballiance.com or Canara Bank's website www.canarabank.com or may contact Br. Manager through of ARM Branch Patna, Mob No.- +91-8102916048 During office hours on any working day.

Date: 05.10.2024

Place: Patna

कृते केनरा बैंक
FOR CANARA BANK

प्रमाणित अधिकारी
Authorised Officer
असि वेसली प्रबंधन शाखा
Canara Bank
A.R.M.B., PATNA

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 05.10.2024

1. **Name and Address of the Secured Credit :** Canara Bank, ARM Branch Patna
2. **Name and Address of the Borrower(s)/Guarantor(s):**
 - a) M/s Shyam Trading (Borrower) Prop.- Mrs. Aarti Devi R/o Pachna Road, New Bypass Road Naya Bazar, Lakhisarai, Bihar - 811311.
 - b) Mrs. Aarti Devi W/o Shyam Kumar Verma (Proprietor/Mortgagor)
 - c) Mr. Shyam Kumar Verma S/o Sri. Sopenendra Prasad Verma (Guarantor)
(b) & (c) residing R/o Pachna Road, Sansar Pokhar, Lakhisarai, Bihar - 811311.
3. **Total liabilities as on:** 30.11.2023, Rs. 64,52,399.51 plus future interest & costs, expenses etc.
 - a. **Mode of Auction** : Online E-Auction
 - b. **Details of Auction service provider :** M/s PSB Alliance(Ebkray), website - <https://ebkray.in> Contact Person Mr. Karan Modi, Mob No.- 7016716557, Mr. Vasu Patel, Mob No.- 9510974587, Mr. Kashyap Patel, Mob No.- 6354604884, Mr. Animesh Jain, Mob No.- 7046612345, email: support.ebkray@psballiance.com
 - c. **Date & Time of Auction** : 15.11.2024 Time: 11.30 am to 1.30 pm with unlimited extension of 5 minutes duration each till the conclusion of the sale.
 - d. **Place of Auction** : <https://ebkray.in>
4. **Reserve Price & EMD AMT** : Rs. 75,70,000/- (Rupees Seventy Five Lakh Seventy Thousand Only) and the earnest money deposit will be Rs. 7,57,000/- (Rupees Seven Lakh Fifty Seven Thousand Only).
 - (b) **EMD Date & Time** : 13.11.2024, 10.00 AM TO 4.00 PM (Canara Bank, Patna ARM Branch)

Other terms and conditions:

1. Auction/bidding shall be only through "Online Electronic Bidding" through the website: [website: https://ebkray.in](https://ebkray.in) Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
2. The property can be inspected, with Prior Appointment with Authorised Officer, Patna ARM Branch between **11 AM TO 1.00 PM on 11.11.2024.**



3. 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.
4. EMD amount of 10% of the Reserve Price is to be deposited by way of UPI/Credit Card/Debit Card/Internet Banking/ RTGS/NEFT/Fund Transfer to credit of E-Wallet on <https://ebkcray.in> **between 10:00 am till 4:00 pm on 13.11.2024**.
5. Intending bidders shall register themselves on <https://ebkcray.in> and complete there KYC and hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider M/s PSB Alliance(Ebkcray), website - <https://ebkcray.in> Contact Person Mr. Karan Modi, Mob No.- 7016716557, Mr. Vasu Patel, Mob No.- 9510974587, Mr.Kashyap Patel, Mob No.- 6354604884, Mr. Animesh Jain, Mob No.- 7046612345 email:- support.ebkcray@psballiance.com
6. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or **before 13.11.2024 by 5.00 PM**, to Canara Bank, Patna, ARM Branch by hand or by email: cb17415@canarabank.com:
 - a) Payment receipt towards EMD amount.
 - b) 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.
 - c) Bidders Name. Contact No. Address, E Mail Id.
 - d) Bidder's A/c details for online refund of EMD.
7. The intending bidders shall register themselves on <https://ebkcray.in> and complete there KYC and hold a valid digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider M/s PSB Alliance(Ebkcray), website - <https://ebkcray.in> Contact Person Mr. Karan Modi, Mob No.- 7016716557, Mr. Vasu Patel, Mob No.- 9510974587, Mr.Kashyap Patel, Mob No.- 6354604884, Mr. Animesh Jain, Mob No.- 7046612345 email:- support.ebkcray@psballiance.com
8. EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
9. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000.00 (The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of Rs. 10,000/- as incremental value).
10. 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.



11. 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.
12. For sale proceeds of Rs. 50 (Rupees 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.
13. All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
14. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
15. 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 Patna ARM Branch that, as a facilitating center, shall make necessary arrangements.
16. For further details contact Branch manager, ARM BRANCH, PATNA, Canara Bank (Mobile. No +91-8102916048 & e-mail id cb17415@canarabank.com) OR npacopat@canarabank.com the service provider M/s PSB Alliance(Ebkay), website - <https://ebkay.in> Contact Person Mr. Karan Modi, Mob No.- 7016716557, Mr. Vasu Patel, Mob No.- 9510974587, Mr. Kashyap Patel, Mob No.- 6354604884, Mr. Animesh Jain, Mob No.- 7046612345 email:- support.ebkay@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: 05.10.2024

कृते केनरा बैंक
FOR CANARA BANK
Authorised Officer
अधिकृत अधिकारी
A.R.M.B., PATNA