केनरा बैंक Canara Bank

Syndicate

KAJHI BRANCH

Ref: RECOVERY/E-AUCTION/MUKHIYA/329/2025-26/SS

Date: 24.04.2025

To,	To,	To,
Mr. DHARMENDRA KUMAR MUKHIYA (Borrower) **S/O BIMAL MUKHIYA,** **DURGA NAGAR,** **BANMANKHI,** **PURNEA,** **BIHAR - 854202**	**Mrs. KAJAL KUMARI SAHNI (Co-Borrower)** **W/O DHARMENDRA KUMAR MUKHIYA,** **AT BUS STAND, WARD- 3,** **BANMANKHI, PURNEA** **BIHAR - 854202**	**Mr. SANJAY KUMAR (Guarantor)** **S/O HARINANDAN SAH** **VILL+PO- PIPRA,** **PS- BANMANKHI,** **PURNEA,** **BIHAR - 854102**

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, I on behalf of Canara Bank, **KAJHI** 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 **KAJHI** 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,

केनरा बैंक
प्राधिकृत अधिकारी
Authorised Officer
CANARA BANK

AUTHORISED OFFICER
ENCLOSURE – SALE NOTICE DATED 24.04.2025

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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 **KAJHI** 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 **29.05.2025,** for recovery of **₹10,48,470.06 (Rupees Ten Lakhs Forty Eight Thousand Four Hundred Seventy And Paisa Six Only.) as on 18.12.2024** plus further interest and costs due to the **KAJHI** Branch of Canara Bank, Regional Office Purnea from M/S SAHA DISTRIBUTOR, PROP.- Mr. AMAN KUMAR (Borrower) S/O KAPILDEO SAH and Mrs. KUNTI DEVI (Guarantor) W/O KAPILDEO SAH. The **Reserve Price** for the property will be **Rs. 13,86,900/-** (Rupees Thirteen Lakhs Eighty Six Thousand And Nine Hundred Only) and the earnest money deposit will be Rs. 1,38,690/- (Rupees One Lakhs Thirty Eight Thousand Six Hundred and Ninety Only).

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

SALE DEED NO - 7712 DATED – 28/09/2018

ALL THAT PART AND PARCEL OF LAND AND BUILDING MEASURING 2 DECIMAL 89 Sq. KARI COVERED UNDER KHATA NO- 64, KHESRA NO- 1661, WARD NO- 3, TAUJI NO- 1/1309, THANA NO- 63, SITUATED AT MAUJA+ANCHAL- BANMANKHI, UNDER REGISTRAR OFFICE- DHAMDAHA, DISRTICT- PURNEA IN THE NAME OF DHARMENDRA KUMAR MUKHIYA S/O BIMAL MUKHIYA

BOUNDED BY-
NORTH- ROAD
SOUTH- NIJ SELLER
EAST- BINDU THAKUR
WEST- NIJ SELLER

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

The **Reserve price** will be **Rs. 13,86,900/- (Rupees Thirteen Lakhs Eighty Six Thousand And Nine Hundred Only)** and

The **Earnest Money Deposit** will be **Rs. 1,38,690/- (Rupees One Lakhs Thirty Eight Thousand Six Hundred and Ninety Only).**

The Earnest Money Deposit shall be deposited on or before **27.05.2025** by 4.00pm.

Date: 24.04.2025
Place: PURNEA

Authorized Officer
CANARA BANK

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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 24.04.2025

Name and Address of the Secured Creditor: CANARA BANK, VIA BANMANKHI, KAJHI B.O – KAJHI, PIN CODE NO 854202

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

1. Mr. DHARMENDRA KUMAR MUKHIYA (Borrower), S/O BIMAL MUKHIYA, DURGA NAGAR, BANMANKHI, PURNEA, BIHAR - 854202

2. Mrs. KAJAL KUMARI SAHNI (Co-Borrower), W/O DHARMENDRA KUMAR MUKHIYA, AT BUS STAND, WARD- 3, BANMANKHI, PURNEA, BIHAR - 854202

3. Mr. SANJAY KUMAR (Guarantor), S/O HARINANDAN SAH, VILL+PO- PIPRA, PS- BANMANKHI, PURNEA, BIHAR - 854102

Total liabilities as on 18.12.2024: Rs. ₹10,48,470.06/- (Rupees Ten Lakhs Forty Eight Thousand Four Hundred Seventy And Paisa Six Only.) + Interest & other cost due.

(a) **Mode of Auction** : Online E-Auction

(b) **Details of Auction service provider:** M/s PSB Alliance Pvt. Ltd. Corporate Office: Unit 1, 3rd Floor, VIOS Commercial Tower, Near wadala Truck Terminal, Wadala East, Mumbai, Maharastra-400037, Mobile no.: 8291220220 email id: Support.BAANKNET@psballiance.com.

(c) Date& Time of Auction **: 29.05.2025 & 12.30 PM TO 01.30 PM**

(d) Place of Auction **: https://baanknet.com/**

1. **Reserve Price for property : Rs. 13,86,900/- (Rupees Thirteen Lakhs Eighty Six Thousand And Nine Hundred Only)**

2. **Other terms and conditions:**

   a) Auction/bidding shall be only through "Online Electronic Bidding" through the website: https://baanknet.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, **KAJHI** BRANCH between **11 AM TO 1.00PM on or before 26.05.2025**

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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 favor of Authorized Officer, **Canara Bank, RO PURNEA** or shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of **Canara Bank, KAJHI BRANCH A/c- 209272434, IFSC Code: CNRB0005472** on or before **27.05.2025** 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 PSB Alliance Pvt. Ltd. Corporate Office: Unit 1, 3rd Floor, VIOS Commercial Tower, Near wadala Truck Terminal, Wadala East, Mumbai, Maharastra-400037, Mobile no.: 8291220220 email id: Support.BAANKNET@psballiance.com. 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.)

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **27.05.2025** by 4.00 PM, to **KAJHI Canara Bank** 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://baanknet.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 PSB Alliance Pvt. Ltd. Corporate Office: Unit 1, 3rd Floor, VIOS Commercial Tower, Near wadala Truck Terminal, Wadala East, Mumbai, Maharastra-400037, Mobile no.: 8291220220 email id: Support.BAANKNET@psballiance.com.

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. 10,000 as incremental value). The bidder who

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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 (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 **KAJHI Canara Bank** that, as a facilitating center, shall make necessary arrangements.

For further details contact Branch manager, **KAJHI Canara Bank** (Mobile. No +91- 8210998603 & e-mail id cb5472@canarabank.com OR npacopat@canarabank.com the service provider M/s PSB Alliance Pvt. Ltd. Corporate Office: Unit 1, 3rd Floor, VIOS Commercial Tower, Near wadala Truck Terminal, Wadala East, Mumbai, Maharastra-400037, Mobile no.: 8291220220 email id: Support.BAANKNET@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: PURNEA
Date: 24.04.2025

Authorised Officer
Canara Bank

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