केनरा बैंक Canara Bank
भारत सरकार का उपक्रम A Government of India Undertaking
सिंडिकेट Syndicate

CHANRI, BRANCH
COVERING LETTER TO SALE NOITCE

REF ROS/E-AUCTION/6243/HPT/2025 DATE:31.10.2025

To,

M/s H P Traders
Prop. Md. Haroon
Habibpur, Mahmudpur
Barharia,Siwan
Bihar- 841232
Mob: 919711729788

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, **CHANRI 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 CHANRI **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,

AUTHORISED OFFICER

CANARA BANK

ENCLOSURE – SALE NOTICE DATED 31.10.2025

CC to:

1) MD Haroon, S/o-Md. Usman, Vill- Habibpur, PO- Mahmudpur, Siwan, Barharia, Bihar-841232, Mob: 917643057473

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CHANRI BRANCH
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 Authorised Officer of Canara Bank, CHANRI, Branch, Bihar will be sold on "As is where is", "As is what is", and "Whatever there is" on **10.12.2025**, for recovery of **Rs. 12,30,658.83/- (Rupees Twelve Lakh Thirty Thousand Six Hundred Fifty Eight and Paisa Eighty Three only)** as on 09.06.2025 plus further interest and costs due to the Canara Bank, CHANRI Branch, Bihar for loans granted to **Md. Haroon.**

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 **Md Haroon** consisting of:-

Details and full description of the immovable property:

Khata No. 53, Plot No. 1226, Thana No. 453 loacated at Village Habibpur, P.S Barharia, Dist. Siwan

Area:01 Katha 15 Dhur
Boundaries
North – Road
South – Naiur Ahir
East – Sheikh Majid
West – Niz Hal Baidar

Khata No. 53, Plot No. 1226, Thana No. 453 loacated at Village Habibpur, P.S Barharia, Dist. Siwan

Area:01 Katha 15 Dhur
Boundaries
North – Road
South – Naiur Ahir
East – Niz Hal Baidar
West – Bibi Aiyasa

Total Area: 03 Katha 10 Dhur

The reserve price for the property will be Rs.26,46,000/- (Rupees Twenty Six Lakh Forty Six Thousand only) and the earnest money deposit will be Rs. 2,64,600/- (Rupees Two Lakh Sixty Four Thousand Six Hundred 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 PSB Alliance (Baanknet), website – https://baanknet.com contact person Mr. Karan Modi, Mob No.-7016716557, Mr.Vasu Patel, Mob No.- 9510974587, Mr.Kashyap Patel, Mob No.- 6354604884, Mr.Animesh Jai, Mob No.-7046612345 email:- support.baanknet@psballiance.com or Canara Bank's website www.canarabank.com or may contact Manger through **CHANRI Branch**, Canara Bank, Mobile No.- **8210998475** during office hours on any working day.

Date: 31.10.2025
Place: CHANRI

Authorised Officer
CANARA BANK

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भारत सरकार का उपक्रम A Government of India Undertaking
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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 31.10.2025

1. Name and Address of the Secured Creditor: Canara Bank, CHANRI Branch, Tehsil Barharia, Bihar

   Name & Address of the borrower: M/s Hp Traders Prop Md. Haroon

2. Property in the name of : **Md. Haroon**

3. Total liabilities as on :**09.06.2025, Rs-12,30,658.83/-(Rupees Twelve Lakh Thirty Thousand Six Hundred Fifty Eight and Paisa Eighty Three only)**+ future interest & costs, expenses etc.

4. (a) Mode of Auction : Online E-Auction

   (b) Details of Auction service provider :**M/s PSB Alliance (Baanknet), website – https://baanknet.com contact person Mr. Karan Modi, Mob No.- 7016716557, Mr.Vasu Patel, Mob No.- 9510974587, Mr.Kashyap Patel, Mob No.- 6354604884, Mr.Animesh Jai, Mob No.- 7046612345 email:- support.baanknet@psballiance.com**

   (c) Date & Time of Auction : **10.12.2025 & Time 12:30PM-1:30PM, (With unlimited extension of 5 minutes duration each till the conclusion of the sale)**

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

5. Reserve Price : **Rs.26,46,000/- (Rupees Twenty Six Lakh Forty Six Thousand only)**

6. Other terms and conditions:
   a) Auction/bidding shall be only through "Online Electronic Bidding" through the website **https://baanknet.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 **08.12.2025 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 in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan on or before **08.12.2025 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 M/s PSB

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Alliance (Baanknet), website – https://baanknet.com 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.baanknet@psballiance.com

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **08.12.2025 4.00** PM, to Canara Bank, **CHANRI** 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 https://baanknet.com and get their user ID and password free of cost. Prospectivebidder may avail online training on E-auction from the service provider M/s PSB Alliance (Baanknet), website – https://baanknet.com contact person Mr. Karan Modi, Mob No.- 701676557, Mr. Vasu Patel, Mob No.- 9510974587, Mr. Kashyap Patel, Mob No.-6354604884, Mr. Animesh Jain, Mob No.-7046612345 email:- 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 **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.

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.

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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 **CHANRI** branch who, as a facilitating centre, shall make necessary arrangements.

o) For further details contact Manager, Canara Bank , **CHANRI** Branch (Ph. No-8210998475), email Id cb6243@canarabank.com OR The service provider baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email:support.baanknet@psballiance.com/ support.baanknet@procure247.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:- CHANRI
Date :31.10.2025

Authorised Officer
CANARA BANK

Copy To;

1) M/s H P Traders, Prop. Md. Haroon, Habibpur, Mahmudpur, Barharia, Siwan, Bihar- 841232, Mob: 919711729788
2) MD Haroon, S/o-Md. Usman, Vill- Habibpur, PO- Mahmudpur, Siwan, Barharia, Bihar-841232, Mob: 917643057473

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