

**BAGAHA, BRANCH
COVERING LETTER TO SALE NOITCE**

REF: 6959/ROS/E-AUCTION/6338/RENU/2026 DATE:07.03.2026

To,

**Renu Devi,
W/o Vipn Bihari Verma,
Ward No. 11, Naraipur Chini Mill Road,
Bagha, West Champaran -845105**

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, **Bagaha 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 **Bagaha 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 DATED 07.03.2026

CC to:

1. Suman Verma S/o of Vipin Bihari Vrema,
R/o Ward No. 11, Naraipur Chini Mill Road,
Bagha, West Champaran -845105
2. W/o Vipn Bihari Verma,
S/o Late Baldev Prasad
Ward No. 11, Naraipur Chini Mill Road,
Bagha, West Champaran -845105

Internal

**BAGAHA 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 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, Bagaha, Bagaha, Bihar will be sold on "As is where is", "As is what is", and "Whatever there is" on **26.03.2026**, for recovery of **Rs 6,50,179.58 (Rupees Six lakh Fifty Thousand One Hundred Seventy Nine and paisa Fifty Eight only)** as on **30/07/2022** plus further interest and costs due to the Canara Bank, Bagaha Branch, Bagaha, Bihar for loans granted to **Renu Devi**

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 **Renu W/o- Vipin Bihari Verma** consisting of:-

Khata No- 80, Survey No. 509, Tauzi No. 951, Thana No. 146, Mauza- Naraipur, PS.-Bagaha, District West Champaran, Sub-Registry Bagaha

Deed No. 4844

Bounded by:-

North- 10 ft. Nij Rasta

South – Mustariya

East- Musmat Chameli

West – Int Soling Road

Deed No. 2127

Bounded by:-

North- Nij

South – Chandar Kewat

East- Musmat Chameli

West – Kachchi Rasta

Total area: 1 Katha 8 Dhur 15 Dhurki

Location of the property:- Mauza-Naraipur, PS- Bagaha, Dist- West Champaran, Sub-Registry Bagaha

The reserve price for the property will be Rs.4950000/- (Rupees Forty nine lakh fifty thousand Only) and the earnest money deposit will be Rs. 495000/- (Rupees four Lakhs ninety Five Thousand Only)

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

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For detailed terms and conditions of the sale please refer the link "E-Auction" provided 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 Jain, Mob No.- 7046612345 email:- support.BAANKNET@psballiance.com or Canara Bank's website www.canarabank.com or may contact Manger through **Bagaha Branch**, Canara Bank, Mobile No.-8210998464 during office hours on any working day.

Date: 07.03.2026

Place: BAGAHA

**Authorised Officer
CANARA BANK**

Internal

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 07.03.2026

1. Name and Address of the Secured Creditor: Canara Bank, Bagaha Branch, West Champaran Bihar

2. Details of Borrower/Mortgagor/ Guarantor

Borrower/Mortgagor:-	Guarantor:-	Guarantor:-
Renu Devi, W/o Vipn Bihari Verma, Ward No. 11, Naraipur Chini Mill Road, Bagha, West Champaran - 845105	Vipn Bihari Verma, S/o Baldev Prasad Ward No. 11, Naraipur Chini Mill Road, Bagha, West Champaran -845105	Suman Verma, S/o Vipn Bihari Verma, Ward No. 11, Naraipur Chini Mill Road, Bagha, West Champaran -845105

3. Total liabilities as on : **30/07/2022, Rs 6,50,179.58 (Rupees Six lakh Fifty Thousand One Hundred Seventy Nine and paisha Fifty Eight 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 Jain, Mob No.- 7046612345 email:- support.BAANKNET@psballiance.com**

(c) Date & Time of Auction : **26.03.2026 & 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. 4950000/- (Rupees Forty nine lakh fifty thousand Only)**

6. Other terms and conditions:

- Auction/bidding shall be only through "Online ElectronicBidding" 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.
- The property can be inspected, with Prior Appointment with Authorised Officer, on **24.03.2026 between 11.00 AM to 1.00 PM.**
- 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.
- 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 challanon or before 24.03.2026 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 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 **24.03.2026 4.00 PM**, to Canara Bank, **Bagaha** 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. Prospective bidder 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.- 7016716557, Mr. Vasu Patel, Mob No.- 9510974587, Mr.Kashyap Patel, Mob No.- 6354604884, Mr. Animesh Jain, Mob No.- 7046612345 email:- support.BAANKNET@psballiance.com.
- h) MD 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 within 24 hours), 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 **Bagaha** branch who, as a facilitating centre, shall make necessary arrangements.
- o) For further details contact Manager, Canara Bank , Bagaha Branch (Ph. No-8210998464), email Id cb6338@canarabank.com OR npacopat@canarabank.com the 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 Jain, Mob No.- 7046612345 email:- 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: BAGAHA
Date : 07.03.2026

Authorised Officer
CANARA BANK