

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

REF ROS/E-AUCTION/0376/RINKU/2026

DATE:15.04.2026

To,

**Smt. Rinku Devi,
W/o Lal Dhari Lal
Gausganj, Gangi Pul Gali,
In front of Mukti Dham Gate,
Ara Nagar Nigam, Arrah
District- Bhojpur
Pin - 802301**

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, **ARRAH 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 **ARRAH 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 15.04.2026

CC to:

1. Rahul Kumar S/o Smt. Rinku Devi, W/o Lal Dhari Lal, Gausganj, Gangi Pul Gali, In front of Mukti Dham Gate, Ara Nagar Nigam, Arrah District- Bhojpur Pin - 802301
2. Rinku Devi W/o Lal Dhari Lal, Village – Dulaur, P.S. – Jagdishpur, District - Bhojpur

**ARRAH 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, Arrah, Branch, Arrah Bihar will be sold on "As is where is", "As is what is", and "Whatever there is" on **07.05.2026**, for recovery of **Rs 1,42,616.64/- (Rupees One Lakh Forty Two Thousand Six Hundred Sixteen and Paise sixty four only)** as on **01/01/2024** plus further interest and costs due to the Canara Bank, Arrah Branch, Bihar for loans granted to **Smt. Rinku Devi W/o Lal Dhari Lal**

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 **Smt. Rinku Devi W/o Lal Dhari Lal** consisting of:-

All that part and parcel of the property bearing Situated At khata No. 239 (O) 01 (N), Khesra No. – 1074(O) 3643 (N), Mauza – Gaushganj, Thana – Ara Town, Thana No. – 240, Old Ward No. – 02, Nagar Nigam Ward No.- 02, Anchal and sub registration office and Dist. Registrartion office-Ara, District Bhojpur

Area-05 Dhur

Bounded by:-

North- Tirathnath Chaurasia

South – Other Purchaser

East- 06 Feet road private Road

West –Other Purchaser

The reserve price for the property will be Rs.11,09,700 Lakhs (Rupees Eleven lakh nine thousand seven hundred Only) and the earnest money deposit will be Rs. 1,10,970/- Lakhs (Rupees One Lakh ten thousand nine hundred seventy 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.bank.in or may contact Manger through **Arrah Branch**, Canara Bank, Mobile No.-8210998301 during office hours on any working day.

**Date: 15.04.2026
Place: ARRAH**

**Authorised Officer
CANARA BANK**

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 15.04.2026

1. Name and Address of the Secured Creditor: Canara Bank, ARRAH Branch, ARRAH Bihar

Name & Address of the borrower: Smt. Rinku Devi w/o Lal Dhari Lal
2. Property in the name of : Smt. Rinku Devi w/o Lal Dhari Lal
3. Total liabilities as on : **01.01.2024, Rs 1,42,616.64/- (Rupees One Lakh Forty Two Thousand Six Hundred Sixteen and Paisa sixty four 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 : **07.05.2026 & 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. 11,09,700 Lakhs (Rupees Eleven lakh nine thousand seven hundred 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 **05.05.2026 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 or before 05.05.2026 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 **05.05.2026 4.00 PM**, to Canara Bank, **ARRAH** 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.- 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 multiples 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.

- 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 **ARRAH** branch who, as a facilitating centre, shall make necessary arrangements.
- o) For further details contact Manager, Canara Bank , ARRAH Branch (Ph. No-8210998301), email Id cb0376@canarabank.bank.in 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:ARRAH
Date : 15.04.2026

Authorised Officer
CANARA BANK

Copy To;

1. Smt. Rinku Devi, W/o Lal Dhari Lal, Gausganj, Gangi Pul Gali, In front of Mukti Dham Gate, Ara Nagar Nigam, Arrah, District- Bhojpur, Pin – 802301
2. Rahul Kumar S/o Smt. Rinku Devi, W/o Lal Dhari Lal, Gausganj, Gangi Pul Gali, In front of Mukti Dham Gate, Ara Nagar Nigam, Arrah, District- Bhojpur, Pin - 802301
3. Rinku Devi W/o Lal Dhari Lal, Village – Dulaur, P.S. – Jagdishpur, District – Bhojpur 802158