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

COVERING LETTER TO SALE NOTICE

Ref: R&LROGAYA/SARFAESI/ SALENOTICE/RAMESH -LAXMAN SINGH/AUCTION-23-11-2026/2026-27
Date: 02.11.2026

To,

SRI RAMESH KUMAR SINGH **(Borrower cum mortgagor)**
S/O KAMTA PRASAD SINGH
Address:
AMAITHI, P.S- SANJHAULI,
DIST- ROHTAS, BIHAR, 802212

Dear Sir,

Sub: Notice under Section 13(4) of the Securitisation 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, **BIKRAMGANJ** branch 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 **BIKRAMGANJ** Branch of Canara Bank.

The undersigned proposes to sell the assets 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 containing terms and conditions of the sale.

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

CC: CANARA BANK , BIKRAMGANJ BRANCH
Sri Ramesh Kumar Singh s/o Kamta Prasad Singh
Sri Laxman Singh s/o Kamta Prasad Singh

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Ref: R&LROGAYA/SARFAESI/ SALENOTICE/RAMESH -LAXMAN SINGH/AUCTION-23-11-2026/2026-27
Date: 02.11.2026

To,
SRI LAKSHMAN SINGH **(Co-Borrower Cum Mortgagor)**
S/O KAMTA PRASAD SINGH
Address:
VILL- AMAITHI
P.S- SHANJHAULI
DIST- ROHTAS, BIKRAMGANJ,
BIHAR, 802212

Dear Sir,

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.
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This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

केनरा बैंक, क्षे० का०, गया Canara Bank, RO, Gaya Recovery Legal Fraud Prevention वसूली, विधिक व धोखाधड़ी निवारण

Authorised Officer
Canara Bank

ENCLOSURE – SALE NOTICE

CC: CANARA BANK , BIKRAMGANJ BRANCH
Sri Ramesh Kumar Singh s/o Kamta Prasad Singh
Sri Laxman Singh s/o Kamta Prasad Singh

CERSAI ASSET ID : 200016325862
CERSAI SECURITY INTEREST ID: 400016362534

CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)

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 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 Authorized Officer of **BIKRAMGANJ Branch** of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on **23-11-2026** for recovery of **Rs. 10,36,301.99 (Rupees Ten Lakh thirty six thousand three hundred one and ninety nine paise only)** as on 05.08.2025 plus Interest & other cost there on till realisation due to **borrower /Mortgagor Sri Ramesh Kumar Singh s/o Kamta Prasad Singh and Sri Laxman Singh s/o Kamta Prasad Singh.**

The reserve price will be **Rs.65,26,000/- (Rupees sixty five lakh twenty six thousand only)**
The Earnest money deposit will be **Rs.6,52,600/- (Rupees six lakh fifty two thousand six hundred only)** The Earnest Money Deposit shall be deposited on or before **19.11.2026 at 4:00 PM.**

1	**Name and Address of the Secured Creditor**	Canara Bank, BIKRAMGANJ Branch
2.	**Name and Address of the Borrower & Guarantor**	Borrower: Sri Ramesh Kumar Singh S/O Kamta Prasad Singh Co-Borrower: Sri Laxman Singh S/O Kamta Prasad Singh
3.	**Total liabilities as on 05.08.2025**	Rs. 10,36,301.99 (Rupees Ten Lakh thirty six thousand three hundred one and ninety nine paise only).
4.	**a) Mode of Auction** **b) Details of Auction service provider** **c) Date & Time of Auction** **d) Place of Auction**	**a)Online E-Auction** b) M/S PSB Alliance Ltd , Website-https://baanknet.com/. Helpdesk No-8291220220 E–mail id : SUPPORT.BAANKNET@psballiance.com c) **23-11-2026 & Time 12:30 PM-1:30 PM, (With unlimited extension of 5 minutes duration each till the conclusion of the sale)** d) : https://baanknet.com/
5.	**Details of Property**	Property is residential property situated at Mauza- Tenduni, Thana No- 500, Anchal /Sub-registry Office- Bikramganj, Survey Khata No- 716, Survey Plot No- 2645, Dist-

		Rohtas, Bihar Extent Area- 3.125 Decimal Boundary: North : Sunita Devi w/o Shiv Ji South : Kanchan Devi East : 8 fit Wide Rasta West : Alamgir Khan **CERSAI ASSET ID : 200016325862** **CERSAI SECURITY INTEREST ID: 400016362534**
6.	**Reserve Price**	**Rs.65,26,000/- (Rupees sixty five lakh twenty six thousand only)**
7.	**Earnest Money Deposit**	**Rs.6,52,600/- (Rupees six lakh fifty two thousand six hundred only)**
8.	**The property can be inspected Date & Time**	18.11.2026 between 11.00 AM to 1.00 PM.

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

9. Other Terms & Conditions:

a) The property/ies will be sold in AS is where is", As is what is", and Whatever there is" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).

b) The property/ies will be sold above the Reserve Price.

c) The property can be inspected on 18.11.2026 between 11.00 AM to 1.00 PM.

d) Prospective bidders are advised to visit website https://baanknet.com/ and register yourself on the e-auction platform and further ensure having valid KYC documents like PAN Card & addhaar and addhaar linked with latest Mobile number and also register with digilocker mandatorily. For bidding in the above e-auction from Baanknet.com portal (M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (Contact details 8291220220, Email: support.baanknet@psballiance.com.

e) The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs.6,52,600/- (Rupees six lakh fifty two thousand six hundred only)** being of 10% of the Reserve Price 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" Canara Bank, **BIKRAMGANJ Branch** , A/c No : **209272434** IFSC Code: **CNRB0004191** on or before **19.11.2026 6till 4.00 pm**.

f) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10000/- (Incremental amount/price) mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the

Reserve price) on closure of 'Online' auction shall be declared as successful bidder.
Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.

g) The incremental amount/price during the time of each extension shall be Rs. 10000/- (incremental price) and time shall be extended to 5 (minutes) when valid bid received in last minutes.

h) Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

i) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on same day and or not later than next working day and the balance 75% amount of sale price to be deposited within 15 days from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price within the period stated above, 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.

j) The above mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to Account No. 209272434 of Canara Bank, BIKRAMGANJ Branch, IFSC Code CNRB0004191.

k) All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.

l) For sale proceeds above Rs. 50.00 Lakh (Rupees Fifty lakh), TDS shall be payable at the rate 1 % of the Sale amount, which shall be payable separately by the Successful buyer. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

m) To the best of knowledge and information of the Authorized Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues.

n) It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site on 18.11.2026 between 11.00 AM to 1.00 PM



o) Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

p) For further details Branch Manager ,Canara Bank, BIKRAMGANJ Branch , Ph. No. Mobile 8210998534 may be contacted during office hours on any working day. The service provider baanknet (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email: support.baanknet@psballiance.com

Place: BIKRAMGANJ
Date: **02.11.2026**

Authorized Officer
Canara Bank

केनरा बैंक, क्षे० का०, गया Canara Bank, RO, Gaya • Recovery, Legal, Fraud Prevention Section • वसूली, विधिक व धोखाधड़ी निवारण अनुभाग