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

(भारत सरकार का उपक्रम/A GOVERNMENT OF INDIA UNDERTAKING)
विशेषीकृत परिसंपत्ति वसूली प्रबंधन शाखा, भूतल, लव-कुश टॉवर, ,एक्जीबिशन रोड, पटना - 01
Specialised Asset Recovery Management Branch, Ground Floor, Luv Kush Tower, Exhibition Road, Patna- 01
दूरभाष. /Tel: +91-8102916029/+91- 7903039522 E-mail id: cb17415@canarabank.com

REF: - CB/17415/ARMB/PAT/0601/2026-27 **DATE: 12.11.2026**

To, **M/s SANJAY BRICKS** **PROPREITOR RAM LALIT RAY** **VILL PANAPUR PO SARMASTPUR** **PS MAHNAR** **DISTRICT VAISHALI** **BIHAR-844501**	**To,** **Mr. RAM LALIT RAY,** **S/O RAMDEO RAI** **VILL PANAPUR PO SARMASTPUR** **PS MAHNAR** **DISTRICT VAISHALI** **BIHAR-844501**
To, **SATYENDRA RAY** **S/O RAM LALIT RAY** **VILL PANAPUR PO SARMASTPUR** **PS MAHNAR** **DISTRICT VAISHALI** **BIHAR-844501**	**To,** **SANJAY RAY** **S/O RAM LALIT RAY** **VILL PANAPUR PO SARMASTPUR** **PS MAHNAR** **DISTRICT VAISHALI** **BIHAR-844501**

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 of Canara Bank 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 **Jandaha Branch now transferred to ARM Branch, Patna** 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.

This is without prejudice to any other rights available to the Bank under the subject Act or any other law in force.

Yours faithfully,

कृते केनरा बैंक/ For CANARA BANK

Sanjeev Ranjan

प्राधिकृत अधिकारी/Authorised Officer

AUTHORIZED OFFICER

ENCLOSURE – SALE NOTICE dated 12.11.2026

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(15 Days E-Auction Sale Notice for Sale of Immovable Properties)
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 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)/Guarantor (s) /Mortgagor(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 the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **08.12.2026** for recovery of **Rs.47,30,006.96/- (Rupees Forty Seven Lakhs Thirty Thousand Six and Paisa Ninety Six Only) with further cost and charges** is due as on 09.02.2026 along with interest and cost from 10.02.2026. till clearance of entire liability of **Jandaha Branch now transferred to Patna ARM Branch of Canara Bank** from **1). M/S Sanjay Bricks, PROP- RAM LALIT RAY, 2.) MR RAM LALIT RAY S/O RAMDEO RAY 3.) SATYENDRA RAY S/O RAM LALIT RAY 4.) SANJAY RAY S/O RAM LALIT RAY**

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

Sl. No	Details	Name of Title holder
1	Khata No 33, Khesra No 181, Mauza- Panapur dedhbigahiya, Rev thana No -596, Anchal Mahnar, Sub Registry Office – Mahnar and Distt Sub Registry Office – Hajipur, Distt- Vaishali Area:08 Decimal Boundary: North: Munnilal Rai & Manbharan Rai South: Man Bharan Rai East: Man Bharan Rai West: Road	1. Sri Ram Lalit Rai 2. Sri Satyendra Rai 3. Sri Sanjay Rai
2	Khata No 33, Khesra No 196, Mauza- Panapur dedhbigahiya, Rev thana No -596, Anchal Mahnar, Sub Registry Office – Mahnar and Sub Registry Office – Hajipur, Distt- Vaishali Area: 53 Decimal Boundary: North: Saryug Rai South: Man Bharan Rai East: Road West: Man Bharan Rai	

The reserve price for the property:

a. **For Property at Sl. No.1 will be Rs.21,50,000/- (Rupees Twenty-One Lakh Fifty Thousand Only)** and the Earnest Money deposit will be **Rs.2,15,000/- (Rupees Two Lakh Fifteen Thousand Only).**
b. **For Property at Sl. No.2 will be Rs.45,00,000/-(Rupees Forty-Five Lakh Only)** and the Earnest Money deposit will be **Rs.4,50,000/- (Rupees Four Lakh Fifty Thousand Only)**

Internal

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The Earnest Money deposit shall be deposited on or before 07.12.2026 by 11:59 PM.

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) **Bank Asset Auction Network**, 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 https://www.canarabank.bank.in/pages/bihars or may contact **Sanjeev Ranjan (Authorized Officer),** ARM Branch Patna, **Mob No.- +91-7903039522/ +91-8102916029** During office hours on any working day.

कृते केनरा बैंक/ For CANARA BANK

Sanjeev Ranjan

प्राधिकृत अधिकारी/Authorised Officer
Authorized Officer
Canara Bank

Date: 12.11.2026
Place: Patna

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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 12.11.2026

1. **Name and Address of the Secured Credit:** Canara Bank, ARM Branch Patna

2. **Name and Address of the Borrower(s)/Guarantor(s)/Directors(s):**

   a) **M/S SANJAY BRICKS, PROP. RAM LALIT RAY, VILL PANAPUR PO SARMASTPUR, VAISHALI, BIHAR**

   b) **RAM LALIT RAY, VILL PANAPUR PO SARMASTPUR, VAISHALI, BIHAR**

   c) **SATYENDRA RAY, S/O RAM LALIT RAY, VILL PANAPUR PO SARMASTPUR, VAISHALI, BIHAR**

   d) **SANJAY RAY, S/O RAM LALIT RAY, VILL PANAPUR PO SARMASTPUR, VAISHALI, BIHAR**

3. **Total liabilities as on**: 09.02.2026, **Rs.47,30,006.96/-** plus future interest & costs, expenses etc.

   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** : **08.12.2026, 11:00 AM to 01:00 PM with** unlimited extension of 5 minutes duration each till the conclusion of the sale.

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

4. **Reserve Price & EMD AMT** :

   a. **For Property at Sl. No.1 will be Rs.21,50,000/- (Rupees Twenty-One Lakh Fifty Thousand Only)** and the Earnest Money deposit will be **Rs.2,15,000/- (Rupees Two Lakh Fifteen Thousand Only).**

   b. **For Property at Sl. No.2 will be Rs.45,00,000/-(Rupees Forty-Five Lakh Only)** and the Earnest Money deposit will be **Rs.4,50,000/- (Rupees Four Lakh Fifty Thousand Only)**

5. **EMD Date & Time** : **On or before 07.12.2026, by 11:59 PM (Canara Bank, Patna ARM Branch)**

Other terms and conditions:

1. 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)

Internal

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2. Auction/bidding shall be only through "Online Electronic Bidding" through the website: website: https://baanknet.com. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
3. The property can be inspected, with Prior Appointment with Authorized Officer, Patna ARM Branch between **11:00 AM to 1:00 PM on 05.12.2026.**
4. 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.
5. EMD amount of 10% of the Reserve Price is to be deposited by way of UPI/Credit Card/Debit Card/Internet Banking/ RTGS/NEFT/Fund Transfer or by generating the challan therein to deposit the EMD in the account details as mentioned in the said challan so as to get credited to E-Wallet at https://baanknet.com **by 11:59 PM on or before 07.12.2026.**
6. Intending bidders shall register themselves on https://baanknet.com and complete there KYC and 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
7. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or **before 07.12.2026 by 11:59 PM**, to Canara Bank, Patna, ARM Branch by hand or by email: cb17415@canarabank.com:-
   a) Payment receipt towards EMD amount.
   b) 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.
   c) Bidders Name. Contact No. Address, E Mail Id.
   d) Bidder's A/c details for online refund of EMD.
8. EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
9. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.25,000.00 (The amount can be decided by the Authorized Officer depending upon the value of the property with a minimum of Rs.25,000/- as incremental value).
10. 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.
11. 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 Authorized Officer without any notice and property shall forthwith be put up for sale again.
12. 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, **ARM Branch** Name of Branch, IFSC Code **CNRB0017415** (Branch IFSC Code).
13. **For sale proceeds of Rs. 50 (Rupees 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.**

Internal

14. 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.

15. 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 after 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 **05.12.2026 from 11:00 A.M. to 01:00 P.M.**

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

17. Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

18. In case there are bidders who do not have access to the internet but interested in participating in the e-auction, they can approach concerned Circle office or Patna ARM Branch that, as a facilitating center, shall make necessary arrangements.

19. For further details **Sanjeev Ranjan (Authorized Officer), ARM Branch, Patna, Canara Bank** (Mobile. No +91-7903039522/ +91-8102916029 & e-mail id cb17415@canarabank.com) may be contacted during office hours on any working day OR npacopat@canarabank.com the service provider M/s PSB Alliance (Baanknet) **Bank Asset Auction Network**, 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.

कृते केनरा बैंक/ For CANARA BANK

Sanjeev Ranjan

प्राधिकृत अधिकारी/Authorised Officer
Authorized Officer
Canara Bank

Place: Patna
Date: 12.11.2026