

Ref: ANJAR/E AUCTION/ARTI BHARDWAJ/JULY-2022

Date: 07.06.2022

To,

**Mrs. Arti Bhardwaj (Borrower)**  
**Mr. Deepak Bhardwaj (Co-Borrower)**  
Plot no 171, "Ambaji Nagar 6"  
Survey No 463, Varsamedi, Anjar, Kutch- 370110

Also at  
Plot no 210, Survey No 118/1,  
Arihant Nagar, Meghpar (Borichi), Anjar, Kutch -370110

Dear Sir/Madam,

**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.**

The Housing Loan No. 4546630000082 of the Borrower, **Mr. Arti Bhardwaj & Mr. Deepak Bhardwaj**, slipped to NPA as on 19.12.2020.

The undersigned being the Authorized Officer of the Canara Bank under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, **issued a Demand Notice dated 27.05.2021** calling upon the borrower **Mr. Arti Bhardwaj & Mr. Deepak Bhardwaj** to repay the amount mentioned in the notice.

As you are aware, the borrower having failed to repay the amount, the undersigned on behalf of Canara bank Anjar Main Branch **have taken possession of the assets described in Schedule of Sale Notice annexed on 26<sup>th</sup> October 2021** hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our **Anjar Branch of Canara Bank**.

The undersigned proposes to sell the assets 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,

कृते केनरा बँक / FOR CANARA BANK

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प्राधिकृत अधिकारी / AUTHORIZED OFFICER

Canara Bank

**ENCLOSURE - SALE NOTICE**

Canara Bank Anjar, Plot No 628, Ring Road, Anjar, Kutch-370110  
E-mail: cb4546@canarabank.com; PH NO : 02836-243242/8511184950/8238015706







(A GOVERNMENT OF INDIA UNDERTAKING)

## **SALE NOTICE**

**E-Auction Sale Notice for Sale of Immovable Assets 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 **possession** of which has been taken by the Authorized Officer of **Anjar Main Branch** of the Canara Bank on **26.10.2021**, will be sold on "As is where is", "As is what is", and "Whatever there is" on **12.07.2022**, for recovery of **Rs.14,91,360.48 (Rupees Fourteen Lakh Ninety One Thousand Three Hundred Sixty and Paisa Forty Eight Only)** in the Housing Loan 4546630000082 as on 06.06.2022 plus further interest and other charges from 01.06.2022 due to the Anjar Branch of Canara Bank, from Housing Loan account of **Mr. Arti Bhardwaj & Mr. Deepak Bhardwaj**.

The reserve price will be **Rs.13,70,000/- (Rupees Thirteen Lakh Seventy Thousand Only)** and the earnest money deposit will be **Rs.1,37,000/- Rupees One Lakh Thirty Seven Thousand Only)**. The Earnest Money Deposit shall be deposited on or before **11.07.2022**.

### **Details and full description of the property:**

EMT of Residential House situated at Plot no 171, "Ambaji Nagar 6" Survey No 463, Varsamedi, Anjar, Kutch- 370110

### **The property is bounded as under:**

North - Plot no 170  
South - Plot no 172  
East- 9.14 Mtr Road  
West - Plot no 140

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website ([www.canarabank.com](http://www.canarabank.com)) or may contact Senior Manager **Anjar Branch Canara bank**, Ph. No. 02836-243242/8238015706/8511184950 during office hours on any working day.

Date: 07.06.2022  
Place: Anjar

कृते केनरा बैंक / FOR CANARA BANK  
*61 hoo*  
प्रमाणित अधिकारी / AUTHORIZED OFFICER  
Canara Bank





**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 07.06.2022**

1. Name and Address of the Secured Creditor: **Canara Bank Anjar Branch**  
**Plot No 628, Ring Road, Anjar, Kutch-370110**

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

**Mrs. Arti Bhardwaj (Borrower)**

**Mr. Deepak Bhardwaj (Co-Borrower)**

Plot no 171, "Ambaji Nagar 6"

Survey No 463, Varsamedi, Anjar, Kutch- 370110

Also at

Plot no 210, Survey No 118/1,

Arihant Nagar, Meghpar (Borichi), Anjar, Kutch -370110

3. Total liabilities as on 06.06.2022: **Rs.14,91,360.48 (Rupees Fourteen Lakh Ninety One Thousand Three Hundred Sixty and Paise Forty Eight Only)** in the Housing Loan 4546630000082 as on 02.03.2022 plus further interest and other charges from 01.03.2022

**(a) Mode of Auction: E-Auction**

**(b) Details of Auction service provider: M/s Canbank Computers Services Ltd.**

Address: Canbank Computers Services Ltd, No. 218, J P Royale, 1<sup>st</sup> floor, Sampige Road, 2<sup>nd</sup> Main, Malleswaram, Bengaluru- 560003; Contact person name: Mr. Pratap Kanjilal & D.D. Pakhre; Contact No. 9832952602/ 9911293517 / 8898418010/ 080-23469665/ 9480691777; e-mail id: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in)/ [ccsleauction@gmail.com](mailto:ccsleauction@gmail.com).

**(c) Date & Time of Auction: 12.07.2022 Time 01.00 PM – 03.00 PM**

**(d) Place of Auction: Ahmedabad**

5. Reserve Price: **Rs.13,70,000/- (Rupees Thirteen Lakh Seventy Thousand Only)**

6. Other terms and conditions:

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website: <https://www.indianbankseaction.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 Authorized Officer, on **21.06.2022** between **10.30 AM to 5.00 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 by way of Demand draft in favour of Authorized Officer, Canara Bank, Anjar Main Branch OR shall be deposited through RTGS/NEFT/Fund

Canara Bank Anjar, Plot No 628, Ring Road, Anjar, Kutch-370110  
E-mail: [cb4546@canarabank.com](mailto:cb4546@canarabank.com); PH NO : 02836-243242/8511184950/8238015706







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Transfer to credit of account of Canara Bank, Rajkot Regional Office, A/c. No.209272434 IFSC Code: **CNRB0004546** on or before **11.07.2022**

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 **Canbank Computers Services Ltd, No. 218, J P Royale, 1<sup>st</sup> floor, Sampige Road, 2<sup>nd</sup> Main, Malleswaram, Bengaluru- 560003; Contact person name: Mr. Pratap Kanjilal & D.D. Pakhre; Contact No. 9832952602/ 9911293517 / 8898418010/ 080-23469665/ 9480691777; e-mail id: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in) / [ccsleauction@gmail.com](mailto:ccsleauction@gmail.com)**

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **11.07.2022, 10:30 AM to 05:00 PM**, to Canara Bank, Anjar Main 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://www.bankeauctions.com> and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider **Canbank Computers Services Ltd, No. 218, J P Royale, 1<sup>st</sup> floor, Sampige Road, 2<sup>nd</sup> Main, Malleswaram, Bengaluru- 560003; Contact person name: Mr. Pratap Kanjilal & D.D. Pakhre; Contact No. 9832952602/ 9911293517 / 8898418010/ 080-23469665/ 9480691777; e-mail id: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in) / [ccsleauction@gmail.com](mailto:ccsleauction@gmail.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 Rs. 10,000.00 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.





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k) For sale proceeds of Rs. 50,00,000/- (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 Anjar Main branch, who as a facilitating center, shall make necessary arrangements.

o) For further details contact Senior Manager, Canara Bank, Anjar Main Branch (Ph. No. 8238015706/8511184950) e-mail id: cb4546@canarabank.com; the service provider Canbank Computers Services Ltd, No. 218, J P Royale, 1<sup>st</sup> floor, Sampige Road, 2<sup>nd</sup> Main, Malleswaram, Bengaluru- 560003; Contact person name: Mr. Pratap Kanjilal & D.D. Pakhre; Contact No. 9832952602/ 9911293517 / 8898418010/ 080-23469665/ 9480691777; e-mail id: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in)/ [ccsleauuction@gmail.com](mailto:ccsleauuction@gmail.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: Anjar  
Date: 07.06.2022

केनरा बैंक / FOR CANARA BANK  
61/200-812  
Authorized Officer  
प्रधिकृत अधिकारी / AUTHORISED OFFICER  
Canara Bank

Canara Bank Anjar, Plot No 628, Ring Road, Anjar, Kutch-370110  
E-mail: cb4546@canarabank.com; PH NO : 02836-243242/8511184950/8238015706

