

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) 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 Dhamtari Branch of the Canara Bank, KOTHARI PARK, GROUND FLOOR, NH 43, DHAMTARI JAGADALPUR MAIN ROAD, -493773 will be sold on "As is where is", "As is what is", and "Whatever there is" on 12.03.2024, for recovery of ₹ 46,37,279/- (Rupees Forty Six Lakhs Thirty seven Thousand Two Hundred and Seventy Nine Only), as on 30/08/2023 plus further interest and costs due to the Dhamtari Branch of Canara Bank from 1) M/s Deepjyoti Agency Prop. Late Prashant Gupta, Oppsite DCH Raipur Road, Dhamtari (Borrower); 2) Mrs. Bhawna Gupta W/o Prashant Gupta SV Bhai Patel Ward Goyal Auto Gali Ward No. 5, Dhamtari Chhattisgarh- 493773 (Legal Heir); 3) Mr. Aditya Gupta S/O Prashant Gupta SV Bhai Patel Ward Goyal Auto Gali Ward No. 5, Dhamtari Chhattisgarh- 493773 (Legal Heir)

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

All the part & parcel of Residential building situated at Hatkeshar, Survey no. 551,552/21, Khata no. 898, PC No. 21 RIC Bhothli, Dhamtari.

Boundaries of the Property-

East- Land of Shushma Gupta

West- Land of Meenal Golchha

North- Road

South- Land of Keshrimal

The reserve price for the property will be Rs. 27,18,000/- (Rupees Twenty Seven Lakh Eighteen Thousand Only) and the earnest money deposit will be Rs. 2,71,800/- (Rupees Two Lakh Seventy One Thousand Eight Hundred 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 Canara Bank's website (<https://canarabank.com>) and service provider M/s Canbank computer services limited (CCSL) through the website or may contact Manager, Dhamtari Branch of the Canara Bank, KOTHARI PARK, GROUND FLOOR, NH 43, DHAMTARI JAGADALPUR MAIN ROAD, -493773 Ph. No. - 6267818332 during office hours on any working day.

Date: 21/02/2024

Place: Dhamtari


Authorized Officer

CANARA BANK



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 21/02/2024

1. Name and Address of the Secured Creditor: Dhamtari Branch of the Canara Bank, KOTHARI PARK, GROUND FLOOR, NH 43, DHAMTARI JAGADALPUR MAIN ROAD, -493773 Ph. No. - 6267818332
2. Name and Address of the Borrower(s): M/s Deepjyoti Agency Prop. Late Prashant Gupta, Oppsite DCH Raipur Road, Dhamtari (Borrower) 2. Mrs. Bhawna Gupta W/o Prashant Gupta SV Bhai Patel Ward Goyal Auto Gali Ward No. 5, Dhamtari Chhattisgarh- 493773 (Legal Heir) 3. Mr. Aditya Gupta S/O Prashant Gupta SV Bhai Patel Ward Goyal Auto Gali Ward No. 5, Dhamtari Chhattisgarh- 493773 (Legal Heir)

3.	Total liabilities as on	: ₹ <u>46,37,279/- (Rupees Forty Six Lakhs Thirty seven Thousand Two Hundred and Seventy Nine Only)</u> , as on 30/08/2023 plus further interest and costs due
4.	(a) Mode of Auction	: Online Electronic Bidding
	(b) Details of Auction service provider	: M/s Canbank computer services limited (CCSL). Canbank computer services ltd, No.218, J P Royale, 1st floor, sampige road, Malleswaram, Mr. Pakhare D D/ Mr. Ramesh T H 9480691777/8553643144. Email id: eauction@ccsl.co.in.
	(c) Date & Time of Auction	: 12/03/2024 Time: 12.30 pm to 2.30 pm (with unlimited extension of 5 minutes duration each till the conclusion of the sale.)
	(d) Place of Auction	Dhamtari Branch of the Canara Bank, KOTHARI PARK, GROUND FLOOR, NH 43, DHAMTARI JAGADALPUR MAIN ROAD, -493773 Ph. No. - 6267818332
5.	Reserve Price	Rs. 27,18,000/- (Rupees Twenty Seven Lakh Eighteen Thousand Only)

6. Other terms and conditions:

- a) Auction / bidding shall be only through "Online Electronic Bidding" through the website. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings. 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 11/03/2024 at 10.30 AM
- 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 favor of Authorized Officer, Canara Bank, Dhamtari Branch OR shall be deposited through RTGS /NEFT/Fund Transfer to credit of account of Canara Bank, Dhamtari Branch, A/c No. 209272434 IFSC CODE: CNRB0003355 on or before 11/03/2024 up to 5:00 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 Canbank computer services limited (CCSL). Canbank computer services ltd, No.218, J P Royale, 1st floor, Sampige Road, Malleswaram, Mr. Pakhare D D/ Mr. Ramesh T H 9480691777/8553643144. Email id: eauction@ccsl.co.in. Immediately on the same date of payment of the EMD amount the bidders shall approach the said service provider for obtaining digital signature (If not holding a valid digital signature).

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 11/03/2024 up to 5:00 PM, to Canara Bank, Dhamtari 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 M/s Canbank computer services limited (CCSL). Canbank computer services ltd, No.218, J P Royale, 1st floor, sampige road, Malleswaram, Mr. Pakhare D D/ Mr. Ramesh T H 9480691777/8553643144. Email id: eauction@ccsl.co.in immediately on the same date of payment of the EMD amount the bidders shall approach the said service provider for obtaining digital signature (If not holding a valid digital signature)

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 10000 (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 favor 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.

k) For sale proceeds of Rs. 50 lacs (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 Regional Office RAIPUR or Dhamtari Branch, who as a facilitating centre, shall make necessary arrangements.

o) For further details contact Managar Dhamtari Branch of the Canara Bank, KOTHARI PARK, GROUND FLOOR, NH 43, DHAMTARI JAGADALPUR MAIN ROAD, -493773 Ph. No. - 6267818332, e-mail id: OR the service provider M/s Canbank computer services limited (CCSL). Canbank computer services ltd, No.218, J P Royale, 1st floor, Sampige road, Malleswaram, Mr. Pakhare D D/ Mr. Ramesh T H 9480691777/8553643144. Email id: eauction@ccsl.co.in.

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: Dhamtari


Authorized Officer

Date: 21/02/2024



Canara Bank