



(A GOVERNMENT OF INDIA UNDERTAKING)

COVERING LETTER TO SALE NOTICE

Ref: **DHAN DEVI /SALE NOTICE /3726/2024-25**

Date: **05.08.2024**

To

**SMT DHAN DEVI (BORROWER AND MORTGAGOR)  
W/O SRI HARI SHANKAR SWARNKAR  
MOHALLA- BAJARAIYA KASBA  
TEHSIL & PARGANA - BILGRAM  
DIST - HARDOI, UTTAR PRADESH 241301**

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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As you are aware, I on behalf of Canara Bank, **BILGRAM BRANCH** have taken symbolic 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 **BILGRAM 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 – 1. SALE NOTICE
- 2. DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

**(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 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/physical (Strike whichever is not applicable) possession of which has been taken by the Authorised Officer of the Canara Bank., will be sold on **"As is where is", "As is what is", and "Whatever there is Without recourse"** on **28.08.2024**, for recovery of **Rs. 10,57,567.87 (Rupees Ten Lakh Fifty Seven Thousand Five Hundred Sixty Seven and Paise Eighty Seven Only)** plus int. (w.e.f.14.06.2021) and other expenses as per Demand Notice minus amount paid/recovered thereafter, in any due to the **BILGRAM BRANCH** of Canara Bank from:

**SMT DHAN DEVI (BORROWER AND MORTGAGOR)**  
**W/O SRI HARI SHANKAR SWARNKAR**

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	<b>PROPERTY SITUATED AT MOHALLA BAJARIYA KASBA PARGANA &amp; TEHSIL BILGRAM DIST HARDOI</b> <b>ADMEASURING AREA: 170 SQ MTR</b>  <b>OWNER OF PROPERTY : SMT DHAN DEVI W/O SRI HARI SHANKAR SWARNKAR</b>	<b>17,22,000/-</b>	<b>1,72,200/-</b>

The Earnest Money Deposit shall be deposited on or before **27.08.2024** up to **5:00 PM**.

Details of Properties:

S.no	Property	Boundaries	
1	<b>PROPERTY SITUATED AT MOHALLA BAJARIYA KASBA PARGANA &amp; TEHSIL BILGRAM DIST HARDOI</b>  <b>ADMEASURING AREA: 170 SQ MTR</b>  <b>OWNER OF PROPERTY : SMT DHAN DEVI W/O SRI HARI SHANKAR SWARNKAR</b>	East	<b>AVREJ AND HOUSE OF RAMSHANKAR SHUKLA AND OTHERS</b>
		West	<b>HOUSE OF RAMBHAROSE AND RADHESHYAM GUPTA</b>
		North	<b>HOUSE OF KRISHNA KUMAR PATHAK AND RAMBHAROSE GUPTA</b>
		South	<b>SALED HOUSE, NIKAS, WALL OF RAMSHANKAR SHUKLA AND OTHERS</b>

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 Manager, **BILGRAM BRANCH** Canara Bank, Ph. No. **8173007723** during office hours on any working day.

Date: **05.08.2024**  
 PLACE: LUCKNOW

**AUTHORISED OFFICER**  
**CANARA BANK**

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED **05.08.2024**

1. Name and Address of Secured Creditor: **CANARA BANK, BILGRAM BRANCH (3726)**
2. Name and Address of the Borrower & Guarantors :

**SMT DHAN DEVI (BORROWER AND MORTGAGOR)**  
**W/O SRI HARI SHANKAR SWARNKAR**  
**MOHALLA- BAJARAIYA KASBA**  
**TEHSIL & PARGANA - BILGRAM**  
**DIST - HARDOI, UTTAR PRADESH 241301**

3. Total Liabilities as on **14.06.2021** : **Rs. 10,57,567.87** Plus other expenses as per Demand Notice minus amount paid/recovered thereafter, if any
4. a) Mode of Auction : **E-auction**  
 b) Details of Auction service provider : **M/s PSB Alliance (Ebkray), Helpdesk Number. 8291220220, Email- [support.ebkray@psballiance.com](mailto:support.ebkray@psballiance.com), Website: <https://ebkray.in/>**  
 c) Date & Time of Auction : 28-08-**2024** between **10:00AM to 02:00PM**  
 d) Place of Auction : **<https://ebkray.in/>**
5. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	<b>PROPERTY SITUATED AT MOHALLA BAJARIYA KASBA PARGANA &amp; TEHSIL BILGRAM DIST HARDOI</b> <b>ADMEASURING AREA: 170 SQ MTR</b>  <b>OWNER OF PROPERTY : SMT DHAN DEVI W/O SRI HARI SHANKAR SWARNKAR</b>	<b>17,22,000/-</b>	<b>1,72,200/-</b>

6. Other terms and Conditions:
  - a) The property/ies will be sold in “As is where is”, “As is what is”, and “Whatever there is Without recourse” condition, including encumbrances if any. There are no encumbrances to the knowledge of the Bank.
  - b) Auction/bidding shall be only through “online Electronic Bidding” through the website <https://ebkray.in/>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceeding.
  - c) The property can be inspected, with Prior Appointment with Authorised Officer, Canara Bank **BILGRAM BRANCH** from **12.08.2024 TO 13.08.2024**.

- d) 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.
- e) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of **Authorized Officer, Canara Bank, BILGRAM BRANCH** OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, **BILGRAM BRANCH GL** A/c No **209272434 - IFSC Code: CNRB0003726** on or before **27.08.2024** before **5.00 PM**.
- f) 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 (Ebkray), Helpdesk Number. 8291220220, Email- [support.ebkray@psballiance.com](mailto:support.ebkray@psballiance.com), Website: <https://ebkray.in/>**
- g) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **27.08.2024** (date) **5.00 PM** to Canara Bank **BILGRAM 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.
- h) The intending bidders should register their names at portal <https://ebkray.in/> 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 (Ebkray), Helpdesk Number. 8291220220, Email- [support.ebkray@psballiance.com](mailto:support.ebkray@psballiance.com), Website: <https://ebkray.in/>**. 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**. 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.
- k) For sale proceeds of Rs. 50.00 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) Authorised 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 **BILGRAM BRANCH** who, as a facilitating centre, shall make necessary arrangements.

o) For further details contact Canara Bank, **BILGRAM BRANCH** (Ph. No **8173007723**) e-mail id **cb3726@canarabank.com** OR the service provider M/s **M/s PSB Alliance (Ebkray)**, Helpdesk Number. **8291220220**, Email- [support.ebkray@psballiance.com](mailto:support.ebkray@psballiance.com), Website: <https://ebkray.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: Lucknow  
DATE: **05.08.2024**

**AUTHORISED OFFICER  
CANARA BANK**