

(A GOVERNMENT OF INDIA UNDERTAKING)
COVERING LETTER TO SALE NOTICE

Ref: VRN/SALE NOTICE/ GEETANJALI VISHWAKARMA/JUNE/2024

Date: 30-05-2024

To

- 1) Smt. GEETANJALI VISHWAKARMA (**BORROWER AND MORTGAGOR**)
W/o PRAKASH VISHWAKARMA
MAHA SARASHWATI NAGAR COLONY
BHULLANPUR, VARANASI
UTTAR PRADESH - 221108

Dear Sir,

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, I on behalf of Canara Bank, Varanasi Mahmoorganj Branch have 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 Varanasi Mahmoorganj 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 thereunder, 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,
For Canara Bank


Authorised Officer, Canara Bank
Authorised officer

ENCLOSURE - SALE NOTICE

कई प्रान्तों में
अनेक शाखाएँ हैं

विकसित प्रणाली
कालो बेचोतुआ

(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 Authorized Officer of Varanasi Mahmoorganj Branch of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on **21-06-2024**, for recovery of **Rs.3025200.92(Thirty Lakhs Twenty Five Thousand Two Hundred and Paise Ninety Two Only) wherein [Rs.2440832.80(Twenty Four Lakh Forty Thousand Eight Hundred Thirty Two and paise Eighty only for Housing Loan, Rs.131684.16 (Rs. One Lakh Thirty One Thousand Six Hundred Eighty Four and paise Sixteen only) for Home Loan Plus and Rs. 452683.96 (Rs. Four Lakhs Fifty Two Thousand Six Hundred Eighty Three and paise Ninty Six only) for Additional Housing Loan from 08.04.2023 along with further interest & incidental charges and cost due to the Varanasi Mahmoorganj Branch of Canara Bank from Smt. GEETANJALI VISHWAKARMA W/o PRAKASH VISHWAKARMA ((BORROWER AND MORTGAGOR).**

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	UREM of property at Arazi No. Mi 575/2 and Mi 576/2 of Chak No. 537 Mauza/Village- Tikari, Pargana- Dehat Amanat, Tehsil- Sadar, District- Varanasi with all authorized construction fitting and Fixtures EXTENT OF AREA-1000 SQFT	Rs.2565000/-	Rs.256500/-

The Earnest Money Deposit shall be deposited on or before 20-06-2024 up to 5:00 PM.

Details of Properties:

S.no	Property	Boundaries	
1	UREM of property at Arazi No. Mi 575/2 and Mi 576/2 of Chak No. 537 Mauza/Village- Tikari, Pargana- Dehat Amanat, Tehsil- Sadar, District- Varanasi with all authorized construction fitting and Fixtures EXTENT OF AREA-1000 SQFT	East	Land of other person
		West	Kachha Rasta 13 ft wide
		North	Land of Shashikant and others
		South	Remaining part of Arazi

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact Manager, Canara Bank, Mahmoorganj branch Ph. No. 8840918064 during office hours on any working day

Date: 30-05-2024

Place: Varanasi

Authorized Officer
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 30-05-2024

1. Name and Address of Secured Creditor: Canara Bank, Varanasi Mahmoorganj Branch

2. Name and Address of the Borrower & Guarantors :

Smt. GEETANJALI VISHWAKARMA (**BORROWER AND MORTGAGOR**)

W/o PRAKASH VISHWAKARMA

MAHA SARASHWATI NAGAR COLONY

BHULLANPUR, VARANASI

UTTAR PRADESH - 221108

2. Total Liabilities as on 08.04.2023 of **Rs.3025200.92 (Thirty Lakhs Twenty Five Thousand Two Hundred and Paise Ninety Two Only)** wherein [Rs.2440832.80 (Twenty Four Lakh Forty Thousand Eight Hundred Thirty Two and paise Eighty only for Housing Loan, Rs.131684.16 (Rs. One Lakh Thirty One Thousand Six Hundred Eighty Four and paise Sixteen only) for Home Loan Plus and Rs. 452683.96 (Rs. Four Lakhs Fifty Two Thousand Six Hundred Eighty Three and paise Ninty Six Only) for Additional Housing Loan from 08.04.2023 along with further interest & incidental charges and cost.

3. a) Mode of Auction : E-auction

b) Details of Auction service provider: **M/s C1 India Pvt Ltd,**
Udyog Vihar, phase 2, Gulf Petrchem,
Building No 301, Gurgaon-122015, Haryana
Contact no: 7080804466/ 0124-4302000
Email: mithalesh.kumar@c1india.com

c) Date & Time of Auction: 21-06-2024 between 10:00AM to 2:00PM

d) Place of Auction: E-auction

4. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	UREM of property at Arazi No. Mi 575/2 and Mi 576/2 of Chak No. 537 Mauza/Village- Tikari, Pargana- Dehat Amanat, Tehsil- Sadar, District- Varanasi with all authorized construction fitting and Fixtures EXTENT OF AREA-1000 SQFT	Rs.2565000/-	Rs.256500/-

5. Other terms and Conditions:

a) The property/ies will be sold in "AS IS WHERE IS" 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 **www.bankeauctions.com**. 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 Varanasi Mahmoorganj Branch between 10-06-2024 TO 12-06-2024 during office hour.
- 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, Mahmoorganj Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account **A/c No 209272434 IFSC Code: CNRB0019859 on or before 20-06-2024.(Date mention here) 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 C1 India Pvt Ltd, Udyog Vihar, phase 2, Gulf Petrchem, Building No 301, Gurgaon-122015, Haryana, Contact no: 7080804466/ 0124-4302000; Email: mithalesh.kumar@c1india.com/www.bankeauctions.com**
- g) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 20-06-2024(date) 5.00. PM, to Canara Bank, Varanasi Mahmoorganj 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 **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 **M/s C1 India Pvt Ltd, Udyog Vihar, phase 2, Gulf Petrchem, Building No 301, Gurgaon-122015, Haryana, Contact no: 7080804466/ 0124-4302000; Email: mithalesh.kumar@c1india.com/www.bankeauctions.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.10000/- (The amount can be decided by the Authorised 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 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 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 Circle office or VARANASI MAHMOORGANJ branch who, as a facilitating centre, shall make necessary arrangements.


o) For further details contact, Canara Bank, Varanasi Mahmoorganj Branch (Ph. No 8840918064) e-mail id cb19859@canarabank.com. OR the service provider M/s C1 India Pvt Ltd, Udyog Vihar, phase 2, Gulf Petrchem, Building No 301, Gurgaon-122015, Haryana, Contact no: 7080804466/ 0124-4302000; Email: mithalesh.kumar@c1india.com/www.bankeauctions.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: Varanasi
Date: 30-05-2024

कृते केनरा बैंक
For Canara Bank


Authorised Officer
Canara Bank