

To,

Borrower/Guarantor

<b>Borrower:</b> Shri Hemant Tyagi S/o Shri Om Prakash Tyagi H No 78 vill and post Makampur Indrapuram, Ghaziabad -201010	<b>Guarantor:</b> Shri Kuldeep Tyagi S/O Mangu Singh H No. 687-688, Nyay Khand 2 Indrapuram, Ghaziabad - 201010
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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.

As you are aware, the Authorised Officer of Canara Bank, Vaishali Branch, Ghaziabad 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 Vaishali branch, Ghaziabad 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,  
कृत केनरा बैंक / For CANARA BANK

DP Code-3767 मुख्य प्रबन्धक / Chief Manager  
सी-1, सी-2 से-4, वैशाली, जि. गाज़ियाबाद (उ.प्र.)  
CANARA BANK  
AUTHORIZED OFFICER

ENCLOSURE - SALE NOTICE Annexure 13

(A GOVERNMENT OF INDIA UNDERTAKING)  
 VAISHALI BRANCH, GHAZIABAD  
 Mail-Id - cb3767@canarabank.com

**Annexure-13**  
**SALE NOTICE**

E-Auction sale notice for sale of Immovable property under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 read with provision 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 creditors, the possession of which has been taken on 20/01/2024 by the Authorized Officer of Regional Office Ghaziabad of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 15.03.2024 from 12.30 p.m. to 1.30 p.m. [with unlimited extension of 5 minutes duration each till the conclusion of sale], for recovery being Rs. 6,78,430.14 (Rs. Six Lakh Seventy Eight Thousand Four Hundred Thirty and Paise Fourteen Only) as on 09.02.2024 and further interest at applicable rate from 14/01/2022 along with expenses, other charges, etc. due to our Vaishali Branch, Ghaziabad of Canara Bank from Shri Hemant Tyagi (Borrower) and Shri Kuldeep Tyagi (Guarantor)

Full description of the immovable property, Reserve Price, EMD, known Encumbrance(s), Outstanding Dues if any are as under:-

Sr No.	Details of Properties	Reserve Price	EMD	Encumbrance(s)	Outstanding Dues of Local Self Government as on 09.02.2024
1.	All that part and parcel of Residential 656 Ground Floor Nyay Khand 2 Ghaziabad owned by Sh. HEMENT TYAGI  Admeasuring Area - 24.65 Sq Meter  <u>Boundary:</u> East: House no 654 West: Block North: 30 ft wide Road South: House no 655 (This property is in Symbolic possession of the Bank)	Rs. 14.45 Lakh	Rs. 1,44,500	Not known to the Bank	Nil as per Bank's Record

The EMD should be deposited on or before 14/03/2024 up to 5.00 pm.

The property will not be sold below Reserve Price.

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 Sh. Maneesha Srivastava, Authorised Officer, Canara Bank, Vaishali Branch, Ghaziabad during office hours on any working day.

Place: Ghaziabad  
 Date: 09.02.2024

कृते केनरा बैंक / For CANARA BANK  
 मुख्य प्रबंधक / Chief Manager  
 DP Code-3767  
 AUTHORIZED OFFICER  
 सी-1, सी-2  
 C-1, C-2, Sec-4  
 CANARA BANK Ghaziabad (U.P.)



**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 09.02.2024**

1. Name and address of the secured creditor: Canara Bank, Vaishali Branch, Ghaziabad
2. Name and address of the Borrower(s)/Guarantor(s) : Details as under:-

<b>Borrower:</b> Shri Hemant Tyagi S/o Shri Om Prakash Tyagi H No 78 vill and post Makanpur Indirapuram, Ghaziabad -201010	<b>Guarantor:</b> Shri Kuldeep Tyagi S/O Mangu Singh H.No. 687-688, Nyay Khand 2 Indirapuram, Ghaziabad - 201010
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3. Total liabilities - Rs. 6,78,430.14 (Rs. Six Lakh Seventy Eight Thousand Four Hundred Thirty and Paise Fourteen Only) as on 09.02.2024 and further interest at applicable rate from 14.01.2022 along with expenses, other charges, etc. due

4. (a) Mode of Auction : Online E-Auction  
 (b) Details of Auction service provider: M/S CANBANK COMPUTER SERVICES LTD, Mr Pratap Kanjilal & D D Pakhare. MOB: 9832952602 / 9911293517/ 8898418010/080- 23469665/ 9480691777 email: [ccsleauction@gmail.com](mailto:ccsleauction@gmail.com).
5. Reserve Price : Rs. 14.45 Lakh (Rs. Fourteen Lakh Forty Five Thousand only)

**6. Other terms and conditions:**

- a. Auction / bidding shall be only through "Online Electronic Bidding" through the website [www.indianbankseauction.com](http://www.indianbankseauction.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 13.03.2024 between 10:00 A.M to 5:00 P.M.
- c. The property will not be sold below 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, Vaishali Branch, Ghaziabad OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank Vaishali Branch, Ghaziabad Collection A/c No 209272434, Account Name-SL-OL-RTGS-NEFT PMT ENS O, IFSC Code: CNRB0003767 on or before 14.03.2024 up to 05.00.p.m.
- 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 LTD, Mr Pratap Kanjilal & D D Pakhare. MOB: 9832952602 / 9911293517/ 8898418010/080- 23469665/ 9480691777 email: [ccsleauction@gmail.com](mailto:ccsleauction@gmail.com). website address: [www.indianbankseauction.com](http://www.indianbankseauction.com) 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 14.03.2024 up to 5:00 PM, to Canara Bank Vaishali Branch, Ghaziabad by hand or by email.
  - i.) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, Acknowledgement receipt thereof with UTR No. 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.
  - ii.) Bidders Name, Contact No, Address, E Mail Id.
  - iii.) Bidder's A/c details for online refund of EMD.
- g. The intending bidders should register their names at portal [www.indianbankseauction.com](http://www.indianbankseauction.com) 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 CANBANK COMPUTER SERVICES LTD, Mr Pratap Kanjilal & D D Pakhare. MOB: 9832952602 / 9911293517/ 8898418010/080- 23469665/ 9480691777 email: [ccsleauction@gmail.com](mailto:ccsleauction@gmail.com).

- h. EMD deposited by the unsuccessful bidder shall be refunded to them within 2 working days of finalization of sale. The EMD shall not carry any interest.
- i. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10,000/-. The bidder who submits the highest bid (not below 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 same day and/or not later than next day from the date of 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 within the period stated above, 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 Lakh and above, the successful bidder will have to deduct TDS at a 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 Canara Bank, Recovery Section, Regional Office, Ghaziabad who as a facilitating centre shall make necessary arrangements.
- o. Bidder has to make due diligence and physical verification of property with regard to title, extent, area dues, etc. No claim subsequent to submission of bid shall be entertained by the bank.

For further details contact Smt. Maneesha Srivastava, Mobile No. 8448338142, Authorised Officer, Vaishali Branch, Ghaziabad, Canara Bank e-mail [cb3767@canarabank.com](mailto:cb3767@canarabank.com) or the service provider M/S CANBANK COMPUTER SERVICES LTD. Mr Pratap Kanjilal & D D Pakhar, MOB: 9832952602 / 9911293517/ 8898418010/080- 23469665/ 9480691777 email: [ccsleauktion@gmail.com](mailto:ccsleauktion@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: Ghaziabad  
Date: 09.02.2024

कृते केनरा बैंक / For CANARA BANK  
DP Code-3767  
मुख्य प्रबन्धक / Chief Manager  
सी-1, एनएच-101, ग्हाज़ियाबाद (उ.प्र.)  
C-1, C-2, CANARA BANK, Ghaziabad (U.P.)