

COVERING LETTER TO SALE NOTICE

Ref: Recrogaya/SARFAESI/SALE /JAMALASRAF/AUCTION-29.5.24/2024-25

Date:07.05.2024

To,
MR. JAMAL ASRAF (BORROWER)
S/O SAYED Md.SALIMUDDIN
R/O NAWADIH IDAGAH
P.O- AURANGABAD
BIHAR, 824101

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, I on behalf of Canara Bank, **Chauriya** 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 **Chauriya** Branch of Canara Bank.

Restricted

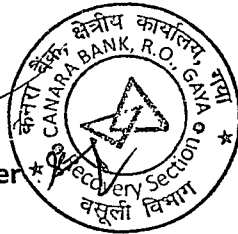
The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

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 – SALE NOTICE

CC: CO-BORROWER: Md. Sayed Salimuddin S/O Bashi Ahamad

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COVERING LETTER TO SALE NOTICE

Ref: Recrogaya/SARFAESI/SALE /JAMALASRAF/AUCTION-29.5.24/2024-25

Date:07.05.2024

To,
MR. SAYED Md. SALIMUDDIN (CO-BORROWER/ Mortgagor)
S/O BASHI AHAMAD
R/O NAWADIH IDAGAH
P.O- AURANGABAD
BIHAR, 824101

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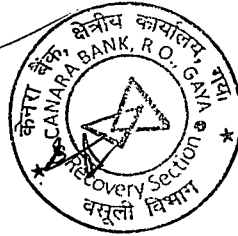
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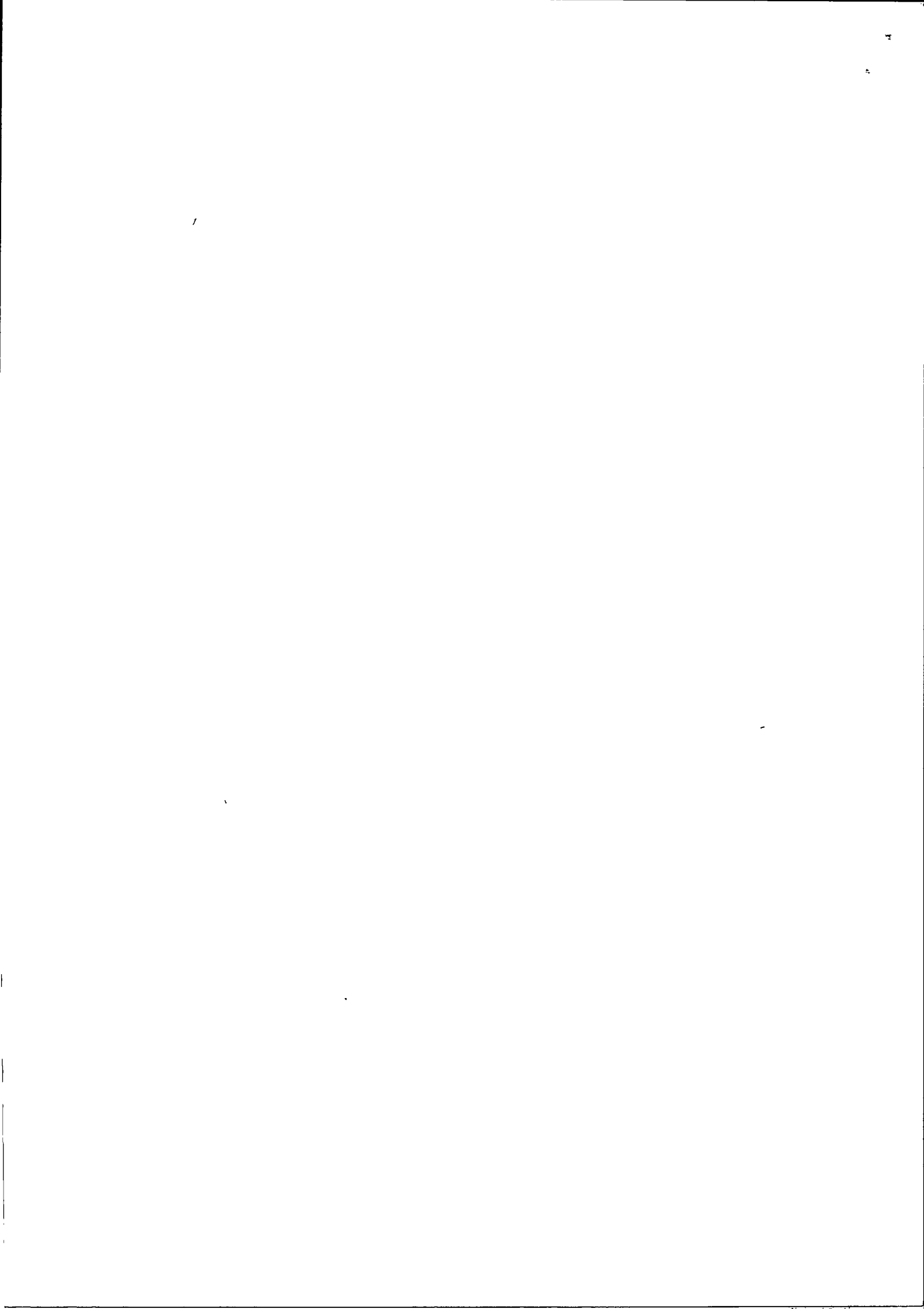

Authorised Officer
Canara Bank



ENCLOSURE – SALE NOTICE

CC: BORROWER- MR. JAMAL ASRAF S/O SAYED Md. SALIMUDDIN

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ANNEXURE - 13
(Auction Sale Notice for Sale of Immovable Properties)
CANARA BANK
(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 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 Creditor, the Constructive possession of which has been taken by the Authorized Officer of Chauriya Branch of the Canara Bank., will be sold on "As is where is", "As is what is", and "Whatever there is" on 29.05.2024 for recovery of Rs 10,75,389.58/- (Rupees ten lakhs seventy five thousands three hundreds eighty nine and paisa fifty eight only) as on 06.05.2024 plus Interest & other cost there on till realisation due to borrower MR.JAMAL ASRAF S/O SAYED Md.SALIMUDDIN Jointly with MR. SAYED Md. SALIMUDDIN S/O BASHI AHAMAD R/O NAWADIH IDAGAH P.O- AURANGABAD BIHAR, 824101

1. The reserve price will be Rs 1607000/- (Rupees Sixteen lakhs seven thousands Only)
2. The Earnest money deposit will be Rs. 160700/- (Rupees one lakhs sixty thousands seven hundreds Only).

The Earnest Money Deposit shall be deposited on or before 27.05.2024 at 4:00 PM.

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

Residential property situated at Mohalla- Chaudhary Nagar, Thana No- 559, Khata NO - 138, Plot No- 816, Dist- Aurangabad, Bihar, 824101 in the name of Sayed Md. Salimuddin s/o Late Sayad Wasi Ahmad. Total area of the property is 2 decimal (871 sq ft)

Boundaries:

North : Rasta
South : Niz Mokir
East : Sabnam pravin
West : Niz Mikir then river

There are no known encumbrances on the above property as per knowledge of the bank.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in M/S Canbank Computer Service Ltd (CCSL), No. 218, J P Royale, 1st Floor, Sampige Road, Malleswaram, Bangalore -560003. Website- www.ccsl.co.in and <https://indianbanksauction.com>. Contact person Mr. Sathianathan K M/ Mr Ramesh t h- 09480691777, 8880531165, 080-23469661/62/64/65. E-mail id : ccsleauction@gmail.com or eauction@ccsl.co.in or Canara Bank's website (www.canarabank.com) or may contact Manager, Chauriya Branch Canara Bank, Ph. No.+91-8210998541 during office hours on any working day.

Date:07.05.2024

Place: Chauriya


Authorized Officer
CANARA BANK



Restricted

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 07.05.2024

1. Name and Address of the Secured Creditor **Canara Bank, Chauriya Branch,**
2. Name and Address of the Borrower(s)/ Guarantor(s) : **Borrower : MR.JAMAL ASRAF S/O SAYED Md.SALIMUDDIN**
3. Co-Borrower/Mortgagor: **MR. SAYED Md. SALIMUDDIN S/O BASHI AHAMAD R/O NAWADIH IDAGAH P.O- AURANGABAD BIHAR, 824101**
4. **Total liabilities : Rs 10,75,389.58/- (Rupees ten lakhs seventy five thousands three hundreds eighty nine and paise fifty eight only) as on 06.05.2024 plus interest with all costs, charges, expenses and other incidental expenses there on till realization.**
5. (a) Mode of Auction : **Online E-Auction**
(b) Details of Auction service provide : **M/S Canbank Computer Service Ltd (CCSL) , . No. 218, J P Royale , 1st Floor, Sampige Road , Malleswaram , Bangalore -560003. Contact person Mr . Sathianathan K M/ Mr Ramesh t h- 09480691777, 8880531165 , 080-23469661/62/64/65. E -mail id : eauction@ccsl.co.in**
(c) Date & Time of Auction: **29.05.2024 & Time 12:30 PM-1:30 PM, (With unlimited extension of 5 minutes duration each till the conclusion of the sale)**
(d) Place of Auction : **<https://indianbankseuction.com>**
6. **Reserve Price : Rs 16,07,000/- (Rupees Sixteen lakhs seven thousands Only).**
7. **Other terms and conditions: Restricted**
 - a) Auction/bidding shall be only through "Online Electronic Bidding" through the website **<https://indianbankseuction.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 Authorised Officer, on **24.05.2024 between 11.00 AM to 1.00 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, **Chauriya** Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, **Chauriya**, A/c No : **209272434** IFSC Code: **CNRB0006049** on or before **27.05.2024 till 4.00 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 Service Ltd (CCSL) , No. 218, J P Royale , 1st Floor, Sampige Road , Malleswaram , Bangalore -560003. Contact person Mr**

Restricted



Sathianathan K M/ Mr Ramesh t h- 09480691777, 8880531165 , 080-23469661/62/64/65. E-mail id : eauction@ccsl.co.in

- i) After payment of the EMD amount, the intending bidders should submit copy of the following documents/details on or before **27.05.2024 till 4.00 PM**, to Canara Bank, Chauriya Branch by hand or by email.
- ii) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
- iii) 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.
- iv) Bidders Name. Contact No. Address, E Mail Id.
- v) Bidder's A/c details for online refund of EMD.
- f) The intending bidders should register their names at portal <https://indianbankseuction.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 Service Ltd (CCSL) , No. 218, J P Royale , 1st Floor, Sampige Road , Malleswaram, Bangalore -560003. Contact person Mr . Sathianathan K M/ Mr Ramesh t h- 09480691777, 8880531165 , 080-23469661/62/64/65. E-mail id : eauction@ccsl.co.in**
- g) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs10000** (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 favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- i) 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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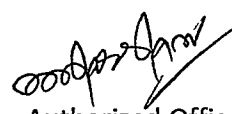



- j) For sale proceeds of Rs. 50 (Rupees Fifty) lacs and above, the successful bidder will have to deduct TDS at the rate 1% on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
- k) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- l) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- m) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional office or Chauriya branch who, as a facilitating centre, shall make necessary arrangements.

For further details contact Manager, Canara Bank , Chauriya Branch (Ph. No- 8210998536), email Id cb6049@canarabank.com OR the service provider M/S Canbank Computer Service Ltd (CCSL) , No. 218, J P Royale , 1st Floor, Sampige Road , Malleswaram , Bangalore - 560003. Contact person Mr . Sathianathan K M/ Mr Ramesh t h- 09480691777, 8880531165 , 080-23469661/62/64/65. E –mail 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: Chauriya
Date: 07.05.2024


Authorized Officer
Canara Bank


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