

COVERING LETTER TO SALE NOTICE FOR IMMOVABLE PROPERTIES TO BE ISSUED TO  
THE BORROWER/MORTGAGOR/GUARANTOR

Ref: SARF/ AUC/2604/2024-25/02

Date: 26.04.2024

To

M/s. J. M. T ENTERPRISE,  
AT -DHUNURA PLOT, BENACHITY  
NEAR CHANDI MANDIR, DURGAPUR,  
WEST BENGAL, IN, 713213

(Borrower)

Mr. Ashoke Kr Gorai  
Dhunara Plot,  
Benachity  
Durgapur-713213

(GUARANTOR)

Mr. Tarun Kumar Roy,  
333 S N Banerjee Road  
A Zone, Durgapur-713204

(GUARANTOR)

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<sup>1</sup>.

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As you are aware, I on behalf of Canara Bank, Durgapur branch have taken possession of the mortgaged assets described in the 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 Durgapur 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 the 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



SALE NOTICE

**E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES UNDER THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASSETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH PROVISION TO RULES 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 possession of which has been taken by the Authorised Officer of Durgapur Branch of the Canara Bank, will be sold on "As is where is and "Whatever there is" on for recovery of dues to Durgapur Branch of Canara Bank from Borrower & Guarantor provided hereinafter.

The Earnest Money Deposit (EMD) shall be deposited on or before 27/05/2024 up to 5.00 pm.  
The auction will be "Online E-auctioning" through website: <http://www.indianbankseaauction.com>

**Date and time of auction: 29/05/2024 between 11:30 AM TO 01:30 PM**

(With unlimited extension of 5 minutes duration each till the conclusion of the sale)

Details of branch, borrower/guarantor, liability, description of the property and EMD, reserve price:

Sl. No	Name & Address of Secured Creditor/Branch	Name of Borrower/Guarantor	Brief Description of immovable Property	(A)Total Liabilities (Rs): (B)Reserve price (Rs): (C)EMD (Rs): (D)Increment Amount(Rs):
1.	Canara Bank Durgapur Branch.  136, RH, Benachity, - 713213	<b>BORROWER :</b> M/s. J. M. T ENTERPRISE, AT -DHUNURA PLOT,BENACHITY NEAR CHANDI MANDIR, DURGAPUR, WEST BENGAL, IN,713213  <b>GUARANTOR :</b> Mr. Ashoke Kr Gorai Dhunara Plot, Benachity Durgapur-713213  Mr. Tarun Kumar Roy, 333 S N Banerjee Road A Zone, Durgapur-713204	All that pieces and parcel of property measuring area 5 (five) Kottha and building constructed thereon pertaining to Plot No 1/685, J.L No 67, Mouza Benachity, PO+PS-Durgapur, Sub Division and Sub Registry- Durgapur, Dist Paschim Burdwan. Property in the name of Sri. Ashok Kumar Gorai.  <u>The Property is bounded by as follows:</u> East – Plot No- 685. West – Plot No- 684 North – Boundary Line. South – Road (Property under our Constructive Possession).	(A) Total Liab. : Rs: 98.43 Lakh + further interest & cost.  (B) Reserve price: Rs. 62.30 Lakhs (C) EMD Rs 6.23 Lakhs  (D) Increment Amount: Rs 10,000 /-

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website <http://www.canarabank.com> or may contact Branch Manager, Durgapur, Ph. No. 8334989415 during office hours on working day.

Date:26.04.2024  
Place: Durgapur



Authorised Officer  
CANARA BANK

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

1. Name and Address of the Secured Creditor : **Canara Bank Durgapur Branch.**  
**136, RH, Benachity, -713213**
2. Name and Address of the Borrower(s): **M/s. J. M. T ENTERPRISE,**  
**AT -DHUNURA PLOT,BENACHITY NEAR CHANDI MANDIR, DURGAPUR, WEST BENGAL, IN,713213**
3. Total liabilities as on 31.03.2024 : **Rs: 98.43 lakhs + further interest**
4. (a) Mode of Auction : E-auction  
(b) Details of Auction service provider : **M/s CANBANK COMPUTER SERVICES LTD**  
(c) Date & Time of Auction : **29.05.2024 between 11:30 AM TO 01:30 PM**  
(d) Place of Auction : NA  
(e) Reserve Price : **Rs. 62.30 Lakhs**

**Other terms and conditions:**

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <http://www.indianbankseuction.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- The property can be inspected, with prior appointment with Authorised Office/branch Manager between 12.00 pm to 04.00 pm from 10/05/2024 to 24/05/2024.
- 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.
- EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, Durgapur Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Durgapur Branch, A/c No 209272434 IFSC Code: CNRB0000186 on or before 27/05/2024 till 5.00 pm.
- 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. Contact No. are 08553643144 & 09480691777 Email Id: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in)**
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 27/05/2024 till 5.00 PM, to Canara Bank, Durgapur Branch or by hand or by email to [cb0186@canarabank.com](mailto:cb0186@canarabank.com).
  - 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.
- The intending bidders should register their names at respective portal 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.**
- EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.



- Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 10000.00. 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.
- 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.
- For sale proceeds of Rs. 50 (Rupees Fifty) lakhs 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.
- All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- 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 Durgapur branch who, as a facilitating centre, shall make necessary arrangements.
- For further details contact Branch Manager, Durgapur Branch, contact no. 8334999415 or M/s CANBANK COMPUTER SERVICES LTD. Contact No. are 08553643144 & 09480691777 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: Durgapur

Date: 26.04.2024



*[Handwritten Signature]*

Authorised Officer

Canara Bank