

**COVERING LETTER TO SALE NOTICE**

Ref: ARM/AGRA/SALENOTICE/KEYLOCKS/03082024

Date: 08.08.2024

To,

1. M/S Key Locks India (Borrower)  
Through its proprietor Mrs Poornima Jain  
5/451, Goolar Road, Aligarh
2. Mrs poornima Jain (Proprietor)  
W/O Mr Ravindra Kumar Jain  
R/O 9/48 Mahaveer Ganj, Aligarh-202001
3. Mr Ravindra Kumar Jain (Guarantor)  
R/O 9/48 Mahaveer Ganj, Aligarh-202001
4. Mr Neerav Jain (Guarantor)  
S/O Mr Ravindra Kumar Jain  
R/O 9/48 Mahaveer Ganj Aligarh-202001

Dear Sir/Madam,

Sub: Notice issued in terms of Sec. 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 ARM BRANCH, AGRA 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 ARM BRANCH, AGRA 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 of 15 days 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,

कृते केनरा बैंक  
For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer

AUTHORISED OFFICER

CANARA BANK

ENCLOSURE- 1) SALE NOTICE

2) DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE



**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 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 symbolic possession of which has been taken by the Authorized Officer of ARM BRANCH , AGRA of the Canara Bank, will be sold on "As is where is", "As is what is", and " Whatever there is" without recourse basis on **28.08.2024**, for recovery of **Rs.6,34,11,324.55** as per demand notice dated- **09.07.2018** plus interest plus other charges less recovery, if any due to the ARM BRANCH , AGRA of Canara Bank from :

1. **M/S Key Locks India (Borrower)**  
Through its proprietor Mrs Poornima Jain  
5/451, Goolar Road, Aligarh
2. **Mrs poornima Jain (Proprietor)**  
W/O Mr Ravindra Kumar Jain  
R/O 9/48 Mahaveer Ganj, Aligarh-202001
3. **Mr Ravindra Kumar Jain (Guarantor)**  
R/O 9/48 Mahaveer Ganj, Aligarh-202001
4. **Mr Neerav Jain (Guarantor)**  
S/O Mr Ravindra Kumar Jain  
R/O 9/48 Mahaveer Ganj Aligarh-202001

**Reserve Price and Earnest Money Deposit:**

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

**Details of Properties:**

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	House No 5/699 [ New House No 5/451], Mohalla- Goolar Road, Gali No -01, Near Delhi Gate, Par & Tehsil- Koil, Aligarh (U.P.) in the name of Smt Poornima Jain W/O Sri Ravindra Kumar Jain. The admeasuring area is 725.00 Sqr Mtr. Bounded As: EAST- Land of Usman Transport Company WEST- 12' wide Road NORTH- 10' wide Road SOUTH- 10' wide Road	193 Lakhs	19.30 lakhs

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 Senior Manager, ARM BRANCH, AGRA, Canara Bank, Ph. No. 9084688622 during office hours on any working day.

**Date: 08.08.2024**

**कृते केनरा बैंक**  
**For CANARA BANK**  
**Authorized Officer**  
**Canara Bank**

**आस्ति वसूली प्रबंधन शाखा / Asset Recovery Management Branch**

**Tel : 9084688622 Email: cb7315@canarabank.com**

अंचल कार्यालय ,12 ए /सीसी-1, राजेंद्र सेंटर, आवास विकास कॉलोनी सिकन्दरा, आगरा-282007 /  
CIRCLE OFFICE, 12A/CC-1, RAJENDRA CENTRE, AWAS VIKAS COLONY / SIKANDRA, AGRA - 282007



**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 08.08.2024**

1. Name and Address of Secured Creditor : Canara Bank, ARM BRANCH , AGRA

2. Name and Address of the Borrower & Guarantors :

1. M/S Key Locks India (Borrower)  
Through its proprietor Mrs Poornima Jain  
5/451, Goolar Road, Aligarh

2. Mrs poornima Jain (Proprietor)  
W/O Mr Ravindra Kumar Jain  
R/O 9/48 Mahaveer Ganj, Aligarh-202001

3. Mr Ravindra Kumar Jain (Guarantor)  
R/O 9/48 Mahaveer Ganj, Aligarh-202001

4. Mr Neerav Jain (Guarantor)  
S/O Mr Ravindra Kumar Jain  
R/O 9/48 Mahaveer Ganj Aligarh-202001

3. Total Liabilities : Rs.6,34,11,324.55 as per demand notice dated-09.07.2018 plus interest plus other charges less recovery, if any.

4. a) Mode of Auction : E-Auction

b) Details of Auction service provider :

Company Name	M/s PSB Alliance (Ebkray)
Helpdesk Number	8291220220
Email	support.ebkray@psballiance.com
Website	<a href="https://ebkray.in/">https://ebkray.in/</a>

c) Date & Time of Auction : 28.08.2024 between 11:30AM to 12:30PM

d) Place of Auction : <https://ebkray.in/>

**5. Reserve Price:**

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

**Details of Properties:**

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1.	House No 5/699 [ New House No 5/451], Mohalla- Goolar Road, Gali No -01, Near Delhi Gate, Par & Tehsil- Koil, Aligarh (U.P.) in the name of Smt Poornima Jain W/O Sri Ravindra Kumar Jain. The admeasuring area is 725.00 Sqr Mtr. Bounded As: EAST- Land of Usman Transport Company WEST- 12' wide Road NORTH- 10' wide Road SOUTH- 10' wide Road	193 Lakhs	19.30 lakhs



**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 basis, including encumbrances if any. There are no encumbrances to the knowledge of the Bank.
- b) The property can be inspected, with Prior Appointment with Authorized Officer, ARM BRANCH, AGRA from **23.08.2024 to 27.08.2024** during office hours.
- c) The property will be sold through E-Auction. Auction/bidding shall be only through "online Electronic Bidding" through the website <https://ebkgray.in/>. Bidders are advised to go through the website for detailed terms & conditions before taking part in the e-auction sale proceeding.
- 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) For participating in E-Auction, the intending bidders should register their names at portal <https://ebkgray.in/> and get their User ID and password free of cost. Intending bidders shall hold a Digi Locker account and e-mail address for doing registration at the website <https://ebkgray.in/>. For any query in this regard, Bidders may contact to the service provider **M/S PSB Alliance Ltd (ebkgray)** contact details mentioned below:
  - 1). Karan Modi (7016716557, [karan@procure247.com](mailto:karan@procure247.com))
  - 2). Vasu Patel (9510974587, [vasu.patel@procure247.com](mailto:vasu.patel@procure247.com))
  - 3). Kashyap Patel (6354604884, [kashyap@procure247.com](mailto:kashyap@procure247.com))
  - 4). Animesh Jain (7046612345, [animesh@procure247.com](mailto:animesh@procure247.com))
- f) Prospective bidder may also avail online training on e-auction procedure from the service provider **M/S PSB Alliance Ltd (ebkgray)**.
- g) Earnest money deposit amount i.e. 10% of the Reserve Price shall be deposited by the Bidder through the website <https://ebkgray.in/> OR shall be deposited in way of a Demand draft of EMD amount in favour of Authorized Officer, Canara Bank, ARM BRANCH, AGRA OR shall be deposited through RTGS/NEFT of EMD amount to A/c No 209272946 IFSC Code: CNRB0007315 on or before **27.08.2024 up to 05:00 pm**.
- h) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 27.08.2024 05:00 PM to Canara Bank, ARM BRANCH, AGRA, by hand or by email.
  - i. Proof of deposited EMD Amount.
  - 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.
- i) EMD amount deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- j) 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.
- k) 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.
- l) For sale proceeds of Rs. 50 (Rupees Fifty) lacs and above, the successful bidder will have to pay TDS at the rate 1% or as applicable on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.
- m) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.



- n) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- o) 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 ARM Branch who, as a facilitating center, shall make necessary arrangements.
- p) For further details contact Senior Manager, Canara Bank, ARM Branch (Ph. No.) 9084688622 e-mail id cb7315@canarabank.com OR to the service provider M/S PSB Alliance Ltd (ebkay) contact details as mentioned above in point no (e).

**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: AGRA  
Date: 08.08.2024

कृते केनरा बैंक  
For CANARA BANK  
Authorised Officer  
Canara Bank  
प्रमाणित अधिकारी / Authorised Officer