

Hirapur Branch  
Shyam Sarovar Abhay Sundari School Road Hirapur Dhanbad 826001  
Mobile: +91 9771474908 Email: [cb4908@canarabank.com](mailto:cb4908@canarabank.com)

Ref: CB/4908/SALE NOTICE/05/2023-24

Date: 05.12.2023

**HIRAPUR BRANCH**  
**COVERING LETTER TO SALE NOTICE**

To:

Mrs. Kusum Upadhyay W/o Rajnish Upadhyay Qtr No: B 81 B Block Near High School Block Bhuli Nagar Dharjori Dhanbad 828104	Rajnish Upadhyay S/o Satyendra Kumar Upadhyay Qtr No: B 81 B Block Near High School Block Bhuli Nagar Dharjori Dhanbad 828104
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Dear Sir/Madam,

Sub: Notice under Section 13(4) of the Securitizations and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

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As you are aware, I on behalf of Canara Bank, Hirapur 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 Hirapur 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 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

Authorised Officer,  
Canara Bank

ENCLOSURE - SALE NOTICE





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**CANARA BANK HIRAPUR BRANCH**  
**(A GOVERNMENT OF INDIA UNDERTAKING)**

**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 Physical possession of which has been taken by the Authorized Officer of HIRAPUR BRANCH of the Canara Bank, will be sold on "As is where is", "As is what is" and "Whatever there is" on **26.12.2023** for recovery of ₹ 13,12,411.12 (Rupees Thirteen lakhs Twelve Thousands Four Hundred Eleven and Paise Twelve Only) as on 23.01.2023+ applicable interest there on and other charges due, if any to the HIRAPUR BRANCH, Canara Bank from Kusum Upadhyay and Rajnish Upadhyay.

The reserve price will be ₹ 19,80,000.00 (Rupees Nineteen Lacs Eighty thousand Only) and the earnest money deposit will be ₹ 1,98,000.00 (Rupees One Ninety Eight Thousands Only). The Earnest Money Deposit shall be deposited on or before 16.10.2023 by 04:00 PM.

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

Flat No -A, 2<sup>nd</sup> Floor, Radhey Krishna Apartment, Super Built up area 1011 Sq ft (Built up area measuring 809 Sq ft) and One Covered Car Parking space at the basement.  
Situated at Khata No 36 (New Khata No 226) & Khata No 50 (New Khata No 222), Old Plot No. 1056 (New Plot No. 875) & Old Plot No 1057 (New Plot No. 872), Mouza : Nawadih, Thana No.: 02, Dist: Dhanbad

Boundaries of mortgaged Flat-

North: Stair & Lobby East: Flat no -D

South: Open to Sky West: Open To sky

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 Chief Manager Canara Bank, Hirapur Branch, Ph. No +91-9771474908 during office hours on any working day.

Date: 05.12.2023  
Place: Dhanbad



कृते केनरा बैंक  
For Canara Bank  
Authorized Officer  
Canara Bank

**Hirapur Branch**  
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**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 26.12.2023**

1. Name and Address of the Secured Creditor:	Canara Bank, Hirapur Branch
2. Name and Address of the Borrower(s)/Guarantor(s):	<p>i. Mrs. Kusum Upadhyay W/o Rajnish Upadhyay Qtr No: B 81 B Block Near High School Block Bhuli Nagar Dharjori Dhanbad 828104</p> <p>ii. Rajnish Upadhyay S/o satyendra Kumar Upadhyay Qtr No: B 81 B Block Near High School Block Bhuli Nagar Dharjori Dhanbad 828104</p>
a. Total liabilities as on NPA	<b>₹ 13,12,411.12 (Rupees Thirteen lakhs Twelve Thousands Four Hundred Eleven and Paise Twelve Only)+ Applicable Interest</b> ( Date of NPA: 13.01.2023)
b. (a) Mode of Auction (b) Details of auction service provider	E-Auction <a href="https://indianbankseauction.com/">https://indianbankseauction.com/</a> M/s CANBANK COMPUTER SERVICES E-Mail- <a href="mailto:cctl@cctl.co.in">cctl@cctl.co.in</a> , <a href="http://www.cctl.co.in">www.cctl.co.in</a>
(c) Date & Time of Auction	<b>26.12.2023</b> <b>Time: 12:00 PM to 02.00 PM</b>
(d) Place of Auction	Online portal of E auction <a href="https://indianbankseauction.com">https:// indianbankseauction.com</a>
c. Details of Property/ies	<p>Flat No -A, 2<sup>ND</sup> Floor, Radhey Krishna Apartment, Super Built up area 1011 Sq ft (Built up area measuring 809 Sq ft) and One Covered Car Parking space at the basement.</p> <p>Situated at Khata No 36 (New Khata No 226) &amp; Khata No 50 (New Khata No 222), Old Plot No. 1056 (New Plot No.875) &amp; Old Plot No 1057 (New Plot No. 872), Mouza :Nawadih, Thana No.: 02, Dist: Dhanbad</p> <p>Boundaries of mortgaged Flat- North: Stair &amp; Lobby South:Open to Sky East:Flat no -D West:Open To sky</p>
d. Reserve Price	<b>₹ 19,80,000.00 (Rupees Nineteen Lacs Eighty</b>





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	Thousand Only)
e. EMD Amount	₹ 1,98,000.00(Rupees One Lacs Ninety Eight Thousand Only)

f. **OTHER TERMS AND CONDITIONS:**

1. Auction /bidding shall be only through "Online Electronic bidding "through the website <https://indianbankseauction.com>. Bidders are advise to go through the website for detailed terms before taking part in the e-auction sale proceeding.
2. The property can be inspected, with Prior Appointment with Authorized Officer, on or before 21.12.2023 between 10:00 AM to 02:00 PM.
3. 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.
4. EMD amount of 10% of the Reserve price is to be deposited by way of Demand draft in favour of Authorised Officer, Canara Bank, Hirapur Branch or shall be deposited through RTGS/NEFT/Fund transfer to credit of account of CANARA BANK, Hirapur Branch GL A/C No 209272434, IFSC : CNRB0004908 on or before 21.12.2023, 04:00 PM.
5. 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 COMPUTERSERVICES LIMITED, #218, J P ROYALE, 1<sup>ST</sup> FLOOR, SAMPIGE ROAD, ( NEAR 14<sup>TH</sup> CROSS), 2<sup>ND</sup> MAIN, MALLESHWARAM, BANGALURU- 560003, 91-80-23469661/62 & 23 + FAX 91-80-23469667, Mr. SK SENAPATI, MR. PRATAP KANJILAL & MR. D D PAKHARE E-Mail- [ccsl@ccsl.co.in](mailto:ccsl@ccsl.co.in), [www.ccsl.co.in](http://www.ccsl.co.in)
6. After payment of the EMD amount, the bidders should submit a copy of the following documents/details on or before 21.12.2023 by 05:00 PM, to Canara bank, Hirapur Branch by hand or e-mail.
  - (a) Demand draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
  - (b) 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.
  - (c) Bidders Name. Contact No .Address, E-mail Id.
  - (d) Bidder's A/C details for online refund of EMD.
7. The intending bidders should register their name at portal <https://ccsl.co.in> 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 LIMITED, #218, J P ROYALE, 1<sup>ST</sup> FLOOR, SAMPIGE ROAD, ( NEAR 14<sup>TH</sup> CROSS), 2<sup>ND</sup> MAIN, MALLESHWARAM, BANGALURU- 560003, 91-80-23469661/62 & 23 + FAX 91-80-23469667, Mr. S K SENAPATI, MR. PRATAP KANJILAL & MR. D D PAKHARE E-Mail- [ccsl@ccsl.co.in](mailto:ccsl@ccsl.co.in), [www.ccsl.co.in](http://www.ccsl.co.in)
8. EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
9. Auction would commence at Reserve price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 10,000.00 (Rupees Ten Thousand). The amount can be decided by the Authorised officer depending upon the value of the property with a minimum of Rs. 10,000.00 (Rupees Ten Thousand) 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



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favour of the successful bidder, subject to confirmation of the same by the secured creditor.

10. 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.
11. For sale proceeds of **Rs. 50,00,000.00 (Rupees Fifty Lacs only)** 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.
12. All charges for conveyance, stamp duty/GST registration charges etc, as applicable shall be borne by the successful bidder only.
13. Authorized Officer shall reserve the right to postpone/cancel or vary the terms and condition of the e-auction without assigning any reason thereof.
14. 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 Hirapur Branch who, as a facilitating centre, shall make necessary arrangements.
15. For further detail contact Senior Manager, Canara bank Hirapur, Ph.No+91-9771474908 e-mail [idcb4908@canarabank.com](mailto:idcb4908@canarabank.com) or the service provider M/s CANBANKCOMPUTER SERVICES LIMITED, #218, J P ROYALE, 1<sup>ST</sup> FLOOR, SAMPIGE ROAD, ( NEAR 14<sup>TH</sup> CROSS), 2<sup>ND</sup> MAIN, MALLESHWARAM, BANGALURU- 560003, 91-80-23469661/62 & 23 + FAX91-80-23469667, Mr. S K SENAPATI, MR. PRATAP KANJILAL & MR. D D PAKHARE E-Mail-[ccsl@ccsl.co.in](mailto:ccsl@ccsl.co.in), [www.ccsl.co.in](http://www.ccsl.co.in)

**SPECIAL INSTRUCTIONS /CAUTION**

Bidding in the last minutes/seconds should be avoided by the bidders in their own interest. Neither Canara Bank nor any 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 successful.

Date: 05.12.2023  
Place: Dhanbad



कृते केनरा बैंक  
For Canara Bank  
AUTHORISED OFFICER  
CANARA BANK  
Authorized Officer

