COVERING LETTER TO SALE NOTICE

Ref: 6980/REC/2024-25/94

Date: 31-05-2024

To,

Mrs. Anjali Jaiswal
 W/o Shri Pradeep Jaiswal
 R/o- 1B/6A, Chokbatahi
 Naini, Prayagraj - 211008

(BORROWER)

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, PrayagrajNainibranch 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 PrayagrajNaini 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 thereunder, 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

Canara Bank केनरा बैंक

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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 proviso 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/physical (Strike whichever is not applicable) possession of which has been taken by the Authorised Officer of CANARA BANK PrayagrajNaini(Name of the Branch) of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on 21-06-2024 (mention date of the sale), for recovery of Rs.30,61,253/-(Rs. Thirty Lacs Sixty One Thousand two hundred fifty Three Only) + interest + other chargesdue to the CANARA BANK Prayagraj Naini (Name of the Branch) of Canara Bank from Mrs. Anjali Jaiswal W/o Shri Pradeep Jaiswal {mention name of the Borrower(s)} and {mention name of the Guarantor(s)}.

Reserve Price and Earnest Money Deposit:

S.No Property Address I Mrs. Anjali Jaiswal W/o Shri Pradeep Jaiswal, Arazi No 134, MI, New No. 5B, Madhopur, Uparhar, Chakndondi, Pargana- Arail, Tehsil Karchana, Prayagraj-211008.	Reserve Price (Rs) Rs 13,56,300/-	EMD (Rs) Rs.1,35,630/-
The Earnest Money Deposit shall be deposited		

The Earnest Money Deposit shall be deposited on or before 20-06-2024up to 05:00 PM.

Details of Properties:

1 ~	Total Co.
S.no	Property
1	Mrs. Apiali Jaiguel W. C. Boundari
	Arazi No 134, MI, New No. 5B, Madhopur, Uparhar, Chakndondi, Pargana, Millian Bardan, Millian Ba
	Uparhar, Chakndondi, Pargana- Arail, Tehsil Karchana, Prayagrai-211008 Hazi No 134, MI, New No. 5B, Madhopur, Shanti West House Co
	SOM Prayagraj-211008. Area 58 70 West House of Suresh Key
	a se of Mirach I
For det	ailed terms and conditions of the sale place.
Bank's	website and conditions of the sale plants

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 Manager, Prayagraj Naini(Branch name) Canara Bank, Ph. No. 9346440564 during office hours on any working day.

Date: 31-05-2024 Place: Prayagraj

Authorized Officer CANARA BANK

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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 31-05-2024

1. Name and Address of Secured Creditor: Canara Bank, Prayagraj Naini (Branch)

a.) Mrs. Anjali Jaiswal
 W/o Shri Pradeep Jaiswal
 R/o- 1B/6A, Chokbatahi
 Naini, Prayagraj - 211008

(BORROWER)

- 2. Total Liabilities as on 31-05-2024:Rs. 30,61,253/- (Rupees Thirty Lacs Sixty One Thousand two hundred fifty Three Only)) + interest from 19-09-2017 + other charges.
- 3. a) Mode of Auction:

E-auction

b) Details of Auction service provider:M/s e-Procurement Technologies Limited Auction Tiger MrPraveen Kumar Thevar Contact No..: M:9722778828 D:079-68136891
Email-id: Praveen.thevar@auctiontiger.net Support@auctiontiger.net

c) Date & Time of Auction:

21-06-2024 between 11:30AM to 12:30PM

d) Place of Auction:

E-auction

4. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	Mrs. Anjali Jaiswal W/o Shri Pradeep Jaiswal, Arazi No 134, MI, New No. 5B, Madhopur, Uparhar, Chakndondi, Pargana- Arail, Tehsil Karchana, Prayagraj-211008.		₹ 135630.00

- 5. Other terms and Conditions:
- a) The property/ies will be sold in "AS IS WHERE IS" condition, including encumbrances if any. There are no encumbrances to the knowledge of the Bank.
- b) Auction/bidding shall be only through "online Electronic Bidding" through the website www.bankeauctions.com. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceeding.
- c) The property can be inspected, with Prior Appointment with Authorized Officer, Prayagraj Naini from 31-05-2024 to 20-06-2024.
- 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) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, **Prayagraj Naini** Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Naini GL A/c No 209272434, IFSC Code: CNRB0002935 on or before 20-06-2024(Date mention here) 05:00 pm.

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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 e-Procurement Technologies Limited -Auction Tiger Mr. Praveen Kumar Thevar Contact No..: M:9722778828 D:079-68136891

Email-id: Praveen.thevar@auctiontiger.net Support@auctiontiger.net

- g) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 20-06-2024(date) 05:00 PM, to Canara Bank, Prayagraj Naini Branch 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 ii) 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.
 - Bidders Name. Contact No. Address, E Mail Id. iii)
 - Bidder's A/c details for online refund of EMD. iv)
 - h) The intending bidders 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 providerM/s e-Procurement Technologies Limited -Auction Tiger MrPraveen Kumar Thevar Contact No.. :

Email-id: Praveen.thevar@auctiontiger.net Support@auctiontiger.net

- i) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry
- j) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10000.00 (The amount can be decided by the Authorised 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.
- 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 03 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.
- l) 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
- m) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be

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- n) Authorized 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 **Prayagraj Naini** branch who, as a facilitating centre, shall make necessary arrangements.
 - p) For further details contact Manager, Canara Bank, Prayagraj Naini Branch (Ph. No 9346440564 e-mail id- cb2935@canarabank.com OR the serviceprovider M/s e-Procurement Technologies Limited -Auction Tiger Mr Praveen Kumar Thevar Contact No..: M:9722778828 D:079-68136891

Email-id: Praveen.thevar@auctiontiger.net Support@auctiontiger.net

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: Prayagraj Date: 31-05-2024 For CAMANA
Authorised Officer
Canara Bank