



(A GOVERNMENT OF INDIA UNDERTAKING)
NEW DELHI CONNAUGHT CIRCUS H-54 BRANCH, CONNAUGHT CIRCUS,
MUMBAI LIFE BUILDING, NEW DELHI-110001

PH-8800745711, 8527853289, 9582291211 Email: cb2009@canarabank.com

Ref: CR: SARFAESI SALE: NIYATI JOSHI: NOV: 2023

Date: 24.11.2023

To,

1) Mr. Niyati Joshi S/O Mr. Bhagwan Das Yadav CO Flat No. 713, Type 4, Near INA Metro Gate 3, Laxmi Bai Nagar, South West Delhi Delhi-110023	Also At: Flat No. B-103, 1 st Floor, Tower-B, Mulberry County, Sector-70, Faridabad, Haryana-121001
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Dear Sir,

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (herein after to be referred as SARFAESI ACT) read with Rule 8(6) of the Security Interest (Enforcement) Rules, 2002.

As you are aware, the Authorised Officer of Canara Bank, Connaught Circus, H-54 Branch, New Delhi, 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 Connaught Circus, H-54 Branch New Delhi, of Canara Bank.

The undersigned proposes to sell the assets (through e-auction) 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 (e-auction notice) containing terms and conditions of the sale.

You are also been informed about your right to redeem the said assets within the time available under section 13(8) of the SARFAESI Act.

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 CANARA BANK


मुख्य प्रबंधक / Chief Manager
एच-54, कानाउट सर्कस, नई दिल्ली-1
H-54, Conn. Circus, New Delhi-1
ENCLOSURE - SALE NOTICE



(A GOVERNMENT OF INDIA UNDERTAKING)
NEW DELHI CONNAUGHT CIRCUS H-54 BRANCH, CONNAUGHT CIRCUS,
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SALE NOTICE

E-Auction sale notice for sale of Immovable property, 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 Authorised Officer of Canara Bank Connaught Circus, H-54 Branch, New Delhi will be sold on "As is where is", "As is what is" and "Whatever there is" basis on **26.12.2023 from 12.30 p.m. to 1.30 p.m.** [with unlimited extension of 5 minutes duration each till the conclusion of sale], for recovery of **Rs. 44,26,881.24/- (Rupees Forty Four Lakhs Twenty Six Thousand Eight Hundred Eighty One and Twenty Four Paise Only)** as on 05.04.2023 and payable with further interest at applicable rates and rests along with penal interest together with all costs, charges, expenses and incidental expenses incurred/to be incurred and due to the Canara Bank Connaught Circus, H-54 Branch, New Delhi from the below mentioned borrower, guarantors and mortgagor:

- I. Name and Address of the Secured Creditor : Canara Bank, Connaught Circus, H-54 (Branch)
II. Name and Address of the Borrower, Guarantors and Mortgagor:

1) Mr. Niyati Joshi
S/O Mr. Bhagwan Das Yadav
CO Flat No. 713, Type 4,
Near INA Metro Gate 3,
Laxmi Bai Nagar, South West Delhi
Delhi-110023

Also At:
Flat No. B-103, 1st Floor,
Tower-B, Mulberry County,
Sector-70, Faridabad,
Haryana-121001

III. Total liabilities as on 05.04.2023 : **Rs. 44,26,881.24/- (Rupees Forty Four Lakhs Twenty Six Thousand Eight Hundred Eighty One and Twenty Four Paise Only)** as on 05.04.2023 and payable with further interest at applicable rates & rests along with penal interest together with all costs, charges, expenses and incidental expenses incurred/to be incurred

IV. (a) Mode of Auction : Online E-Auction
(b) Details of Auction service provider : M/s CANBANK COMPUTER SERVICES LTD
Mr. Pratap Kanjhilal & D.D. Pakhre
Mob. No.: 9832952602/9911293517
8898418010/080-23469665/9480691777

V. Full description of the immovable property, Reserve Price, EMD, known Encumbrance(s), Outstanding Dues if any are as under:-



S. No	Details of Properties	Reserve Price	EMD	Encumbrance(s)	Outstanding Dues of Local Self Government as on 31.10.2023
1.	Equitable Mortgage of Flat No B-103 (Super Area 1525 sq. ft.) 1 st Floor, Tower-B, Project 'Mulberry County', Sector-70, Faridabad (Haryana) (Under Symbolic Possession)	Rs 51.85 Lakhs	Rs. 5.2 Lakhs	Not known to the Bank	Nil as per Bank's Record

The EMD should be deposited on or before 22.12.2023 up to 5.00 pm.

The property will not be sold below Reserve Price.

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 **Ms. Deepika, Mobile No. 8800745711, Authorised Officer, Canara Bank, Connaught Circus, H-54 Branch, New Delhi**, e-mail ch2009@canarabank.com during office hours on any working day.

Date: 24.11.2023
Place: New Delhi

कृते केनरा बैंक / For CANARA BANK

AUTHORISED OFFICER
CANARA BANK



Ref: CR: SARFAESI SALE: NIYATI JOSHI: NOV: 2023

Date: 24.11.2023

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

I. Name and Address of the Secured Creditor : Canara Bank, Connaught Circus, H-54(Branch)

II. Name and Address of the Borrower, Guarantors and Mortgagor:

1) Mr. Niyati Joshi S/O Mr. Bhagwan Das Yadav CO Flat No. 713, Type 4, Near INA Metro Gate 3, Laxmi Bai Nagar, South West Delhi Delhi-110023	Also At: Flat No. B-103, 1 st Floor, Tower-B, Mulberry County, Sector-70, Faridabad, Haryana-121001
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III. Total liabilities as on 05.04.2023 : Rs. 44,26,881.24/- (Rupees Forty Four Lakhs Twenty Six Thousand Eight Hundred Eighty One and Twenty Four Paise Only) as on 05.04.2023 and payable with further interest at applicable rates & rests along with penal interest together with all costs, charges, expenses and incidental expenses incurred/to be incurred

IV. (a) Mode of Auction : Online E-Auction
(b) Details of Auction service provider : M/s CANBANK COMPUTER SERVICES LTD
Mr. Pratap Kanjhilal & D.D.Pakhre
Mob. No.: 9832952602/9911293517
8898418010/080-23469665/9480691777

V. Full description of the movables and immovable property, Reserve Price, EMD, known Encumbrance(s), Outstanding Dues if any are as under:-

S. No	Details of Properties	Reserve Price	EMD	Encumbrance(s)	Outstanding Dues of Local Self Government as on 31.10.2023
1.	Equitable Mortgage of Flat No B-103 (Super Area 1525 sq. ft.) 1 st Floor, Tower-B, Project 'Mulberry County', Sector-70, Faridabad (Haryana) (Under Symbolic Possession)	Rs 51.85 Lakhs	Rs. 5.2 Lakhs	Not known to the Bank	Nil as per Bank's Record

1. Date of Auction: 26.12.2023 Time: 12.30 pm to 1.30 pm (with unlimited extension of 5 minutes duration each till the conclusion of the sale.

2. Other terms and conditions:-

- ❖ Auction / bidding shall be only through "Online Electronic Bidding" through the website 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, put on auction sale, can be inspected, with Prior Appointment with Authorised Officer, on 16.12.2023 between 10.00 A.M to 5.00 P.M.
- ❖ The property will not be sold below the Reserve Price and the participating bidders may improve their offer further during auction process.



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Canara Bank



सिंडिकेट Syndicate

- ❖ EMD amount of 10% of the Reserve Price is to be deposited by way of **Demand draft in favour of Authorized Officer, Canara Bank, Connaught Circus, H-54 Branch, New Delhi, OR** shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of **Canara Bank, Connaught Circus, H-54 Branch, New Delhi, Account Name: SL-OL-RTGS-NEFT-PMT, Account No: 209272434, IFSC Code: CNRB0002009** on or before **22.12.2023 up to 05.00 p.m.**
- ❖ 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. Mr. Pratap Kanjilal & D D Pakhare. MOB: 9832952602 / 9911293517/ 8898418010/080- 23469665/ 9480691777 email: ccsleauction@gmail.com. Website address: www.indianbankseaction.com**; immediately on the same date of payment of the EMD amount. The bidders shall approach the said service provider for obtaining digital signature (If not holding a valid digital signature)
- ❖ After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **22.12.2023 up to 5:00 PM**, to **Canara Bank, Connaught Circus, H-54 Branch, New Delhi** 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 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.
 - II. Bidders Name, Contact No. Address, E Mail Id.
 - III. Bidder's A/c details for online refund of EMD
- ❖ The intending bidders should register their names at portal www.indianbankseaction.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 SERVICES LTD. Mr Pratap Kanjilal & D D Pakhare. MOB: 9832952602 / 9911293517/ 8898418010/080- 23469665/ 9480691777 email: ccsleauction@gmail.com.**
- ❖ EMD deposited by the unsuccessful bidder shall be refunded to them within 2 working days of finalization of sale. 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. 1, 00,000/-. The bidder who submits the highest bid (not below 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 within the period stated above, 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. 50.00 Lakhs (Rupees fifty lakhs) and above, the successful bidder will have to deduct TDS at a 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 **Canara Bank, New Delhi Regional Office, R K Puram Sector-5, New Delhi** who as a facilitating centre shall make necessary arrangements.
- ❖ Bidder has to make due diligence and physical verification of property with regard to title, extent, area dues, etc. No claim subsequent to submission of bid shall be entertained by the bank.
- ❖ For further details contact **Ms. Deepika, Mobile No. 8800745711, Authorized Officer, Canara Bank, Connaught Circus, H-54 Branch, New Delhi, e-mail cb2009@canarabank.com or Sh Rattan Lal, Divisional Manager, Mobile No-9910160670, Canara Bank, New Delhi Regional Office, R K Puram Sector-5 or Sh Ravi Kant Gaur Mobile no-8527853289 Senior Manager Canara Bank, New Delhi Regional Office, R K Puram Sector-5 or Mr. Rohit Nayyar, Manager, Mobile No-9582291211, Canara Bank, New Delhi Regional Office, R K Puram Sector-5 or the service provider **M/S CANBANK COMPUTER SERVICES LTD. Mr. Pratap Kanjilal & D D Pakhare. MOB: 9832952602 / 9911293517/ 8898418010/080- 23469665/ 9480691777 email: ccsleauction@gmail.com.****



केनरा बैंक

Canara Bank



बैंक का शासक संस्था है

A Government of India Undertaking

सिंडिकेट Syndicate

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: Delhi
Date: 24.11.2023

कृते केनरा बैंक / For CANARA BANK


मुख्य प्रबन्धक / Chief Manager
एच-54, कर्नाट सर्कस, नई दिल्ली-1
H-54, Conn. Circus, New Delhi-1
Authorised Officer
Canara Bank

