

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

Ref: SARF/ AUC/2024-25/1804/04

Date: 18.04.2024

To

Mrs. Pratima Mallick  
W/O Mr. Ganesh Mallick  
Vill Bhurka, P o: Pachra, Jamalpur  
Dist: Burdwan  
Pin Code: 713401

(Borrower)

Mr. Ganesh Mallick  
S/o Madan Mallick  
Vill Bhurka, P o: Pachra, Jamalpur  
Dist: Burdwan  
Pin Code: 713401

(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, Memari 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 Memari Branch of Canara Bank.

The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

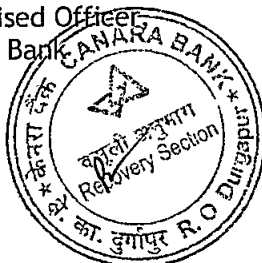
Hence, in terms of the provisions of the subject Act and Rules made there under, I am herewith sending the Sale Notice containing the terms and conditions of the sale.

This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

*May*

Authorised Officer,  
Canara Bank



(HO :: BANGALORE)  
Canara Bank  
(Govt. of India Undertaking)  
Regional Office- Durgapur  
**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 Memari Branch of the Canara Bank, will be sold on "As is where is and "Whatever there is" on for recovery of dues to Memari Branch of Canara Bank from Borrower & Guarantor provided hereinafter.

The Earnest Money Deposit (EMD) shall be deposited on or before 17.05.2024 upto 5.00 pm.  
The auction will be "Online E-auctioning" through website: [http:// www.indianbankseuction.com](http://www.indianbankseuction.com)

**Date and time of auction: 20.05.2024 between 11:30 AM TO 01:30 PM**

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

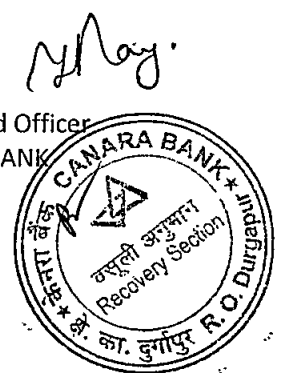
Details of branch, borrower/guarantor, liability, description of the property and EMD, reserve price:

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 Memari Branch, Krishna Bazar, GT Road, Memari, West Bengal, 713146	BORROWER : Mrs. Pratima Mallick(Borrower) Mr. Ganesh Mallick(Guarantor) S/o Madan Mallick Vill Bhurka, P o: Pachra, Jamalpur Dist: Burdwan Pin Code: 713401	All that part and parcel of land and building in Vill Bhurka PO: Pachra, with in PS Jamalpur, Dist: Burdwan Mouza: Ruppur J.L No 15 Under Panchra Gram Panchayat. R.S & L.R Plot No 1427 Under L.R Khatian No: 3573 Extent of area is 02 Satak/0.02 Acre of Bastu Land along with Building Standing thereon. Property in the name of Pratima Mallick.  North: Mud House of Suku Malick South: Mud House of Tarak Bag East: Panchayat Road West: Cultivated Land of others. (Property under our Constructive Possession).	(A) Total Liab. Rs: 16.93 lacs+ further interest & cost. (B) Reserve price: Rs. Rs 5.28 Lakhs (C) EMD Rs 0.53 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, Memari, Ph. No. 8334999432 during office hours on working day.

Date:18.04.2024  
Place: Durgapur

Authorised Officer  
CANARA BANK



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Canara Bank

(Govt. of India Undertaking)

Regional Office- Durgapur

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

Name and Address of the Secured Creditor : CANARA BANK Memari Branch, Krishna Bazar, GT Road, Memari, West Bengal-713146

Name and Address of the Borrower(s)/ Guarantor(s) : Mrs Pratima Mallick W/O Mr. Ganesh Mallick & Mr. Ganesh Mallick S/o Mr. Madan Mallick.

Vill Bhurka, P O: Pachra, Jamalpur, Dist: Burdwan, Pin Code: 713401

1. Total liabilities as on : Rs: 16.93 lakhs + further interest
2. (a) Mode of Auction : E-auction  
(b) Details of Auction service provider : M/s CANBANK COMPUTER SERVICES LTD  
(c) Date & Time of Auction : 20.05.2024 between 11:30 AM TO 01:30 PM  
(d) Place of Auction : NA  
(e) Reserve Price : Rs. 5.28 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 02.05.2024 to 16.05.2024.
- 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, Memari Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Memari Regional Office, A/c No 209272434 IFSC Code: CNRB0004082 on or before 17.05.2024 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 17.05.2024 till 5.00 PM, to Canara Bank, Memari Branch or by hand or by email to [cb4082@canarabank.com](mailto:cb4082@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 multiplies 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.

(HO :: BANGALORE)

**Canara Bank**  
(Govt. of India Undertaking)  
Regional Office- Durgapur

- 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 Memari branch who, as a facilitating centre, shall make necessary arrangements.
- For further details contact Branch Manager, Memari Branch, contact no. 8334999432 or M/s CANBANK COMPUTER SERVICES LTD. Contact No. are 08553643144 & 09480691777 Email Id: eauction@csl.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: 18.04.2024

Authorised Officer  
Canara Bank

