



(A GOVERNMENT OF INDIA UNDERTAKING)

15 DAYS SALE NOTICE FOR SALE OF IMMOVABLE PROPERTY

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 under Rules 8(6) and 9 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 possession of which has been taken by the Authorised Officer of Karnal Hansi Road Branch the Canara Bank, will be sold on "As is where is", "As is what is", and " Whatever there is" on 30.10.2024, for recovery of Rs.12,41,982.44 (Rupees twelve lakh forty one thousand nine hundred eighty two and forty four paise only) as on 06.01.2021 plus further interest & other charges (minus recovery, if any) due to Karnal Hansi Road Branch of Canara Bank from:

1. Smt. Rani W/o Sh. Ramesh (Borrower)
H.no.178, Matak majri, Banso Gate, Karnal - 132001
2. Sh. Ramesh Kumar S/o Sh. Parkash Chand (Co-Borrower)
H.no.178, Matak majri, Banso Gate, Karnal - 132001
3. Sh. Sunny Kumar S/o Sh. Ramesh Kumar (Guarantor)
H.no.178, Matak majri, Banso Gate, Karnal - 132001

The Reserve price will be Rs. 9.67 Lakh and the Earnest Money Deposit (EMD) will be Rs. 0.97 Lakh. The Earnest Money Deposit shall be deposited on or before 28.10.2024 by 05:00 PM.

(Amt. In Lakh)

Description of the Property Mortgaged/Owner's Name/Boundaries	Nature of Possession	Reserve Price (EMD)	Details of encumbrances known to the Secured Creditors
All the part and parcel of House measuring 86 Sq. yds. situated in Mangal Colony, Karnal belonging to Smt. Rani W/o Sh. Ramesh Kumar Resident of Banso Gate, Balmiki Basti Karnal vide sale deed no. 1632/1 dated 23.05.2018	Physical	9.67 (0.97)	Not known to Secured Creditor
TOTAL		9.67	

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 Authorised Officer, Canara Bank, Karnal Hansi Road Branch, Ph. No. 85728-25845 during office hours on any working day.

कृते केनरा बैंक / For Canara Bank


अधिकृत अधिकारी / Authorised Officer
Authorised Officer
Canara Bank

Date: 26.09.2024

Place: Karnal



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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 26.09.2024

1.	Name and Address of the Secured Creditor	Canara Bank, Karnal Hansi Road Branch, #32/7(old no. 6), Opp. Nirankari Bhawan, Hansi Road, Karnal, Haryana - 132001
2.	Name and Address of the Borrower(s)/ Guarantor(s)	<p>1. Smt. Rani W/o Sh. Ramesh (Borrower) H.no.178, Matak majri, Banso Gate, Karnal , 132001</p> <p>2. Sh. Ramesh Kumar S/o Sh. Parkash Chand (Co-Borrower) H.no.178, Matak majri, Banso Gate, Karnal - 132001</p> <p>3. Sh. Sunny Kumar S/o Sh. Ramesh Kumar (Guarantor) H.no.178, Matak majri, Banso Gate, Karnal - 132001</p>
3.	Total liabilities	Rs.12,41,982.44 (Rupees twelve lakh forty one thousand nine hundred eighty two and forty four paisa only) as on 06.01.2021 plus further interest & other charges (minus recovery, if any)
4.	(a) Mode of Auction	Online
	(b) Details of Auction Service Provider	M/s PSB Alliance (Ebkray)
	(c) Date & Time of Auction	30.10.2024 between 12:30 PM – 01:30 PM (With unlimited extension of 5 minutes duration each till the conclusion of the sale)
	(d) Place of Auction	Online
5.	Reserve Price	Rs. 9.67 lakhs (Rupees Nine Lakhs Sixty Seven Thousand Only)

6. Other terms and conditions:

- a. Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://ebkray.in/> Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b. The property can be inspected, with Prior Appointment with Authorised Officer, on **28.10.2024**.
- c. The property is being sold with all the existing and further encumbrances whether known or unknown to the bank. The Authorised officer/Secured Creditor shall not be responsible in any way for any third party claims/rights/dues. The purchaser should conduct due diligence on all aspects related to the property to his satisfaction. The bidder are advised to in their own interest to satisfy themselves with the title and correctness of others details pertaining to the secured assets including the size/area of the immovable secured asset in question and also ascertain any other dues/liabilities/encumbrances from the concerned authorities to their satisfaction before submitting the bid. The purchaser shall not be entitled to make any claim against the Authorised officer/Secured Creditors in this regard at a later date.



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- d. In the event of any default in payment of any of the amounts, or if the sale is not completed by reasons of default on the part of the purchaser/bidder within the aforesaid time limit, the bank shall be entitled to forfeit all monies paid by the purchaser/bidder till then and put up the secured asset(s) for sale again, in its absolute discretion. Further, all costs, expenses incurred by the bank on account of such resale shall be borne and paid by the defaulting purchaser.
- e. 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.
- f. EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (E-bkcray) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan.
- g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **28.10.2024 by 05:00 PM**, to **Canara Bank, Karnal Hansi Road Branch, #32/7(old no. 6), Opp. Nirankari Bhawan, Hansi Road, Karnal, Haryana – 132001** by hand or by email.
1. Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
 2. 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.
 3. Bidders Name. Contact No. Address, E Mail Id.
 4. Bidder's A/c details for online refund of EMD.
- h. The intending bidders should register their names at portal <https://ebkcray.in/> and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider E-bkcray, (Contact No. 8291220220/9892219848/8160205051, support.ebkcray@psballiance.com).
- i. EMD 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. 10,000/**. 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. 50.00 Lakhs (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.

