

COVERING LETTER TO SALE NOTICE

Ref: – RO/KNPR/SALE/SITA/1195/2024/002

Date: 20/02/2024

To,

MRS SITA (BORROWER & MORTAGAGOR)
W/O SHRI BALAKRAM
H NO. 116/409, KAILASH NAGAR,
RAWATPUR,
THANA KALYANPUR (ADARSH NAGAR)
KANPUR (U.P)
PIN 208020

Dear Sir/Madam,

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.

As you are aware, I on behalf of Canara Bank, **MALL ROAD 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 **MALL ROAD 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,

Authorized Officer, Canara Bank
ENCLOSURE – SALE NOTICE

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization 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 possession of which has been taken by the Authorized Officer of **MALL ROAD BRANCH** of the Canara Bank, will be sold on **28/03/2024** "As is where is", "As is what is", and " Whatever there is" for recovery of total outstanding of **Rs.26,24,540/- (RUPEES TWENTY SIX LAKH TWENTY FOUR THOUSAND FIVE HUNDRED FOURTY ONLY)** (as on 31/01/2024)(plus interests and other charges from 01/02/2024) due to the **MALL ROAD BRANCH** of Canara Bank from **MRS SITA (BORROWER & MORTAGAGOR)**

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	PROPERTY SITUATED AT H NO 116/409 KAILASH NAGAR RAWATPUR THANA KALYANPUR, KANPUR (UP) TOTAL AREA – 50.17 SQ MTR	Rs.20,57,000/-	Rs 2,05,700/-

The Earnest Money Deposit shall be deposited on or before 27/03/2024 up to 5:00 PM.

Details of Properties:

S.no	Property	Boundaries	
1.	PROPERTY SITUATED AT H NO 116/409 KAILASH NAGAR RAWATPUR THANA KALYANPUR, KANPUR (UP) AREA- 50.17 SQ MTR	East	PART OF ARAZI NO 409
		West	PROPERTY OF CHANDA ON PART OF ARAJI NO. 409
		North	PLOT OF RAMESH
		South	15 FT WIDE ROAD

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 Divisional Manager, Regional Office-1, Canara Bank (Ph. No.7054378188) during office hours on any working day.

Place: KANPUR
Date: 20/02/2024

AUTHORISED OFFICER
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 20/02/2024

1. Name and Address of Secured Creditor : **Canara Bank, Kanpur MALL ROAD BRANCH**
2. Name and Address of the Borrower & Guarantors:

MRS SITA (BORROWER & MORTAGAGOR)
W/O SHRI BALAKRAM
H NO. 116/409, KAILASH NAGAR,
RAWATPUR,
THANA KALYANPUR (ADARSH NAGAR)
KANPUR (U.P)
PIN 208020

3. Total Liabilities as on 31/01/2024 : **Rs. 26,24,540/- (RUPEES TWENTY SIX LAKH TWENTY FOUR THOUSAND FIVE HUNDRED FOURTY ONLY)** (plus further interest and expenses from 01/02/2024)
 - a) Mode of Auction : E-auction
 - b) Details of Auction service provider : M/s CANBANK COMPUTER SERVICES LTD (CCSL)Mr. Pratap Kanjilal& Mr. D D Pakhare, Contact no. 9832952602/9911293517/8898418010/080-23469665/9480691777; Email id: [eauction@csl.co.in/](mailto:eauction@csl.co.in)
 - c) Date & Time of Auction : 28/03/2024 between 11:00AM to 2:30PM
 - d) Place of Auction : E-auction

4. Reserve Price:

S. No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	PROPERTY SITUATED AT H NO 116/409 KAILASH NAGAR RAWATPUR THANA KALYANPUR, KANPUR (UP)	Rs.20,57,000/-	Rs2,05,700/-

5. Other terms and Conditions:

- a) The properties will be sold on 28/03/2024 “As is where is”, “As is what is”, and “Whatever there 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.indianbankseaction.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, **MALL ROAD BRANCH** from 22/02/2024 to 27/03/2024.
- d) The property may 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, **MALL ROAD BRANCH** OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Regional Office Kanpur 1, G/L No 209272434 IFSC Code: CNRB0001195 on or before 27/03/2024 up to 5:00 pm.
- f) 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 (CCSL) Mr. Pratap Kanjilal & Mr. D D Pakhare, Contact no. 9832952602/9911293517/8898418010/080-23469665/9480691777; Email id: eauction@ccsl.co.in
- g) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 27/03/2024 up to 5.00 PM, to Canara Bank, **MALL ROAD 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.
- 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.
- h) The intending bidders should register their names at portal 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 provider M/s CANBANK COMPUTER SERVICES LTD (CCSL) Mr. Pratap Kanjilal & Mr. D D Pakhare, Contact no. 9832952602/9911293517/8898418010/080-23469665/9480691777; Email id: [eauction@ccsl.co.in/](mailto:eauction@ccsl.co.in)
- 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. 25,000/-. 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 Authorized Officer without any notice and property shall forthwith be put up for sale again.

l) For sale proceeds of Rs. 50,00,000/-(Rupees Fifty Lakhs 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.

m) All charges for conveyance, stamp duty/GST registration charges etc., and other non-encumbrance charges like house tax, water tax, electricity bill etc. as applicable shall be borne by the successful bidder only.

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 Regional Office who, as a facilitating centre, shall make necessary arrangements.

p) For further details contact, Canara Bank, **MALL ROAD BRANCH** (Ph. No .9711194838/453473687) e-mail id: cb1195@canarabank.com OR the service provider M/s CANBANK COMPUTER SERVICES LTD (CCSL) Mr. Pratap Kanjilal & Mr. D D Pakhare, Contact no. 9832952602/9911293517/8898418010/080-23469665/9480691777; Email id: eauction@ccsl.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: KANPUR
Date: 20/02/2024

Authorized Officer
Canara Bank