

(A GOVERNMENT OF INDIA UNDERTAKING)

COVERING LETTER TO SALE NOTICE

Ref: HARISH/SALE NOTICE /4881/2024-25

Date: 01-07-2024

To

SHRI HARISH CHANDRA GUPTA (BORROWER & MORTGAGOR)

S/O LATE LALTA PRASAD
H NO. 324 LINE PURWA
HARDOI, UTTAR PRADESH 241001

SHRI MANISH GUPTA (GUARANTOR)

H NO. 324 LINE PURWA
HARDOI, UTTAR PRADESH 241001

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, **HARDOI (4881) 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 **HARDOI (4881) 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,
वास्तु केनरा बैंक
For CANARA BANK

AUTHORISED OFFICER अधिकारी
Authorised Officer
CANARA BANK

ENCLOSURE – 1. SALE NOTICE

2. DETAILED TERMS ANDS CONDITION OF THE SALE NOTICE

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED -01-07-2024

1. Name and Address of Secured Creditor: **CANARA BANK, HARDOI BRANCH (4881)**
2. Name and Address of the Borrower & Guarantors :

SHRI HARISH CHANDRA GUPTA (BORROWER & MORTGAGOR)
S/O LATE LALTA PRASAD
H NO. 324 LINE PURWA
HARDOI, UTTAR PRADESH 241001

SHRI MANISH GUPTA (GUARANTOR)
H NO. 324 LINE PURWA
HARDOI, UTTAR PRADESH 241001

3. Total Liabilities as on **07-07-2021** : **Rs. 1,68,315.00** Plus Other Interest thereon
4. a) Mode of Auction : **E-auction**
 b) Details of Auction service provider : **ANTARES SYSTEMS LTD** Contact person: -
 Ramu G.K.-9945266022 Kushal Bose-9674758719' e-mail id :- ramu.gk@antaressystems.com
Kushal.b@antaressystems.com, Website: www.bankeauctionwizard.com
 c) Date & Time of Auction : **24-07-2024** between 10:00AM to 2:00PM
 d) Place of Auction : **www.bankeauctionwizard.com**
5. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	PROPERTY SITUATED AT HOUSE NO. 324 AREA LINE PURWA, CIVIL LINE, HARDOI. UP ADMEASURING AREA: 213.18 SQ MTR OWNER OF PROPERTY : SHRI HARISH CHANDRA GUPTA S/O LATE LALTA PRASAD	4640000/-	464000/-

6. Other terms and Conditions:

- a) The property/ies will be sold in "As is where is", "As is what is", and " Whatever there is Without recourse" 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.bankeauctionwizard.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 Authorised Officer, Canara Bank **HARDOI (4881) BRANCH** from **10-07-2024 TO 11-07-2024**.
- 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, HARDOI (4881) BRANCH** OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, **HARDOI (4881) BRANCH GL A/c** No **209272434 - IFSC Code: CNRB0004881** on or before **23-07-2024** before **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 ANTARES SYSTEMS LTD Contact person: - Ramu G.K.-9945266022 Kushal Bose-9674758719' e-mail id :- ramu.gk@antaressystems.com Kushal.b@antaressystems.com, Website: www.bankeauctionwizard.com
- g) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **23-07-2024** (date) 5.00 PM to Canara Bank **HARDOI 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.bankeauctionwizard.com and get their User ID and password free of cost. Prospective bidder may avail online training on e-auction from the service provider ANTARES SYSTEMS LTD Contact person: - Ramu G.K.-9945266022 Kushal Bose-9674758719' e-mail id :- ramu.gk@antaressystems.com Kushal.b@antaressystems.com, Website: www.bankeauctionwizard.com EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- i) 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.
- j) 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.
- k) For sale proceeds of Rs. 50.00 Lacs (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 to the Bank.

l) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.

m) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

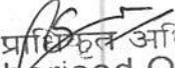
n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned **HARDOI (4881) BRANCH** who, as a facilitating centre, shall make necessary arrangements.

O) For further details contact Canara Bank, **HARDOI (4881) BRANCH** (Ph. No **8173007811**) e-mail id cb4881@canarabank.com OR the service provider ANTARES SYSTEMS LTD Contact person: - Ramu G.K.-9945266022 Kushal Bose-9674758719' e-mail id :- ramu.gk@antaressystems.com Kushal.b@antaressystems.com, Website: www.bankeauctionwizard.com

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.

 वास्ते केनरा बैंक
For CANARA BANK


प्राधिकृत अधिकारी
Authorised Officer

**AUTHORISED OFFICER
CANARA BANK**

Place: Lucknow
DATE: 01-07-2024