



RAMGARH CANT BRANCH

Ref: 2515/RORAN/ RAMGARH /E-AUCTION/ SHRI SHYAM TRADING

DATE: 21.12.2023

To

Borrower/s	Mortgagor / Guarantor
1. M/s. SHRI SHYAM TRADING (Prop. Sri Kamal Kumar Khandelwal) At Nehru Road, Ramgarh Cantt., Jharkhand-829122	1. SRI KIRAN KUMAR KHANDELWAL S/o. Sri Mali Ramji Khandelwal (Guarantor cum Mortgagor) Krishna Kripa Bhawan, Bengali Tola, Ramgarh Cantt., Jharkhand-829122
2. SRI KAMAL KUMAR KHANDELWAL S/o. Sri Kiran Kumar Khandelwal Near Cold Storage, Bengali Tola, Ramgarh Cantt., Jharkhand-829122	2. SMT. MANORAMA DEVI W/o. Sri Kiran Kumar Khandelwal (Guarantor cum Mortgagor) Near Shiv Mandir, Bengali Tola, Ramgarh Cantt., Jharkhand-829122

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, Ramgarh Cant 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 **Ramgarh Cant 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

वास्तव केनरा बैंक
For CANARA BANK
प्राधिकृत अधिकारी
Authorized Officer



(Auction Sale Notice for Sale of Immovable Properties)

SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Assets 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 to the Secured Creditor, the symbolic/constructive possession of which has been taken by the Authorized Officer of **Ramgarh Cant** (Branch) of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 29.01.2024, for recovery of **Rs.51,94,084.13 (Rupees Fifty One Lakh Ninety Four Thousand Eighty Four and Paise Thirteen Only)**+ further Interest and charges thereon due from 01/09/2023 to the **Ramgarh Cant** Branch of Canara Bank from **M/s. Shri Shyam Trading, Proprietor Sri Kamal Kumar Khandelwal**

The reserve price will be **Rs.36,90,000.00 (Rupees Thirty Six Lakh Ninety Thousand Only)** and the earnest money deposit will be **Rs. 3,69,000**. The Earnest Money Deposit shall be deposited on or before 24.01.2024 by 04:00 PM

Details and full description of the property:

All that Part & Parcel of the property situated at Mauza- Ramgarh, Khata No.222, Plot No.3331, Khewat No.1, Tauzi No.-28, Ward No.05, Thana- Ramgarh, Area 3.50 Decimal, Dist.- Ramgarh, Jharkhand

BOUNDED BY:

North: Landed Property of Jai Bhagwan Goyal
South: 7 Feet Wide Road
East : Landed Property of Suresh Sharma
West : Landed property of Kailash Chandra Agarwal
& others

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 Ranchi, Canara bank , Ph. No. 0651-2245557 during office hours on any working day.

Place: RANCHI
Date: 21.12.2023

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For CANARA BANK
प्रमाणित अधिकारी
Authorized Officer

Authorized Officer
Canara Bank



DETAILS TERMS AND CONDITIONS OF THE SALE NOTICE DATED 21.12.2023

1	Name and Address of the Secured Creditor	Canara Bank, Ramgarh Cant Branch
2	Name and Address of the Borrower/Mortgager/Guarantor	<ol style="list-style-type: none"> 1. M/s. SHRI SHYAM TRADING (Prop. Sri Kamal Kumar Khandelwal) At Nehru Road, Ramgarh Cantt., Jharkhand-829122 2. SRI KAMAL KUMAR KHANDELWAL S/o. Sri Kiran Kumar Khandelwal Near Cold Storage, Bengali Tola, Ramgarh Cantt., Jharkhand-829122 3. SRI KIRAN KUMAR KHANDELWAL S/o. Sri Mali Ramji Khandelwal (Guarantor cum Mortgagor) Krishna Kripa Bhawan, Bengali Tola, Ramgarh Cantt., Jharkhand-829122 4. SMT. MANORAMA DEVI W/o. Sri Kiran Kumar Khandelwal (Guarantor cum Mortgagor) Near Shiv Mandir, Bengali Tola, Ramgarh Cantt., Jharkhand-829122
3	Total liabilities as on 30/08/2023	Rs.51,94,084.13 (Rupees Fifty One Lakh Ninety Four Thousand Eighty Four and Paise Thirteen Only)+ further Interest and charges thereon due from 01/09/2023
4	<p>a). Mode of Auction</p> <p>b). Details of Auction service provider</p> <p>c). Date & Time of Auction</p> <p>d). Place of Auction</p> <p>f). Portal of e-auction</p>	<p>Online Electronic Bidding</p> <p>M/s Canbank Computer Services Ltd. 218, J.P. Royale, 1st Floor, Sampige Road 2nd Main, Near Market, Malleshwaram Bengaluru, Karnataka – 560 003.</p> <p>29.01.2024; Time 12:00 PM – 02:00 PM</p> <p>Online Portal of E Auction</p> <p>https:// indianbankseauction.com</p>
5	Reserve Price	Rs.36,90,000.00 (Rupees Thirty Six Lakh Ninety Thousand Only)
6	EMD Amount	Rs. 3,69,000.00 (Rupees Three Lakh Sixty Nine Thousand Only)

Internal वास्ते केनरा बैंक
For CANARA BANK
आधिकारित अधिकारी
Authorized Officer



Other terms and conditions:

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.indianbankseaction.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b) 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.
- c) The property (ies) can be inspected on or before 20.01.2024 between 10:00 AM and 02:00 PM, with prior appointment with Authorized Officer.
- d) The intending bidders shall deposit EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, Ramgarh Cant Branch or shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Doranda Branch, CA A/c No 1642201001528 IFSC Code: CNRB0001642 on or before 24.01.2024 by 04:00 PM.
- e) 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., 218, J.P. Royale, 1st Floor, Sampige Road, 2nd Main, Near Market, Malleshwaram, Bengaluru, Karnataka – 560 003; Contact No. +91 - 80 - 23469661; Email: eauction@ccsl.co.in; 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).
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 24.01.2024 by 05:00 PM, to Canara Bank, Ramgarh Cant Branch; by hand or by email.
 - 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.
 - Bidders Name. Contact No. Address, E Mail Id.
 - Bidder's A/c details for online refund of EMD.
- g) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- h) The intending bidders should register their names at portal <https://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., 218, J.P. Royale, 1st Floor, Sampige Road, 2nd Main, Near Market, Malleshwaram, Bengaluru, Karnataka – 560 003; Contact No. +91 - 80 - 23469661; Email: eauction@ccsl.co.in.

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- i) 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 Authorized Officer without any notice and property shall forthwith be put up for sale again.
- k) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.50,000/ with unlimited extension of 5 minutes duration each till the conclusion of the sale. 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.
- l) All charges for conveyance, stamp duty /GST and registration charges etc., as applicable shall be borne by the successful bidder only.
- m) Where the sale consideration of the property to be transferred is Rs.50.00 Lakh and above the successful bidder will have to pay Tax Deducted at Source(TDS) @ 1% on the sale proceeds which shall be payable separately by the Successful buyer and deposit the same by furnishing the Challan in Form 26Q B and submit the original receipt of TDS certificate to the Bank.
- n) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of 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 who, as a facilitating centre, shall make necessary arrangements.
- p) For further details contact , **Canara Bank, Ramgarh Cant Branch**, (Contact No. 9019329540, e-mail id cb2515@canarabank.com) Or M/s Canbank Computer Services Ltd.; 218, J.P. Royale, 1st Floor, Sampige Road, 2nd Main, Near Market, Malleshwaram, Bengaluru, Karnataka – 560 003; Contact No. +91 - 80 - 23469661; Email: eauction@ccsl.co.in; may be contacted during office hours on any working day.

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: RANCHI
Date: 21.12.2023

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प्रमाणित अधिकारी
Authorized Officer

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