

To,

BORROWER/S:- SURJIT KAUR C/O SUKHDEV SINGH, ADDRESS 01:- 24 GREEN ENCLAVE, LOHGARH-SAS NAGAR MOHALI, LOHGARH, PUNJAB-140603.
ADDRESS 02:-FLAT NO. 148 B, SECOND FLOOR, BLOCK B-5, SILVER CITY THEMES, VILLAGE BHANKARPUR, MC DERABASSI, DISTRICT SAS NAGAR-140201. &

GUARANTOR:- SUKHDEV SINGH S/O HAJARA SINGH- VILLAGE MOMANWAL, PO VEELA BAJJU, GURDASPUR, PUNJAB-143514.

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 **PANCHKULA SECTOR-19 BRANCH** have taken **symbolic 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 **PANCHKULA SECTOR-19 BRANCH** of Canara Bank.

The undersigned proposes to sell the assets (through e-auction) 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 (e-auction notice) containing terms and conditions of the sale. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 15 days from the date of this notice, and reclaim the assets which have been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in the enclosed Sale Notice.

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

Yours faithfully,

कृते केनरा बैंक / For CANARA BANK


प्राधिकृत अधिकारी / Authorised Officer

AUTHORISED OFFICER
CANARA BANK

ENCLOSURE – SALE NOTICE

15 DAY 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/charged to the Secured Creditor, the **symbolic possession** of which has been taken by the Authorized Officer of *Canara Bank PANCHKULA SECTOR-19 BRANCH, Haryana*, will be sold on "As is where is", "As is what is", and "Whatever there is" on **25.09.2024**, for recovery of Rs. **28,26,064.03/-** plus further interest & other charges as on **22.04.2024** .(minus recovery ,if any) due to the *Canara Bank PANCHKULA SECTOR-19 BRANCH, Haryana* from:

BORROWER/S:- SURJIT KAUR C/O SUKHDEV SINGH, ADDRESS 01:- 24 GREEN ENCLAVE, LOHGARH-SAS NAGAR MOHALI, LOHGARH, PUNJAB-140603.
ADDRESS 02:- FLAT NO. 148 B, SECOND FLOOR, BLOCK B-5, SILVER CITY THEMES, VILLAGE BHANKARPUR, MC DERABASSI, DISTRICT SAS NAGAR-140201. &

GUARANTOR:- SUKHDEV SINGH S/O HAJARA SINGH- VILLAGE MOMANWAL, PO VEELA BAJJU, GURDASPUR, PUNJAB-143514.

The reserve price for Property is Rs.25.05 Lakhs (EMD Rs.2.60 Lakh). The Earnest Money Deposit shall be deposited on or before 23.09.2024 at 5.00 PM (OFFLINE OR ONLINE).

Details and full description of the immovable property under symbolic possession with known encumbrances, if any:

ALL THAT PART & PARCEL OF THE PROPERTY-A RESIDENTIAL PROPERTY, FLAT NO.- 148-B, 2ND FLOOR, BLOCK-B5, CATEGORY-B2, HAVING COVERED AREA 1006.859 SQ. FT. & SUPER AREA 1281 SQ. FT. SITUATED AT SILVER CITY THEMES, VILLAGE-BHANKARPUR, , SUB-TEHSIL ZIRAKPUR, DISTRICT SAS NAGAR, MOHALI, PINCODE-14021 IN NAME OF SURJIT KAUR D/O SUKHDEV SINGH BOUNDED AS UNDER:-

NORTH-FLAT NO. 149-B, SOUTH- OPEN TO SKY, EAST- ENTRY & PASSAGE, WEST-OPEN TO SKY

There are NIL encumbrances to the knowledge of bank

For further details, contact Mr. Anil Kumar, Divisional Manager, Canara Bank, Regional Office, Panchkula (Mob. No. 70871-10792), Mr. Vipin Kumar, officer, (Mob No.: 94170-97604) or PANCHKULA SECTOR-19 Branch (Mob No.- 84276-95824) e-mail id: cb5824@canarabank.com or the service provider E-bkray (M/s PSB Alliance Pvt.Ltd),(ContactNo.7046612345/6354910172/8291220220/9892219848/8160205051,Email:support.ebkray@psballiance.com/support.ebkray@procure247.com).

कृते केनरा बैंक/For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer

AUTHORISED OFFICER
CANARA BANK

DATE: 05.09.2024
PLACE: PANCHKULA

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 05.09.2024

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| 1 | Name and Address of the Secured Creditor | Canara Bank, PANCHKULA SECTOR-19 Branch, SCO-69 SECTOR-19, District PANCHKULA, Haryana-134109 (84276-95824). |
| 2 | Name and Address of the Borrower(s)/ Guarantor | <u>BORROWER/S:-</u> SURJIT KAUR C/O SUKHDEV SINGH, ADDRESS 01:- 24 GREEN ENCLAVE, LOHGARH-SAS NAGAR MOHALI, LOHGARH, PUNJAB-140603. ADDRESS 02:-FLAT NO. 148 B, SECOND FLOOR, BLOCK B-5, SILVER CITY THEMES, VILLAGE BHANKARPUR, MC DERABASSI, DISTRICT SAS NAGAR-140201. & <u>GUARANTOR:-</u> SUKHDEV SINGH S/O HAJARA SINGH- VILLAGE MOMANWAL, PO VEELA BAJJU, GURDASPUR, PUNJAB-143514. |
| 3 | Total Liabilities as on 22.04.2024 | Rs. 28,26,064.03/- plus further interest & other charges (minus recovery ,if any) |
| 4(a) | Mode of Auction | Online Electronic Bidding |
| 4(b) | Details of Auction service provider | M/s PSB Alliance (Ebkray) Helpdesk Number- 8291220220 Email : support.ebkray@psballiance.com Website : https://ebkray.in/ |
| 4(c) | Date & Time of Auction | 25.09.2024 Time : 12:30 PM to 01:30 PM (With unlimited extension of 5 minutes duration each till the conclusion of the sale.) |
| 4(d) | Place of Auction | Online auction |
| 5 | Reserve Price | Rs. 25.05 lakhs (EMD Amount Rs. 2.60 lakhs) |

Other terms and conditions:

- The property is being sold with all the existing and further encumbrances whether known or unknown to the bank. The Authorized 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 authorized officer/Secured Creditors in this regard at a later date.
- Auction / bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctions.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 Authorized Officer on the dates mentioned in Sale Notice.
- 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 in E-Wallet of M/s PSB Alliance Private Limited (E-bkray) 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.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **23.09.2024** upto 5.00 p.m. to **Canara Bank, PANCHKULA SECTOR-19 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.

(A GOVERNMENT OF INDIA UNDERTAKING)

Ref: SN/5824/2024-25/SURJIT/02

Date: 05.09.2024

iv. Bidder's A/c. details for online refund of EMD.

- g) The intending bidders should register their names at portal <https://ebkray.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-bkray, (Contact No. 8291220220/9892219848/8160205051, support.ebkray@psballiance.com).
- h) 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.20000/-**. 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 Authorized Officer without any notice and property shall forthwith be put up for sale again. This amount shall be deposited by way of Demand draft in favour of Authorized Officer, **Canara Bank, PANCHKULA SECTOR-19 Branch** OR shall be deposited through RTGS / NEFT / Fund Transfer to credit of account of **Canara Bank, PANCHKULA SECTOR-19 Branch**, A/c. No. 209272434, IFSC Code: **CNRB0005824**.
- k) 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.
- l) **All charges for conveyance, stamp duty / GST, registration, NDC charges etc., as applicable shall be borne by the successful bidder only.**
- m) There is no encumbrance in the property to the knowledge of the bank. Successful Bidder is liable to pay all society dues, municipal taxes / panchayat taxes / electricity/ water charges / other charges, duties and taxes whatsoever, including outstanding, if any, in respect of and/or affecting the subject property.
- 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 **Canara bank, Karnal Circle Office or Regional office, Panchkula** as a facilitating centre.
- p) For further details, contact Mr. Anil Kumar, Divisional Manager, Canara Bank, Regional Office, Panchkula (Mob. No. 70871-10792), Mr. Vipin Kumar, officer, (Mob No.: 94170-97604) or PANCHKULA SECTOR-19 Branch (Mob No.- 84276-95824) e-mail id: cb5824@canarabank.com or the service provider E-bkray (M/s PSB Alliance Pvt.Ltd),(ContactNo.7046612345/6354910172/8291220220/9892219848/8160205051,Email:support.ebkray@psballiance.com/support.ebkray@procure247.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.

कृते केनरा बैंक/For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer

AUTHORISED OFFICER
CANARA BANK

PLACE: PANCHKULA
DATE: 05.09.2024