



COVERING LETTER TO 15 DAYS SALE NOTICE

Ref: ROKPR/ORAI/4939/SN/URMILA DEVI/SALE OCT2024

Date: 14.10.2024

To

<p>Mrs. Urmila Devi Verma W/o Sri Kamlesh Kumar Address: H No 2475, Rajendra Nagar Orai District Jalaun Uttar Pradesh- 285001 (Borrower & Mortgagor)</p>	<p>Mr. Deepak Kumar Verma W/o Sri Kamlesh Kumar Address: H No 2475, Rajendra Nagar Orai District Jalaun Uttar Pradesh- 285001 (Guranator)</p>
--	---

Dear Sir/Madam,

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) and Rule 9 of the Security Interest (Enforcement) Rules, 2002.

.....

As you are aware, I on behalf of Canara Bank, ORAI 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 ORAI 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,

 **कुल कनरा बैंक**
For CANARA BANK
T.P.

प्राधिकृत अधिकारी / Authorised Officer
Authorised Officer, Canara Bank, Kanpur

ENCLOSURE - SALE NOTICE

X





15 DAYS SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with proviso to Rule 8 (6) and Rule 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 constructive/Physical possession of which has been taken by the Authorised Officer of ORAI Branch of 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. 4,33,368/- (Rupees Four Lakh Thirty Three Thousand Three Hundred Sixty Eight Only) as on 31.05.2019 (plus interests, costs and other charges MINUS recovery if any) due to the ORAI Branch of Canara Bank from Mrs. Urmila Devi Verma W/o Shri Kamlesh Kumar (Borrower & Mortgagor) and Mr. Deepak Kumar Verma S/o Shri Kamlesh Kumar (Guarantor).

Reserve Price and Earnest Money Deposit:

S. No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	UREM of Residential House No. (Old) 489/2 New 2228, Now New House No. 2475 situated at Mohalla Rajendra Nagar Orai District Jalaun Uttar Pradesh admeasuring 64.79 Sq Mtr Owned by Mrs. Urmila Devi Verma W/o Shri Kamlesh Kumar	Rs. 5,83,000/-	Rs. 58,300/-

The Earnest Money Deposit shall be deposited on or before 29.10.2024 up to 5:00 PM.

Details of Properties:

S.no	Property	Boundaries (As Per Sale Deed)	
1.	UREM of Residential House No. (Old) 489/2 New 2228, Now New House No. 2475 situated at Mohalla Rajendra Nagar Orai District Jalaun Uttar Pradesh admeasuring 64.79 Sq Mtr Owned by Mrs. Urmila Devi Verma W/o Shri Kamlesh Kumar	East	Rasta Khandanja
		West	Gurjar House
		North	House of Chhote Lal
		South	House of Krishna Kumar Gupta

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 Branch Head, ORAI branch Canara Bank, Ph. No. 7355156693 during office hours on any working day.

केनरा बैंक
FOR CANARA BANK

TP

प्राधिकृत अधिकारी/Authorised Officer
क्षेत्रीय कार्यालय, कानपुर/Regional Officer, Kanpur

Place: KANPUR
Date: 14.10.2024

Authorised Officer
Canara Bank

8



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 14.10.2024

1. Name and Address of Secured Creditor : Canara Bank, ORAI Branch
 2. Name and Address of the Borrower & Guarantors :

<p>Mrs. Urmila Devi Verma W/o Sri Kamlesh Kumar Address: H No 2475, Rajendra Nagar Orai District Jalaun Uttar Pradesh- 285001 (Borrower & Mortgagor)</p>	<p>Mr. Deepak Kumar Verma W/o Sri Kamlesh Kumar Address: H No 2475, Rajendra Nagar Orai District Jalaun Uttar Pradesh- 285001 (Guranator)</p>
--	---

3. Total Liabilities as on 31.05.2019 : Rs. 4,33,368/- (Rupees Four Lakh Thirty Three Thousand Three Hundred Sixty Eight Only) (plus further interest, costs and expenses MINUS recovery if any)
 a) Mode of Auction : E-auction
 b) Details of Auction service provider : M/s PSB Alliance (Ebkray), Helpdesk Number- 8291220220; Email id: support.ebkray@psballiance.com
 c) Date & Time of Auction : 30.10.2024 between 11:00 AM to 12:00 PM
 d) Place of Auction : Online

4. Reserve Price:

S. No.	Property Address	Reserve Price (Rs)	EMD (Rs)
1	UREM of Residential House No. (Old) 489/2 New 2228, Now New House No. 2475 situated at Mohalla Rajendra Nagar Orai District Jalaun Uttar Pradesh admeasuring 64.79 Sq Mtr Owned by Mrs. Urmila Devi Verma W/o Shri Kamlesh Kumar	Rs. 5,83,000/-	Rs. 58,300/-

5. 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 proceeding.
- b) The property can be inspected, with Prior Appointment with Authorised Officer, ORAI branch from 16.10.2024 TO 29.10.2024.
- c) 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.
- d) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank ORAI Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, ORAI Branch, A/c No 209272434 IFSC Code: CNRB0004939 on or before 29.10.2024 up to 5:00 pm.
 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 PSB Alliance (Ebkray), Helpdesk Number- 8291220220; Email id: support.ebkray@psballiance.com.
- e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 29.10.2024 up to 5.00 PM, to Canara Bank, ORAI 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.
 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 M/s PSB Alliance (Ebkray), Helpdesk Number- 8291220220; Email id: 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. 10000/-. 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 Lakh (Rupees Fifty Lakh) 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., and other non-encumbrance charges like House Tax, Water Tax, and Electricity Payment 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 Circle office or Regional Office who, as a facilitating centre, shall make necessary arrangements.

o) For further details contact, Canara Bank, ORAI (Ph. No 7355156693) e-mail id: cb4939@canarabank.com OR the service provider M/s PSB Alliance (Ebkray), Helpdesk Number- 8291220220; Email id: support.ebkray@psballiance.com.

p) 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.

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: 14.10.2024

कृपया कनारा बैंक
For CANARA BANK
RP

मार्गिकृत अधिकारी / Authorised Officer
Authorised Officer
Canara Bank
Regional Officer, Kanpur
R



Internal