

COVERING LETTER TO SALE NOTICE

Ref: RO/KNPR/SALE/18698/VINAY/2024/004

Date: 21/02/2024

To,

MR. VINAY JHA (BORROWER & MORTGAGOR) S/O SRI SURESH JHA HOUSE NO. 116/601 ANAND NAGAR RAWATPUR GAON NEAR RAM LALA SCHOOL KANPUR NAGAR 208019 919984275870	MR. VINOD JHA (CO-BORROWER & MORTGAGOR) S/O SRI SURESH JHA 117/Q/23 INDRAPURI SHARDA NAGAR, KAKADEV NAVEEN NAGAR KANPUR 208025 919984275870
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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) of the Security Interest (Enforcement) Rules, 2002.

As you are aware, I on behalf of Canara Bank, **SHARDA NAGAR** 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 **SHARDA NAGAR** 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,

Authorised Officer, Canara Bank

ENCLOSURE – SALE NOTICE

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) 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 Authorised Officer of **SHARDA NAGAR BRANCH** of the Canara Bank., will be sold on “As is where is”, “As is what is”, and “ Whatever there is” on **28/03/2024** for recovery of total outstanding **Rs. 26,24,169.63/- (Rupees Twenty six lakh twenty four thousand one hundred sixty nine rupees sixty three only)** as on 20/02/2024 (plus further interest and expenses thereon from 21/02/2024) due to the **SHARDA NAGAR Branch** of Canara Bank from **MR. VINAY JHA (BORROWER & MORTGAGOR) AND MR. VINOD JHA (CO-BORROWER & MORTGAGOR).**

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	ALL PARTS AND PARCEL OF PROPERTY FLAT NO. 102 ON FIRST FLOOR, AREA 61.59 SQ METERS WITH UNDIVIDED SHARE IN LAND OF 18.79 SQ MTR BUILT OVER PREMISES NO. 118/258 SITUATED AT KAUSHALPURI KANPUR BUILT OVER PLOT NO. 100 BLOCK GFW AREA, JUHI SCHEME 1 KANPUR	Rs. 28,47,000/-	Rs. 2,84,700/-

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.	ALL PARTS AND PARCEL OF PROPERTY FLAT NO. 102 ON FIRST FLOOR, AREA 61.59 SQ METERS WITH UNDIVIDED SHARE IN LAND OF 18.79 SQ MTR BUILT OVER PREMISES NO. 118/258 SITUATED AT KAUSHALPURI KANPUR BUILT OVER PLOT NO. 100 BLOCK GFW AREA, JUHI SCHEME 1 KANPUR TOTAL AREA : 61.59 SQ MTR WITH UNDIVIDED SHARE OF LAND 18.79 SQ MTR	East	BY OPEN TO SKY
		West	BY FLAT NO 101
		North	BY PART OF PLOT NO. 100
		South	BY COMMON PASSAGE

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, SHARDA NAGAR BRANCH Canara Bank, Ph. No. 8700873842 During office hours on any working day.

Place: **KANPUR**
Date: **21/02/2024**

Authorised Officer
Canara Bank

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 04/11/2023

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

MR. VINAY JHA (BORROWER & MORTGAGOR) S/O SRI SURESH JHA HOUSE NO. 116/601 ANAND NAGAR RAWATPUR GAON NEAR RAM LALA SCHOOL KANPUR NAGAR 208019 919984275870	MR. VINOD JHA (CO-BORROWER & MORTGAGOR) S/O SRI SURESH JHA 117/Q/23 INDRAPURI SHARDA NAGAR KAKADEV NAVEEN NAGAR KANPUR 208025 919984275870
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3. Total book Liabilities as on 20/02/2024: **Rs. 26,24,169.63/- (Rupees Twenty six lakh twenty four thousand one hundred sixty nine rupees sixty three only)** (plus further interest and expenses there on from 21/02/2024)
 - 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@ccsl.co.in/](mailto:eauction@ccsl.co.in)
 - c) Date & Time of Auction : **28/03/2024** between 11:00 AM to 2:30 PM
 - d) Place of Auction : E-auction
4. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	ALL PARTS AND PARCEL OF PROPERTY FLAT NO. 102 ON FIRST FLOOR, AREA 61.59 SQ METERS WITH UNDIVIDED SHARE IN LAND OF 18.79 SQ MTR BUILT OVER PREMISES NO. 118/258 SITUATED AT KAUSHALPURI KANPUR BUILT OVER PLOT NO. 100 BLOCK GFW AREA, JUHI SCHEME 1 KANPUR TOTAL AREA : 61.59 SQ MTR WITH UNDIVIDED SHARE OF LAND 18.79 SQ MTR	Rs. 28,47,000/-	Rs. 2,84,700/-

5. Other terms and Conditions:
 - a) The property/ies will be sold in "AS IS WHERE 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 Authorised Officer, SHARDA NAGAR BRANCH from 26/02/2024 TO 27/03/2024.
- 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 favor of Authorized Officer, Canara Bank SHARDA NAGAR BRANCH OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Regional Office Kanpur 1, A/c No 209272434 IFSC Code: CNRB0018698 on or before 27/03/2024 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, SHARDA NAGAR 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 Account details for online refund of EMD.
- h) The intending bidders should register their names at portal 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 (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 multiplies 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.
- l) For sale proceeds of Rs. 50.00 Lacs(Rupees Fifty lakh 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, prior 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, SHARDA NAGAR Branch (Ph. No 918700873842) e-mail id: cb18698@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: 21/02/2024

Authorised Officer
Canara Bank