

Ref: CB/REC/SALE NOTICE/DEC/23

Date: 01.12.2023

To,

SHRI VINEET KUMAR S/O SRI GYAM
CHAND (BORROWER/MORTGAGER)
WARD NO.3, GURUDWARA GALI VIKAS
NAGAR DEHRADUN, UTTARAKHAND

SRI PARVESH KUMAR S/O SRI KRISHAN
LAL (GUARANTOR) VILLAGE
BHEEMWALA PO VIKASNAGAR
DEHRADUN, UTTARAKHAND - 248001

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, the Authorised Officer of Canara Bank, **Vikasnagar** has 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 **Vikasnagar** 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,

For CANARA BANK


प्रबंधक अधिकारी
Authorised Officer

**AUTHORISED OFFICER
CANARA BANK**

ENCLOSURE – SALE NOTICE

VIKASNAGAR (2211) BRANCH
PH- 01360-250375,+91- 9456591036 Email : cb2211@canarabank.com
(A GOVERNMENT OF INDIA UNDERTAKING)

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 physical possession of which has been taken by the Authorised Officer of **Vikasnagar Branch of Canara Bank**, will be sold on "As is where is", "As is what is", and "Whatever there is" on **26.12.2023**, for recovery of Rs. 9,58,790.24 (RUPEES NINE LAKHS FIFTY EIGHT THOUSAND SEVEN HUNDRED NINETY AND PAISA TWENTY FOUR ONLY) as on 17.01.2022 + Future interest w.e.f. 01.10.2021 + Incidental Expenses and Costs minus Recoveries w.e.f. 17.01.2022 (if any), due to **Vikasnagar Branch of Canara Bank**, 1.SHRI VINEET KUMAR S/O SRI GYAM CHAND (BORROWER/MORTGAGER), SRI PARVESH KUMAR S/O SRI KRISHAN LAL(GUARANTOR)

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

ALL THAT RESIDENTIAL PROPERTY BEARING NAGAR NIGAM PROPERTY NO 03/149,SABKA 14/46 LAND MEASURING ARE 75.92 SQ MTRS SITUATED AT MAUZA WARD NO 3(WITHIN NAGAR PALIK APARISHAD,VIKAS NAGAR,PARGANA PACHWA DOON,TEHSIL VIKAS NAGAR,DISTT DEHRADUN

BOUNDARIES:

East: PROPERTY OF GYAN CHAND VALMIKI, SM 43 FT
West: PROPERTY OF SH.AJAY KUMAR SM 43 FT
North : 10 FT WIDE ROAD, SM 19 FT.
South : PROPERTY OF SHRI GYAN CHAND VALMIKI SM 19 FT

The reserve price will be **Rs. 7.71 Lakhs** only and the earnest money deposit will be **Rs. 0.77 Lakhs** only. The Earnest Money Deposit shall be deposited on or before **22.12.2023 up to 4.00pm**.

There are no known encumbrances on the above property as per the knowledge of the bank.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (<https://www.canarabank.com>) or may contact **Manager, VIKASNAGAR (2211) BRANCH**, Canara Bank, Ph. No. **9456591036** during office hours on any working day.

कृत केनरा बैंक
For CANARA BANK


अधिकारी
Authorised Officer

Date: **01.12.2023**

Place: Dehradun

Authorised Officer
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 01.12.2023

| | | |
|----|---|--|
| 1. | Name and Address of the Secured Creditor | VIKASNAGAR (2211) BRANCH |
| 2. | Name and Address of the Borrower(s)/ Guarantor(s) | SHRI VINEET KUMAR S/O SRI GYAM CHAND (BORROWER/MORTGAGER) WARD NO.3, GURUDWARA GALI VIKAS NAGAR DEHRADUN, UTTARAKHAND SRI PARVESH KUMAR S/O SRI KRISHAN LAL (GUARANTOR) VILLAGE BHEEMWALA P O VIKASNAGAR DEHRADUN, UTTARAKHAND – 248001 |
| | Property in the name of | SHRI VINEET KUMAR S/O SRI GYAM CHAND |
| 3. | Total liabilities | Rs. 9,58,790.24 (RUPEES NINE LAKHS FIFTY EIGHT THOUSAND SEVEN HUNDRED NINETY AND PAISA TWENTY FOUR ONLY) as on 17.01.2022 + Future interest w.e.f. 01.10.2021 + Incidental Expenses and Costs minus Recoveries w.e.f. 17.01.2022 (if any) |
| 4. | a. Mode of Auction | Online Electronic Bidding |
| | b.Details of Auction service provider | M/s. Canbank Computer Services Ltd, No 218, J P Royale, 1st Floor, Sampige Road, Malleswaram, Bangalore. Contact No. 9480691777/ 8880531165/ 9832952602 or email- eauction@ccsl.co.in |
| | c. Date & Time of Auction | 26.12.2023 Time: 12.30 pm to 03.00 pm (with unlimited extension of 5 minutes duration each till the conclusion of the sale). |
| | d. Place of Auction | Online |
| | <u>Details of Property/ies</u> | ALL THAT RESIDENTIAL PROPERTY BEARING NAGAR NIGAM PROPERTY NO 03/149,SABKA 14/46 LAND MEASURING ARE 75.92 SQ MTRS SITUATED AT MAUZA WARD NO 3(WITHIN NAGAR PALIK APARISHAD,VIKAS NAGAR,PARGANA PACHWA DOON,TEHSIL VIKAS NAGAR,DISST DEHRADUN |
| | | <u>BOUNDARIES:</u> East: PROPERTY OF GYAN CHAND VALMIKI, SM 43 FT West: PROPERTY OF SH.AJAY KUMAR SM 43 FT North : 10 FT WIDE ROAD, SM 19 FT. South : PROPERTY OF SHRI GYAN CHAND VALMIKI SM 19 FT |
| 5. | Reserve Price | Rs. 7.71 Lakhs |

6. Other terms and conditions:

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://indianbankseauction.com/> (Mention the website). 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 Authorised Officer, on **22.12.2023**, at 10.00 am.
- 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 shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank Dehradun-1, A/c 209272434 IFSC Code: CNRB0008305 on or before **22.12.2023 (Date mention here)** up to 4:00 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, No 218, J P Royale, 1st Floor, Sampige Road, Malleswaram, Bangalore. Contact No. 9480691777/ 8880531165/ 9832952602 or email- eauction@ccsl.co.in.**
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **22.12.2023 (date)** up to 5:00 PM, to Canara Bank, **Vikasnagar 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.
- g) The intending bidders should register their names at portal <https://indianbankseauction.com/> (mention the website address of service provider) 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, No 218, J P Royale, 1st Floor, Sampige Road, Malleswaram, Bangalore. Contact No. 9480691777/ 8880531165/ 9832952602 or email- eauction@ccsl.co.in** (mention the name of the service provider, office address, e-mail address and Contact Number here).
- 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. 10,000.00 (Rupees Ten Thousand Only)** (The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of Rs. **10,000.00** as incremental value). 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 **30 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. 50,00,000.00 (Rupees Fifty Lakhs 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.**
- 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 Regional office or Canara Bank Canara Bank, Vikasnagar who, as a facilitating centre, shall make necessary arrangements.
- o) For further details contact **Canara Bank, VIKASNAGAR (2211) BRANCH PH- 01360-250375, +91-9456591036 Email : cb2211@canarabank.com** OR the service provider **M/s. Canbank Computer Services Ltd, No 218, J P Royale, 1st Floor, Sampige Road, Malleswaram, Bangalore. Contact No.**

9480691777/ 8880531165/ 9832952602 or email- eauction@ccsl.co.in (mention the name of the service provider, office address, e-mail address and Contact Number here).

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



Authorised Officer
CANARA BANK

Place: Dehradun
Date: 01.12.2023