

COVERING LETTER TO SALE NOTICE

Ref: ARM AGRA /SALENOTICE/WINDHYAPHARMA/16082024

Date: 16.08.2024

To,

- 1) Smt Madhu Tiwari W/o Sri Dinesh Kumar Tiwari
Proprietor M/s Windhya Pharma
R/o New Abadi, Jangjeet Nagar , Shamshabad Road Agra.
- 2) Smt Saroj Sharma W/o Sri Mahendra Pratap Sharma
Both R/o 17/154 A Raj Nagar, Lohamandi Agra.
- 3) Sri Manish Sharma S/o Sri Mahendra Pratap Sharma
Both R/o 17/154 A Raj Nagar, Lohamandi Agra

Dear Sir/Madam,

Sub: Notice issued in terms of Sec. 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 ARM BRANCH , AGRA 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 ARM BRANCH , AGRA 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 of 15 days 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,

कृते केनरा बैंक
For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer

AUTHORISED OFFICER

CANARA BANK

ENCLOSURE- 1) SALE NOTICE

2) DETAILED TERMS AND CONDITIONS OF THE 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 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 constructive possession of which has been taken by the Authorized Officer of ARM BRANCH , AGRA of the Canara Bank, will be sold on "As is where is", "As is what is", and " Whatever there is" without recourse basis on 11.09.2024, for recovery of Rs 1,66,46,163/- as per demand notice dated- 06.02.2016 plus interest plus other charges less recovery, if any due to the ARM BRANCH , AGRA of Canara Bank from :

- 1) Smt Madhu Tiwari W/o Sri Dinesh Kumar Tiwari
Proprietor M/s Windhya Pharma
R/o New Abadi, Jangjeet Nagar , Shamshabad Road Agra.
- 2) Smt Saroj Sharma W/o Sri Mahendra Pratap Sharma
Both R/o 17/154 A Raj Nagar, Lohamandi Agra.
- 3) Sri Manish Sharma S/o Sri Mahendra Pratap Sharma
Both R/o 17/154 A Raj Nagar, Lohamandi Agra

Reserve Price and Earnest Money Deposit:

The Earnest Money shall be deposited on or before 10.09.2024 up to 5:00 PM.

Details of Properties:

S.no	Property	RESERVE PRICE(Rs.)	EMD(Rs.)
1.	Plot No. - 78A situated at Priyadarshni Enclave, developed on Khasra No.-202, Mauza Kalwari, Tehsil Sadar, Agra measuring 447.21 Sq. meter in the name of Smt. Saroj Sharma W/o Sri. Mahendra Pratap Singh, bounded as East- Other Land, West- Properties of Smt. Saroj And Manish Sharma, North- Other Land and South- Exit and 8 mtr Wide Road.	63.40 Lakhs	6.34 Lakhs
2.	EMT of Plot No -78 & 79 situated at Priyadarshni Enclave, developed on part of Khasra No-202, Mauza Kalwari ,Tehsil Sadar, Agra, measuring 209.025 Sq. mtr. in the name of Smt. Saroj Sharma W/o Sri. Mahendra Pratap Singh bounded as East- Land of Smt. Saroj Sharma, West- Road , North- Part of Property of Smt. Saroj Sharma and South- Property of Manish Sharma.	44.46 Lakhs	4.45 Lakhs
3.	EMT of Plot No.- 78 & 79 situated at Priyadarshni Enclave, developed on part of Khasra No-202, Mauza Kalwari, Tehsil Sadar, Agra measuring 209.02 Sq. mtr. in the name of Sri. Manish Sharma S/o Sri. Mahendra Pratap Singh bounded as East- other's Land West- Road & Exit, North- Property of	45.47 Lakhs	4.55 Lakhs

आस्ति वसूली प्रबंधन शाखा / Asset Recovery Management Branch

Tel : 9084688622 Email: cb7315@canarabank.com

अंचल कार्यालय ,12 ए /सीसी-1, राजेंद्र सेंटर, आवास विकास कॉलोनी सिकन्दरा ,आगरा-282007 /

CIRCLE OFFICE, 12A/CC-1, RAJENDRA CENTRE, AWAS VIKAS COLONY / SIKANDRA, AGRA - 282007

	Smt Saroj Sharma and South- Kachha Dagda 4.87 mtr Wide.		
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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 Senior Manager, ARM BRANCH, AGRA ,Canara Bank, Ph. No. 9084688622 during office hours on any working day.

Date: 16.08.2024

कृते केनरा बैंक
For CANARA BANK
Authorized Officer
प्रतिष्ठित अधिकारी / Authorized Officer

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 16.08.2024

1. Name and Address of Secured Creditor : Canara Bank, ARM BRANCH , AGRA
2. Name and Address of the Borrower & Guarantors :
 1. Smt Madhu Tiwari W/o Sri Dinesh Kumar Tiwari
 - a. Proprietor M/s Windhya Pharma
 - b. R/o New Abadi, Jangjeet Nagar , Shamshabad Road Agra.
 2. Smt Saroj Sharma W/o Sri Mahendra Pratap Sharma
 - a. Both R/o 17/154 A Raj Nagar, Lohamandi Agra.
 3. Sri Manish Sharma S/o Sri Mahendra Pratap Sharma
 - a. Both R/o 17/154 A Raj Nagar, Lohamandi Agra
3. Total Liabilities : Rs **1,66,46,163** as per demand notice dated-06.02.2016 plus interest plus other charges less Recovery, if any.
4. a) Mode of Auction : E-auction

b) Details of Auction service provider :

Company Name	M/s PSB Alliance (Ebkray)
Helpdesk Number	8291220220
Email	support.ebkray@psballiance.com
Website	https://ebkray.in/

- c) Date & Time of Auction : 11.09.2024 between 11:30AM to 12:30PM
- d) Place of Auction : <https://ebkray.in/>

5. Reserve Price:

The Earnest Money shall be deposited on or before 10.09.2024 up to 5:00 PM.

Details of Properties:

S.no	Property	RESERVE PRICE(Rs.)	EMD(Rs.)
1.	Plot No. - 78A situated at Priyadarshni Enclave, developed on Khasra No.-202, Mauza Kalwari, Tehsil Sadar, Agra measuring 447.21 Sq. meter in the name of Smt. Saroj Sharma W/o Sri. Mahendra Pratap Singh, bounded as East- Other Land, West- Properties of Smt. Saroj And Manish Sharma, North- Other Land and South- Exit and 8 mtr Wide Road.	63.40 Lakhs	6.34 Lakhs

आस्ति वसूली प्रबंधन शाखा / Asset Recovery Management Branch

Tel : 9084688622 Email: cb7315@canarabank.com

अंचल कार्यालय , 12 ए /सीसी-1, राजेंद्र सेंटर, आवास विकास कॉलोनी सिकन्दरा , आगरा-282007 /
CIRCLE OFFICE, 12A/CC-1, RAJENDRA CENTRE, AWAS VIKAS COLONY / SIKANDRA, AGRA - 282007

2.	EMT of Plot No -78 & 79 situated at Priyadarshni Enclave, developed on part of Khasra No-202, Mauza Kalwari ,Tehsil Sadar, Agra, measuring 209.025 Sq. mtr. in the name of Smt. Saroj Sharma W/o Sri. Mahendra Pratap Singh bounded as East- Land of Smt. Saroj Sharma, West- Road , North- Part of Property of Smt. Saroj Sharma and South- Property of Manish Sharma.	44.46 Lakhs	4.45 Lakhs
3.	EMT of Plot No.- 78 & 79 situated at Priyadarshni Enclave, developed on part of Khasra No-202, Mauza Kalwari, Tehsil Sadar, Agra measuring 209.02 Sq. mtr. in the name of Sri. Manish Sharma S/o Sri. Mahendra Pratap Singh bounded as East- other's Land West- Road & Exit, North- Property of Smt Saroj Sharma and South- Kachha Dagda 4.87 mtr Wide.	45.47 Lakhs	4.55 Lakhs

6. Other terms and Conditions:

- The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" without recourse basis, including encumbrances if any. There are no encumbrances to the knowledge of the Bank.
- The property can be inspected, with Prior Appointment with Authorized Officer, ARM BRANCH, AGRA from **07.09.2024 to 10.09.2024** during office hours.
- The property will be sold through E-Auction. 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 & conditions before taking part in the e-auction sale proceeding.
- 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.
- For participating in E-Auction, the intending bidders should register their names at portal <https://ebkray.in/> and get their User ID and password free of cost. Intending bidders shall hold a Digi Locker account and e-mail address for doing registration at the website <https://ebkray.in/> . For any query in this regard, Bidders may contact to the service provider **M/S PSB Alliance Ltd (ebkray)** contact details mentioned below:
 - Karan Modi (7016716557, karan@procure247.com)**
 - Vasu Patel (9510974587, vasu.patel@procure247.com)**
 - Kashyap Patel (6354604884, kashyap@procure247.com)**
 - Animesh Jain (7046612345, animesh@procure247.com)**
- Prospective bidder may also avail online training on e-auction procedure from the service provider **M/S PSB Alliance Ltd (ebkray)**.
- Earnest money deposit amount i.e. 10% of the Reserve Price shall be deposited by the Bidder through the website <https://ebkray.in/> OR shall be deposited in way of a Demand draft of EMD amount in favour of Authorized Officer, Canara Bank, ARM BRANCH, AGRA OR shall be deposited through RTGS/NEFT of EMD amount to A/c No 209272946 IFSC Code: CNRB0007315 on or before **27.08.2024 up to 05:00 pm**.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 27.08.2024 05:00 PM to Canara Bank, ARM BRANCH, AGRA, by hand or by email.
 - Proof of deposited EMD Amount.
 - 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.

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

- i) EMD amount 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 multiples of Rs.10000.00. 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 (Rupees Fifty) lacs and above, the successful bidder will have to pay TDS at the rate 1% or as applicable 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 etc., as applicable shall be borne by the successful bidder only.
- n) Authorised 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 ARM Branch who, as a facilitating center, shall make necessary arrangements.
- p) For further details contact Senior Manager, Canara Bank, ARM Branch (Ph. No.) 9084688622 e-mail id cb7315@canarabank.com OR to the service provider M/S PSB Alliance Ltd (ebkay) contact details as mentioned above in point no (e).

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: AGRA
Date: 16.08.2024

कृते केनरा बैंक
For CANARA BANK
Authorised Officer
Canara Bank