

Ref: 6966/REC/SN/DPS/62/15/2022-23

Date: 07.11.2023

To,

1. SMT. SHAKUNTALA DEVI
W/O SRI NARESH
967, GALI NO- 10
SEWANAGAR,
GHAZIABAD -201001

2. SMT PUSHPA CHAUDHARY
W/O SRI YASHPAL
H NO -636, NAI BASTI
HARVANS NAGAR, GHAZIABAD,
GHAZIABAD -201001

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, DPS School Branch, Ghaziabad 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 DPS school branch, Ghaziabad of Canara Bank. The undersigned proposes to sell the assets (through 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.

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
धकृत अधिकारी / Authorised Officer
AUTHORISED OFFICER
CANARA BANK

ENCLOSURE - SALE NOTICE Annexure 13

Annexure 13

SALE NOTICE

E-Auction sale notice for sale of Immovable property 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 creditors, the Symbolic possession of which has been taken by the Authorised Officer of RO GHAZIABAD of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 28.11.2023 from 12.30 p.m. to 1.30 p.m. [with unlimited extension of 5 minutes duration each till the conclusion of sale], for recovery of Rs.7,51,505.90 (Rupees Seven Lakh Fifty One Thousand Five Hundred Five and Paise Ninety Only) which includes interest up to 31.08.2023 plus further interest at applicable rate from 01.09.2023 along with expenses, other charges, etc. due to our DPS school Branch, Ghaziabad of Canara Bank from Borrower/Gurantor Smt Shakuntla Devi and Smt. Pushpa Chuadhary.

Full description of the immovable property, Reserve Price, EMD, known Encumbrance(s), Outstanding Dues if any are as under:-

Sr No.	Details of Properties	Reserve Price	EMD	Encumbrance(s)	Outstanding Dues of Local Self Government as on 31.08.2023
1.	LAND AND BUILDING CONSTRUCTED ON PLOT IN THE REVENUE LIMIT OF KHASRA NO 449 OF VILLAGE GHOOKNA PARAGANA LONI, TEHSIL AND DISTRICT GHAZIABAD OWNED BY SMT SHAKUNTALA W/O SH NARESH KUMAR ADMEASURING AREA 56 SQ YARDS AND BOUNDED: ON THE NORTH: BY 12 FT WIDE ROAD, ON THE SOUTH: BY LAND OF OTHER, ON THE EAST: BY PLOT OF BHAGWATI, ON THE WEST: BY PLOT OF K K GUPTA, (Bank has not Physical Possession of this property)	Rs.13.00 lacs	Rs.1.30 lacs	Not known to the Bank	Nil as per Bank's Record

The EMD should be deposited on or before 24.11.2023 up to 5.00 pm.

The property will not be sold below Reserve Price.

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 Sh. Ashish Kumar, Authorised Officer, Canara Bank, Regional Office, Ghaziabad during office hours on any working day.

Date: 07.11.2023
Place: GHAZIABAD

कृते केनरा बैंक / For Canara Bank

आधिकृत अधिकारी / Authorised Officer

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 07.11.2023

1. Name and address of the secured creditor : Canara Bank , DPS School Branch, Ghaziabad
2. Name and address of the Borrower(s)/Guarantor(s) : Details as under:-

1. SMT. SHAKUNTALA DEVI W/O SRI NARESH 967, GALI NO- 10 SEWANAGAR, GHAZIABAD -201001	2. SMT PUSHPA CHAUDHARY W/O SRI YASHPAL H NO -636, NAI BASTI HARVANS NAGAR, GHAZIABAD, GHAZIABAD -201001
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3. Total liabilities: Rs.7,51,505.90 (Rupees Seven Lakh Fifty One Thousand Five Hundred Five and Paise Ninty Only) which includes interest up to 31.08.2023 plus further interest at applicable rate from 01.09.2023 along with expenses, other charges, etc.

4. (a) Mode of Auction : Online E-Auction
(b) Details of Auction service provider : M/S CANBANK COMPUTER SERVICES LTD.
Mr Pratap Kanjilal & D D Pakhare. MOB: 9832952602 / 9911293517/
8898418010/080- 23469665/
9480691777 email: ccsleauktion@gmail.com.

5. Reserve Price : Rs.13.00 Lakhs (Rupees Thirteen Lakhs Only)

6. Other terms and conditions:

- a. Auction / bidding shall be only through "Online Electronic Bidding" through the website www.indianbankseauktion.com. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- b. The property can be inspected, with Prior Appointment with Authorised Officer, on 23.11.2023 between 10.00 A.M to 5.00 P.M.
- c. The property will not be sold below 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, DPS SCHOOL Branch, Ghaziabad, OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank E-Syndicate Bank Regional Office, Ghaziabad, Collection A/c No 209272434 Account Name- "SL-OL-RTGS-NEFT PMT ENS 0", IFSC Code: CNRB0018670 on or before 24.11.2023 up to 05.00 p.m.
- 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. Mr Pratap Kanjilal & D D Pakhare. MOB: 9832952602 / 9911293517/ 8898418010/080- 23469665/ 9480691777 email: ccsleauktion@gmail.com website address: www.indianbankseauktion.com immediately on the same date of payment of the EMD amount the bidders shall approach the said service provider for obtaining digital signature (If not holding a valid digital signature)
- f. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 24.11.2023 up to 5:00 PM, to Canara Bank DPS Branch, Meerut Road, Ghaziabad by hand or by email.
 - i.) 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.
 - ii.) Bidders Name. Contact No. Address, E Mail Id.
 - iii.) Bidder's A/c details for online refund of EMD.

- g. The intending bidders should register their names at portal www.indianbankseaauction.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. Mr Pratap Kanjilal & D D Pakhare. MOB: 9832952602 / 9911293517/ 8898418010/080- 23469665/ 9480691777 email: ccsleaauction@gmail.com.
- h. EMD deposited by the unsuccessful bidder shall be refunded to them within 2 working days of finalization of sale. The EMD shall not carry any interest.
- i. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10,000/-. The bidder who submits the highest bid (not below 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 on same day and not later than next day 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 within the period stated above, 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 Lakhs (Rupees fifty lakhs) and above, the successful bidder will have to deduct TDS at a 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 Canara Bank Regional Office Ghaziabad who as a facilitating centre shall make necessary arrangements.
- o. Bidder has to make due diligence and physical verification of property with regard to title, extent, area dues, etc. No claim subsequent to submission of bid shall be entertained by the bank.
- p. For further details contact Sh. Ashish Kumar, Authorised Officer, RO GHAZIABAD, Canara Bank e-mail rogzdrec@canarabank.com or the service provider M/S CANBANK COMPUTER SERVICES LTD. Mr Pratap Kanjilal & D D Pakhare. MOB: 9832952602 / 9911293517/ 8898418010/080- 23469665/ 9480691777 email: ccsleaauction@gmail.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.

Place: Ghaziabad
Date : 07.11.2023

कृते केनरा बैंक / For Canara Bank

प्राधिकृत अधिकारी / Authorised Officer
CANARA BANK