केनरा बैंक Canara Bank
भारत सरकार का उपक्रम
A Government of India Undertaking
सिंडिकेट Syndicate

COVERING LETTER TO SALE NOTICE

REF:SN/ASC/77009330001023/2024-25 **Date:11.09.2024**

To,

Borrower-
Mrs. SHVETA SHAREMA
W/O SHRI AMIT SHARMA
Address: RESIDENTIAL FLAT NO 604, 1ST FLOOR BLOCK-B "KASTURI HEIGHTS" AT PART OF KHASRA NO 270/3, 270/4, 271/3, 271/4 AT VILL- LAMBAKHEDAA WARD NO 79 TEHSIL HUZUR BHOPAL

Dear Sir,

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[1].**

****

As you are aware, I on behalf of Canara Bank, **Bhopal Berasia Road 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 **Bhopal Berasia Road 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

केनरा बैंक Canara Bank
भारत सरकार का उपक्रम
A Government of India Undertaking
सिंडिकेट Syndicate

(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 constructive/physical possession of which has been taken by the Authorised Officer of Bhopal Berasia Road Branch of the Canara Bank, will be sold on "**As is where is", "As is what is", and "Whatever there is" on 15.10.2024**, for recovery of **Rs.14,22,395.21 (Rupees Fourteen Lakh Twenty Two Thousand Three Hundred Ninty Five Rupee and Twenty One Paise only)** as on 31.08.2024 + int due and expenses thereon - recoveries (if any) due to Berasia Road Branch of Canara Bank from **Mrs. SHVETA SHAREMA.**

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

RESIDENTIAL FLAT NO 604, 1ST FLOOR BLOCK-B "KASTURI HEIGHTS" AT PART OF KHASRA NO 270/3, 270/4, 271/3, 271/4 AT VILL- LAMBAKHEDAA WARD NO 79 TEHSIL HUZUR BHOPAL

Boundaries:

North:
South:
East:
West:

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 **Branch manager, Berasia Road Branch, Canara Bank, Contact no. 917004895868/8449087876** during office hours on any working day.

Date :: 11.09.2024
Place :: Bhopal

Authorised Officer
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 11.09.2024

1. Name and Address of the Secured Credit :: **Canara Bank, Berasia Road Branch**

2. Name and Address of the Borrower ::

Borrower-
Mrs. SHVETA SHAREMA
W/O SHRI AMIT SHARMA
Address: RESIDENTIAL FLAT NO 604, 1ST FLOOR BLOCK-B "KASTURI HEIGHTS" AT PART OF KHASRA NO 270/3, 270/4, 271/3, 271/4 AT VILL- LAMBAKHEDAA WARD NO 79 TEHSIL HUZUR BHOPAL

3. Total liabilities :: **Rs.14,22,395.21 (Rupees Fourteen Lakh Twenty Two Thousand Three Hundred Ninty Five Rupee and Twenty One Paise only)** as on 31.08.2024 + int due and expenses thereon - recoveries (if any)

4. (a) Mode of Auction :: **E-Auction**
(b) Details of Auction service provider :: **M/s PSB Alliance (Ebkray)**.
(c) Date & Time of Auction :: **15.10.2024:: 12:00 PM to 01:00 PM**
(d) Place of Auction :: **Online Auction.**

5. Reserve Price :: **Rs. 1740000/- (Rupees Seventeen Lacs Forty Thousand Only)**

6. Other terms and conditions:

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website **M/s PSB Alliance (Ebkray).**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 any working day.

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, Berasia Road Branch (0360) OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Berasia Road Branch, **A/c No 209272434 IFSC Code: CNRB0000360** on or before **13.10.2024 up to 5:00 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 provider **M/s PSB Alliance**

f)) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **13.10.2024 by 5:00PM, to Canara Bank, Arera Colony Branch, Bhopal by hand or by email.**

i) Demand Draft/Pay order/Challan 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://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)**.

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 multiplies 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 (Rupees Fifty) lacs 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) Authorized 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 Regional office or respective branch who, as a facilitating centre, shall make necessary arrangements.

o) For further details contact Canara Bank, **Arera Colony Branch (Ph. No917004895868/8449087876) e-mail id** cb2382@canarabank.com OR may contact Authorised Officer of our Bank Mob No – +91- 9340090889 or the service provider, **M/s PSB Alliance (Ebkray) Helpdesk No. 8291220220 Email :**support.ebkray@psballiance.com **Website :** https://ebkray.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 :: Bhopal **Authorised Officer**
Date :: 11.09.2024 **CANARA BANK**