केनरा बैंक Canara Bank
सिंडिकेट Syndicate

**(A GOVERNMENT OF INDIA UNDERTAKING)**
**CANARA BANK, MANDI BRANCH**

**Ref: ROSHIM/R&L/R/SALE/2064/2024-25/1** **Date: 22.11.2024**

To

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|---|---|
| **SH MAHENDER SINGH S/O SH NAG RAM (BORROWER) R/O VILLAGE AND POST OFFICE DUDAR TEHSIL AND DISTRICT MANDI HP** | **SH BAL RAJ S/O SH RATTAN LAL (GUARANTOR) R/O H. NO. 264/4, SUHARA MOHALLA, TEHSIL AND DISTRICT MANDI HP** |

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].

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As you are aware, I on behalf of Canara Bank, **MANDI** 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 **MANDI** 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 (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,

वसूली एवं विधि अनुभाग Recovery & Legal Section शिमला SHIMLA Canara Bank Regional Office केनरा बैंक क्षेत्रीय कार्यालय

**Authorised Officer, Canara Bank**
**ENCLOSURE – SALE NOTICE**

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(A GOVERNMENT OF INDIA UNDERTAKING)

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## SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Assets 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

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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 hypothecated/pledged/charged to the Secured Creditor, the **Symbolic** possession of which has been taken by the Authorised Officer of **MANDI** Branch of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on **26.12.2024**, for recovery of **Rs. 12, 54,229.03 (Rupees Twelve Lakhs Fifty Four Thousand Two Hundred Twenty Nine and Paisa Three only), with further accrued interest from 01.12.2017 on HOUSING LOAN** due to the **MANDI** Branch of Canara Bank from **SH MAHENDER SINGH S/O SH NAG RAM as** borrower and from **SH BAL RAJ S/O SH RATTAN LAL as Guarantor**.

The reserve price will be **Rs 10, 00,000**/- and the earnest money deposit will be **Rs1, 00,000**/.

The Earnest Money Deposit shall be deposited on or before **24.12.2024** upto**5.00 pm**.

### Details and full description of the property (ies)

**MORTGAGE OF PROPERTY BEARING DETAILS: - ALL THAT PART AND PARCEL OF LAND COMPRISING IN KHEWAT/KHATONI NO 77/100 KHASRA NO 889, 892, 904,906,910 AND 912 TOTAL MEASURING 02-05-02 BIGHAS TO THE EXTENT OF 5/36 SHARE MEASURING 00-06-05 BIGHA , SITUATED AT MUHAL DUDAR, HASBAST NO 345, TEHSIL AND DISTRICT MANDI (HP) AS PER JAMABANDI FOR THE YEAR 2016-17**

**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 Manager, MANDI Branch, Canara bank,** Ph.No 01905-222089; Mobile No 98163-76379 **during office hours on any working day.**

**E-auction arranged by the service provider M/s PSB Alliance Ltd (ebkray) through the website http://ebkray.in/.**

1. **Name and Address of the Secured Creditor : Canara Bank, MANDI Branch**

Inter
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**Name and Address of the Borrower** : **SH MAHENDER SINGH S/O SH NAG RAM (BORROWER) R/O VILLAGE AND POST OFFICE DUDAR TEHSIL AND DISTRICT MANDI HP**

2. **(Rupees Twelve Lakhs Fifty Four Thousand Two Hundred Twenty Nine and Paisa Three only), with further accrued interest from 01.12.2017 on HOUSING LOAN**

3. Last Date & Time of receipt of Earnest Money Deposit (EMD i.e. 10% of Reserve Price) on or before: **24.12.2024 up to 5:00 p.m.**

**4.** (a) **Date & Time of Auction**

**Date:** **26.12.2024**
**Time:** **11:30 AM to 12:30 PM**

(With unlimited extension of 5 minutes duration each tills the conclusion of the sale)

(b) **Portal of e- auction:** **http://ebkray.in/**.

5. Details of Property/ies : **MORTGAGE OF PROPERTY BEARING DETAILS: - ALL THAT PART AND PARCEL OF LAND COMPRISING IN KHEWAT/KHATONI NO 77/100 KHASRA NO 889, 892, 904,906,910 AND 912 TOTAL MEASURING 02-05-02 BIGHAS TO THE EXTENT OF 5/36 SHARE MEASURING 00-06-05 BIGHA , SITUATED AT MUHAL DUDAR, HASBAST NO 345, TEHSIL AND DISTRICT MANDI (HP) AS PER JAMABANDI FOR THE YEAR 2016-17**

**Reserve Price** : **Rs 10, 00,000 (Rs. Ten Lakhs Only)**

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## 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. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in (q) below). Prospective bidders are advised to peruse/verify copies of title deeds/documents, If any available with concerned branch and may make, their own inquiries regarding encumbrance, search results and other revenue records relating to the property and shall satisfy themselves regarding the nature and description of the property, condition, lien, charges, statutory dues etc. before submitted the bid. Objections raised after participating in auction by the prospective bidder will not be entertained.

b. Auction / bidding shall be only through "Online Electronic Bidding'' through the website http://ebkray.in/. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

c. No Bidder shall be permitted to withdraw the bid from the auction proceedings after submission of the bid form, till completion of auction.

d. The property can be inspected with Prior Appointment with Authorized Officer from **16.12.2024 to 17.12.2024** between 03:00 PM to 05:00 PM.

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs1,00,000/-,** being 10 % of the Reserve Price, by way of Demand Draft (DD) favouring, Authorised Officer, Canara Bank, **MANDI** Branch, OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, **MANDI Branch**, A/c No **209272434**IFSC Code: **CNRB0002064** on or before **24.12.2024** upto 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 the service provider M/s PSB Alliance Ltd (ebkray) Contact no. 8291220220; email: support.ebkray@psballiance.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).

g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **24.12.2024** upto 5:00 PM, to Canara Bank, **MANDI branch**, by hand or by email.

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1) **Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.**
2) **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.**
3) **Bidders Name. Contact No. Address, E Mail Id.**
4) **Bidder's A/c details for online refund of EMD.**

h. The intending bidders should register their names at portal http://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 Ltd (ebkray) Contact no. 8291220220; email: support.ebkray@psballiance.com

i. EMD deposited by the unsuccessful bidder shall be refunded to them within 2 days of finalization of sale. 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.10, 000.00 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.

k. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.

l. The successful bidder shall deposit 25 % of the sale price (inclusive of EMD already paid), immediately on the sale being knocked down in his/ her favour and the balance within **15** days from the date of confirmation of sale. If the successful bidder fails to pay the sale price as stated above, the deposit made by him shall be forfeited.

m. All charges for conveyance, stamp duty and registration etc., as applicable shall be borne by the successful bidder only.

n. Where the sale consideration, of the property to be transferred is Rs. 50 Lac and above the successful bidder will have to deduct (Tax Deducted at Source) TDS @ 1% on the sale proceeds and deposit the same by furnishing the Challan in Form 26QB and submit the original receipt of TDS certificate to the Bank.

o. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

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p. As per banks record, the outstanding dues of the Local Self Government against the property are not known to bank, as no notice received for the same. The Purchaser is liable to incur the dues, if any.

For further details contact **Sh. Lokesh Kumar, Senior Manager, Canara Bank, Mandi Branch** (Ph.No 01905-222089; Mobile No 98163-76379) email id cb2064@canarabank.com OR the service provider M/s PSB Alliance Ltd (ebkray) email: support.ebkray@psballiance.com (M/s PSB Alliance Ltd (ebkray) Phone/Mobile Number: 8291220220) during office hours on any working day.

**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.

वसूली एवं विधि अनुभाग Recovery & Legal Section शिमला SHIMLA Canara Bank Regional Office केनरा बैंक क्षेत्रीय कार्यालय

**Place: MANDI**
**Date: 22.11.2024**

**Authorised Officer**
**Canara Bank**

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