केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

COVERING LETTER TO SALE NOTICE

Ref: ETAH/SALENOTICE/241/AS/2024-25 03-01-2025

To

1. BORROWER/S

1.M/S NEW HARSHITA READYMADE GARMENTS
PROP-JAGMOHAN KUMAR MAIN MARKET
MOHANPURA KASGANJ UP-207123
MOB: 7838370468

2.JAGMOHAN KUMAR MAIN MARKET
MOHANPURA KASGANJ UP-207123
MOB: 7838370468

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.

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As you are aware, I on behalf of Canara Bank, KASGANJ 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 Canara Bank, KASGANJ 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 under the subject Act/ or any other law in force.

Yours faithfully,

Authorised Officer, Canara Bank

ENCLOSURE – SALE NOTICE

केनरा बैंक Canara Bank

(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 (Strike whichever is not applicable) possession of which has been taken by the Authorised Officer of Canara Bank, KASGANJ branch of the Canara Bank, will be sold on "As is where is", "As is what is", and " Whatever there is" on 29-01-2025, for recovery of **Rs. 1362966+** interest from 01-01-2025+other charges due to the Canara Bank, KASGANJ branch of Canara Bank from **M/S NEW HARSHITA READYMADE GARMENTS PROP-JAGMOHAN KUMAR MAIN MARKET MOHANPURA KASGANJ UP-207123**

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	UREM of HOUSE BUILDING PROPERTY SITUATED AT MAUZA MOHANPURA, PARGANA BILRAM, TEHSIL AND DIST KASGANJ, UP-207123 admeasuring 85.93 SQM. Owned by JAGMOHAN KUMAR	1436500/-	143650/-

The Earnest Money Deposit shall be deposited on or before 28-01-2025 up to 5:00 PM.

Details of Properties:

S.no	Property	Boundaries
1	UREM of HOUSE BUILDING PROPERTY SITUATED AT MAUZA MOHANPURA, PARGANA BILRAM, TEHSIL AND DIST KASGANJ, UP-207123 admeasuring 85.93 SQM. Owned by JAGMOHAN KUMAR	**EAST - HOUSE OF JAIPAL** **WEST - HOUSE OF KASHMIRI** **NORTH - GALI 10 FEET WIDE** **SOUTH - HOUSE OF BACHHU SINGH**

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, Canara Bank, KASGANJ Canara Bank, Ph. No.8272082343 during office hours on any working day.

Date: 03-01-2025
Place: KASGANJ

Authorised Officer
CANARA BANK

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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 03-01-2025

1. Name and Address of Secured Creditor :Canara Bank, Canara Bank, KASGANJ
2. Name and Address of the Borrower & Guarantors :

1. BORROWER/S **1. M/S NEW HARSHITA READYMADE GARMENTS**
PROP-JAGMOHAN KUMAR MAIN MARKET
MOHANPURA KASGANJ UP-207123

2. JAGMOHAN KUMAR MAIN MARKET
MOHANPURA KASGANJ UP-207123

Total Liabilities : **RS 1362966+ interest from 01-01-2025+ other charges**

3. a) Mode of Auction : E-auction

b) Details of Auction service provider: **M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345 , 6354910172, 8291220220,9892219848,8160205051 Email:support.ebkray@psballiance.com / support.ebkray@procure247.com)**

c) Date & Time of Auction : 29-01-2025 between 11:30 AM to 12:30 PM

d) Place of Auction : E-auction

2. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	UREM of HOUSE BUILDING PROPERTY SITUATED AT MAUZA MOHANPURA, PARGANA BILRAM, TEHSIL AND DIST KASGANJ, UP-207123 admeasuring 85.93 SQM Owned by JAGMOHAN KUMAR	1436500/-	143650/-

3. 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.
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 proceeding.
c) The property can be inspected, with Prior Appointment with Authorised Officer, Canara Bank, KASGANJ Branch from04-01-2025.
d) 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.

e) **"EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (E-bkray) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan."**

f) **"The service provider E-bkray (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email:support.ebkray@psballiance.com/ support.ebkray@procure247.com)."**

g) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 28-01-2025 05:00 PM, to Canara Bank, Canara Bank, KASGANJ 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.

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 E-bkray (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/ 6354910172/ 8291220220/ 9892219848/ 8160205051, Email:support.ebkray@psballiance.com/ support.ebkray@procure247.com).**

i) EMD 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 multiplies of Rs. 10000/- (The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of Rs. 10000 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.

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.

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l) 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.

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 Canara Bank, KASGANJ branch who, as a facilitating centre, shall make necessary arrangements.

p) For further details contact Mr PRADEEP KUMAR, Canara Bank, Canara Bank, KASGANJ Branch (Ph. No.) 8272082343 e-mail id cb0241@canarabank.com OR **"The service provider E-bkray (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/ 8291220220/9892219848/ 8160205051, Email:support.ebkray@psballiance.com/ support.ebkray@procure247.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: KASGANJ
Date: 03-01-2025

Authorised Officer
Canara Bank