

Ref. 12a/auction notice/Sinnar/2022

Dated: 16-02-2022

To,

**Borrower: Bhanudas Charmal**  
**Guarantor: Nilesh S Karpe**

**Address: Row House no. 16, Modern Colony,  
Plot no. 31 to 42, Shivaji Nagar  
Sinnar, Maharashtra-422103**

**By Regd. Post AD/Speed Post**

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.**

As you are aware, I on behalf of Canara Bank, SINNAR 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 SINNAR 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

## 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 symbolic/physical possession of which has been taken by the Authorised Officer of **SINNAR Branch** of the Canara Bank., will be sold on "As is where is", "As is what is" and "Whatever there is" on **21-03-2022** for recovery of **Rs. 8,95,380/- (Rupees Eight lakh Ninety Five thousand Three Hundred Eighty)** which is due along with interest and costs as on **16-02-2022** to the **SINNAR Branch** of Canara Bank from Borrower: **Bhanudas Charmal** and Guarantor: **Nilesh S Karpe**

### DETAILS OF PROPERTY

| Details & Full Description of the immovable & movable properties with known encumbrances, if any                                                                                                                                                                   | Reserve Price                                       | Earnest Money Deposit (EMD)                                                 | Known Encumbrance |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------------------------------|-------------------|
| Row House no. 16, Modern Colony, Plot no. 31 to 42, Survey no. 850, Shivaji Nagar, A/P Sinnar, Tal. Sinnar, Dist. Nashik, admeasuring 34.83 sq. mts. And bounded as North: Row House no. 17, South: Row House no. 15, East: 6 mts, Road, West: 4.5 mts colony road | Rs. 6,20,000/-<br>(Rupees Six lakh Twenty Thousand) | Rs. 62,000/-<br>(Rupees Sixty Two Thousand)<br><br>19-03-2022 by<br>4.00 PM | Not Known to Bank |

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website ([www.canarabank.com](http://www.canarabank.com)) or may contact **Branch Manager, SINNAR, Branch, Canara Bank**, Mobile 8007080464; 9911554528 during office hours on any working day.

Portal of E-Auction: <https://indianbankseaction.com>

Date: 16-02-2022



  
AUTHORISED OFFICER  
CANARA BANK

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 15-02-2022**

1. Name and Address of the Secured Creditor : CANARA BANK, SINNAR BRANCH,  
At Mahalaxmi Heights, Damodar Niwas, Shop No.1-5, Lal  
Chowk, -422103

2. Name and Address of the Borrower(s)/ Guarantor(s):

|    |                                                                                                                                                                                                                         |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1. | <b>Borrower: Bhanudas Charmal</b><br><b>Guarantor: Nilesh S Karpe</b><br><br><b>Address: Row House no. 16, Modern</b><br><b>Colony,</b><br><b>Plot no. 31 to 42, Shivaji Nagar</b><br><b>Sinnar, Maharashtra-422103</b> |
|----|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|

3. Total liabilities as on 16-02-2022 : Rs. 8,95,380/- (Rupees Eight lakh Ninety Five  
Thousand Three Hundred Eighty)

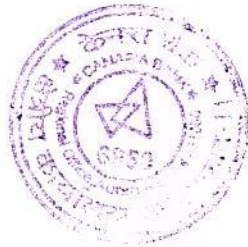
4. (A) Mode of Auction: : Online e-Auction.

(b) Details of Auction service provider: :M/S CANBANK COMPUTER SERVICES  
LTD. contact- 9480691777/8880531165/080-  
23469661/62/64/65

(c) Date & Time of Auction: :21-03-2022 at 12:30 P.M. TO 1:30 P.M.

(d) Portal of E-Auction: : <https://indianbankseaauction.com>

5. Reserve Price: : Rs. 6,20,000/- (Rupees Six lakh Twenty Thousand)





**OTHER TERMS AND CONDITIONS**

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://indianbankseuction.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 **11-03-2022 between 02.00 P.M. to 4.00 P.M.**
- 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, SINNAR Branch** OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of **Canara Bank, A/c No. 6950296000002, IFSC Code: CNRB0006950** on or before **19-03-2022 till 4:00 pm**. Intending bidders shall hold 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. Bangalore. (Contact no. 9480691777/8880531165/8898418010) Email- [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in)
- e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **19-03-2022 before 5:00 PM**, to **Canara Bank, SINNAR 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.



f) The intending bidders should register their names at portal <https://indianbankseaction.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. contact- 9480691777/8880531165/080-23469661/62/64/65

g) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 5,000/- (Rupees Five Thousands Only). 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.

i) 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.

j) For sale proceeds of Rs. 50,00,00/- (Rupees Fifty Lakhs) 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.

k) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.

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

m) The intending bidders are kindly requested to visit the property and ascertain the exact location, extent of property and nature of property and also make their own independent inquiries and legal due diligence to satisfy themselves regarding the encumbrances, if any, the title of the properties, physical extent, statutory approvals, claim/rights/dues affecting the property including statutory liabilities prior to submission of bids. Authorized officer or the bank shall not be responsible for any discrepancy, charge, lien, encumbrances pertaining to property or any other dues to the Government or anyone else in respect of the said properties.

n) The sale certificate shall be issued in the same name in which the bid is submitted.





o) On the receipt of sale certificate, the purchaser shall take all necessary steps and make arrangement for registration of the property. All charges for conveyance, the existing and future statutory dues, if any payable by the borrower, stamp duty and registration charges etc. as applicable shall be borne by the successful bidder only. The purchaser is liable to incur the dues of the local government/other dues payable to the government if any, informed subsequently

p) 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 – Aurangabad-II or SINNAR branch** who, as a facilitating centre, shall make necessary arrangements.

q) For further details contact **Branch Manager Canara Bank, SINNAR Branch (8007080464)** OR the service provider **M/S CANBANK COMPUTER SERVICES LTD. contact- 9480691777/8880531165/080-23469661/62/64/65**

r) The detailed terms and conditions are also available in the link "E-Auction" provided in the Canara Bank's website([www.canarabank.com](http://www.canarabank.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: RO Aurangabad**

**Date: 16-02-2022**



  
**Authorised Officer**  
**CANARA BANK**