

Ref:REC/ROKAR/SALE NOTICE/ KAILASH KUMARI/18250/300122/2022-23

Date: 23.12.2022

To,

**Sh. Kailash Kumari W/o Sh. Madan Lal Kapoor  
H.no 244/804, Gali no.3  
Prem Colony, Karnal 132001**

**Sh. Vikas Kapoor S/o Sh. Madan Lal Kapoor  
H.no 244/804, Gali no.3  
Prem Colony, Karnal 132001**

**Guarantor – Sh. Satish Kumar S/o Sh. Atam Parkash  
H.no 7/135, Sant Nagar  
Karnal 132001**

Dear Sir/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, I on behalf of Canara Bank Karnal II 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 Karnal II Branch of Canara Bank.

The undersigned proposes to sell the assets (through e-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. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within 30 days from the date of this notice, and reclaim the assets which have been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in the enclosed Sale Notice.

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

**30 DAY SALE NOTICE**

**E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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 mortgaged/charged to the Secured Creditor, the symbolic possession of which has been taken by the Authorised Officer of *Canara Bank, Karnal II Branch*, will be sold on “As is where is”, “As is what is”, and “Whatever there is” on **30.01.2023**, for recovery of **Rs.8,92,258.71 (Rs. Eight lakh ninety two thousand two hundred fifty eight and seventy one paise only)** plus further interest & other charges as on 08.08.2022 .(minus recovery ,if any) due to the *Canara Bank Karnal II Branch*, from Smt. Kailash Kumari and Sh. Vikas Kapoor.

The reserve price will be **Rs.58,80,000** (Rs. Fifty eight lakh eighty thousand only) and the earnest money deposit will be **Rs.5,88,000 (Rs. Five lakh eighty eight thousand only)**. The Earnest Money Deposit shall be deposited on or before **25.01.2023 at 5.00 PM (OFFLINE OR ONLINE)**.

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

*All that piece & parcel of the House measuring 150 Sq yds situated at new prem colony, karnal vide Sale deed no. 3876/1 Dated 07.11.1997 registered with the office of Sub registrar Karnal & bounded as under:*

*North : Plot of other*

*South : House of Lakhmi Chand*

*East : Rasta*

*West : Property of others*

There are NIL encumbrances to the knowledge of 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 Authorised Officer, Canara Bank Karnal II Branch, Karnal, Haryana, Ph. No. 7496918250 during office hours on any working day.

Date: 23.12.2022

Place: Karnal

Authorized Officer  
Canara Bank

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE**

1. **Name and Address of the Secured Creditor** - Canara Bank Karnal II Branch, Dist Karnal, Haryana.

**Name and Address of the Borrower(s):** Sh. Kailash Kumari W/o Sh. Madan Lal Kapoor  
H.no 244/804, Gali no.3  
Prem Colony, Karnal 132001

**Sh. Vikas Kapoor S/o Sh. Madan Lal Kapoor**  
H.no 244/804, Gali no.3  
Prem Colony, Karnal 132001

**Name and Address of the Guarantor(s) : – Sh. Satish Kumar S/o Sh. Atam Parkash**  
H.no 7/135, Sant Nagar, Karnal 132001

2. **Total liabilities as on 08.08.2022: Rs.8,92,258.71 (Rs. Eight lakh ninety two thousand two hundred fifty eight and seventy one paise only)** plus further interest & other charges (minus recovery ,if any)

3.

- **Mode of Auction:** Online
- **Details of Auction service provider:** M/s Canbank Computer Services Limited.
- **Date & Time of Auction:** 30.01.2023 between 12.30 PM– 1.30 PM (With unlimited extension of 5 minutes duration each till the conclusion of the sale)

**Place of Auction:** Online

6. **Reserve Price: Rs.58,80,000** (Rs. Fifty eight lakh eighty thousand only) (EMD Amount Rs.5,88,000/-)

**Other terms and conditions**

- a) Auction/bidding shall be only through “Online Electronic Bidding” through the website [www.indianbankseuction.com](http://www.indianbankseuction.com) (Mention the website). 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 Authorized Officer, on or before the date of submission of EMD i.e. 25.01.2023.
- 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 Karnal II Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank Karnal II Branch, A/c No 209272434 IFSC Code CNRB0018250 on or before 25.01.2023 by 05.00 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 CANBANK COMPUTER SERVICES LIMITED, Contact: Mr. Pakhare DD (9480691777/8553643144). Email id: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in) through the website [www.indianbankseauction.com](http://www.indianbankseauction.com).
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **25.01.2023 by 05.00 PM**, to Canara Bank Karnal II 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.*
- g) The 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 LIMITED, Contact: Mr. Pakhare DD (9480691777/8553643144). Email id: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in) through the website [www.indianbankseauction.com](http://www.indianbankseauction.com).
- 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 multiples of Rs. 1,000/-. 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.

(A GOVERNMENT OF INDIA UNDERTAKING)

- 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 concerned Circle office or Canara Bank Karnal II Branch, Haryana, who, as a facilitating centre, shall make necessary arrangements. For further details contact **Smt. Shefali Bansal (Authorized Officer)**, Canara Bank Karnal II Branch, Karnal, Haryana, Contact No. Ph. 7496918250, 8572803264, Mail ID: [cb18250@canarabank.com](mailto:cb18250@canarabank.com), or Mr. Pakhare DD (9480691777/8553643144). Email id: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.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: KARNAL  
Date: 23.12.2022

Authorised Officer  
Canara Bank