

Syndicate

(A GOVERNMENT OF INDIA UNDERTAKING) CANARA BANK DHURI (4707)

Ref: SALENOTICE//MURTI DEVI /2023-24/03

Date: 05-01-2024

To

1.) SMT. MURTI DEVI W/O SH. BANSI LAL

HNO-180 WARD-6 LAXMI BAG DHURI **DISTT-SANGRUR PUNJAB-148024**

2.) SH. JATINDER KUMAR S/O SH. BANSI LAL HNO-180 WARD-6 LAXMI BAG DHURI **DISTT-SANGRUR PUNJAB-148024**

3.) SH. BANSI LAL S/O SH. TOTA RAM HNO-180 WARD-6 LAXMI BAG DHURI **DISTT-SANGRUR PUNJAB-148024**

(BORROWER)

(CO-BORROWER)

(GUARANTOR)

Dear Sir,

Sub: Notice under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 20021.

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

Authorized Officer, Canara Bank

ENCLOSURE - SALE NOTICE



(A GOVERNMENT OF INDIA UNDERTAKING) **CANARA BANK DHURI (4707)**

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

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 to the Secured Creditor, the Symbolic possession of which has been taken by the Authorized Officer of Dhuri Branch of the Canara Bank, will be sold on "As is where is", "As is what is", " Whatever there is", and "Without Recourse" basis condition on 29-01-2024 (Date of E-Auction), for recovery of Rs 3,64,450.56 as on 31-12-2023 together with further interest and expenses due to the Dhuri Branch of Canara Bank from 1.)Smt. Murti Devi (Borrower) W/O Sh.Bansi Lalhno-180 Ward-6 Laxmi Bag Dhuri Distt-Sangrur Punjab-148024, 2.) Sh. Jatinder Kumar (Co-Borrower)S/O Sh. Bansi Lalhno-180 Ward-6 Laxmi Bag Dhuri Distt-Sangrur Punjab-148024,3.)Sh. Bansi Lal (Guarantor) S/O Sh. Tota Ram H.No-180 Ward-6 Laxmi Bag Dhuri Distt-Sangrur Punjab-148024.

The reserve price will be Rs. 7,00,000/- and the earnest money deposit will be Rs. 70,000/-. The Earnest Money Deposit shall be deposited on or before 25-01-2024 at 05:00 pm.

Details and full description of the property:

All The Part And Parcel Of Residential Property Measuring 200 Square Yards I.E. 4 Biswas Being 4/5 Share Out Of Total Measuring 5 Biswas Comprised In Khata No 418/907 Having Khasra No 7433/1421/0-5 Situated At W No. 6, Laxmi Bagh Dhuri Tehsil Dhuri Distt Sangrur In The Name Of Smt. Murti Devi W/O Sh. Bansi Lal. **Bounded As:**

North:

37'-0" Usha Rani.

South:

36'-11" Forest Department.

Fast:

49'-5" Street 10'-0" Wide.

West:

48'-11" Street 12'-6" Wide.

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 Branch Chief Manager, Canara Bank Dhuri Branch, Ph. No 98551-74707during office hours on any working day.

E-auction arranged by the service provider M/s Canbank Computer Services Ltd. through the website www.indianbankseauction.com.

- 1. 1. Name and Address of the Secured Creditor : Canara Bank Dhuri Branch
- 2. Name and Address of the Borrower/Guarantor: 1.) Smt. Murti Devi (Borrower) W/O Sh.Bansi Lalhno-180 Ward-6 Laxmi Bag Dhuri Distt-Sangrur Punjab-148024, 2.) Sh.Jatinder Kumar (Co-Borrower)S/O Sh. Bansi Lalhno-180 Ward-6 Laxmi Bag Dhuri Distt-Sangrur Punjab-148024,3.) Sh. Bansi Lal (Guarantor) S/O Sh. Tota Ram, H.No-180 Ward-6 Laxmi Bag Dhuri Distt-Sangrur Punjab-148024.
- : Rs. 3,64,450.56 (Plus Further Interest and Expenses) 3. Total liabilities as on 31-12-2023
- 4. Last Date & Time of receipt of Earnest Money Deposit (EMD i.e. 10% of Reserve Price) on or before : 25-01-2024 up to 5:00 p.m.
- 5. (a) Date & Time of Auction



(A GOVERNMENT OF INDIA UNDERTAKING) CANARA BANK DHURI (4707)

a. Date: 29-01-2024

- _6. 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: www.indianbankseauction.com.

Details of Property:

All The Part And Parcel Of Residential Property Measuring 200 Square Yards I.E. 4 Biswas Being 4/5 Share Out Of Total Measuring 5 Biswas Comprised In Khata No 418/907 Having Khasra No 7433/1421/0-5 Situated At W No. 6, Laxmi Bagh Dhuri Tehsil Dhuri Distt Sangrur In The Name Of Smt. Murti Devi W/O Sh. Bansi Lal. Bounded As:

North:

37'-0" Usha Rani.

South:

36'-11" Forest Department.

East:

49'-5" Street 10'-0" Wide.

West:

48'-11" Street 12'-6" Wide.

Reserve Price: Rs. 7,00,000/- (Rs Seven Lakh ONLY)

OTHER TERMS AND CONDITIONS

- a. The property/ies will be sold in "As is where is", "As is what is", "Whatever there is", and "Without Recourse" basis 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).
- b. Auction / bidding shall be only through "Online Electronic Bidding" through the website www.indianbankseauction.com. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- c. The property/ies will not be sold below the Reserve Price.
- d. The property can be inspected with Prior Appointment with Authorized Officer from 22-01-2024 TO 23-01-2024 between 03:00 PM to 05:00 PM.
- e. The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs 2,10,000/- being 10 % of the Reserve Price of property, by way of Demand Draft (DD) favouring, Authorised Officer, Canara Bank, Dhuri, OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Dhuri Branch, A/c No 209272434 IFSC Code: CNRB0004707 on or before 25-01-2024 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 M/s Canbank Computer Services Limited, Contact: Sh. Pakhare D D (9480691777), E-Mail Id: eauction@ccsl.co.in through the website www.indianbankseauction.com
- g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 25-01-2024 5:00 PM, to Canara Bank, Dhuri Branch, by hand or by email.
- 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.

Page 3 of 4



(A GOVERNMENT OF INDIA UNDERTAKING) CANARA BANK DHURI (4707)

h. The intending bidders should register their names at portal www.indianbankseauction.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 Limited, Contact: Sh. Pakhare D D (9480691777), E-Mail Id: eauction@ccsl.co.in through the website www.indianbankseauction.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

- 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.
- Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
- 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.
- q. For further details contact Sh.Rahul Gupta, Manager, Canara Bank, Dhuri Branch (Ph.No: Mobile No: 98557-74707) email id cb4707@canarabank.com OR the service provider M/s Canbank Computer Services Limited, Contact: Sh. Pakhare D D (9480691777), E-Mail Id: eauction@ccsl.co.in through the website www.indianbankseauction.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: DHURI Date: 05-01-2024 Authorized Officer Canara Bank