



(A GOVERNMENT OF INDIA UNDERTAKING)

LOWER PAREL BRANCH

REF:MSRO:R&L:SARFAESI-EA:SC:NHS/JULY/2024-25/15

DATE: 24/07/2024

MS NEHA HARISHCHANDRA SHARMA
D/O MR HARISHCHANDRA SHARMA
R/O ROOM NO 5 / A, SURYABALI CHAWL, DHARAVI,
MUMBAI, MAHARASHTRA - 400017

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, 2002

As you are aware, Authorized Officer of Canara Bank **LOWER PAREL 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, **LOWER PAREL** 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 any other law in force

Yours faithfully,
Canara Bank

AUTHORIZED OFFICER
अधिकृत अधिकारी / Authorised Officer
क्ष. का. मुंबई दक्षिण / RO Mumbai South
CANARA BANK

CC TO: 1. Ms Neha Harishchandra Sharma D/o Mr. Harishchandra Sharma R/o Flat No 202, on 2nd Floor, "Bliss Residency" 'B', village Dhamote, Taluka Karjat, District Raigad, Maharashtra - 410206





LOWER PAREL BRANCH
(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 possession of which has been taken by the Authorised Officer of, **LOWER PAREL** Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **28/08/2024**, for recovery of **Rs. 23,78,904.72 (Rupees Twenty Three Lakhs Seventy Eight Thousand Nine Hundred Four and Paisa Seventy Two only)** as on **22.04.2024** together with further interest and incidental expenses and costs, suit expenses and other charge due to the, **LOWER PAREL** Branch of Canara Bank from **Ms Neha Harishchandra Sharma D/O Mr Harishchandra Sharma**

Details and full description of the immovable property with known encumbrances, if any:
ALL THAT PART AND PARCEL OF PROPERTY BEARING DETAILS:-Residential Flat Bearing Flat No 202, Admeasuring 33.86 Sq Mtrs Carpet Area On 2nd Floor Of The Building Known As "Bliss Residency" 'B' Type Constructed On Land Bearing Survey No 32/1a Situated At Village Dhamote, Taluka Karjat, District Raigad, Maharashtra - 410206. TITLE HOLDER: MS NEHA HARISHCHANDRA SHARMA D/O MR HARISHCHANDRA SHARMA

BOUNDED AS FOLLOWS:-

NORTH – A WING; SOUTH –D WING; EAST – C WING; WEST – OPEN PLOT;
CERSAI ASSET ID - 200058419486.

The reserve price for the property will be Rs. 22,22,000/- (Rupees Twenty Two Lakh Twenty Two Thousand Only) and the earnest money deposit will be Rs.2,22,200/- (Rupees Two Lakh Twenty Two Thousand Two Hundred Only). The earnest money deposit shall be deposited on or before 27/08/2024 at 4.00PM

There are no known encumbrances on the above property as per the knowledge of the bank.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in common web portal – **M/s PSB Alliance (Ebkray).**, Contact No. **8291220220**, support.ebkray@psballiance.com; <https://ebkray.in/>, or Canara Bank's website www.canarabank.com, or may contact Manager Canara Bank **LOWER PAREL** Branch. 8655963245/9073727806/8087583441 during office hours on any working day.

Date: 24/07/2024

Place: Mumbai



कृते केनरा बैंक
For Canara Bank
Authorised Officer
CANARA BANK Officer
अधिकृत अधिकारी
शे. का. मुम्बई दक्षिण / RO Mumbai South

LOWER PAREL BRANCH

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 24/07/2024

1. Name and Address of the Secured Creditor : LOWER PAREL BRANCH

**a) Name and Address of the Borrower(s) : MS NEHA HARISHCHANDRA SHARMA, D/O MR HARISHCHANDRA SHARMA, R/O ROOM NO 5 / A, SURYABALI CHAWL, DHARAVI, MUMBAI, MAHARASHTRA - 400017
AND**

Ms Neha Harishchandra Sharma D/o Mr Harishchandra Sharma r/o Flat No 202, on 2nd floor of the building known as "Bliss Residency" 'B' type situated at village Dhamote, Taluka Karjat, District Raigad, Maharashtra – 410206.

2. Property in the name of : MS NEHA HARISHCHANDRA SHARMA D/O MR HARISHCHANDRA SHARMA

3. Total liabilities as on : Rs. 23,78,904.72 (Rupees Twenty Three Lakhs Seventy Eight Thousand Nine Hundred Four and Paise Seventy Two only) as on 22.04.2024 together with further interest and incidental expenses and costs

4. (a) Mode of Auction : Online (E-Auction)

(b) Details of Auction service provider : M/s PSB Alliance (Ebkray), Contact No. 8291220220, support.ebkray@psballiance.com; <https://ebkray.in/>

(c) Date & Time of Auction : 28/08/2024 & 11.00 AM to 1.30 PM

(d) Place of Auction : Online (E-Auction)

5. (a) Reserve Price & EMD AMT : Rs. 22,22,000/- (Rupees Twenty Two Lakh Twenty Two Thousand Only) and the earnest money deposit will be Rs.2,22,200/- (Rupees Two Lakh Twenty Two Thousand Two Hundred Only)

(b) EMD Date & Time : 27/08/2024 & 10.30AM TO 4.00PM





6. Other terms and conditions:

- a. **Details of Auction service provider :** Auction / bidding shall be only through "Online Electronic Bidding" through the website <https://ebkgray.in/>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings or Canara Bank's website www.canarabank.com.
- b. The property can be inspected, with Prior Appointment with Authorised Officer, on **26/08/2024**, Canara Bank **LOWER PAREL Branch** between 11.00 am to 4.00 PM.
- 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 LOWER PAREL Branch** or shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Name – **CANARA BANK LOWER PAREL A/C No 209272434, IFSC Code: CNRB0015538** on or before **27/08/2024 at 4.00PM**
- 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 PSB Alliance (Ebkray)**.. Contact No. **8291220220**, support.ebkgray@psballiance.com; <https://ebkgray.in/>. 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).
- f. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **27/08/2024 at 4.00 pm**, to **CANARA BANK LOWER PAREL (15538)** Mob **8655963245/9073727806/8087583441** by hand or by email: cb0113@canarabank.com
 - i) 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 should register their names at portal: <https://ebkgray.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 (Ebkray)**, Contact No. **8291220220**, support.ebkgray@psballiance.com; <https://ebkgray.in/>.
- 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 10,000 (The amount can be decided by the Authorized 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.

- 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 Authorized Officer without any notice and property shall forthwith be put up for sale again.
- k. For sale proceeds of Rs. 50 Lacs (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.
- m. There is no encumbrance in the property to the knowledge of the bank. Successful bidder is liable to pay the Society/ Association dues , Municipal taxes/ Panchayat taxes/Electricity charge/water charge/Other Charges, duties and taxes whatsoever, including outstanding, if any, in respect of and / or affecting the subject property.
- n. Authorized 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 Regional Office **South Mumbai Cuffe parade maker tower or LOWER PAREL (15538)** Branch that, as a facilitating centre, shall make necessary arrangements.
- p. For further details contact Branch Manager, **Canara Bank, LOWER PAREL Branch** (Mobile 8655963245/9073727806/8087583441) E-Mail- cb15538@canarabank.com OR the service provider **M/s PSB Alliance (Ebkray)**., Contact No. **8291220220**, support.ebkray@psballiance.com; <https://ebkray.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: MUMBAI
Date: 24/07/2024




कृते केनरा बैंक
For Canara Bank
 Authorised Officer
 CANARA BANK
 अधिकृत अधिकारी / Authorised Officer
 क्षेत्र. का. मुम्बई दक्षिण / RO Mumbai South