

Ref: 4/6942/REC/AUCTION/2022-23

Date: 19-12-2022

To,

**Borrowers Address:**

- 1) Reshma W/o Mohammed Khaja, HNo 3-125, Subash Road, Ambedkar Colony, Bhiknur, Kamareddy
- 2) Mohammed Khaja Moinuddin S/O Mohammed Althaf Hussain, H.No 3-125, Subhash Road, Bhiknur, Kamareddy Dist.

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, **BHIKNUR 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 **BHIKNUR 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,

कृते केनरा बैंक / For CANARA BANK

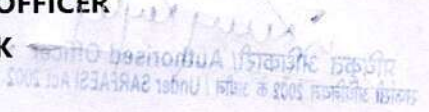


प्रधिकृत अधिकारी / Authorised Officer

सर्कारों अधिनियम 2002 के अधीन / Under SARFAESI Act 2002

**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 provision 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 physical/constructive possession of which has been taken by the Authorised Officer of **BHIKNUR Branch** of the Canara Bank for follow up., will be sold on "As is where is", "As is what is", and "Whatever there is" on **30-01-2023**, for recovery of Rs.1155031/- (Rupees Eleven Lakhs Fifty Five Thousand and Thirty One Only) is due along with interest from 01-06-2022 and costs etc. to the **BHIKNUR Branch** of Canara Bank from **Mrs Reshma and Mr Mohammed Khaja Moinuddin.**

The reserve price will be **Rs. 10,50,000/- (Rupees Ten Lakhs Fifty Thousands only)** and the earnest money deposit will be **Rs.1,05,000/- (Rupees One Lakh Five Thousand Only).** The Earnest Money Deposit shall be deposited on or before **25-01-2023** at **4:00pm.**

**Details and full description of the property.**

Residential House constructed on Open place bearing G.P.No.3-125, admeasuring North to South: 12'.5" feet, East to West: 45'.00feet, The total area of which is 562.5Sq.feet or 62.5Sq.Yards, situated at Bhiknoor Village and Mandal, Kamareddy Dist. owned by Reshma and Bounded:

On the North by House of Sidda Goud

On the South by Open plot of Asma

On the East by House of Nayeem

On the West by GP Road

\* No Known Encumbrances to the Knowledge of the Bank.

\* **The Property is under Constructive / physical possession of the 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 **Mr.R Vinay Kumar**, BHIKNUR Branch, Canara Bank, Ph. No. 9440905059 ([cb13518@canarabank.com](mailto:cb13518@canarabank.com)) during office hours on any working day.

प्रधिकृत अधिकारी / Authorised Officer  
सर्कार अधिनियम 2002 के अधीन / Under SARFAESI Act 2002

Date: 19-12-2022

Place: BHIKNUR

Authorised Officer  
CANARA BANK



**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 19-12-2022**

1. Name and Address of the Secured Creditor : Canara Bank, BHIKNUR Branch.

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

- 1) Reshma W/o Mohammed Khaja, HNo 3-125, Subash Road, Ambedkar Colony, Bhiknur, Kamareddy Dist.
- 2) Mohammed Khaja Moinuddin S/O Mohammed Althaf Hussain, H.No 3-125, Subhash Road, Bhiknur, Kamareddy Dist.

Total Contractual liabilities as on (01-05-2022): Rs.1155031/- (Rupees Eleven Lakhs Fifty Five Thousand and Thirty One Only) plus unapplied interest w.e.f 01.06.2022 and Bank charges. The amounts remitted after issuance of Demand notice are duly accounted.

1. (a) Mode of Auction : **Online Electronic Bidding**  
(b) Details of Auction service provider : **M/s. CANBANK COMPUTER SERVICES LTD  
No.218, J P Royale, 1<sup>st</sup> Floor, Sampige Road,  
2<sup>nd</sup> Main, Near-Market, Malleswaram, Bengaluru  
Karnataka – 560003, Contact No.+91 080 2346 9661,  
Mobile No.9444805621, 8553643144,  
e-mail: eaution@ccsl.co.in**  
(c) Date & Time of Auction : **30-01-2023, 11:30 A.M. to 12:30 P.M.**  
(With unlimited extension of 5 minutes duration  
each till the conclusion of the sale)  
(d) Place of Auction : Online

**1) Reserve Price : Rs. 10,50,000/- (Rupees Ten Lakhs Fifty Thousands only).**

**Other terms and conditions:**

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://indianbankseauction.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 **23-01-2023** between **11.00AM and 3.00PM**.
- 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, BHIKNUR Branch** OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, BHIKNUR Branch, BHIKNUR A/c No **209272434** IFSC Code: **CNRB0013518** on or before **25-01-2023 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. CANBANK COMPUTER SERVICES LTD No.218, J P Royale, 1<sup>st</sup> Floor, Sampige Road, 2<sup>nd</sup> Main, Near-Market, Malleswaram, Bengaluru, Karnataka – 560003, Contact No.+91 080 2346 9661, Mobile No.9444805621, 8553643144, e-mail: eauction@ccsl.co.in
- 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, 5:00 PM**, to Canara Bank, BHIKNUR Branch, BHIKNUR 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 should register their names at portal <https://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 LTD, No.218, J P Royale, 1<sup>st</sup> Floor, Sampige Road, 2<sup>nd</sup> Main, Near- Market, Malleswaram, Bengaluru, Kanataka – 560003, Contact No. +91 080 2346 9661, Mob: 9444805621, 8553643144, E-mail: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.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 multiplies of **Rs.20,000/-**. 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. 50.00 Lakhs (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.**



- l) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only. The successful bidder shall bear all statutory/non statutory dues, taxes, rates etc.
- m) Authorised 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 Regional Office – Nizamabad or BHIKNUR Branch who, as a facilitating centre, shall make necessary arrangements.
- o) For further details contact **Mr.R Vinay Kumar**, BHIKNUR Branch, Canara Bank, Ph. No. 9440905059 (**cb13518@canarabank.com**) (OR) the service provider **M/s. CANBANK COMPUTER SERVICES LTD, No.218, J P Royale, 1<sup>st</sup> Floor, Sampige Road, 2<sup>nd</sup> Main, Near- Market, Malleswaram, Bengaluru, Kanataka – 560003, Contact No. +91 080 2346 9661, Mob: 9444805621, 8553643144, E-mail: [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 : BHIKNUR  
Date: 19-12-2022

कृते केनरा बैंक / For CANARA BANK  
  
प्रधिकृत अधिकारी / Authorised Officer  
सफाई अधिनियम 2002 के अन्तर्गत सार्वजनिक Act 2002  
Canara Bank