



(A GOVERNMENT OF INDIA UNDERTAKING)
CANARA BANK FAZILKA BRANCH (1400)

- J. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples 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.
- L. 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.
- O. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
- P. As per bank's 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. MANOJ KUMAR TIWARI**, Chief Manager, Canara Bank, Fazilka Branch (Ph.No: Mobile No: 81948-41400) email id cb1400@canarabank.com OR the service provider M/s Canbank Computer Services Limited, Contact : Sh. Fakhare D D (9480691777) , E-Mail. id raustan@cbcl.co.in through the website www.indianbankseaauction.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: FAZILKA
Date: 05-01-2024

For Canara Bank
[Signature]
Authorised Officer

Authorised Officer
Canara Bank



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(b) Portal of e-auction: www.indianbankseuction.com

Details of Property:

EMT of residential property in the name Smt. Suman Jain W/o Sh. Narendra Jain, of area measuring 1 Biswa 15 Biswas 140/15760 share of 9 Bigha 17 Biswa Old Khatta No. 148/183,184, new Khatta No 138/185,186 Khasra no 2819/780/2 (7-10-0-0),2821/781/1/2 (2-7-0-0) area of Mandi Malout situated at street no 2 , Patel Nagar, Malout vide sale deed no. 4943 dated 01/03/2013 registered in the office of S.R Malout.

Bounded:

On the North by : House of Baldev Kumar

On the South by : Street

On the East by : Vacant Plot

On the West by : Lala Gumyar

Reserve Price: Rs. 30,00,000/- (Rs Thirty Lakh ONLY)

OTHER TERMS AND CONDITIONS

- 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 (g) below).
- Auction / bidding shall be only through "Online Electronic Bidding" through the website www.indianbankseuction.com. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- The property/ies will not be sold below the Reserve Price.
- 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.
- The intending bidders shall deposit Earnest Money Deposit (EMD) of Rs 3,00,000/- being 10 % of the Reserve Price of property , by way of Demand Draft (DD) favouring, Authorised Officer, Canara Bank, Fazilka, OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Fazilka Branch, A/c No 209272434 IFSC Code: CNRB0001400 on or before 25-01-2024 upto 5:00 pm.
- 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@cscl.co.in through the website www.indianbankseuction.com
- 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, Fazilka branch, by hand or by email.
 - Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
 - 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.
 - Bidders Name, Contact No, Address, E Mail Id.
 - Bidder's A/c details for online refund of EMD.
- The intending bidders should register their names at portal www.indianbankseuction.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@cscl.co.in through the website www.indianbankseuction.com
- 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.



Established in 1906

100% Government Owned



(A GOVERNMENT OF INDIA UNDERTAKING)
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SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Assets 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 to the Secured Creditor, the Physical possession of which has been taken by the Authorised Officer of Fazilka 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 29,38,006.23/- as on 21-12-2023 together with further interest and expenses due to the Fazilka Branch of Canara Bank from Smt. Suman Jain (Borrower cum mortgagor) W/o Sh. Narender Jain, Sh. Narinder Kumar Jain (Co-Borrower) S/o Sh. Ram Kumar, Sh. Surya Prakash (Guarantor) S/o Sh. Krishan Kumar.

The reserve price will be Rs. 30,00,000/- and the earnest money deposit will be Rs. 3,00,000/-. The Earnest Money Deposit shall be deposited on or before 25-01-2024 at 05:00 pm.

Details and full description of the property

EMT of residential property in the name Smt. Suman Jain W/o Sh. Narender Jain, of area measuring 1 Biswa 15 Biswansi 140/15760 share of 9 Bigha 17 Biswa Old Khatta No. 148/183,184, new Khatta No-138/185,186 Khasra no 2819/780/2 (7-10-0-0),2821/781/1/2 (2-7-0-0) area of Mandi Malout situated at street no 2, Patel Nagar, Malout vide sale deed no. 4943 dated 01/03/2013 registered in the office of S.R Malout.

Bounded:

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On the East by : Vacant Plot

On the West by : Lala Gumyar

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 Fazilka Branch, Ph. No 81948-41400 during office hours on any working day.

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

1. Name and Address of the Secured Creditor : Canara Bank Fazilka Branch
2. Name and Address of the Borrower/Guarantor : Smt. Suman Jain (Borrower cum mortgagor)
W/o Sh. Narender Jain,
Street No 2, Patel Nagar, Near Shani Dev Mandir,
Malout Distt Muktsar

Sh. Narinder Kumar Jain (Co-Borrower)
Street No 2, Patel Nagar, Near Shani Dev Mandir,
Malout Distt Muktsar

Sh. Surya Prakash (Guarantor) S/o Sh. Krishan Kumar,
Resident of shop No.6, New Grain Market, Fazilka
3. Total liabilities as on 21-12-2023 : Rs. 29,38,006.23/- (Plus Further Interest and Expenses)
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. Date: 29-01-2024
 - b. Time: 11:30 AM to 12:30 PM
6. (With unlimited extension of 5 minutes duration each till the conclusion of the sale)

e/c

GOVERNMENT OF INDIA



MINISTRY OF FINANCE



Established in 1909

Head Office: Mumbai

(A GOVERNMENT OF INDIA UNDERTAKING)
CANARA BANK FAZILKA BRANCH (1400)

Ref: SALENOTICE/SUMAN/2023-24/050124

Date: 05-01-2024

To

Smt. Suman Jain (Borrower cum Mortgagor) W/o Sh. Narender Jain,
Address 1: Street No 2, Patel Nagar, Near Shani Dev Mandir,
Malout Distt Muktsar

Address 2: E 3556, Near Jain School Fazilka

Sh. Narinder Kumar Jain (Co-Borrower) S/o Sh. Ram Kumar
Address 1: Street No 2, Patel Nagar, Near Shani Dev Mandir,
Malout Distt Muktsar

Address 2: E 3556, Near Jain School Fazilka

Sh. Surya Prakash (Guarantor) S/o Sh. Krishan Kumar,
Resident of shop No.6, New Grain Market, Fazilka

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, Fazilka 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 Fazilka 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 thereunder, 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,

For Canara Bank

Authorised Officer

Authorised Officer, Canara Bank

ENCLOSURE – SALE NOTICE

Internal

Internal