



(A GOVERNMENT OF INDIA UNDERTAKING)

**LOWER PAREL BRANCH**

REF:MSRO:R&L:SARFAESI-EA:SC:SNT/JULY/2024-25/16

DATE: 25/07/2024

Mr Santosh Narayan Teli  
Near Shankar Mandir, Room No 77,  
Shri Sai Society, Anand Gadh park Site  
Vikhroli, S O Mumbai 400079

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

कृते केनरा बैंक  
For Canara Bank  
Yours faithfully,

अधिकृत अधिकारी / Authorised Officer  
कृते केनरा बैंक / For Canara Bank  
CANARA BANK

CC TO: 1. Mrs Karuna Santosh Teli, W/o Santosh Teli, Near Shankar Mandir, Room No 77, Shri Sai Society, Anand Gadh park Site, Vikhroli, S O Mumbai 400079

2. Mr Santosh Narayan Teli, Flat No 6, 2nd Floor, Building Name "Shivom Residency", Village Dahivali Tarf Need, Taluka Karjat, Distt Raigad 410201

3. Mrs Karuna Santosh Teli, W/o Santosh Teli, Flat No 6, 2nd Floor, Building Name "Shivom Residency", Village Dahivali Tarf Need, Taluka Karjat, Distt Raigad 410201.





**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. 33,41,029.62 (Rupees Thirty Three Lakh Forty One Thousand Twenty Nine and Paise Sixty Two Only)** plus further interest thereon from **17/09/2022** together with further interest and incidental expenses and costs, suit expenses and other charge due to the, **LOWER PAREL** Branch of Canara Bank from **Mr Santosh Narayan Teli & Mrs Karuna Santosh Teli**.

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

All that piece and Parcel of Residential Flat No 6, 2nd Floor, Building Name "Shivom Residency", Plot No 6, Survey No 125 of Village Dahivali Tarf Need, Taluka Karjat, Distt Raigad 410201, admeasuring 832 sq ft Documented Built Up Area, in the name of Mr Santosh Narayan Teli & Mrs Karuna Santosh Teli

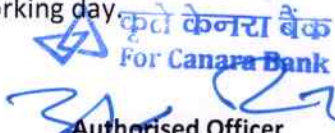
**The reserve price for the property will be Rs.41,93,000/- (Rupees Forty One Lakh Ninety Three Thousand Only) and the earnest money deposit will be Rs.4,19,000/- (Rupees Four Lakh Nineteen Thousand only). The earnest money deposit shall be deposited on or before 27/08/2024 at 4.00PM**

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](http://www.canarabank.com), or may contact Manager Canara Bank **LOWER PAREL** Branch. 8655963245/9073727806/8087583441 during office hours on any working day.

Date: 25/07/2024

Place: Mumbai

  
Authorised Officer  
अधिकृत अधिकारी  
क्षेत्र. का. मुम्बई दक्षिण / RO Mumbai South







**LOWER PAREL BRANCH**

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 25/07/2024**

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

**1. Name and Address of the Borrower(s) :** Mr Santosh Narayan Teli & Mrs Karuna Santosh Teli,  
Near Shankar Mandir, Room No 77, Shri Sai Society, Anand Gadh park Site, Vikhroli, S O Mumbai  
400079.

**AND**

Flat No 6, 2nd Floor, Building Name "Shivom Residency", Village Dahivali Tarf Need, Taluka  
Karjat, Distt Raigad 410201.

**2. Property in the name of** : Mr Santosh Narayan Teli & Mrs Karuna Santosh Teli

**3. Total liabilities as on** : Rs. 33,41,029.62(Rupees Thirty Three Lakh Forty One  
Thousand Twenty Nine and Paise Sixty Two Only) plus  
further interest thereon from 17/09/2022

**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.41,93,000/- (Rupees Forty One Lakh Ninety Three  
Thousand Only) and the earnest money deposit will be  
Rs.4,19,000/- (Rupees Four Lakh Nineteen Thousand  
only).

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

**6. Other terms and conditions:**

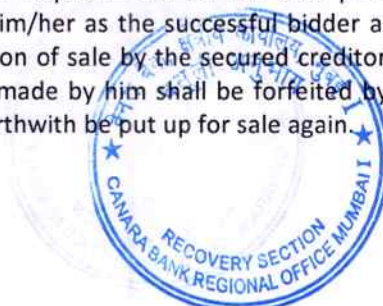
**a. Details of Auction service provider** : Auction / bidding shall be only through "Online Electronic  
Bidding" through the website <https://ebkray.in/>. Bidders are advised to go through the  
website for detailed terms before taking part in the e-auction sale proceedings or Canara  
Bank's website [www.canarabank.com](http://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.ebkray@psballiance.com](mailto:support.ebkray@psballiance.com); <https://ebkray.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](mailto: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://ebkray.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.ebkray@psballiance.com](mailto:support.ebkray@psballiance.com); <https://ebkray.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](mailto:cb15538@canarabank.com) OR the service provider **M/s PSB Alliance (Ebkray)**., Contact No. **8291220220**, [support.ebkray@psballiance.com](mailto: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: 25/07/2024

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

