



(A GOVERNMENT OF INDIA UNDERTAKING)
CANARA BANK, SHIMLA II BRANCH

Ref: ROSHIM/R&L/R/SALE/18900/2022-23/2

Date: 18.12.2023

To

SH. VISHAL BHATIA S/o SH. RANU RAM R/O FIRE WOOD COTTAGE, UPPER KAITHU, SHIMLA URBAN (T), AGPO, SHIMLA, H.P. 171003	SH RANU RAM S/O SH. FITHU RAM (CO-BORROWER) R/O UPPER KAITHU NEAR TARA HALL SCHOOL FIREWOOD ESTATE, SHIMLA URBAN, AGPO, SHIMLA H.P. 171003
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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, 2002¹.

As you are aware, I on behalf of Canara Bank, 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 **Shimla II** 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,


For Canara Bank
Authorised Officer

Authorised Officer, Canara Bank
ENCLOSURE – SALE NOTICE

Internal





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CANARA BANK, SHIMLA II BRANCH

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 hypothecated/pledged/charged to the Secured Creditor, the **Symbolic** possession of which has been taken by the Authorised Officer of **Shimla II** Branch of the Canara Bank., will be sold on "As is where is", "As is what is", and "Whatever there is" on **15.01.2023**, for recovery of **Rs. 9,49,646.04 (Rupees Nine Lakhs Forty Nine Thousand Six Hundred Forty Six and Paise Four only)**, with further accrued interest from **01.05.2023** on **Housing Finance** due to the **Shimla II** Branch of Canara Bank from **Sh. Vishal Bhatia S/o Sh. Ranu Ram as Borrower and Sh. Ranu Ram S/o Sh. Fithu Ram as Co- Borrower**).

The reserve price will be **Rs 13, 00,000/-** and the earnest money deposit will be **Rs 1, 30,000/-**. The Earnest Money Deposit shall be deposited on or before **12.01.2024** upto **5.00 pm**.

Details and full description of the property (ies)

MORTGAGE OF PROPERTY BEARING DETAILS: - ALL THAT PART AND PARCEL OF LAND COMPRISED IN KHATA KHATONI NO 81/109 KHASRA NO 351/1 MEASURING 174.90 SQ MTRS SITUATED AT UP MOHAL KAITHU TEHSIL SHIMLA (U) DISTRICT SHIMLA H.P. AS PER SALE DEED NO 36/2019 DATED 18-01-2019.

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 Manager, Shimla II Branch, Canara bank, Ph. No. 0177-2658123, Mobile No 9418012938 during office hours on any working day.

E-auction arranged by the service provider M/s CANBANK COMPUTER SERVICES LTD (CCSL) through the website www.indianbankseaauction.com

1. Name and Address of the Secured Creditor : Canara Bank, Shimla II Branch
2. Name and Address of the Borrower : Sh Vishal Bhatia S/o Sh. Ranu Ram R/o Fire Wood Cottage, Upper Kaithu, Shimla Urban (T), AGPO Shimla, H.P. – 171003
3. Total liabilities : Rs.9,49,646.04/- (Rupees Nine Lakhs Forty Nine Thousand Six Hundred Forty Six and Paise Four only), with

Internal





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further accrued interest from 01.05.2023 on Housing Finance.

4. Last Date & Time of receipt of Earnest Money Deposit (EMD i.e. 10% of Reserve Price)
on or before : **12.01.2024 up to 5:00 p.m.**

5. (a) Date & Time of Auction

Date: 15.01.2024
Time: 11:30 AM to 12:30 PM

(With unlimited extension of 5 minutes duration each till the conclusion of the sale)

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

7. Details of Property/ies : **MORTGAGE OF PROPERTY BEARING
DETAILS: - ALL THAT PART AND PARCEL OF LAND COMPRISED IN KHATA KHATONI NO 81/109
KHASRA NO 351/1 MEASURING 174.90 SQ MTRS SITUATED AT UP MOHAL KAITHU TEHSIL
SHIMLA (U) DISTRICT SHIMLA H.P. AS PER SALE DEED NO 36/2019 DATED 18-01-2019.**

8. Reserve Price : Rs 13, 00,000 (Rs. Thirteen Lakhs Only)

OTHER TERMS AND CONDITIONS

- The property/ies will be sold in "AS IS WHERE IS" 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).
- 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.
- The property/ies will not be sold below the Reserve Price.
- The property can be inspected with Prior Appointment with Authorized Officer from **08.01.2024 to 09.01.2024** between 03:00 PM to 05:00 PM.

Internal





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- e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs 1, 30,000/-**, being 10 % of the Reserve Price, by way of Demand Draft (DD) favouring, Authorised Officer, Canara Bank, **Shimla II Branch**, OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, **Shimla Branch**, A/c No **209272434** IFSC Code: **CNRB0018900** on or before **12.01.2024** 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 Mr Pakhare DD or Mr Ramesh TH, Contact no. 9480691777/8553643144; email: eauction@ccsl.co.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).
- g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **12.01.2024** upto 5:00 PM, to Canara Bank, **Shimla II 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.**
- 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 Ltd (CCSL) Contact Person Mr Pakhare DD or Mr Ramesh TH, Contact no. 9480691777/8553643144; email: eauction@ccsl.co.in.
- 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.
- 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

Internal





(A GOVERNMENT OF INDIA UNDERTAKING)
CANARA BANK, SHIMLA II BRANCH

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 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 **Mr. Manoj Kumar, Senior Manager, Canara Bank, Shimla II Branch**(Ph.No 0177-2658123; Mobile No 9418012938) email id cb18900@canarabank.com OR the service provider M/s Canbank Computer Services Ltd (CCSL) Contact Person Mr. Pakhare DD or Mr. Ramesh TH, Contact no. 9480691777/8553643144; email: eauction@ccsl.co.in (M/s Canbank Computer Services Ltd (CCSL), No. 218, J P Royale, 1st Floor, Sampige Road, Malleswaram) during office hours on any working day.

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: Shimla
Date: 18.12.2023

For Canara Bank

Authorised Officer
Canara Bank

