



(A GOVERNMENT OF INDIA UNDERTAKING)

DADAR BRANCH

REF:MSRO:R&L:SARFAESI-EA:SC:VVK/JULY/2024-25/2

DATE: 23/07/2024

Ms Vaishnavi Vijay Kargutkar
R/o Sai Baba Mandir Aptewadi
Shirgaon Road Near Shri Krishna Garden
Thane Maharashtra 421503

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

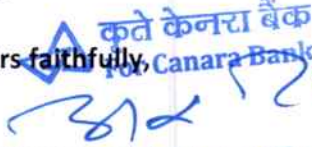
As you are aware, Authorized Officer of Canara Bank **DADAR Mumbai** have taken possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our, **DADAR Branch** of Canara Bank.

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,


कते केनरा बैंक
For Canara Bank

AUTHORISED OFFICER
अधिकृत अधिकारी / Authorised Officer
CANARA BANK
बे को मुंबई दक्षिण / RO Mumbai South

CC: 1. Mr Sushil Kumar Rajbahadur Singh (Guarantor), R/o 310, Adarsh Park, Barrage Road, Badlapur West, Thane Maharashtra 421503

2. Mrs Vaishnavi Vijay Kargutkar R/o Flat No 001 Ground Floor, A Wing, Building Name "Sai Tej", Village Valivali, Opp Blossom Convent School, Badlapur West, Taluka Ambernath, Distt Thane 421503

कते केनरा बैंक
(मुंबई दक्षिण) को

कते केनरा बैंक
मुंबई दक्षिण





DADAR 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 , **DADAR** 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. 26,94,026/- (Rupees Twenty Six Lakh Ninety Four Thousand Twenty Six Only)** plus further interest thereon as per demand notice dated 01/02/2024 along with suit expenses and other charge due to the, **DADAR** Branch of Canara Bank from **1. Mrs Vaishnavi Vijay Kargutkar**

Details and full description of the immovable property with known encumbrances, if any:
All part & Parcel of Flat No 001, Ground Floor, A Wing, Building Name "Sai Tej", Village Valivali, Opp Blossom Convent School, Badlapur West, Taluka Ambernath, Distt Thane 421503 admeasuring 427 sq ft Carpet Area in the name of Vaishnavi Vijay Kargutkar.

The reserve price for the property will be **Rs. 25,82,000/- (Rupees Twenty Five Lakh Eighty Two Thousand Only)** and the earnest money deposit will be **Rs.2,58,200/- (Rupees Two Lakh Fifty Eight 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 DADAR Branch. 8655963171 during office hours on any working day.

Date: 23/07/2024
Place: Mumbai

 कृते केनरा बैंक
For Canara Bank

Authorised Officer
CANARA BANK

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





DADAR BRANCH

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 23/07/2024

1. **Name and Address of the Secured Creditor** : DADAR BRANCH
- a) **Name and Address of the Borrower(s)** : Vaishnavi Vijay Kargutkar, R/o Sai Baba Mandir Aptewadi Shirgaon Road Near Shri Krishna Garden Thane Maharashtra 421503
2. **Property in the name of** : Vaishnavi Vijay Kargutkar
3. **Total liabilities as on** : **Rs. 26,94,026/-** plus further interest thereon as per demand notice dated 01/02/2024 & other costs, expenses etc.
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. 25,82,000/- (Rupees Twenty Five Lakh Eighty Two Thousand Only)** and the earnest money deposit will be **Rs.2,58,200/- (Rupees Two Lakh Fifty Eight 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://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.
 - b. The property can be inspected, with Prior Appointment with Authorised Officer, on **26/08/2024**, Canara Bank **DADAR 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 DADAR Branch** or shall be deposited through RTGS/NEFT/Fund





Transfer to credit of account of Name – **CANARA BANK DADAR A/C No 209272434**, IFSC Code: **CNRB0000107** 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; <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 DADAR (00107)** mob **8655963171** by hand or by email: cb0107@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; <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 multiplies 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 DADAR(00107) Branch** that, as a facilitating centre, shall make necessary arrangements.
- p. For further details contact Branch Manager, **Canara Bank, DADAR Branch** mobile 8655963171) E-Mail- **cb0107@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: 23/07/2024

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

