

Ref: VRN/SALE NOTICE/SAKPG/BS&GRP/AUG/2023

Date: 25-07-2023

To

- 1) M/S TRADING HOUSE (**BORROWER**)  
PROP- SMT. NIDHI AGARWAL  
W/O YOGESH AGARWAL  
K 33/9, BHAT KI GALI  
GOLGHAR, VARANASI -221001
- 2) SMT. NIDHI AGARWAL (**BORROWER**)  
W/O YOGESH AGARWAL  
K 33/9, BHAT KI GALI  
GOLGHAR, VARANASI -221001
- 3) YOGESH AGARWAL (**POWER OF ATTORNEY HOLDER**)  
S/O AMOD KUMAR AGARWAL  
K 33/9, BHAT KI GALI  
GOLGHAR, VARANASI -221001
- 4) SMT.SWAYAM PRABHA AGARWAL (**GUARANTOR & MORTGAGOR**)  
W/O AMOD KUMAR AGARWAL  
K 33/9, BHAT KI GALI  
GOLGHAR, VARANASI -221001
- 5) M/SP CREATIONS (**BORROWER**)  
PROP- MRS. SWAYAM PRABHA AGRAWAL  
W/O AMOD KUMAR AGRAWAL  
K 33/9 B, BHAT KI GALI,  
GOLGHAR, VARANASI -221001
- 6) MRS. SWAYAM PRABHA AGRAWAL (**BORROWER & MORTGAGOR**)  
W/O MR. AMOD KUMAR AGRAWAL  
K 39/9, BHAT KI GALI,  
GOLGHAR, VARANASI -221001
- 7) M/S BHARAT SILK (**BORROWER**)  
K 33/9, BHAT KI GALI  
GOLGHAR, VARANASI -221001

- 8) SMT. NIDHI AGARWAL (**PARTNER**)  
W/O YOGESH AGARWAL  
K 33/9, BHAT KI GALI  
GOLGHAR, VARANASI -221001
- 9) YOGESH AGARWAL (**PARTNER**)  
S/O AMOD KUMAR AGARWAL  
K 33/9, BHAT KI GALI  
GOLGHAR, VARANASI -221001
- 10) AMOD KUMAR AGARWAL (**PARTNER**)  
K 33/9, BHAT KI GALI  
GOLGHAR, VARANASI -221001
- 11) SMT.SWAYAM PRABHA AGARWAL (**GUARANTOR & MORTGAGOR**)  
W/O AMOD KUMAR AGARWAL  
K 33/9, BHAT KI GALI  
GOLGHAR, VARANASI -221001

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.

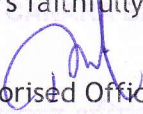
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As you are aware, I on behalf of Canara Bank, Varanasi SAKPG College, and branch have taken possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our SAKPG College 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 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,  


Authorised Officer, Canara Bank

ENCLOSURE - SALE NOTICE

(A GOVERNMENT OF INDIA UNDERTAKING)

**SALE NOTICE**

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization 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/physical (Strike whichever is not applicable) possession of which has been taken by the Authorised Officer of SAKPG College- (Name of the Branch) of the Canara Bank, will be sold on "As is where is", "As is what is", and " Whatever there is" on 29-08-2023 for recovery of **Rs.5048757.93 (Rupees Fifty Lacs Forty Eight Thousand Seven Hundred Fifty Seven and Paise Ninety Three only ) OCC and Rs.34975.56 (Rupees Thirty Four Thousand Nine Hundred Seventy Five and Paise Fifty Six Only ) for COVID ADD ON CREDIT, Rs.755941.28 (Rupees Seven Lacs Fifty Five Thousand Nine Hundred Forty One and Paise Twenty Eight only ) for GECL 1.0 and Rs.1816835.50 (Rupees Eighteen Lacs Sixteen Thousand Eight Hundred Thirty Five and Paise Fifty only ) for TL[BHARAT SILK], Rs.4087727.41 (Rupees Forty Lacs Eighty Seven Thousand Seven Hundred Twenty Seven and Paise Forty One only ) OCC and Rs.265942.87 (Rupees Two Lacs Sixty Five Thousand Nine Hundred Forty Two and Paise Eighty Seven only ) for COVID ADD ON CREDIT, Rs 814362.59 (Rupees Eight Lacs Fourteen Thousand Three Hundred Sixty Two and Paise Fifty Nine only ) for GECL 1.0 and Rs.220048.51 (Rupees Two Lacs Twenty Thousand Forty Eight and Paise Fifty One only ) for COVID FITL[S P CREATION], Rs.4030680.11 (Rupees Forty Lacs Thirty Thousand Six Hundred Eighty and Paise Eleven only ) OCC and Rs.422140.76 (Rupees Four Lacs Twenty Two Thousand One Hundred Forty and Paise Seventy Six Only ) for COVID ADD ON CREDIT, Rs.805167.81 (Rupees Eight Lacs Five Thousand One Hundred Sixty Seven and Paise Eighty One only ) for GECL 1.0 and Rs 185489.85 (Rupees One Lacs Eighty Five Thousand Four Hundred Eighty Nine and Paise Eighty Five only ) for COVID FITL[TRADING HOUSE]+ interest and incidental charges due to the SAKPG College Branch- (Name of the Branch) of Canara Bank from M/S TRADING HOUSE PROP- SMT. NIDHI AGARWAL, M/SP CREATIONS PROP- MRS. SWAYAM PRABHA AGRAWAL, M/S BHARAT SILK 2) SMT. NIDHI AGARWAL W/O YOGESH AGARWAL (3) SRI.YOGESH AGARWAL S/O AMOD KUMAR AGARWAL 4) SMT.SWAYAM PRABHA AGARWAL W/O AMOD KUMAR AGARWAL**

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	All that part and parcel of the property consisting of property <b>Municipal House No Sh.13/40-7-R Arazi No. 651 Mauza-Tarna, ,Ward &amp; Pargana- Shivpur, Tehsil &amp; Dist- Varanasi with all authorized construction fitting and Fixtures</b>  Extent area <b>14886.375 Sqft</b>	<b>Rs.45936000/-</b>	<b>Rs.4593600/-</b>

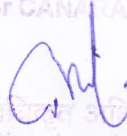
The Earnest Money Deposit shall be deposited on or before 28-08-2023 up to 5:00 PM.

Details of Properties:

S.no	Property	Boundaries	
1	All that part and parcel of the property consisting of property <b>Municipal House No Sh.13/40-7-R Arazi No. 651 Mauza-Tarna, Ward &amp; Pargana- Shivpur, Tehsil &amp; Dist-Varanasi with all authorized construction fitting and Fixtures</b>  <b>Extent area 14886.375 Sqft</b>	East	Kaccha Rasta 8 ft
		West	Land of Radhey Yadav and Gulab Yadav
		North	Land of Raj Bahadur Singh & Others
		South	Land of Panna Pandey & Others

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 Manager, SAKPG College Branch, Canara Bank, Ph. No.8707691190 during office hours on any working day.

Date: 25-07-2023  
Place: Varanasi

कुले केनरा बैंक  
For CANARA BANK  
  
Authorised Officer  
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 25-07-2023

1. Name and Address of Secured Creditor: Canara Bank, SAKPG College Branch)

Name and Address of the Borrower & Guarantors :

- 1) M/S TRADING HOUSE (**BORROWER**)  
PROP- SMT. NIDHI AGARWAL  
W/O YOGESH AGARWAL  
K 33/9, BHAT KI GALI  
GOLGHAR, VARANASI -221001
- 2) SMT. NIDHI AGARWAL (**BORROWER**)  
W/O YOGESH AGARWAL  
K 33/9, BHAT KI GALI  
GOLGHAR, VARANASI -221001
- 3) YOGESH AGARWAL (**POWER OF ATTORNEY HOLDER**)  
S/O AMOD KUMAR AGARWAL  
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- 5) M./SP CREATIONS (**BORROWER**)  
PROP- MRS. SWAYAM PRABHA AGRAWAL  
W/O AMOD KUMAR AGRAWAL  
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W/O AMOD KUMAR AGARWAL  
K 33/9, BHAT KI GALI  
GOLGHAR, VARANASI -221001

2. Total Liabilities As on 25.08.2022: Rs 5048757.93 (Rupees Fifty Lacs Forty Eight Thousand Seven Hundred Fifty Seven and Paise Ninety Three only ) OCC and Rs 34975.56 (Rupees Thirty Four Thousand Nine Hundred Seventy Five and Paise Fifty Six Only ) for COVID ADD ON CREDIT, Rs 755941.28 (Rupees Seven Lacs Fifty Five Thousand Nine Hundred Forty One and Paise Twenty Eight only ) for GECL 1.0 and Rs 1816835.50 (Rupees Eighteen Lacs Sixteen Thousand Eight Hundred Thirty Five and Paise Fifty only ) for TL[BHARAT SILK], Rs 4087727.41 (Rupees Forty Lacs Eighty Seven Thousand Seven Hundred Twenty Seven and Paise Forty One only ) OCC and Rs 265942.87 (Rupees Two Lacs Sixty Five Thousand Nine Hundred Forty Two and Paise Eighty Seven only ) for COVID ADD ON CREDIT, Rs 814362.59 (Rupees Eight Lacs Fourteen Thousand Three Hundred Sixty Two and Paise Fifty Nine only ) for GECL 1.0 and Rs 220048.51 (Rupees Two Lacs Twenty Thousand Forty Eight and Paise Fifty One only ) for COVID FITL[S P CREATION], Rs 4030680.11 (Rupees Forty Lacs Thirty Thousand Six Hundred Eighty and Paise Eleven only ) OCC and Rs 422140.76 (Rupees Four Lacs Twenty Two Thousand One Hundred Forty and Paise Seventy Six Only ) for COVID ADD ON CREDIT, Rs 805167.81 (Rupees Eight Lacs Five Thousand One Hundred Sixty Seven and Paise Eighty One only ) for GECL 1.0 and Rs 185489.85 (Rupees One Lacs Eighty Five Thousand Four Hundred Eighty Nine and Paise Eighty Five only ) for COVID FITL[TRADING HOUSE]+ interest & other incidental charges thereon.

3. a) Mode of Auction : E-auction

b) Details of Auction service provider: M/s C1 India Pvt Ltd,  
Udyog Vihar, phase 2, Gulf Petrchem,  
Building No 301, Gurgaon-122015, Haryana  
Contact no: 7080804466/ 0124-4302000  
Email: mithalesh.kumar@c1india.com

c) Date & Time of Auction: 29-08-2023 between 11:30AM to 12:30PM

d) Place of Auction: E-auction

4. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	All that part and parcel of the property consisting of property <b>Municipal House No Sh.13/40-7-R Arazi No. 651 Mauza-Tarna, ,Ward &amp; Pargana- Shivpur, Tehsil &amp; Dist-Varanasi with all authorized construction fitting and Fixtures</b>  Extent area <b>14886.375 Sqft</b>	<b>Rs.45936000/-</b>	<b>Rs.4593600/-</b>

5. 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.
- Auction/bidding shall be only through "online Electronic Bidding" through the website [www.bankeauctions.com](http://www.bankeauctions.com). Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceeding.
- The property can be inspected, with Prior Appointment with Authorised Officer, SAKPG College Branch from 23-08-2023 TO 25-08-2023 during office hour.
- 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.
- EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, SAKPG College Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account, A/c No **18753209272434 IFSC Code: CNRB0018753** on or before **28-08-2023**. (Date mention here) **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 C1 India Pvt Ltd, Udyog Vihar, phase 2, Gulf Petrchem, Building No 301, Gurgaon-122015, Haryana, Contact no: 7080804466/ 0124-4302000; Email: mithalesh.kumar@c1india.com/www.bankeauctions.com**.
- After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 28-08-2023(date) 5.00. PM, to Canara Bank, SAKPG College 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.bankeauctions.com](http://www.bankeauctions.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 C1 India Pvt Ltd, Udyog Vihar, phase 2, Gulf Petrchem, Building No 301, Gurgaon-**

केनरा बैंक  Canara Bank

122015, Haryana, Contact no: 7080804466/ 0124-4302000; Email: mithalesh.kumar@c1india.com/www.bankeauctions.com.

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 50000/- (The amount can be decided by the Authorised Officer depending upon the value of the property with a minimum of Rs.50000 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.

k) For sale proceeds of Rs.50 lacs (Rupees Fifty) 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) 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 Circle office or SAKPG College, branch who, as a facilitating centre, shall make necessary arrangements.

o) For further details contact, Canara Bank, SAKPG College Branch (Ph. No. 8707691190) e-mail id cb18753@canarabank.com. OR the service provider M/s C1 India Pvt Ltd, Udyog Vihar, phase 2, Gulf Petrchem, Building No 301, Gurgaon-122015, Haryana, Contact no: 7080804466/ 0124-4302000; Email: mithalesh.kumar@c1india.com/www.bankeauctions.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: Varanasi  
Date: 25-07-2023

कुते केनरा बैंक  
For CANARA BANK  
  
Authorized Officer  
Canara Bank