

COVERING LETTER TO 30 DAYS SALE NOTICE

Ref: ROKPR2/JHANSI SME/SN/RADHA TRADERS

Date: 25-07-2023

To

M/s Radha Traders Prop Vandana Sahu 44 Out Side Unnao Gate Jhansi District Jhansi Uttar Pradesh 284001	Mrs. Vandana Sahu w/o Mr. Deepak Kumar Sahu 593 Unnao Gate Manik Chok Jhansi Khas District Uttar Pradesh 284002
Mr. Deepak Kumar Sahu S/o Ganesh Prasad Sahu 593 Unnao Gate Manik Chok Jhansi Khas District Uttar Pradesh 284002	

Dear Sir/Madam,

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, **JHANSI SME** 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 **JHANSI SME** 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 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,

RAJNISH KUMAR GUPTA
Authorised Officer, Canara Bank
ENCLOSURE - SALE NOTICE

30 DAYS 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 **JHANSI SME 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 **Rs. 34,26,148.35/- (Rupees Thirty Four Lakh Twenty Six Thousand One Hundred Forty Eight and Paise Thirty Five Only)** (plus interests and other charges MINUS Recovery if any) due to the **JHANSI SME Branch** of Canara Bank from M/s Radha Traders (Proprietorship), Mrs. Vandana Sahu W/o Deepak Kumar Sahu (Proprietor, Borrower & Mortgagor) & Mr. Deepak Kumar Sahu S/o Ganesh Prasad Sahu (Guarantor & Mortgagor).

Reserve Price and Earnest Money Deposit:

S. No	Property Address	Reserve Price (Rs)	EMD (Rs)
1.	All that part and parcel of One Residential House situated at ward No. 50, Old House No. 32/40 & New No. 519 and Present No. 593 Outside Unnao Gate Jhansi District Jhansi admeasuring 21.97 Sq. Mtr. Owned by Mr. Deepak Kumar Sahu S/o Mr. Ganesh Prasad Sahu	Rs. 20,06,000.00	Rs. 2,00,600.00

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 One Residential House situated at ward No. 50, Old House No. 32/40 & New No. 519 and Present No. 593 Outside Unnao Gate Jhansi District Jhansi admeasuring 21.97 Sq. Mtr. Owned by Mr. Deepak Kumar Sahu S/o Mr. Ganesh Prasad Sahu.	East	Khet of Lalli
		West	29 Ft. Way
		North	Shop and House of Shakun Sahu
		South	Shop and House of Ghanshyam Yadav

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 Head, JHANSI SME branch Canara Bank, Ph. No. 8319434360 during office hours on any working day.

Place: JHANSI
Date: 25-07-2023

RAJNISH KUMAR GUPTA
 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, JHANSI SME
2. Name and Address of the Borrower & Guarantors :

M/s Radha Traders Prop Vandana Sahu 44 Out Side Unnao Gate Jhansi District Jhansi Uttar Pradesh 284001	Mrs. Vandana Sahu w/o Mr. Deepak Kumar Sahu 593 Unnao Gate Manik Chok Jhansi Khas District Uttar Pradesh 284002
Mr. Deepak Kumar Sahu S/o Ganesh Prasad Sahu 593 Unnao Gate Manik Chok Jhansi Khas District Uttar Pradesh 284002	

3. Total Liabilities as on 16.01.2023: **Rs. 34,26,148.35/- (Rupees Thirty Four Lakh Twenty Six Thousand One Hundred Forty Eight and Paise Thirty Five Only)** (plus interests and other charges MINUS Recovery if any)
4. a) Mode of Auction : E-auction
b) Details of Auction service provider : M/s CANBANK COMPUTER SERVICES LTD (CCSL) Mr. Pratap Kanjilal & Mr. D D Pakhare, Contact no. 9832952602/9911293517/8898418010/080-23469665/9480691777; Email id: [eauction@ccsl.co.in/](mailto:eauction@ccsl.co.in)
c) Date & Time of Auction : 29.08.2023 between 11:00 AM to 12:30 PM
d) Place of Auction : Online

5. Reserve Price:

S. No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	All that part and parcel of One Residential House situated at ward No. 50, Old House No. 32/40 & New No. 519 and Present No. 593 Outside Unnao Gate Jhansi District Jhansi admeasuring 21.97 Sq. Mtr. Owned by Mr. Deepak Kumar Sahu S/o Mr. Ganesh Prasad Sahu	Rs.20,06,000.00	Rs.2,00,600.00

6. Other terms and Conditions:

- a) 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.
- b) 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 proceeding.
- c) The property can be inspected, with Prior Appointment with Authorised Officer, JHANSI SME branch from 31.07.2023 TO 28.08.2023.
- d) 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.
- e) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank JHANSI SME Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Jhansi SME Branch, A/c No 209272946 IFSC Code: CNRB0004304 on or before 28.08.2023 at 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 M/s CANBANK COMPUTER SERVICES LTD (CCSL) Mr. Pratap Kanjilal & Mr. D D Pakhare, Contact no. 9832952602/9911293517/8898418010/080-23469665/9480691777; Email id: eauction@ccsl.co.in
- g) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 28.08.2023 up to 5.00 PM, to Canara Bank, JHANSI SME Branch, by hand or by email.
- i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, 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.

- 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) Mr. Pratap Kanjilal & Mr. D D Pakhare, Contact no. 9832952602/9911293517/8898418010/080-23469665/9480691777; Email id: [eauction@ccsl.co.in/](mailto:eauction@ccsl.co.in)
- i) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- j) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs. 50000/-. 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.
- k) 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.
- l) For sale proceeds of Rs. 50 (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.**
- m) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- n) Authorised 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 Circle office or Regional Office who, as a facilitating centre, shall make necessary arrangements.
- p) For further details contact, Canara Bank, JHANSI SME (Ph. No 8319434360) e-mail id: cb4304@canarabank.com OR the service provider M/s CANBANK COMPUTER SERVICES LTD (CCSL) Mr. Pratap Kanjilal & Mr. D D Pakhare, Contact no. 9832952602/9911293517/8898418010/080-23469665/9480691777; Email id: [eauction@ccsl.co.in/](mailto:eauction@ccsl.co.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: JHANSI
Date: 25-07-2023

RAJNISH KUMAR GUPTA
Authorised Officer
Canara Bank