

**COVERING LETTER TO SALE NOTICE**

Ref: E-auction/6980/REC/2023-24/316

Date: 20-02-2024

TO

1. M/s Richa Foods  
Prop: Smt. Sunita Tiwari  
H.No. 2291/1 Vivekanand Nagar Sultanpur  
Dist-Sultanpur (UP)  
Pin-228001

( Borrower)

2. Smt.Sunita Tiwari  
W/o Om Prakash Tiwari  
H.No. 2291/1 Vivekanand Nagar Sultanpur  
Dist-Sultanpur (UP)  
Pin-228001

(Borrower/Prop./Mortgagor)

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, Ramganj 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 Ramganj Branch of Canara Bank.

The undersigned proposes to sell the assets more fully described in the Schedule of Sale Notice.

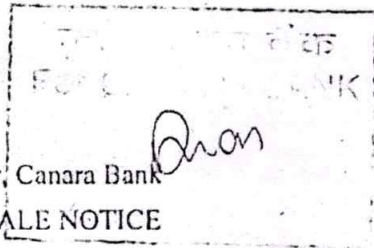
Hence, in terms of the provisions of the subject Act and Rules made there under, I am herewith sending the Sale Notice containing terms and conditions of the sale.

This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

Authorized Officer, Canara Bank

ENCLOSURE - SALE NOTICE



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Received as on 20/02/2024

**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

1.) 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 Authorized Officer of CANARA BANK, Ramganj (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 20-02-2024 (mention date of the sale), for recovery of Rs.13,20,796.73 (Rs. Thirteen Lakh Twenty thousand seven hundred ninety six & ps. Seventy three only)+ interest effected + Other Charges

due to the CANARA BANK, Ramganj (Name of the Branch) of Canara Bank from M/s Richa Foods (mention name of Barrower), Mrs. Sunita Tiwari (Borrower/Prop./Motgagor) and (Mention The name of Guarantor(s)).

**Reserve Price and Earnest Money Deposit:**

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1.	Land & Building H No.2 Khata No.00477 Mouza- Narayanpur area 1638 SQFT. Pargana- Miranpur tehsil- sadar Dist- Sultanpur (UP)	Rs.2376000.00	Rs.237600.00

The Earnest Money Deposit shall be deposited on or before 22-02-2024- up to 05:00 PM.

**Details of Properties:**

S.no	Property	Boundaries	
1.	Land & Building H No.2 Khata No.00477 Mouza- Narayanpur area 1638 SQFT. Pargana- Miranpur tehsil- sadar Dist- Sultanpur (UP)	East	Rasta 12 Feet
		West	House of Mr. Surya Pratap Singh
		North	House of Mr. Om Prakash
		South	House of Mr. Durga Prasad Dubey

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, Ramganj (Branch name) Canara Bank, Ph. No. 8173007431 during office hours on any working day.

For CANARA BANK  
 Authorized Office  
 CANARA-BANK

Date: 20-02-2024  
 Place: Ramganj

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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 20.02.2024

1. Name and Address of Secured Creditor: Canara Bank Ramganj Branch

2. Name and Address of the Borrower:

3. M/s Richa Foods (Borrower)  
Prop: Smt. Sunita Tiwari  
H No. 2291/1 Vivekanand Nagar Sultanpur  
Dist-Sultanpur (UP)  
Pin-228001

4. Smt.Sunita Tiwari (Borrower/Prop./Mortgagor)  
W/o Om Prakash Tiwari  
H.No. 2291/1 Vivekanand Nagar Sultanpur  
Dist-Sultanpur (UP)  
Pin-228001

5. Total Liabilities as on 20.02.2024 Rs. 13,20,796.73 (Rs. Thirteen Lakh Twenty thousand seven hundred ninety six & ps. Seventy three only)+ interest effected + Other Charges

6. a) Mode of Auction : E-auction  
b) Details of Auction service provider: M/s CANBANK COMKPUTER SERVICES LTD  
MrPratapKanjilal/ Mr. D DPakhare, Contact no. 9832952602/9911293517/  
080- 23469665/; Email- id:[eauction@ccsl.co.in](mailto:eauction@ccsl.co.in)/[ccsleauction@gmail.com](mailto:ccsleauction@gmail.com)

c) Date & Time of Auction: 22-03-2024 between 11:30AM to 12:30PM

d) Place of Auction: E-auction

6.) Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1.	Land & Building H No.2 Khata No.00477 Mouza- Narayanpur area 1638 SQFT. Pargana- Miranpur tehsil- sadar Dist- Sultanpur (UP)	Rs.2376000.00	Rs.237600.00

7.) 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.bankauctions.com](http://www.bankauctions.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 Authorized Office Ramganj Branch from 21.02.2024 to 22.02.2024.

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- 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, Ramganj Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Ramganj Branch, A/c No 209272434 IFSC Code: CNRB0005862 on or before 21-03-2024 (Date mention here) 05:00 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 Mr Pratap Kanjlal/ Mr. D D Pakhare, Contact no. 9832952602/9911293517/080-23469665/;  
Email- id:cauction@ccsl.co.in/ccsleauction@gmail.com.
- , After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 21-03-2024 (date) 05:00 PM, to Canara Bank Ramganj 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.
- h) The Intending bidders should register their names at portal [www.bankauctions.com](http://www.bankauctions.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 MrPratapKanjlal/ Mr. D DPakhare, Contact no. 832952602/9911293517/080-23469665/;Email- id:cauction@ccsl.co.in/ccsleauction@gmail.com
- 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 multiplies of Rs.10000.00 (The amount can be decided by the Authorized Officer depending upon the value of the property with a minimum of Rs.10000.00 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 favor 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 03 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.

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l) For sale proceeds of Rs. 50 Lakhs (Rupees Fifty lakhs) 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) 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 Circle office or Ramganj branch who, as a facilitating centre, shall make necessary arrangements.

p) For further details contact Manager, Canara Bank ,Ramganj Branch (PhNo 8173007431)

e-mail id: [cb3517@canarabank.com](mailto:cb3517@canarabank.com) OR the service provider:  
M/s CANBANK COMPUTER SERVICES LTD Mr Sathianathan K M/ Mr. Ramesh T  
H, Contact no. 09480691777/8880531165/080-23469661/62/64/65;  
Email-id: [eauction@csl.co.in](mailto:eauction@csl.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: Ramganj  
Date: 20.02.2024

केनरा बैंक लि.  
FOR OFFICIAL USE ONLY  
Authorized Officer  
Canara Bank  
AUTHORISED

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