

केनरा बैंक  Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)  
COVERING LETTER TO SALE NOTICE

Ref: VRN/SALE NOTICE/MUGHAL SARAI /SHAKUNTALA DEVI/2023

Date: 13-06-2023

To

- 1) SHAKUNTALA DEVI W/O JEET MOHAN GIRI (**BORROWER & MORTGAGOR**)  
R/O 235, NEAR KALI MANDIR  
SHAHKUTI, MUGHALSARAI  
CHANDAUJI-232101
  
- 2) SANJAY KUMAR S/O JEET MOHAN GIRI (**GURANTOR**)  
R/O 235, NEAR KALI MANDIR  
SHAHKUTI, MUGHALSARAI  
CHANDAUJI-232101

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, 2002.


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As you are aware, I on behalf of Canara Bank, Mughal Sarai 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 Mughal Sarai 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,  
कृते केनरा बैंक  
For CANARA BANK

  
Authorised Officer, Canara Bank  
Authorised officer  
ENCLOSURE - SALE NOTICE

# केनरा बैंक Canara Bank

(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/physical (Strike whichever is not applicable) possession of which has been taken by the Authorised Officer of Mughal Sarai of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on 20-07-2023, for recovery of Rs.835858.84 (Rupees Eight Lacs Thirty Five Thousand Eight Hundred Fifty Eight and Paise Eighty Four only ) for Housing loan and Rs.85289.70 (Rupees Eighty Five Thousand Two Hundred Eighty Nine and Paise Seventy only ) for Home loan Plus + interest from 01-04-2021 along with incidental charges and cost due to the Mughal Sarai of Canara Bank from SHAKUNTALA DEVI W/O JEET MOHAN GIRI AND SANJAY KUMAR S/O JEET MOHAN GIRI (GURANTOR).

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	All that land & Building of property bearing Arazi No. 217/1, Vill-Pathara, Pargana-Mawai Tehsil-Mughalsarail & Dist-Chandauli with all authorized construction fitting and Fixtures Extent Area 680 Sqft	Rs.1447000/-	Rs.144700/-

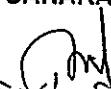
The Earnest Money Deposit shall be deposited on or before 19-07-2023 up to 5:00 PM.

Details of Properties:

S.no	Property	Boundaries	
		East	Kaccha Rasta 12 ft wide
1	All that land & Building of property bearing Arazi No. 217/1, Vill-Pathara, Pargana-Mawai Tehsil-Mughalsarail & Dist-Chandauli with all authorized construction fitting and Fixtures Extent Area 680 Sqft	West	Nala
		North	Land of Manish Kumar
		South	Land of Sanjay Kumar Yadav

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, Canara Bank, Mughal Sarai Ph. No. 7019330095 during office hours on any working day.

केनरा बैंक  
For CANARA BANK

  
प्रधिकृत अधिकारी  
Authorised Officer  
CANARA BANK

Date: 13-06-2023  
Place: Varanasi

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 13-06-2023

1. Name and Address of Secured Creditor: Canara Bank, Mughal Sarai

Name and Address of the Borrower & Guarantors :

1) SHAKUNTALA DEVI W/O JEET MOHAN GIRI (**BORROWER & MORTGAGOR**)  
R/O 235, NEAR KALI MANDIR  
SHAHKUTI, MUGHALSARAI  
CHANDAULI-232101

2) SANJAY KUMAR S/O JEET MOHAN GIRI (**GUARANTOR**)  
R/O 235, NEAR KALI MANDIR  
SHAHKUTI, MUGHALSARAI  
CHANDAULI-232101

Total Liabilities as on 03.05.2021 : Rs.835858.84 (Rupees Eight Lacs Thirty Five Thousand Eight Hundred Fifty Eight and Paise Eighty Four only) for Housing loan and Rs 85289.70 (Rupees Eighty Five Thousand Two Hundred Eighty Nine and Paise Seventy only) for Home loan Plus + interest along with incidental charges and cost thereon.

2. 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: 20-07-2023 between 11:30AM to 12:30PM

d) Place of Auction: E-auction

3. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	All that land & Building of property bearing Arazi No. 217/1, Vill-Pathara, Pargana-Mawai Tehsil- Mughalsarail & Dist-Chandauli with all authorized construction fitting and Fixtures Extent Area 680 Sqft	Rs.1447000/-	Rs.144700/-

4. 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.

केनरा बैंक  Canara Bank

- b) 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.
- c) The property can be inspected, with Prior Appointment with Authorised Officer, Canara Bank Mughal Sarai Branch from 10-07-2023 TO 12-07-2023 during office hour.
- 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, Mughal Sarai Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account A/c No 03204209272434 IFSC Code:CNRB0003204 on or before 19-07-2023.(Date mention here) 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 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.**
- g) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 19-07-2023(date) 5.00. PM, to Canara Bank, Mughal Sarai, 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.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-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 multiplies of Rs.10000/- (The amount can be decided by the Authorised 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 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 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) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

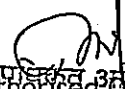
n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Circle office or Mughal Sarai II, branch who, as a facilitating centre, shall make necessary arrangements.

o) For further details contact, Canara Bank, Mughal Sarai Branch (Ph. No 7019330095) e-mail id cb3204@canarabank.com. OR the service provider M/s C1 India Pvt Ltd, Udyog Vihar, phase 2, Gulf Petrochem, Building No 301, Gurgaon-122015, Haryana, Contact no: 7080804466/ 0124-4302000; Email: mithalesh.kumar@c1india.com/[www.bankeauctions.com](http://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: 13-06-2023

कृते केनरा बैंक  
For CANARA BANK  
  
मिथालेश कुमार  
Authorised Officer  
Canara Bank

