



**COVERING LETTER TO SALE NOTICE**

Ref: CB/ROALI/ ALIGARH MAIN /SN/ASHI INTERNATIONAL

Date: 28-08-2023

To

1. M/s Ashi International (Borrower) 18/147 , Sarai Khirni, Agra Road, Aligarh-202001 (U.P.)	2. Mr. Gaurav Jain s/o Sh. Suresh Chand Jain (Proprietor/ Mortgager) , 18/147 , Sarai Khirni, Agra Road , Aligarh-202001 (U.P.)
3. Mrs Rajni Jain s/o Sh Suresh Chand Jain (Guarantor of Housing Loan & Housing Loan Plus) 18/147 , Sarai Khirni, Agra Road , Aligarh- 202001 (U.P.)	

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.

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As you are aware, I on behalf of Canara Bank, **ALIGARH MAIN** 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 **ALIGARH MAIN** 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,

Authorised Officer, Canara Bank

ENCLOSURE – SALE NOTICE

**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 **ALIGARH MAIN** branch of the Canara Bank., will be sold on “As is where is”, “As is what is”, and “ Whatever there is” on **30-09-2023** for recovery of **Rs. 93,95,680.82 (Rupees Ninty Three Lakh Ninty Five Thousand Six Hundred Eighty and Eighty Two Paise Only) [For PC’S Rs. 76,32,024.00 (Rupees Seventy Six Lakh Thirty Two Thousand Twenty Four Only) and For Housing Loan Rs 19,25,006.82 ( Rupees Ninteen Lakh Twenty Five Thousand Six and Eighty Two Paise Only ) and For Housing Loan Plus Rs. 1,38,650.00 (Rupees One Lakh Thirty Eight Thousand Six Hundred Fifty Only)]** + interest and incidental expenses and cost due to the ALIGARH MAIN branch of Canara Bank from **M/s Ashi International (Borrower), Mr. Gaurav Jain s/o Sh. Suresh Chand Jain (Proprietor/ Mortgager), Mrs Rajni Jain s/o Sh Suresh Chand Jain (Guarantor of Housing Loan & Housing Loan Plus)**

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1.	All that part and parcel of flat no. 203, 2 <sup>nd</sup> Floor, Kaveri Tower, Swarn Jayanti Nagar, Aligarh in the name of Sh Gaurav Jain s/o Suresh Chand Jain  <b>Area – 1305 sq fts</b>	Rs. 57.53 Lakh	Rs 5.76 Lakh

The Earnest Money Deposit shall be deposited on or before 27-09-2023 up to 5:00 PM.

Details of Properties:

S.no	Property	Boundaries	
1.	All that part and parcel of flat no. 203, 2 <sup>nd</sup> Floor, Kaveri Tower, Swarn Jayanti Nagar, Aligarh in the name of Sh Gaurav Jain s/o Suresh Chand Jain  <b>Area – 1305 sq fts</b>	East	Site Set Back
		West	Common Passage
		North	Common Passage
		South	Common Passage
		Lower Site	Flat No. 103
		Upper Site	Flat No. 303

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 Branch Head, ALIGARH MAIN branch Canara Bank, Ph. No. 919431049951 during office hours on any working day.

Place: ALIGARH  
Date: 28-08-2023

Authorised Officer  
Canara Bank

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 28-08-2023**

1. Name and Address of Secured Creditor : Canara Bank, ALIGARH MAIN
2. Name and Address of the Borrower & Guarantors :

<b>1. M/s Ashi International (Borrower)</b> <b>18/147 , Sarai Khirni, Agra Road, Aligarh-202001 (U.P.)</b>	<b>2. Mr. Gaurav Jain s/o Sh. Suresh Chand Jain (Proprietor/ Mortgagee) , 18/147 , Sarai Khirni, Agra Road , Aligarh-202001 (U.P.)</b>
<b>3. Mrs Rajni Jain s/o Sh Suresh Chand Jain (Guarantor of Housing Loan &amp; Housing Loan Plus)</b> <b>18/147 , Sarai Khirni, Agra Road , Aligarh-202001 (U.P.)</b>	

Total Liabilities as on 04/01/2023 : **Rs. 93,95,680.82 (Rupees Ninty Three Lakh Ninty Five Thousand Six Hundred Eighty and Eighty Two Paise Only)** + interest and incidental expenses and cost from 05.01.2023

- a) Mode of Auction : E-auction
- b) Details of Auction service provider : M/s CANBANK COMKPUTER SERVICES LTDMr Sathianathan K M/ Mr. Ramesh T H, Contact no. 09480691777/8880531165 /080- 23469661/62/64/65; Email id: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in)
- c) Date & Time of Auction : 30-09-2023 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 part and parcel of flat no. 203, 2 <sup>nd</sup> Floor, Kaveri Tower, Swarn Jayanti Nagar, Aligarh in the name of Sh Gaurav Jain s/o Suresh Chand Jain  <b>Area – 1305 sq fts</b>	Rs. 57.53 Lakh	Rs. 5.76 Lakh

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.
- b) Auction/bidding shall be only through “online Electronic Bidding” through the website [www.indianbankseaction.com](http://www.indianbankseaction.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, ALIGARH MAIN branch from 28-08-2023 TO 27-09-2023.

- 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 ALIGARH MAIN Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, ALIGARH MAIN, A/c No 209272434 IFSC Code: CNRB0000364 on or before 27-09-2023 up to 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., Mr Sathianathan K M/ Mr. Ramesh T H, Contact No. 09480691777/ 8880531165/ 080 - 23469661/ 62/ 64/ 65; Email ID: [eauction@ccsl.co.in](mailto: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 27-09-2023 up to 5.00 PM, to Canara Bank, ALIGARH MAIN 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](http://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., Mr Sathianathan K M/ Mr. Ramesh T H, Contact No. 09480691777/8880531165/080-23469661/62/64/65; Email ID: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.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 multiples of Rs. 10000/-. 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 (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 Regional Office who, as a facilitating centre, shall make necessary arrangements.

o) For further details contact, Canara Bank, ALIGARH MAIN (Ph. No 919431049951) e-mail id **cb0364@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@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 successful

Place: ALIGARH  
Date: 28-08-2023

Authorised Officer  
Canara Bank