

COVERING LETTER TO SALE NOTICE

Ref: REF :REC/VINOD/SALE/3827/2024/001

Date: 07/02/2024

To,

<p>MR.VINOD KUMAR MISHRA (BORROWER & MORTGAGOR) S/O SRI RAMAY LAL MISHRA HOUSE NO. 3/369 AWAS VIKAS HANSPURAM KANPUR 208021</p>	<p>MR. KEERAT MISHRA (CO-BORROWER & MORTGAGOR) S/O VINOD KUMAR MISHRA HOUSE NO. 3/369 AWAS VIKAS HANSPURAM KANPUR 208021</p>
<p>MR.VINOD KUMAR MISHRA (BORROWER AND MORTGAGOR) HOUSE NO. 4E-138, E.W.S SITUATED AT AWAS VIKAS HANSPURAM PHASE YOJANA-2, NAUBASTA HAMEERPUR ROAD KANPUR. 208021</p>	<p>MR. KEERAT MISHRA (CO-BORROWER & MORTGAGOR) HOUSE NO. 4E-138, E.W.S SITUATED AT AWAS VIKAS HANSPURAM PHASE YOJANA-2, NAUBASTA HAMEERPUR ROAD KANPUR. 208021</p>

Dear Sir/Madam,

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.

As you are aware, I on behalf of Canara Bank, **GOVIND NAGAR 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 **GOVIND NAGAR 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
 Regional Office – 1 Kanpur
 ENCLOSURE – SALE NOTICE

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 possession of which has been taken by the Authorized Officer of GOVIND NAGAR BRANCH of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on **14/03/2024** for recovery of total outstanding **Rs. 27,20,470/- (Rupees TWENTY SEVEN LAKH TWENTY THOUSAND FOUR HUNDRED SEVEN ONLY)** (as on 31/01/2024) (plus interests and other charges thereon from 01/02/2024) due to the **GOVIND NAGAR BRANCH** of Canara Bank from **MR. VINOD KUMAR MISHRA (Borrower and Mortgagor) AND KEERAT MISHRA (Co-Borrower and Mortgagor)**

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	PROPERTY SITUATED AT HOUSE NO. 4E-138, E.W.S SITUATED AT AWAS VIKAS HANSPURAM PHASE YOJANA-2, NAUBASTA HAMEERPUR ROAD, TEHSIL & DISTRICT KANPUR. AREA : 24.59 SQM	Rs. 12,80,000/-	Rs. 1,28,000/-

The Earnest Money Deposit shall be deposited on or before 13/03/2024 up to 5:00 PM.

Details of Properties:

S.No	Property	Boundaries	
1.	PROPERTY SITUATED AT HOUSE NO. 4E-138, E.W.S SITUATED AT AWAS VIKAS HANSPURAM PHASE YOJANA-2, NAUBASTA HAMEERPUR ROAD, TEHSIL & DISTRICT KANPUR. AREA : 24.59 SQM	East	HOUSE NO. 4E-103
		West	4.00 METER ROAD
		North	HOUSE NO. 4E-137
		South	HOUSE NO. 4E-139

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, GOVIND NAGAR BRANCH Canara Bank, Ph. No. 919793530685 during office hours on any working day.

Place: **KANPUR**

Authorised Officer, Canara Bank

Regional Office – 1 Kanpur

Date: **07/02/2024**

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 07/02/2024

1. Name and Address of Secured Creditor : Canara Bank, GOVIND NAGAR BRANCH
 2. Name and Address of the Borrower & Guarantors : SRI VINOD KUMAR MISHRA AND SRI KEERAT MISHRA S/O VINOD MISHRA
 3/369 AWAS VIKAS HANSPURAM KANPUR

MR.VINOD KUMAR MISHRA (BORROWER & MORTGAGOR) S/O SRI RAMAY LAL MISHRA HOUSE NO. 3/369 AWAS VIKAS HANSPURAM KANPUR 208021	MR. KEERAT MISHRA (CO-BORROWER & MORTGAGOR) S/O VINOD KUMAR MISHRA HOUSE NO. 3/369 AWAS VIKAS HANSPURAM KANPUR 208021
MR.VINOD KUMAR MISHRA (BORROWER AND MORTGAGOR) HOUSE NO. 4E-138, E.W.S SITUATED AT AWAS VIKAS HANSPURAM PHASE YOJANA-2, NAUBASTA HAMEERPUR ROAD KANPUR. 208021	MR. KEERAT MISHRA (CO-BORROWER & MORTGAGOR) HOUSE NO. 4E-138, E.W.S SITUATED AT AWAS VIKAS HANSPURAM PHASE YOJANA-2, NAUBASTA HAMEERPUR ROAD KANPUR. 208021

3. Total book Liabilities as on 31/01/2024: **Rs. 27,20,470/- (Rupees TWENTY SEVEN LAKH TWENTY THOUSAND FOUR HUNDRED SEVENTY ONLY)** (plus further interest and expenses thereon from 01/02/2024)

- 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/
- c) Date & Time of Auction : **14/03/2024** between 11:00AM to 2:30PM
- d) Place of Auction : E-auction

3. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	PROPERTY SITUATED AT HOUSE NO. 4E-138, E.W.S SITUATED AT AWAS VIKAS HANSPURAM PHASE YOJANA-2, NAUBASTA HAMEERPUR ROAD, TEHSIL & DISTRICT KANPUR. AREA : 24.59 SQM	Rs. 12,80,000/-	Rs. 1,28,000/-

4. Other terms and Conditions:

- a) The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" condition on 14/03/2024, 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 <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 Authorized Officer, **GOVIND NAGAR BRANCH** from **12/02/2024 to 13/03/2024**.
- 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 favor of Authorized Officer, Canara Bank GOVIND NAGAR BRANCH OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Govind Nagar Branch, **A/c No 209272434 IFSC Code: CNRB0003827** on or before 13/03/2024 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 13/03/2024 up to 5.00 PM, to Canara Bank, GOVIND NAGAR BRANCH, by hand or by email. Cb3827@canarabank.com
- 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 Account details for online refund of EMD.
- h) The intending bidders should register their names at portal <http://canarabank.auctiontiger.net> 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
- 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. 25,000/-**. 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 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. 50,00,000/- (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., and other non – encumbrance charges like water tax, House tax , Electricity bill 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 Regional Office who, as a facilitating centre, shall make necessary arrangements.

p) For further details contact, Canara Bank, SAHABAD BRANCH (Ph. No 919649008428) e-mail id: cb18758@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: <mailto:eauction@ccsl.co.in> and ccsleauction@gamil.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: **KANPUR**

Authorised Officer, Canara Bank

Regional Office – 1 Kanpur

Date: 07/02/2024

केनरा बैंक Canara Bank 

भारत सरकार का उपक्रम

A Government of India Undertaking

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