

केनरा बैंक  Canara Bank

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

Ref: VRN/SALE NOTICE/ SACHIN JAISWAL/2023-24

Date: 24.08.2023

To

MR. SACHIN KUMAR JAISWAL (**BORROWER AND MORTGAGOR**)  
S/O Mr. RAMSAGAR JAISWAL  
SHIVDASPUR BIND BASTI  
VARANASI  
UTTAR PRADESH - 221103

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, Varanasi Bansphthak 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 Varanasi Bansphatak 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,  
  
For CANARA BANK

Authorised Officer, Canara Bank  
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 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/physical (Strike whichever is not applicable) possession of which has been taken by the Authorized Officer of Varanasi Bansphatak Branch of the Canara Bank., will be sold on "As is where is", "As is what is", and " Whatever there is" on **27.09.2023**, for recovery of **Rs.1753653.94/- (Seventeen Lakh Fifty Three Thousand Six Hundred Fifty Three and paise ninety four only) for Housing Loan, Rs. 58969.16 (Fifty Eight thousand Nine hundred Sixty Nine and paise sixteen only) for Home Loan Secure from 15.04.2023 along with further interest & incidental charges and cost** due to the Varanasi Bansphatak Branch of Canara Bank from MR. SACHIN KUMAR JAISWAL S/O Mr. RAMSAGAR JAISWAL ((**BORROWER AND MORTGAGOR**)).

Reserve Price and Earnest Money Deposit:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	<b>UREM of property at Arazi No. 177/2 and 179, Mauza Kakarmatta (Uttari), Pargana Dehat Amanat, Tehsil-Varanasi, District- Varanasi with all authorized construction fitting and Fixtures</b>  <b>EXTENT OF AREA-1044 SQFT</b>	Rs. 1536000/-	Rs.153600/-

The Earnest Money Deposit shall be deposited on or before 27.09.2023 up to 5:00 PM.

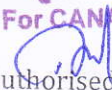
Details of Properties:

S.no	Property	Boundaries	
1	<b>UREM of property at Arazi No. 177/2 and 179, Mauza Kakarmatta (Uttari), Pargana Dehat Amanat, Tehsil- Varanasi, District- Varanasi with all authorized construction fitting and Fixtures</b>  <b>EXTENT OF AREA-1044 SQFT</b>	East	Land of Savitri Mishra
		West	Kachha Rasta 11 ft wide
		North	Boundary of FCI
		South	House of Jalaluddin

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, Bansphatak branch Ph. No. 8354974316 during office hours on any working day.

Date: 24.08.2023

Place: Varanasi

  
Authorised Officer  
CANARA BANK  
प्रबंधित अधिकारी  
Authorised officer

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 27-09-2023

1. Name and Address of Secured Creditor: Canara Bank, Varanasi-Bansphatak Branch
2. Name and Address of the Borrower & Guarantors :
  1. MR. SACHIN KUMAR JAISWAL (**BORROWER AND MORTGAGOR**)  
S/O Mr. RAMSAGAR JAISWAL  
SHIVDASPUR BIND BASTI  
VARANASI  
UTTAR PRADESH - 221103
2. Total Liabilities as on 15.04.2023 of: **Rs.1753653.94 (Seventeen Lakh Fifty Three Thousand Six Hundred Fifty Three and paisa ninety four only) for Housing Loan and Rs. 58969.16 (Fifty Eight thousand Nine hundred Sixty Nine and paisa sixteen only) for Home Loan Secure along with further interest & incidental charges and cost.**
3. a) Mode of Auction : E-auction  
b) Details of Auction service provider: **M/s C1 India Pvt Ltd  
Udyog Vihar Pahse 2, Gulf Petrchem,  
Building No. 301, Gurgaon-122015, Haryana  
Contact No. 7080804466/0124-4302000  
Email- id: [mithalesh.kumar@c1india.com](mailto:mithalesh.kumar@c1india.com)**  
c) Date & Time of Auction: 27.09.2023 between 11:30AM to 12:30PM  
d) Place of Auction: E-auction

4. Reserve Price:

S.No	Property Address	Reserve Price (Rs)	EMD (Rs)
1	<b>UREM of property at Arazi No. 177/2 and 179, Mauza Kakarmatta (Uttari), Pargana Dehat Amanat, Tehsil- Varanasi, District- Varanasi with all authorized construction fitting and Fixtures</b> <b>EXTENT OF AREA-1044 SQFT</b>	Rs. 1536000/-	Rs.153600/-

5. 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.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.
- c) The property can be inspected, with Prior Appointment with Authorised Officer, Canara Bank Varanasi Bansphatak Branch between 20.09.2023 to 22.09.2023 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, Bansphatak Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account A/c No 00365209272434 IFSC Code: CNRB0000365 on or before 26.09.2023. (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 Pahse 2, Gulf Petrchem, Building No. 301, Gurgaon-122015, Haryana, Contact No. 7080804466/ 0124-4302000, Email- id: [mithalesh.kumar@c1india.com](mailto:mithalesh.kumar@c1india.com)**
- g) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 26.09.2023 (date) 5.00. PM, to Canara Bank, Varanasi Bansphatak 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.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 **M/s C1 India Pvt Ltd, Udyog Vihar Pahse 2, Gulf Petrchem, Building No. 301, Gurgaon-122015, Haryana, Contact No. 7080804466/ 0124-4302000, Email- id: [mithalesh.kumar@c1india.com](mailto:mithalesh.kumar@c1india.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 multiples 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 VARANASI BANSPHATAK branch who, as a facilitating centre, shall make necessary arrangements.

o) For further details contact, Canara Bank, Varanasi Bansphatak Branch (Ph. No 8354974316) e-mail id [cb0365@canarabank.com](mailto:cb0365@canarabank.com). OR the service provider **M/s C1 India Pvt Ltd, Udyog Vihar Pahse 2, Gulf Petrchem, Building No. 301, Gurgaon-122015, Haryana, Contact No. 7080804466/ 0124-4302000, Email- id: [mithalesh.kumar@c1india.com](mailto:mithalesh.kumar@c1india.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: 24.08.2023

कृते केनरा बैंक  
For CANARA BANK  
  
Authorised Officer  
प्रधिकृत अधिकारी  
Canara Bank  
Authorised officer