



**COVERING LETTER TO SALE NOTICE**

Ref: ARM AGRA /SALENOTICE/SHIVAM/2023-24

Date: 16.08.2023

To,

1. M/S Shivam Enterprises through Sushil Girdhar (Proprietor)  
ADDRESS-Plot no. 23 & 24, part of Khasra no.6352/1 ,Agarsen Colony, Near Gyan Niketan Meerut, UP- 250001
2. Smt Neena Gidhar (Guarantor)  
ADDRESS-Plot no. 23 & 24, part of Khasra no.6352/1 , Agarsen Colony, Near Gyan Niketan Meerut, UP- 250001
3. Sh. Rahul Adalkha (Guarantor)  
ADDRESS-House no. 49, Ward no. 8 & 9,Bawal,Rewari, Haryana-123401

Dear Sir/Madam,

**Sub: Notice issued in terms of Sec. 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.**

As you are aware, I on behalf of Canara Bank **ARM BRANCH ,KAMLA NAGAR, AGRA** 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 **ARM BRANCH ,KAMLA NAGAR, AGRA** 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 of 30 days 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- 1) SALE NOTICE  
2) DETAILED TERMS AND CONDITIONS OF THE 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 provision 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 symbolic possession of which has been taken by the Authorised Officer of Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" without recourse basis on 25.09.2023, for recovery of **Rs.2,59,28,321.44/- as per demand notice dated-19.11.2020** + interest + other charges less recovery, if any, ( **Current Liability as on 15.08.2023 - Rs.4,83,47,406.48 + other charges** ) due to the Canara Bank from M/S SHIVAM ENTERPRISES.

1. M/S Shivam Enterprises through Sushil Girdhar (Proprietor)  
ADDRESS-Plot no. 23 & 24, part of Khasra no.6352/1 ,Agarsen Colony,  
Near Gyan Niketan  
Meerut, UP- 250001
2. Smt Neena Gidhar (Guarantor)  
ADDRESS-Plot no. 23 & 24, part of Khasra no.6352/1 ,Agarsen Colony,  
Near Gyan Niketan  
Meerut, UP- 250001
3. Sh. Rahul Adalkha (Guarantor)  
ADDRESS-House no. 49, Ward no. 8 & 9,Bawal, Rewari, Haryana-  
123401

### Reserve Price and Earnest Money Deposit:

The Earnest Money Deposit shall be deposited on or before **22.09.2023 up to 5:00 PM.**

### Details of Properties:

S.no	Property	Boundaries	RESERVE PRICE(Rs.)	EMD(Rs.)
1.	A Residential & Commercial building bearing no. 23 and 24, known as Agarsen Vihar Colony, Meerut pertaining to Khasra no. 6352/1 situated at Qusba Meerut City, near Gyan Niketan in the name of Sh. Neena Girdhar and Sh. Rahul Adalkha.  <b>Area-334.44 sq. mtr.</b>	<b>East:</b> 60ft adjoining 40ft wide road <b>West:</b> 60ft- adjoining property of others <b>North:</b> 60ft - adjoining plot no. 25 <b>South:</b> 60ft- adjoining shop at plot no. 22 of New City Bakers	<b>Rs.227.65 Lakhs</b>	<b>Rs.22.77 Lakhs</b>

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 Senior Manager, ARM BRANCH ,KAMLA NAGAR, AGRA ,Canara Bank, Ph. No. 8279953557 during office hours on any working day.

Date: 16.08.2023

Authorised Officer



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 16.08.2023

1. Name and Address of Secured Creditor : Canara Bank, ARM BRANCH ,KAMLA NAGAR, AGRA
2. Name and Address of the Borrower & Guarantors :

**M/S Shivam Enterprises through Sushil Girdhar (Proprietor)**  
**ADDRESS-Plot no. 23 & 24, part of Khasra no.6352/1 ,Agarsen Colony, Near Gyan Niketan**  
**Meerut, UP- 250001**

Total Liabilities : **Rs.2,59,28,321.44/- as per demand notice dated-19.11.2020 + interest + other charges less recovery, if any( Current Liability as on 15.08.2023 - Rs.4,83,47,406.48 + other charges ).**

4. a) Mode of Auction : E-auction
- b) Details of Auction service provider : **M/S Canbank computer Services Ltd**  
**218,JP Royale, Sampige Road,Malleswaram, Bangalore -3**  
**Email: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in)**
- c) Date & Time of Auction : **25.09.2023 between 11:30AM to 12:30PM**
- d) Place of Auction : **[www.indianbankseaction.com](http://www.indianbankseaction.com)**

**5. Reserve Price:**

**The Earnest Money Deposit shall be deposited on or before 22.09.2023 up to 5:00 PM.**

**Details of Properties:**

S.no	Property	Boundaries	RESERVE PRICE(Rs.)	EMD(Rs.)
1.	A Residential & Commercial building bearing no. 23 and 24, known as Agarsen Vihar Colony, Meerut pertaining to Khasra no. 6352/1 situated at Qusba Meerut City, admeasuring 334.44 sqm near Gyan Niketan in the name of Sh. Neena Girdhar and Sh. Rahul Adalkha.  <b>Area-334.44 sq. mtr.</b>	<b>East:</b> 60ft adjoining 40ft wide road <b>West:</b> 60ft- adjoining property of others <b>North:</b> 60ft - adjoining plot no. 25 <b>South:</b> 60ft- adjoining shop at plot no. 22 of New City Bakers	<b>Rs.227.65 Lakhs</b>	<b>Rs.22.77 Lakhs</b>

**6. Other terms and Conditions:**

- a) The property/ies will be sold in “As is where is”, “As is what is”, and “Whatever there is” without recourse basis, 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, ARM BRANCH ,KAMLA NAGAR, AGRA from 20.09.2023 to 22.09.2023 on any working day during office hours.
- 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, ARM BRANCH ,KAMLA NAGAR, AGRA OR shall be deposited through RTGS/NEFT to A/c No 209272434 IFSC Code: CNRB0007315 on or before **22.09.2023 up to 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**



**218,JP,Royale,Sampige,Road,Malleswaram,Bangalore-3, Contact no. 1) PRATAP KANTILAL(09822952602), 2)Saravanan (9444805621),Email: [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 **22.09.2023 upto 05:00 PM** to Canara Bank, ARM BRANCH ,KAMLA NAGAR, AGRA, 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 (for other than successful bidder).
- h) The intending bidders should register their names at portal [www.indianbankseaction.com](http://www.indianbankseaction.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 218 JP Royale Sampige Road Malleshwaram Bangalore-3, Contact no. 1) PRATAP KANTILAL(09822952602), 2)Saravanan (9444805621),Email: [eauction@ccsl.co.in](mailto: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.100000.00. 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.
- 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 (Rupees Fifty) lacs and above, the successful bidder will have to deduct TDS at the rate 1% or as applicable as on date 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) Authorised 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 ARM Branch who, as a facilitating centre, shall make necessary arrangements.
- p) For further details contact Senior Manager, Canara Bank, ARM Branch (Ph. No.) 8279953557 e-mail id [cb7315@canarabank.com](mailto:cb7315@canarabank.com) OR the service **provider M/S Canbank computer Services Ltd,218,JP Royale, Sampige Road,Malleswaram, Bangalore -3 , Contact no. 1) PRATAP KANTILAL(09822952602), 2)Saravanan (9444805621); 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 successfully.

Place: AGRA  
Date: 16.08.2023

Authorised Officer  
Canara Bank