CANARA BANK

COVERING LETTER TO SALE NOTICE

Ref: SARFAESI/AUC/2025/ROSHNI

DATE: 24.04.2025

To,
MRS. ROSHNI CHOUDHARY (Borrower)
D/O HIRALAL CHOUDHARY
WARD NO. 7, CHURCH ROAD SAMATPUR, ANUPPUR MP 484224

MR. DWARIKA PRASAD CHARMKAR (Guarantor)
S/O MATHURA PRASAD CHARMKAR
WARD NO. 7, CHURCH ROAD SAMATPUR, ANUPPUR MP 484224

MR. POORAN LAL CHARMKAR (Guarantor) S/O MATHURA PRASAD CHARMKAR WARD NO. 7, CHURCH ROAD SAMATPUR, ANUPPUR MP 484224

MR. BHAGWAN DAS CHOUDHARY (Guarantor)
S/O DOMAREE CHOUDHARY
WARD NO. 7, CHURCH ROAD SAMATPUR, ANUPPUR MP 484224

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.

As you are aware, I on behalf of Canara Bank, **Anuppur 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 Canara Bank, **Anuppur Branch**.

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, कते केनरा बैंक/For Canara

Authorised Officer, Canara Bank

ENCLOSURE - SALE NOTICE



ANNEXURE - III (Auction Sale Notice for Immovable properties)

CANARA BANK
(A GOVERNMENT OF INDIA UNDERTAKING)

SALE NOTICE

AUCTION SALE NOTICE OF IMMOVABLE PROPERTIES UNDER RULES 8(6) & 9 OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002.

Notice is hereby given to the effect that the immovable properties described herein, taken **Symbolic** possession under the provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and Security Interest (Enforcement) Rules 2002, will be sold by holding public auction.

1	Name and Address of the Secured	Canara Bank, Anuppur Branch (DPCD-3728)
	Creditor	
2	Name and Address of the Borrower	MRS. ROSHNI CHOUDHARY (Borrower)
		D/O HIRALAL CHOUDHARY
		WARD NO. 7, CHURCH ROAD SAMATPUR, ANUPPUR (M.P.)
		MR. DWARIKA PRASAD CHARMKAR (Guarantor)
		S/O MATHURA PRASAD CHARMKAR
		WARD NO. 7, CHURCH ROAD SAMATPUR, ANUPPUR (M.P.)
		MR. POORAN LAL CHARMKAR (Guarantor)
		S/O MATHURA PRASAD CHARMKAR
		WARD NO. 7, CHURCH ROAD SAMATPUR, ANUPPUR (M.P.)
		MR. BHAGWAN DAS CHOUDHARY (Guarantor)
		S/O DOMAREE CHOUDHARY
		WARD NO. 7, CHURCH ROAD SAMATPUR, ANUPPUR (M.P.)
3	Total liabilities as on 24.04.2025	Rs. 77,80,946.07 (Rupees Seventy Seven Lakh Eighty
		Thousand Nine Hundred Forty Six and Paisa Seven Only) +
		Unapplied Interest w.e.f. 31.03.2025 and other Charges.
4	(a) Mode of Auction :	Online e Auction
	(b) Details of Auction service provider:	(M/s PSB Alliance Pvt. Ltd (BAANKNET)
	(c) Contact No.:	+918291220220



	(d) Email:	support.BAANKNET@psballiance.com
	(e) Website:	https://baanknet.com/
	(f) Date & Time of Auction:	20.05.2025 1:00 PM to 2:00 PM
	(g) Place of Auction	Online
5	Details of Property/ies	All That Part And Parcel Of Diverted Land & Building bearing Khasra No. 446/1, Ward No. 7, Samatpur, Church Road, Near Bharat Jyoti School, Dist. Anuppur (M.P.)
		Owned By : Shri Dwarika Prasad Charmkar
		Bounded:
		On the North by: Road
		On the South by: House of Vijay Choudhary
		On the East by: House of Domaree Choudhary
		On the West by: House of Vishwanath Choudhary
6	Reserve Price	Rs. 30,40,000.00 (Rupees Thirty Lakh Forty Thousand Only)

7 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. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 7(d) below).
- b. The property/ies will not be sold below the Reserve Price.
- c. The property can be inspected on 17.05.2025 between 3.00 PM and 5.00 PM.
- d. EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan.
- e. Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- f. The successful bidder shall deposit 25 % of the sale price (inclusive of EMD already paid), immediately on the sale being knocked down in his/ her favour and the balance



within 1 days from the date of confirmation of sale. If the successful bidder fails to pay the sale price as stated above, the deposit made by him shall be forfeited.

- g. All charges for conveyance, stamp duty and registration etc., as applicable shall be borne by the successful bidder only.
- h. For sale proceeds above Rs 50 (Rupees Fifty) lacs, TDS shall be payable at the rate 1% of the Sale amount, which shall be payable separately by the Successful buyer.
- i. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
- i. For further details Branch Manager, Canara Bank Anuppur Branch (DPCD-3728) (Ph.No 9165809446) e-mail id cb3728@canarabank.com may be contacted during office hours on any working day.
- k. The service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. +918291220220, Email: support.BAANKNET@psballiance.com).

Place: JABALPUR

Date: 24.04.2025

कते केनरा वैंक/

Authorised Officer Canara Bank