

केनरा बैंक



Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)
ALMORA, BRANCH

Ref: ROHLD/REC/SARFAESI/CHANDANRAM/SEPT/2025

Date: 02.09.2025

To,

Shri Chandan Ram S/o Shri Dev Ram (Borrower & Mortgagor)
Mouza Mall, Patti Khasparja,
Patwari Circle Devi, Tehsil Almora
Dist Almora Uttarakhand Pin-263601

Shri Diwan Ram S/o Ram Lal (Guarantor)
R/o Talla Danya Dharanaula, Almora Uttarakhand
Pin-263601

Shri Kripal Ram S/o Bhim Ram (Guarantor)
R/o Vill. Bakh Po Almora
Tehsil Almora, Dist. Almora, Uttarakhand
Pin-263601

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 9(1) of the Security Interest (Enforcement) Rules, 2002

As you are aware, I on behalf of Canara Bank, **Almora** branch has 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 **Almora** branch of Canara Bank.

The undersigned proposes to sell the assets (through e-auction) 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 (e-auction notice) containing terms and conditions of the sale. You are hereby given a last and final opportunity to discharge the liability in full as stated in the Sale Notice enclosed within **15 days** from the date of this notice, and reclaim the assets which have been possessed by the bank, failing which the assets will be sold as per the terms and conditions set out in the enclosed Sale Notice.

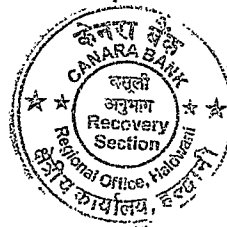
This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

कृते केनरा बैंक/For CANARA BANK

अधिकृत अधिकारी/Authorised Officer

AUTHORISED OFFICER
ENCLOSURE – SALE NOTICE



Internal

केनरा बैंक Canara Bank

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ALMORA, BRANCH

E-AUCTION NOTICE

SALE NOTICE OF IMMOVABLE PROPERTIES THROUGH E-AUCTION (ONLINE AUCTION) UNDER RULES 9(1) OF THE SECURITY INTEREST (ENFORCEMENT) RULES 2002

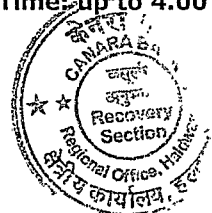
Notice is hereby given to the effect that the immovable properties described herein, taken **Physical Possession** under the provisions of Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and Security Interest (Enforcement) Rules 2002, will be sold through e-auction on the following terms & conditions. E auction arranged by the service provider **M/S PSB ALLIANCE (BAANKNET)**, Mob. 8291220220, Email- support.BAANKNET@psballiance.com, Website: <https://BAANKNET.com//>.

1. **Name and Address of the Secured Creditor: Canara Bank, Almora Branch.**
2. **Name and Address of the Borrower:**
 - Shri Chandan Ram S/o Shri Dev Ram (Borrower & Mortgagor)
Mouza Mall, Patti Khasparja,
Patwari Circle Devi, Tehsil Almora
Dist Almora Uttarakhand Pin-263601
 - Shri Diwan Ram S/o Ram Lal (Guarantor)
R/o Talla Danya Dharanaula, Almora Uttarakhand
Pin-263601
 - Shri Kripal Ram S/o Bhim Ram (Guarantor)
R/o Vill. Bakh Po Almora
Tehsil Almora, Dist. Almora, Uttarakhand
Pin-263601
3. Total liabilities as on **02.09.2025: Rs. 31,26,053.96** plus Interest and Charges thereon
4. **Last Date & Time for receipt of tender documents: 22.09.2025, (04.00 pm)** Offline or Online
5. **Address in which the tender document to be submitted: Canara Bank Almora Branch.**
6. (a) **Date & Time of e- auction: 23.09.2025, 11.00AM to 12.00 PM**
(With unlimited extension of 5 minutes duration each till the conclusion of the sale)
- (b) **Portal of e- auction: M/S PSB ALLIANCE (BAANKNET)**, Mob. 8291220220, Email- support.BAANKNET@psballiance.com, Website: <https://BAANKNET.com//>.
7. **Details of Property/ies:**

Residential Building at Khata No. 000057, Khet No. 6801 situated at Mauja Mall, Patti Khasparja, Patwari circle Devli, Tehsil Almora standing in the Name of Mr. Chandan Ram S/o Dev Ram having extent limited up to 50 square meters.

Boundaries:

North: Property of Upreti
South: Rasta then property of sh. G.S. Adhikari
East: Rasta then property of Sh. G.S. Adhikari
West: Property of P.C. Tiwari
8. **Reserve Price: Rs. 8,33,000.00**
EMD & last date of deposit of EMD: Rs. 83,300.00, Date: 22.09.2025, Time: up to 4.00 PM



Internal

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ALMORA, BRANCH

OTHER TERMS AND CONDITIONS

The sale shall be subject to the conditions prescribed in the Security Interest (Enforcement) Rules, 2002 and to the following conditions

a. The property will be sold in "as is where is and as is what is" basis including encumbrances, if any. There is no encumbrance to the knowledge of the bank.

b. Auction / bidding shall be only through "Online Electronic Bidding" through the website <https://BAANKNET.com//>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

c. The property can be inspected, with Prior Appointment with Authorized Officer, on **22.09.2025** and time 12.00 to 4.00. PM

d. The property will not be sold below the Reserve Price and the participating bidders may improve their offer further during auction process.

e. The intending bidders should register their names at portal <https://BAANKNET.in/> 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 PSB Alliance (BAANKNET)**. HELPDESK NUMBER: **8291220220** email: support.BAANKNET@psballiance.com.

f. EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, Almora branch, OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Regional Office Haldwani, A/c No: **209272434** IFSC Code: **CNRB0008308** on or before **22.09.2025** till **4.00PM**.

g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **22.09.2025** till **4.00PM** to Canara Bank, Almora Branch, District Almora by hand or by email.

- 1) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
- 2) 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.
- 3) Bidders Name. Contact No. Address, E Mail Id.
- 4) Bidder's A/c details for online refund of EMD.

h. EMD deposited by the unsuccessful bidder shall be refunded to them within 7 days of finalization of sale. 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. 10,000. The bidder who submits the highest bid (not below 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 within the period stated above, 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. All charges for conveyance, stamp duty and registration charges etc., as applicable shall be borne by the successful bidder only.

l. Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.



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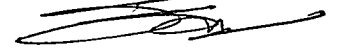
ALMORA, BRANCH

m. In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach Almora branch Ph. No **7838344544**. E-mail idcb2324@canarabank.com, who as a facilitating centers shall make necessary arrangements.

n. For further details **contact Canara Bank, Almora Branch** (Ph.No 7838344544) e-mail [idcb2324@canarabank.com](mailto:cb2324@canarabank.com) OR the service provider M/S PSB Alliance (BAANKNET) Helpdesk Number- 8291220220 email: support.BAANKNET@psballiance.com, Website: <https://BAANKNET.in/>.

o. For sale proceeds above Rs. 50.00 Lakh TDS shall be payable at the rate of 1% of the sale amount, which shall be payable separately by the successful buyer.

कृत केनरा बंक/For CANARA BANK



अधिकृत अधिकारी/Authorised Officer
AUTHORISED OFFICER
CANARA BANK

Date: 02.09.2025
Place: Haldwani

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.



Internal