केनरा बैंक Canara Bank
सिंडिकेट Syndicate

+Submitted By:
Recovery section,
Regional Office,
Gwalior

Submitted To:
The RO- HEAD- CAC,
Regional Office
Gwalior

Ref.NO: CB/ROGWL/SARFAESI/ RP/SC/2897/2026-27 **Date – 03.11.2026**

I. PRESENT PROPOSAL : Fixation of reserve price of the assets to be auctioned under SARFAESI act of following NPA accounts.

BRANCH	A/C NAME	A/C NO	AMOUNT OUTSTANDING	NPA DATE	DEMAND NOTICE	Symbolic Possession
Gwalior Gola Ka Mandir[02897]	SMITA CHATURVEDI	2897619000049	6,60,467.37/-	22-02-2020	06-04-2022	11-11-2022

II.THE DETAILS OF VALUATION ARE AS UNDER:

Sr	Name of the valuer	PROPERTY DETAIL	Present Market value(PMV)	Realizable Sale Value (RSV) / DISTRESS VALUE	Reserve Price to be fixed @ of RVS
1	M/S PRADEEP AGARWAL	Description of the Immovable Property: EMT OF RESIDENTIAL BUILDING IN THE NAME OF SMT SMITA CHATURVEDI W/O RAJESH CHATURVEDI HAVING H NO 14/1479 NEAR PANI KI TANKI SHAMSHAN NADI PAR TAL ROAD MORAR GWALIOR HAVING AREA: 675SQ FT BOUNDARIES: 1. NORTH – HOUSE OF OTHERS 2. EAST- ROAD AND HOUSE OF SHRI NARAYAN JATAV 3. SOUTH – HOUSE OF AYODHYA MISHRA 4. WEST- HOUSE OF PATHAK	Rs.23,00,000.00/-	Realizable Sale Value (RSV)-Rs. 20,70,000.00/- DISTRESS VALUE- Rs. 18,40,000.00/- GLR VALUE- Rs. 21,40,000.00/- VALUATION DATE Dt. 03.07.2026	Rs. 20,70,000.00/-

III. PREVIOUS AUCTIONS CONDUCTED FOR THE PROPERTY:

SN	RESERVE PRICE FIXED	DATE OF AUCTION
1	24,45,000.00/-	28-08-2024
2	22,01,000.00/-	25-09-2024
3	22,01,000.00/-	25-10-2024
4	22,01,000.00/-	09-01-2025
3	22,01,000.00/-	31-01-2025
4	22,01,000.00/-	28-02-2025
5	22,01,000.00/-	20-03-2025
6	19,56,000.00/-	21-04-2025
7	19,56,000.00/-	30-05-2025
8	19,56,000.00/-	20-06-2025
9	18,78,000.00/-	30-07-2025
10	18,78,000.00/-	30.08.2025
11	17,61,000.00/-	29.11.2025
12	17,61,000.00	29.12.2025
13	15,85,000.00	29.01.2026
14	15,85,000.00	28.02.2026
15	14,26,500.00/-	28.03.2026
16	14,26,500.00/-	28.04.2026
17	14,26,500.00	30.06.2026
18	21,40,000.00/-	26.10.2026

Internal Internal

III. Section Recommendation –

In the subject account, Symbolic possession has been taken under SARFAESI Act on 15.09.2022. The possession notice has been published in the newspapers as per rules. The valuation of the mortgaged property is obtained from our empanelled valuer Er. Pradeep Agrawal. Value property has been previously put for auction several times, last auction was conducted on 26.10.2026 @ GLR of Rs. 21,40,000.00/- but unable to attract any bidder, Now we have put property on RSV value of Rs. 20,70,000.00. *Hence, we recommend fixing the reserve price as per para II of the note.*

IV. Delegation of Powers – As per HO. Cir 218/2025 dated 31.03.2025 Page No. 29-30, wherever the GLR is more than the Realizable Value of security, delegation to fix RP at or above GLR for the first instance & if unable to attract any bidder than the RP can be fixed at Realizable value for the successive auctions falls under the delegated powers of RO Head-CAC. Further The reduction in RP at each occasion can be up to 10% per occasion and RP can be reduced by a maximum up to 20% of RV by respective RP Fixation authority I.E RO HEAD CAC, irrespective of number of occasions (subject to a maximum reduction up to 20% of RV).Hence, note is submitted to AGM-RO CAC.

V. Remarks-

1. **Last auction was conducted on 26.10.2026 @ GLR of Rs. 21,40,000.00/- but unable to attract any bidder, Now we have put property on RSV value of Rs. 20,70,000.00. *Hence, we recommend fixing the reserve price as per para II of the note.***
2. **Permit to Issue Sale notice to all the concerned NPA Borrowers /Guarantors/ Mortgagors.**
3. **Permit to conduct e-AUCTION as per guidelines.**
4. **Publish the auction notice in two newspapers as per procedure.**

Officer **Manager**

//Submitted to RO HEAD-CAC//

Divisional Manager (REC) **DM (ADV)**

RO HEAD

Internal