

केनरा बैंक



Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

GODHRA BRANCH

Ref: 0812/SAGAR/AUCTION

Date: 21-11-2023

To,

1. **SHRI SAGARKUMAR PRAMODKUMAR JOSHI , C 106 LAKE VIEW RESIDENCY
NR SPORTS COMPLEX KANELAV JAFRABAD PANCHMAHALS GODHRA
GUJARAT 389001 (Borrower and Mortgagor)**
2. **SHRI VISHAL JITENDRA PATEL , S/O JITENDRA C PATEL , F-3, SHREE JI
DARSHAN APARTMENT BAMROLI ROAD GODHRA PANCHMAHALS-389001
(Guarantor)**

Dear Sir/Madam,

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, GODHRA branch have taken **PHYSICAL** 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 GODHRA 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 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,

For CANARA BANK

Authorised Officer

प्रतिनिधि अधिकारी
क्षेत्र Canara Bank Regional Office
आर.सी. दत्त रोड, अलकापुरी, वडोदरा.
R.C. Datt Road, Alkapuri, Vadodara.

ENCLOSURE - SALE NOTICE

Internal

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Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

GODHRA BRANCH

E AUCTION SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Assets under the Securitisation 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 properties charged to the Secured Creditor, the **PHYSICAL Possession** of which has been taken by the Authorised Officer of GODHRA Branch Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **08-12-2023**, for recovery of Rs. 12,85,671.07/- (₹ Twelve lakh eighty five thousand six hundred seventy one and paise seven only) as on 28-04-2021 plus further interest and other charges due less recovery if any to the GODHRA branch of Canara Bank from **SAGARKUMAR PRAMOD JOSHI (BORROWER and MORTGAGOR)**

The reserve price is Rs. 6,70,000/- and the earnest money deposit will be Rs. 67,000/-.

The Earnest Money Deposit shall be deposited on or before 07-12-2023 by 04.00PM.

Details and full description of the property:

All the piece and parcel of property being RS NO. 146, KHATA NO. 2219, FLAT NO C/106, 1ST FLOOR, "LAKE VIEW RESIDENCY", NR: SPORT COMPLEX, KANELAV ROAD, AT: JAFRABAD, TA:GODHRA, DIST: PANCHMAHAL-389001, BOUNDED BY : East-Canal Lake Road, West- RS N. 147, North- RS No. 145, South- RS No. 154 standing in the name of **SAGARKUMAR PRAMOD JOSHI (BORROWER and MORTGAGOR)**

Its Four boundaries are as follows:

(PHYSICAL POSSESSION)

Bounded by

East-Canal Lake Road,

West- RS N. 147,

North- RS No. 145,

South- RS No. 154

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact **Manisha Lakra, Manager, Canara Bank, GODHRA, (Ph no. 8238070598, e-mail id: cb4824@canarabank.com)** during office hours on any working day.

Date: 21-11-2023

Place: Vadodara

केनरा बैंक
For CANARA BANK

आधिकृत अधिकारी / Authorised Officer
आर.सी. दुल्लू रोड, अलकापुरी, वडोदरा.
R.C. Dutt Road, Alkapuri, Vadodara.

Internal

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 21-11-2023**

1. Name and Address of the Secured Creditor: **Canara Bank, GODHRA**

2. Name and Address of the Borrower(s)/ Guarantor(s):

**SHRI SAGARKUMAR PRAMODKUMAR JOSHI , C 106 LAKE VIEW RESIDENCY NR
SPORTS COMPLEX KANELAV JAFRABAD PANCHMAHALS GODHRA GUJARAT
389001 (Borrower and Mortgagor)**

**SHRI VISHAL JITENDRA PATEL , S/O JITENDRA C PATEL , F-3, SHREE JI DARSHAN
APARTMENT BAMROLI ROAD GODHRA PANCHMAHALS-389001 (Guarantor)**

3. Total liabilities as **Rs. 12,85,671.07/- (₹ Twelve lakh eighty five thousand six hundred seventy one and paise seven only)** as on **28-04-2021** plus further interest and other charges due less recovery if any.

4. (a) Mode of Auction : E-Auction

(b) Details of Auction service provider:

Name of Auction Agency:- **M/S CANBANK COMPUTER SERVICES LTD.**

NAME:- **M/S CANBANK COMPUTER SERVICES LTD.**

Address:- **Canbank Computer Services Ltd.**

No. 218, J P Royale, 1st Floor, Sampige Road

2ND Main, Malleswaram, Bengaluru- 560003

MOBILE:- **9832952602/9911293517/8898418010/9480691747**

CONTACT NUMBER :- **080-23469665**

EMAIL:- **eauction@ccsl.co.in/ ccsleauktion@gmail.com**

Website : **indianbankseauction.com**

(c) Date & Time of Auction: **08-12-2023**

(d) Place of Auction: Online (It may be extended with a span of 5 minutes if needed)

5. Reserve Price: The reserve price will be **₹ 6,70,000/- (₹ Six lakh Seventy thousand only)**
(Physical Possession)

6. Other terms and conditions:

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

b) The property can be inspected, with Prior Appointment with Authorised Officer, on **04-12-2023** between **10.00 AM to 5.00 PM**.

c) 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.

d) EMD amount of 10% of the Reserve Price is to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, GODHRA Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account "**CANARA BANK**" of Canara Bank, GODHRA Branch, A/c No. **209272434** IFSC Code: **CNRB0004824** on or before **07-12-2023 by 04.00PM**

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Internal

e) 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, [eauction@ccsl.co.in/](mailto:eauction@ccsl.co.in) ccsleauction@gmail.com .

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **07-12-2023, by 05.00PM to Canara Bank, GODHRA 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.

g) The intending bidders should register their names at portal www.indianbankseauction.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

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 multiplies of Rs. 10,000.00 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 (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) The Auction Sale is conducted on "As is where is, As is what is and Whatever there is" Basis. Bank is not aware of any pending charges, taxes, etc. Purchasers are bound to verify the same and, if any, have to bear the same.

n) 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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5

Internal



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 GODHRA branch, who, as a facilitating centre, shall make necessary arrangements.

p) For further details contact Manisha Lakra, Manager, Canara Bank, GODHRA (Ph no. 8238070598, e-mail id: cb4824@canarabank.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 : Vadodara

Date: 21-11-2023

कृते केनरा बैंक
For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer :
क्षेत्रीय अधिकारी / Office
आर.सी. दत्त रोड, आसपुरी, वडोदरा.
R.C. Dutt Road, Asapuri, Vadodara.
Canara Bank

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