

ANNEXURE-14

CANARA BANK

COVERING LETTER TO SALE NOTICE

Ref:UMBERGAON/SHITAL/E-AUCTION/HL/4531619000040/22-23

Date:16/02/2023

To

NAME: **SHITAL GANESH LAD**(Borrower/Mortgagor)

Address 1: R.S NO 112/1/P 12P/P 13/P 1/P 1/P/2 Khata no 2403 Plot no 29 Damruwadi Flat no 303 First Floor Jay Maa Apartment B/H Radhika Residency opp Gopi Co-op Housing Society Nr. Indian oil Petrol Pump Sanjan UMBERGAON Road Dist Valsad 396170

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, 20021.

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As you are aware, on behalf of Canara Bank, UMBERGAON 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 UMBERGAON 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,

  
Authorised Officer,

Canara Bank

ENCLOSURE - SALE NOTICE

ANNEXURE – 13  
(Auction Sale Notice for Sale of Immovable Properties)

CANARA BANK  
(A GOVERNMENT OF INDIA UNDERTAKING)  
SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization 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 possession of which has been taken by the Authorised Officer of Canara Bank, UMBERGAON branch, will be sold on "As is where is", "As is what is", and "Whatever there is" on 18/03/2023, for recovery of Rs. 7,31,935.94 (SEVEN LAKH THIRY ONE THOUSAND NINE HUNDRED AND THIRTY FIVE RUPEES AND NINETY FOUR RUPESS ONLY) as on 10.02.2023 together with further interest from 11.02.2023 plus further interest and charges thereon as due to the UMBERGAON Branch, Canara Bank from Ms. SHITAL GANESH LAD (Borrower/Mortgagor),

The reserve price will be Rs. 573500/- and the earnest money deposit will be Rs. 58000/- The Earnest Money Deposit shall be deposited on or before 17/03/2023 at Branch of UMBERGAON Canara Bank between 10:30 am to 4:00 pm.

Details and full description of the immovable property with known encumbrances, if any.

Residential property at R.S NO 112/1/P 12P/P 13/P 1/P 1/P/2 Khata no 2403 Plot no 29 Damruwadi Flat no 303 First Floor Jay Maa Apartment B/H Radhika Residency opp Gopi Co-op Housing Society Nr. Indian oil Petrol Pump Sanjan Umbergaon Road Dist Valsad 396170

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 Manager UMBERGAON Branch Canara Bank, Ph. No. 823801262 during office hours on any working day.

Date:16/02/2023

Place: Surat

Authorized Officer

CANARA BANK

## DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 16/02/2023

1. Name and Address of the Secured Creditor: Canara Bank, Branch
2. Name and Address of the Borrower(s)/ Guarantor(s):

Ms. SHITAL GANESH LAD(Borrower/Mortgagor)

**Address 1:**R.S NO 112/1/P 12P/P 13/P 1/P 1/P/2 Khata no 2403 Plot no 29 Damruwadi Flat no 303 First Floor Jay Maa Apartment B/H Radhika Residency opp Gopi Co-op Housing Society Nr. Indian oil Petrol Pump Sanjan Umbergaon Road Dist Valsad 396170

**Total liabilities:** Rs. 7,31,935.94 (SEVEN LAKH THIRY ONE THOUSAND NINE HUNDRED AND THIRTY FIVE RUPEES AND NINETY FOUR RUPESS ONLY) as on 10.02.2023 together with further interest from 11.02.2023 plus further interest and charges thereon&exclusive of legal expenses

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

(b) Details of Auction service provider:

Service Provider	M/s CANBANK COMPUTER SERVICES LTD. Canbank Computer Services Ltd. No. 218, J P Royale, 1st Floor, Sampige Road, 2nd Main, Malleswaram, Bengaluru - 560003
Contact Person Name	Mr. PratapKanjilal& D.D. Pakhre
Contact No.	9832952602 / 9911293517 / 8898418010 / 080-23469665 / 9480691777
E-mail ID	eauction@ccsl.co.in / ccsleauction@gmail.com

वसुलि अनुभाग  
क्षेत्रीय कार्यालय, सुरत, 816 से 825, आठवां तल, वेस्टर्न  
बिजनेस पार्क, उधना मागदल्ला रोड, वेसु, सुरत - 395007

RECOVERY SECTION  
REGIONAL OFFICE, SURAT, WESTERN BUSINESS PARK, 816 TO  
825 8th FLOOR, UDHNA MAGDALLA ROAD, VESU, SURAT -  
395007

ई-मेल आई डी E-MAIL ID:  
recovery@surat@canarabank.com



# केनरा बैंक Canara Bank

**सिंडिकेट Syndicate**

- (c) Date & Time of Auction: 18/03/2023 (01:00 pm to 3:00 pm)  
(d) Place of Auction: UMBERGAONBranch, Canara Bank

5. Reserve Price Rs. 573500,-

6. Other terms and conditions:

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website (Mention the website). 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 Authorized Officer, on 13/03/2023 (10:30 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 favor of Authorized Officer, Canara Bank, UMBERGAONBranch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, SL RTGS, A/c No 209272434 IFSC Code: CNRB0004531 on or before 17/03/2023 between 10:30 am to 4:00 pm.

Service Provider	M/s CANBANK COMPUTER SERVICES LTD. Canbank Computer Services Ltd. No. 218, J P Royale, 1st Floor, Sampige Road, 2nd Main, Malleswaram, Bengaluru - 560003
Contact Person Name	Mr. PratapKanjilal & D.D. Pakhre
Contact No.	9832952602 / 9911293517 / 8898418010 / 080-23469665 / 9480691777
E-mail ID	eauction@ccsl.co.in / ccsleauction@gmail.com

- 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.

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 17/03/2023 between 10:30 am to 4:00 pm. , to Canara Bank, UMBERGAON 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 <https://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.

Service Provider	M/s CANBANK COMPUTER SERVICES LTD. Canbank Computer Services Ltd. No. 218, J P Royale, 1st Floor, Sampige Road, 2nd Main, Malleswaram, Bengaluru - 560003
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# केनरा बैंक Canara Bank

सिंडिकेट Syndicate

Contact Person Name	Mr. PratapKanjilal& D.D. Pakhre
Contact No.	9832952602 / 9911293517 / 8898418010 / 080-23469665 / 9480691777
E-mail ID	eauction@ccsl.co.in / ccslleauction@gmail.com

- 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/- (The amount can be decided by the Authorized Officer depending upon the value of the property with a minimum of Rs. 10000.00/- 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 favor 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 Authorized Officer without any notice and property shall forthwith be put up for sale again.
- k) For sale proceeds of Rs. 50 lacs (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) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- n) 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 UMBERGAONbranch who, as a facilitating centre, shall make necessary arrangements.
- o) For further details contact Manager, Canara Bank, UMBERGAON Branch (Ph. No.8238012362 e-mail id:cb4531@canarabank.com) OR the service provider M/s CANBANK COMPUTER SERVICES LTD.

Service Provider	M/s CANBANK COMPUTER SERVICES
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वसुति अनुभाग  
क्षेत्रीय कार्यालय, सुरत 316 से 325, आठवां तल, वेस्टर्न  
बिजनेस पार्क, उधना मागडल्ला रोड, वेसु, सुरत - 395007

RECOVERY SECTION  
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ई-मेल आईडी E-MAIL ID:  
recoveryrosurat@canarabank.com

	LTD. Canbank Computer Services Ltd. No. 218, J P Royale, 1st Floor, Sampige Road, 2nd Main, Malleswaram, Bengaluru - 560003
Contact Person Name	Mr. PratapKanjilal& D.D. Pakhre
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## 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.

# केनरा बैंक Canara Bank

सिंडिकेट Syndicate

Date: 16/02/2023  
Place: Surat

  
Authorized Officer  
CANARA BANK