Ref: ARM/ E-AUCTION/AUGUST/30.08.2022

Date: 25-07-2022

To.

Sadik Rasid Kalval (Borrower/ Mortgagor)

Garda Chawl, Nr Railway Station, Navsari - 396445

Wing F, Flat No 101, Karishma Gardens, Nr Mohammedi Bunglows & Kasiwadi Masjid, Opp Garden View & Raza Masjid, Rangunwala Nagar, Kamela Road, Off Surat-Navsari Road, NAvsari -396445

Mrs Nusrat Sadik Kalvat (Co-Borrower/ Mortgagor)

Garda Chawl, Nr Railway Station, Navsari - 396445

Wing F, Flat No 101, Karishma Gardens, Nr Mohammedi Bunglows & Kasiwadi Masjid, Opp Garden View & Raza Masjid, Rangunwala Nagar, Kamela Road, Off Surat-Navsari Road, NAvsari - 396445

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, Navsari Lunci Kui 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 Navsari Lunci Kui 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

आस्तियां बसूली प्रवेत्धन शोका, ASSET RECOVERY MANAGEMENT BRANCH सातमा तल / 7th Floor, गिफ्ट वन बिल्डींग/ GIFT One Building, गुजरात आंतरराष्ट्रीय फ़ायनान्स टेक सिटी/ Gujarat International Finance Tech City, गांधीनगर-३८२३५५/ Gandhinagar- 382355

CANA

Tel. 079-69027813/818/820/821 Email: cb3966@canarabank.com



**ENCLOSURE - SALE NOTICE** 



# **EAUCTION 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 Possession of which has been taken by the Authorised Officer of Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 30-08-2022, for recovery of Rs 1237941.41 plus further interest and other charges due to theNavsari Lunci Kui Branch of Canara Bank fromSADIK RASID KALVAL.

a) TheReserve price & EMD of the properties will be as follows::

Full Description of Property	Reserve Price	EMD Amt.
Residential property at WING F, FLAT NO 101, KARISHMA GARDENS, NR. MOHAMMEDI BUNGLOWS & KASIWADI MASJID, OPP. GARDEN VIEW & RAZA MASJID, RANGUNWALA NAGAR, KAMELA ROAD, OFF. SURAT-NAVSARI ROAD, NAVSARI-396445 Boundaries: North-flat No.F-102, South- Open to sky, East-Entrance & passage, West- Open to sky	1029000	102900

The Earnest Money Deposit shall be deposited on or before dt. 29-08-2022.

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 Chief Manager, ARM Branch, Ahmedabad Canara Bank, Ph. No. 079-69027813/818/820/821 during office hours on any working day.

Place: SURAT Date: 25-07-2022 Authorised Officer Canara Bank

Sine (CO.E)

Tel. 079-69027813/818/820/821

Email: cb3966@canarabank.com





### DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 25-07-2022

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

Sadik Rasid Kalval (Borrower/ Mortgagor)

Garda Chawl, Nr Railway Station, Navsari - 396445

Wing F, Flat No 101, Karishma Gardens, Nr Mohammedi Bunglows & Kasiwadi Masjid, Opp Garden View & Raza Masjid, Rangunwala Nagar, Kamela Road, Off Surat-Navsari Road, NAvsari - 396445

Mrs Nusrat Sadik Kalvat (Co-Borrower/ Mortgagor)

Garda Chawl, Nr Railway Station, Navsari - 396445

Wing F, Flat No 101, Karishma Gardens, Nr Mohammedi Bunglows & Kasiwadi Masjid, Opp Garden View & Raza Masjid, Rangunwala Nagar, Kamela Road, Off Surat-Navsari Road, NAvsari - 396445

- 3. Total liabilities: Rs. 1237941.41 plus further interest and other charges thereon.
  - 1. (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. Pratap Kanjilal & D.D. Pakhre
Contact No.	9832952602 / 9911293517 / 8898418010 / 080-23469665 / 9480691777
E-mail ID	eauction@ccsl.co.in / ccsleauction@gmail.com

(c) Date & Time of Auction: 30-08-2022 Time 1.00 PM to 3.00 PM

आस्तियां वसूली प्रबन्धन शाखा / ASSET RECOVERY MANAGEMENT BRANCH सातमा तल / 7th Floor, गिफ्ट वन बिल्डींग / GIFT One Building, गुजरात आंतरराष्ट्रीय फ़ायनान्स टेक सिटी / Gujarat International Finance Tech City, गांधीनगर-३८२३५५ / Gandhinagar – 382355 Tel. 079-69027813/818/820/821 Email: cb3966@canarabank.com



(d) Place of Auction: Gandhinagar

#### 5. Reserve Price& EMD Amt.:

Property Details	Reserve Price	EMD Amt.
Residential property at WING F, FLAT NO 101, KARISHMA GARDENS, NR. MOHAMMEDI BUNGLOWS & KASIWADI MASJID, OPP. GARDEN VIEW & RAZA MASJID, RANGUNWALA NAGAR, KAMELA ROAD, OFF. SURAT-NAVSARI ROAD, NAVSARI-396445 Boundaries: North-flat No.F-102, South- Open to sky, East-Entrance & passage, West- Open to sky	1029000	102900

#### 6. Other terms and conditions:

- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website of M/s CANBANK COMPUTER SERVICES LTD. 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 / visited, with prior Appointment with Authorized Officer, on 10-08-2022.
- c) The property will be sold not below the Reserve Price.
- 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, ARM Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account "CANARA BANK, Navsari Lunci Kui BRANCH" of Canara Bank, A/c No. 209272434; IFSC Code: CNRB0002703on or before 29-08-2022.
- e) Intending bidders shall hold a valid e-mail address.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 29-08-2022, to Canara Bank, Navsari Lunci Kui 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 M/s CANBANK COMPUTER SERVICES LTD. 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.; CONTACT NUMBER :- 9832952602 / 9911293517 / 8898418010 / 080-23469665 / 9480691777. EMAIL:-eauction@ccsl.co.in / ccsleauction@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 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 <u>15</u> 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.

(Payment of TDS is at the rate as notified by GOI from time to time and it is the responsibility of the purchaser).

- 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.

आस्तियां वसूली प्रबन्धन शाखा/ ASSET RECOVERY MANAGEMENT BRANCH सातमा तल / 7th Floor, गिफ्ट वन बिल्डींग/ GIFT One Building, गुजरात आंतरराष्ट्रीय फ़ायनान्स टेक सिटी/ Gujarat International Finance Tech City, गांधीनगर-३८२३५५/ Gandhinagar- 382355 Tel. 079-69027813/818/820/821 Email: cb3966@canarabank.com



- 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 ARM branch, Ahmedabad who, as a facilitating centre, shall make necessary arrangements.
- p) For further details contact Mr. Branch Manager, Canara Bank, Navsari Lunci Kui Branch (M-8238091994) e-mail id: cb2703@canarabank.com; the Service Provider: M/s CANBANK COMPUTER SERVICES LTD.; CONTECT NUMBER: 9832952602 / 9911293517 / 8898418010 / 080-23469665 / 9480691777. EMAIL: eauction@ccsl.co.in / ccsleauction@gmail.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: SURAT Date: 25-07-2022 Authorised Officer Canara Bank

