

Ref:CB:17170:SN:71709740000353:21082023:BMK

Date: 21.08.2023

To

1. Mr. Sanjay Nanubhai Makani (Borrower/Mortgagor)

54, Dayaram Nagar Soc,
Punagam, Choryasi,
Surat-395010

2. Mrs. Rekhaben Makani Sanjaybhai (Co-Borrower)

54, Dayaram Nagar Soc,
Punagam, Choryasi,
Surat-395010

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, Surat Main Branch, Salabatpura Main Road, Surat 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 Surat Main Branch, Salabatpura Main Road, Surat 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 thereunder, 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,



कृते केनरा बैंक
For Canara Bank

अधिकृत अधिकारी / Authorised Officer

AUTHORISED OFFICER
CANARA BANK

ENCLOSURE – SALE NOTICE

CC:

Mr. Ketanbhai Bhagwanbha Kachhadiya (Guarantor)

B-4, 103 Shiv Sagar, Vrajbhumi Township Sector-1,
B/H Sarthana Jakatnaka,
Simada Gam, Surat-395006

**SURAT MAIN BRANCH, RATAN KUTIR BUILDING, SALABATPURA MAIN ROAD,
NEAR SALABATPURA POLICE STATION, SURAT- 395 003 (GUJARAT)**
PH: +91 261 2322 054 | Email: cb17170@canarabank.com

Page 1 of 1



(Auction Sale Notice for Immovable properties)

SALE NOTICE

E-Auction Sale Notice for sale of Immovable Properties 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 property mortgaged/charged and Movable Assets hypothecated to the Secured Creditor, the physical possession of which has been taken by the Authorised Officer of **Surat Main Branch** of the **Canara Bank**, will be sold on "As is where is", "As is what is", and "Whatever there is" on **26.09.2023**, for recovery of **Rs. 39,70,945.66 (Rupees Thirty Nine Lakhs Seventy Thousand Nine Hundred and Forty Five and Paise Sixty Six only)** as on 21.08.2023 plus further interest and other charges due to the **Surat Main Branch** of **Canara Bank** from **Mr. Sanjay Nanubhai Makani (Borrower & Mortgagor)**, **Mrs. Rekhaben Sanjaybhai Makani (Co-Borrower)** and **Mr. Ketanbhai Bhagwanbha Kachhadiya (Guarantor)**


The **reserve price** will be **Rs. 29,69,000/- (Rs. Twenty Nine Lakhs and Sixty Nine Thousands Only)** and the **earnest money deposit** will be **Rs. 2,96,900/- (Rs. Two Lakhs Ninety Six and Nine Hundred only)**. The Earnest Money Deposit shall be deposited **on or before 25.09.2023 at 04.00 PM.**

Details and full description of the immovable property with known encumbrances, if any. There is no encumbrance to the knowledge of the bank.

Residential property situated at Plot No. 345, Patel Nagar Society, Near Astha Row House, Near Visdom International School, Opp. Avsar Bungalows, Kamrej-Nansad Canal Road, Kamrej, Surat-394180 at land bearing R.S. No. 608/2 paiki and 609, Block No. 554/B at Village & Taluka Kamrej, District Surat in the name of Mr. Sanjaybhai Nanubhai Makani admeasuring 83.37 Sq Mtrs. The boundary of the property is as under:

North: Plot No. 344 / Adj. Open Plot
South: House No.346
East: Society Wall / Road
West: Society Road

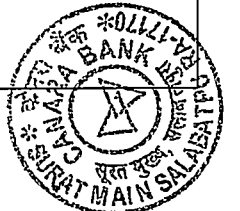
For detailed terms and conditions of the sale please refer the link "E-Auction" provided in Canara Bank's website (www.canarabank.com) or may contact Chief Manager, Surat Main Branch of Canara Bank, Ph. No. 7383398328 during office hours on any working day.

 कृते केनरा बैंक
For Canara Bank

Date: 21.08.2023
Place: SURAT

AUTHORISED OFFICER,
CANARA BANK
आधिकृत अधिकारी / Authorised Officer
सुरत मुख्य शाखा, सुरत-395 003
SURAT MAIN BRANCH, SURAT-395 003

**SURAT MAIN BRANCH, RATAN KUTIR BUILDING, SALABATPURA MAIN ROAD,
NEAR SALABATPURA POLICE STATION, SURAT- 395 003 (GUJARAT)**
PH: +91 261 2322 054 | Email: cb17170@canarabank.com



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 21.04.2023

1.	Name and Address of the Secured Creditor	Canara Bank, Surat Main Branch, Ratan Kutir Building, Salabatpura Main Road, Near Salabatpura Police Station, Surat- 395 003 (Gujarat)
2.	Name and Address of the Borrowers and Guarantors	Mr. Sanjay Nanubhai Makani (Borrower & Mortgagor) 54, Dayaram Nagar Soc, Punagam, Choryasi, Surat-395010 Mrs. Rekhaben Sanjaybhai Makani (Co-Borrower) 54, Dayaram Nagar Soc, Punagam, Choryasi, Surat -395010 Mr. Ketanbhai Bhagwanbha Kachhadiya (Guarantor) B-4, 103 Shiv Sagar, Vrajbhumi Township Sector-1, B/H Sarthana Jakatnaka, Simada Gam, Surat-395006
3.	Total liabilities as on 21.08.2023	Rs. 39,70,945.66 (Rupees Thirty Nine Lakhs Seventy Thousand Nine Hundred and Forty Five and Paise Sixty Six only) plus further interest and other charges
4.	(a) Mode of Auction	E-auction
	(b) Details of Auction service provider	M/s CANBANK COMPUTER SERVICES LTD. No. 218, J P Royale, 1 st Floor, Sampige Road, 2 nd Main, Malleswaram, Bengaluru - 560003, Contact Person: Mr. Pratap Kanjilal & D.D. Pakhre, Contact No.: 9832952602 / 9911293517 / 8898418010 / 080-23469665 / 9480691777, Email id: eauction@ccsl.co.in / ccsleauction@gmail.com
	(c) Date and Time of Auction	26.09.2023 from 01.00 PM till 03.00 PM
	(d) Place of Auction	Online
5.	Reserve Price	Rs. 29,69,000/- (Rs. Twenty Nine Lakhs and Sixty Nine Thousands Only)

6. Other terms and conditions:

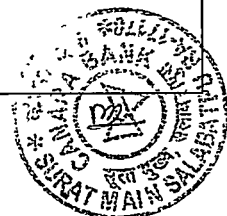
- a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.indianbankseauction.com>. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

**SURAT MAIN BRANCH, RATAN KUTIR BUILDING, SALABATPURA MAIN ROAD,
NEAR SALABATPURA POLICE STATION, SURAT- 395 003 (GUJARAT)**
PH: +91 261 2322 054 | Email: cb17170@canarabank.com



- b) The property can be inspected, with Prior Appointment with Authorised Officer on **20.09.2023 between 02.00 PM to 05.00 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, Surat Main Branch, Surat OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Surat Main Branch **A/c No 209272434 IFSC Code: CNRB0017170** (Through Bank Transfer) **on or before 25.09.2023 till 04.00 PM.**
- 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., No. 218, J P Royale, 1st Floor, Sampige Road, 2nd Main, Malleswaram, Bengaluru – 560003, Contact Person: Mr. Pratap Kanjilal & D.D. Pakhre, Contact No.: 9832952602 / 9911293517 / 8898418010 / 080-23469665 / 9480691777, **Email id:** 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 **25.09.2023** till 04.00 PM to Canara Bank, Surat Main Branch, Surat by hand or by email at cb17170@canarabank.com;
- 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., No. 218, J P Royale, 1st Floor, Sampige Road, 2nd Main, Malleswaram, Bengaluru – 560003, Contact Person: Mr. Pratap Kanjilal & D.D. Pakhre, Contact No.: 9832952602 / 9911293517 / 8898418010 / 080-23469665 / 9480691777, **Email id:** 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 (Rs. Ten Thousand only)**. 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

**SURAT MAIN BRANCH, RATAN KUTIR BUILDING, SALABATPURA MAIN ROAD,
NEAR SALABATPURA POLICE STATION, SURAT- 395 003 (GUJARAT)**
PH: +91 261 2322 054 | Email: cb17170@canarabank.com




- 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 Lakh (Rupees Fifty Lakh) 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) Authorised 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 Regional Office Surat situated Canara Bank, 8th Floor, Western Business Park, Udhana Magdalla Road, Vesu, Surat - 395007 or Surat Main Branch, Ratan Kutir Building, Salabatpura Main Road, Near Salabatpura Police Station, Surat- 395 003 (Gujarat) who, as a facilitating centre, shall make necessary arrangements.
- o) For further details contact **Canara Bank, Surat Main Branch, Salabatpura Main Road, Surat** (Ph. No 7383398328 e-mail id: cb17170@canarabank.com or the service provider M/s Canbank Computer Services Ltd., No. 218, J P Royale, 1st Floor, Sampige Road, 2nd Main, Malleswaram, Bengaluru - 560003, Contact Person: Mr. Pratap Kanjilal & D.D. Pakhre, Contact No.: 9832952602 / 9911293517 / 8898418010 / 080-23469665 / 9480691777, **Email id:** eauction@ccsl.co.in / ccsleauktion@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: 21.08.2023

 कृते केनरा बैंक
For Canara Bank

अधिकृत अधिकारी / Authorised Officer

AUTHORISED OFFICER
SURAT MAIN BRANCH, SURAT-395 003

**SURAT MAIN BRANCH, RATAN KUTIR BUILDING, SALABATPURA MAIN ROAD,
NEAR SALABATPURA POLICE STATION, SURAT- 395 003 (GUJARAT)**
PH: +91 261 2322 054 | Email: cb17170@canarabank.com

