

Ref: CB:17170:SN:71709740000056:03042024:BMK

Date: 03.04.2024

To,

Mr. Atubhai Mangalbhai Kawad (Borrower and Mortgagor)

E134, Haridham Nagar Society

Lambe Hanuman Road

Surat (Gujarat)-395006

Also At: Mr. Atubhai Mangalbhai Kawad, Plot No. 181 (As per K.J.P.)

"Shiv Samarthal Residency" B/s Sahaj Row House, Behind Archana School,

Near Mankana Gram Panchayat House, Mankana Valan Road,

At Mankana Taluka Kamrej Dist. Surat 394310

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

सुरत मुख्य शाखा, सुरत-395 003

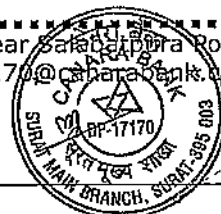
AUTHORISED OFFICER
CANARA BANK

ENCLOSURE – SALE NOTICE

CC: Mr. Bharatbhai Chhaganbhai Baldaniya (Guarantor)

- A 496, Sitaram Society VI 2, Prakash School Ni Same, Punagam road, Bombay Market, Surat-395010 (Gujarat)
- Bhumika Matching Center Shop No-17, Siddhi Vinayak Shopping Center, Near Archana School, Bombay Market Road, Punagam, Surat Gujarat 395010
- 263, Dhruv Park Society, Near Gyanjot School, Near Laxmi Park Godadra, Surat 394210

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Surat Main Branch, Ratan Kutir Building, Salabatpura Main Road, Near Salabatpura Police Station, Surat-395 003 (Gujarat) Tel: 0261 2323142 | Email: cb17170@canarabank.com



(Auction Sale Notice for Immovable properties)

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 **09.05.2024**, for recovery of **Rs. 23,59,038.09 (Rupees Twenty Three Lakhs Fifty Nine Thousands and Thirty Eight and Nine Paise Only)** as on **31.03.2024** plus further interest and other charges dues to the Canara Bank **Surat Main Branch** from **Mr. Atubhai Mangalbhai Kawad (Borrower & Mortgagor)** and **Mr. Bharatbhai Chhaganbhai Baldaniya (Guarantor)**.

The reserve price will be **Rs.8,75,000/- (Rs. Eight Lakh Seventy Five Thousands only)** and the earnest money deposit will be **Rs.87,500/- (Rupees Eighty Seven Thousand Five Hundred only)**. The Earnest Money Deposit shall be deposited on or before **08.05.2024 till 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. 181** (As per KJP Record Block No.188/181/E admeasuring about 45.89 Sq Mtrs) of the society known as **"Shiv Samarthal Residency"** situated at Opp Shiv Dhareshwar, **Mankana, Kamrej** bearing Block Nos. 188,189,231,232 and 233 as per consolidation scheme New Block No.188 of Village Mankana, Taluka Kamrej, District Surat, Total admeasuring about (as per site plot with margin area 54.88 Sq Yards i.e. 45.89 Sq Mtrs + Undivided proportionate Share in COP & Road Land area 24.61 Sq Mtrs) 70.50 Sq Mtrs **in the name of Mr. Atubhai Mangalbhai Kawad.**

The boundary of the property is as under:

North: Plot No. 182,

South: Plot No. 180,

East: Society Internal Road,

West: Plot No. 186.

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. +91 **7383398328** during office hours on any working day.

कृते केनरा बैंक
For Canara Bank

अधिकृत अधिकारी / Authorised Officer

AUTHORISED OFFICER
SURAT MAIN BRANCH, SURAT-395 003
CANARA BANK

Date: 03.04.2024

Place: SURAT

Surat Main Branch, Ratan Kutir Building, Salabatpura Main Road, Near Salabatpura Police Station, Surat-395 003 (Gujarat) Tel: 0261 2323142 | Email: cb17170@canarabank.com



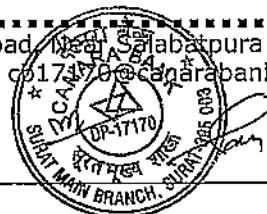
DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 03.04.2024

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. Atubhai Mangalbhai Kawad (Borrower and Mortgagor) E134, Haridham Nagar Society, Lambe Hanuman Road, Surat (Gujarat)-395006 Mr. Bharatbhai Chhaganbhai Baldaniya (Guarantor) A 496, Sitaram Society VI 2, Prakash School Ni Same, Punagam road, Bombay Market, Surat-395010 (Gujarat)
3.	Total liabilities as on 31.03.2024	Rs. 23,59,038.09 (Rupees Twenty Three Lakhs Fifty Nine Thousands and Thirty Eight and Nine Paise Only) + Interest thereon + other charges
4.	(a) Mode of Auction	E-auction
	(b) Details of Auction service provider	M/s e-Procurement Technologies Private Limited (Auctiontiger) Head Office: B-705, Wall Street II, Opp. Orient Club, Near Gujarat College, Ellis Bridge, Ahmedabad – 380 006 Gujarat (India) Contact Details: Mr. Ram Sharma Contact No. 8000023297/9832952602 9265562818/9265562821/079-6813 6842/6869 Email ID : support@auctiontiger.net & ramprasad@auctiontiger.net
	(c) Date and Time of Auction	09.05.2024 from 01.00 PM till 03.00 PM
	(d) Place of Auction	Online
5.	Reserve Price	Rs.8,75,000/- (Rs. Eight Lakh Seventy Five Thousands only)

6. Other terms and conditions:

- Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://canarabank.auctiontiger.net/EPROC/> Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.
- The property can be inspected, with Prior Appointment with Authorised Officer on **03.05.2024** between 02.00 PM to 05.00 PM.
- 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.

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Surat Main Branch, Ratan Kutir Building, Salabatpura Main Road, Near Salabatpura Police Station, Surat-395 003 (Gujarat) Tel: 0261 2323142 | Email: cp174770@canarabank.com



- 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 **08.05.2024** 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 e-Procurement Technologies Private Limited (Auctiontiger).
Head Office: B-705, Wall Street II, Opp. Orient Club, Near Gujarat College, Ellis Bridge, Ahmedabad – 380 006 Gujarat (India)
Contact Details: Mr. Ram Sharma
Contact No. 8000023297/98329526029265562818/9265562821/079-6813 6842/6869
Email ID: support@auctiontiger.net & ramprasad@auctiontiger.net
- f) **After payment of the EMD amount**, the intending bidders should submit a copy of the following documents/details on or before **08.05.2024 till 04.00 PM to Canara Bank, Surat Main Branch, Surat** by hand or by email at **cb17170@canarabank.com**;
- Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, acknowledgement receipt thereof with UTR No.
 - 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.
 - Bidders Name. Contact No. Address, E Mail Id.
 - Bidder's A/c details for online refund of EMD (Copy of Account Statement / Cancelled Cheque may please be provided)
- g) The intending bidders should register their names at portal **<https://canarabank.auctiontiger.net/EPROC/>** 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 e-Procurement Technologies Private Limited (Auctiontiger).
Head Office: B-705, Wall Street II, Opp. Orient Club, Near Gujarat College, Ellis Bridge, Ahmedabad – 380 006 Gujarat (India)
Contact Details: Mr. Ram Sharma
Contact No. 8000023297/98329526029265562818/9265562821/079-6813 6842/6869
Email ID: support@auctiontiger.net & ramprasad@auctiontiger.net
- 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 multiples of **Rs. 10,000.00 (Rs. Ten Thousand only)** (The amount can be decided by the Authorized Officer depending on the value of the property with a minimum of Rs. 10,000/- 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 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 at 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** (Mobile No 7383398328 e-mail id: cb17170@canarabank.com;) or the service provider M/s e-Procurement Technologies Private Limited (Auctiontiger)
Head Office: B-705, Wall Street II, Opp. Orient Club, Near Gujarat College, Ellis Bridge, Ahmedabad - 380 006 Gujarat (India)
Contact Details: Mr. Ram Sharma
Contact No. 8000023297/9832952602 / 9265562818/9265562821/079-6813 6842/6869
Email ID: support@auctiontiger.net & ramprasad@auctiontiger.net

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
For Canara Bank

mgls

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

PLACE: SURAT
DATE: 03.04.2024

