

(A GOVERNMENT OF INDIA UNDERTAKING)

**REF: GANDHIDHAM/EAUCTION/DIPARAM/MAR-2025**

**Date: 17.02.2025**

**To,**

**Mr. DIPA RAM (BORROWER)**

SHOP NO 1, APPLE MARKET,  
NR RAILWAY FATAK,  
OPP KRISHNA PETROL PUMP,  
JAWAHAR NAGAR, GANDHIDHAM  
GUJARAT-370201

**Mr. DIPA RAM (BORROWER)**

PLOT NO. 51, VARSAMEDI, RS NO. 359,  
BAGESHREE TOWNSHIP-4,  
NEAR GURUGOBINDSINH SOCIETY,  
TA ANJAR, KACHCHH, GUJARAT-370110

**Mrs. GANGA DEVI (CO-APPLICANT)**

SHOP NO 1 APPLE MARKET,  
OPP KRISHNA PETROL PUMP  
JAWAHAR NAGAR, NH 8 A, GANDHIDHAM  
KUTCH, GUJARAT-370201

**Mrs. GANGA DEVI (CO-APPLICANT)**

PLOT NO. 51, VARSAMEDI, RS NO. 359,  
BAGESHREE TOWNSHIP-4,  
NEAR GURUGOBINDSINH SOCIETY,  
TA ANJAR, KACHCHH, GUJARAT-370110

**Mr. SHAILESH K JADOUN (GUARANTOR)**

PLOT NO 203 WARD 8A,  
SUBHASH NAGAR,  
GANDHIDHAM, GUJARAT-370201

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.**

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The Housing Loan No. 2992619000127 of the Borrowers, **Mr. DIPA RAM and Mrs. GANGA DEVI**, slipped to NPA as on 02.10.2024

The undersigned being the Authorized Officer of the Canara Bank under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, **issued a Demand Notice** calling upon the borrower **Mr. DIPA RAM and Mrs. GANGA DEVI** to repay the amount mentioned in the notice.

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**Internal**

Canara Bank Gandhidham, DBZ 192 N, Anshu House, Opposite- Shiv Regency Hotel Gandhidham Kutch-  
370201, Phone: 0283-236960/8238091969/8511184950, E-mail:cb2992@canarabank.com

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As you are aware, the borrower having failed to repay the amount, the undersigned on behalf of Canara bank GANDHIDHAM Branch **have taken symbolic 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 **GANDHIDHAM Branch of Canara Bank**.

The undersigned proposes to sell the assets 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,

कृते केनरा बैंक / FOR CANARA BANK  
प्रधिकृत अधिकारी / AUTHORIZED OFFICER

**Authorized Officer,  
Canara Bank  
ENCLOSURE – SALE NOTICE**

Internal

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## **SALE NOTICE**

### **E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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 to the Secured Creditor, the **possession** of which has been taken by the Authorized Officer of **GANDHIDHAM** Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on 13.02.2025, for recovery of **Rs.13,51,508.86 (Rupees Thirteen Lakh Fifty One Thousand Five Hundred Eight and Paisa Eighty Six Only) in the Housing Loan 2992619000127 as on 04.10.2024 plus further interest and other charges from 05.10.2024** due to the Gandhidham Branch of Canara Bank, from Housing Loan account **Mr. DIPA RAM and Mrs. GANGA DEVI**.

The reserve price will be **Rs.13,64,000.00 (Rupees Thirteen Lakh Sixty Four Thousand Only Only)** and the earnest money deposit will be **Rs.1,36,400.000 (Rupees One Lakh Thirty Six Thousand Four Hundred Only)**. The Earnest Money Deposit shall be deposited on or before **24.03.2025**.

#### **Details and full description of the property:**

Residential House at Plot No. 51, Revenue Survey No. 359, Bageshree Township – 4, admeasuring 92.03 Sq Mtr, Vill Varsamedi, Taluka Anjar, Dist. Kachchh-370110

#### **The Property Is Bounded as Under:**

**North**-Plot No. 52

**South**- Plot No. 50

**East**- 9.14 Mtr Wide Road

**West**- 1.52 Mtr Lane and the Plot No. 88

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 **Chief Manager, GANDHIDHAM Branch Canara bank**, Ph. No. 8238091969/8511184950 during office hours on any working day.

कृते केनरा बैंक / FOR CANARA BANK  
प्राधिकृत अधिकारी / AUTHORIZED OFFICER

Date: 17.02.2025

Place: GANDHIDHAM

Authorized Officer  
Canara Bank

**Internal**

Canara Bank Gandhidham, DBZ 192 N, Anshu House, Opposite- Shiv Regency Hotel Gandhidham Kutch-370201, Phone: 0283-236960/8238091969/8511184950, E-mail: [cb2992@canarabank.com](mailto:cb2992@canarabank.com)

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**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 17.02.2025**

1. Name and Address of the Secured Creditor: Canara Bank Gandhidham  
 DBZ 192 N, Anshu House  
 Opposite- Shiv Regency Hotel Gandhidham Kutch-370201

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

Mr. DIPA RAM (BORROWER) SHOP NO 1, APPLE MARKET, NR RAILWAY FATAK, OPP KRISHNA PETROL PUMP, JAWAHAR NAGAR, GANDHIDHAM GUJARAT-370201	Mrs. GANGA DEVI (CO-APPLICANT) SHOP NO 1 APPLE MARKET, OPP KRISHNA PETROL PUMP JAWAHAR NAGAR, NH 8 A, GANDHIDHAM KUTCH, GUJARAT-370201
Mr. DIPA RAM (BORROWER) PLOT NO. 51, VARSAMEDI, RS NO. 359, BAGESHREE TOWNSHIP-4, NEAR GURUGOBINDSINH SOCIETY, TA ANJAR, KACHCHH, GUJARAT-370110	Mrs. GANGA DEVI (CO-APPLICANT) PLOT NO. 51, VARSAMEDI, RS NO. 359, BAGESHREE TOWNSHIP-4, NEAR GURUGOBINDSINH SOCIETY, TA ANJAR, KACHCHH, GUJARAT-370110
Mr. SHAILESH K JADOUN (GUARANTOR) PLOT NO 203 WARD 8A, SUBHASH NAGAR, GANDHIDHAM, GUJARAT-370201	

3. Total liabilities as on 30.08.2024: Rs.13,51,508.86 (Rupees Thirteen Lakh Fifty One Thousand Five Hundred Eight and Paise Eighty Six Only) in the Housing Loan 2992619000127 as on 04.10.2024 plus further interest and other charges from 05.10.2024

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

(b) Details of Auction service provider: M/s PSB Alliance (BAANKNET),  
 Helpdesk No. - 8291220220, 9892219848, 8160205051;  
 e-mail id: [support.BAANKNET@psballiance.com](mailto:support.BAANKNET@psballiance.com),  
 For User Creation Helpline Number-

Sr No	Name	Contact No.	E Mail ID
1	KARAN MODI	7016-716557	<a href="mailto:karan@procure247.com">karan@procure247.com</a>
2	VASU PATEL	9510-974587	<a href="mailto:vasu.patel@procure247.com">vasu.patel@procure247.com</a>
3	KASHYAP PATEL	6354-604884	<a href="mailto:kashyap@procure247.com">kashyap@procure247.com</a>
4	ANIMESH JAIN	7046-612345	<a href="mailto:animesh@procure247.com">animesh@procure247.com</a>

(c) Date & Time of Auction: 25.03.2025 Time 01.00 PM – 03.00 PM

(d) Place of Auction: <https://BAANKNET.com/>

5. Reserve Price: Rs.13,64,000.00 (Rupees Thirteen Lakh Sixty Four Thousand Only)

66. Other terms and conditions:

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

Internal

Canara Bank Gandhidham, DBZ 192 N, Anshu House, Opposite- Shiv Regency Hotel Gandhidham Kutch-370201, Phone: 0283-236960/8238091969/8511184950, E-mail: cb2992@canarabank.com

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b) The property can be inspected, with Prior Appointment with Authorized Officer, on 20.03.2025 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 in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly or by generating the Challan therein to deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan.**

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 PSB Alliance (BAANKNET)**

**Helpdesk No. - 8291220220, 9892219848, 8160205051;**

**e-mail id: [support.BAANKNET@psballiance.com](mailto:support.BAANKNET@psballiance.com),**

**For User Creation Helpline Number-**

Sr No	Name	Contact No.	E Mail ID
1	KARAN MODI	7016-716557	<a href="mailto:karan@procure247.com">karan@procure247.com</a>
2	VASU PATEL	9510-974587	<a href="mailto:vasu.patel@procure247.com">vasu.patel@procure247.com</a>
3	KASHYAP PATEL	6354-604884	<a href="mailto:kashyap@procure247.com">kashyap@procure247.com</a>
4	ANIMESH JAIN	7046-612345	<a href="mailto:animesh@procure247.com">animesh@procure247.com</a>

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **24.03.2025 ,10:00 AM to 05:00 PM**, to Canara Bank, Gandhidham 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://BAANKNET.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 PSB Alliance (BAANKNET) Helpdesk No. - 8291220220, 9892219848, 8160205051; e-mail id: [support.BAANKNET@psballiance.com](mailto:support.BAANKNET@psballiance.com),**

**For User Creation Helpline Number-**

Sr No	Name	Contact No.	E Mail ID
1	KARAN MODI	7016-716557	<a href="mailto:karan@procure247.com">karan@procure247.com</a>
2	VASU PATEL	9510-974587	<a href="mailto:vasu.patel@procure247.com">vasu.patel@procure247.com</a>
3	KASHYAP PATEL	6354-604884	<a href="mailto:kashyap@procure247.com">kashyap@procure247.com</a>
4	ANIMESH JAIN	7046-612345	<a href="mailto:animesh@procure247.com">animesh@procure247.com</a>

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 favor of the successful bidder, subject to confirmation of the same by the secured creditor.

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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. 50,00,000.00 (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 GANDHIDHAM Main branch, who as a facilitating center, shall make necessary arrangements.

o) For further details contact Chief Manager, Canara Bank, GANDHIDHAM Branch (Ph. No. 9427314787/8511184950) e-mail id: cb2992@canarabank.com; the service provider **M/s PSB Alliance (BAANKNET)** Helpdesk No. - **8291220220, 9892219848, 8160205051, 7046612345, 6354910172;** e-mail id: [support.BAANKNET@psballiance.com](mailto:support.BAANKNET@psballiance.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.

कृते केनरा बैंक / FOR CANARA BANK  
प्राधिकृत अधिकारी / AUTHORIZED OFFICER

Place: GANDHIDHAM  
Date: 17.02.2025

Authorized Officer  
Canara Bank

Internal