

(A GOVERNMENT OF INDIA UNDERTAKING)

Ref: PORBANDARMGROAD/EAUCTION/GANGARAMGANGOTRI/DEC-2024/1 Date: 30.10.2024
To,

M/S. GANGARAM GANGOTRI (FIRM)
KASTURBHA GANDHI ROAD, NEAR MADHU PAINTER
OPP. BHAGAWATI MANDIR,
PORBANDAR, GUJARAT-360575

Mr. GANGARAN BHAVARLAL BHADAKOLIA (PROPRIETOR)
BHA NO 114 H NO 114 SITARAM NAGAR, NEAR AIR PORT,
PORBANDAR, GUJARAT- 360575

Mrs. MEENABEN GANGARAM BHADKOLIYA (GUARANTOR)
BHA NO 114 H NO 114 SITARAM NAGAR, NEAR AIR PORT,
PORBANDAR, GUJARAT- 360575

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.

The Housing Loan Account No.71009730000095, Home Loan Plus Account No. 71009350000015 and Overdraft Limit Account No. 71001400000549 and Syndsaral Non- Salaried A/c 71009630000046 of the Borrower M/s Gangaram Gangotri (Firm) through its Proprietor Mr. Gangaram Bhavarlal Bhadakolia (Borrower) & Mrs. Meenaben Gangaram Bhadkoliya (Gurantor) turned to NPA as on 27.02.2024.

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** dated 28.02.2024 calling upon the borrower **M/S. Gangaram Gangotri (firm) through its proprietor Mr. Gangaram Bhavarlal Bhadakolia (Borrower) & Meenaben Gangaram Bhadakoliya (Guarantor)** to repay the amount mentioned in the notice.

As you are aware, the borrower having failed to repay the amount, the undersigned on behalf of Canara bank Porbandar MG Road Branch has taken **Symbolic possession of the assets described in Schedule of Sale Notice** hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our **Porbandar MG Road 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

प्राधिकृत अधिकारी / AUTHORISED OFFICER

Authorized Officer,
Canara Bank

ENCLOSURE - SALE NOTICE

Internal

Canara Bank Porbandar MG Road, Ground Floor, Hotel Athithi, M.G. Road, Near Sudama Chowk, Porbandar,
Taluka & District - Porbandar - 360575, Phone No. 9427314806 E-mail: cb17100@canarabank.com





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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 property mortgaged/charged to the Secured Creditor, the Symbolic possession of which has been taken by the Authorized Officer of **Porbandar MG Road Branch** of the **Canara Bank**, will be sold on **"As is where is", "As is what is", and "Whatever there is" on 11.12.2024** for recovery of Rs. 13,90,557.14 (Rupees Thirteen Lakh Ninety Thousand Five Hundred Fifty Seven and fourteen Paise only) as on 31.08.2024 + further interest and charges from 01.09.2024 in the Housing Loan Account and Rs. 2,14,184.38 (Rupees Two Lakh Fourteen Thousand One Hundred Eighty Four And Thirty Eight Paise only) as on 31.08.2024 + further interest and other charges from 01.09.2024 in the Home Loan Plus account and Rs. 23,03,799.66 (Rupees Twenty Three Lakh Three Thousand Seven Hundred Ninety Nine and Sixty Six Paise only) as on date 31.08.2024 + further interest and other charges from 01.09.2024 in Over Draft Limit Account and Rs. 1,15,632.72 (Rupees One Lakh Fifteen Thousand Six Hundred Thirty Two and paise Seventy Two Only) as on 31.08.2024 + further interest and other charges from 01.09.2024 in SyndSaraI Non-Salaried Account due to Porbandar MG Road Branch of Canara Bank, from **M/s Gangaram Gangotri (Firm)** through its Proprietor **Mr. Gangaram Bhavarlal Bhadakolia (Borrower)** and **Mrs. Meenaben Gangaram Bhadakoliya (Guarantor)**.

The reserve price will be **Rs. 16,88,000.00 (Rupees Sixteen Lakh Eighty Eight Thousand Only)** and the earnest money deposit will be **Rs. 1,68,800.00 (Rupees One Lakh Sixty Eight Thousand Eight Hundred Only)**. The Earnest Money Deposit shall be deposited on or before **10.12.2024**.

Details and full description of the property:

Captioned property is situated at Village Chhaya under Porbandar Taluka bearing R.S. No. 259 & 260 converted from agriculture to residential purpose and divided into numbers of Plot area as "Aum Sitaram Nagar" paiki Plot No. 73 paiki part - E Admeasuring Sq. Mtrs. 60.00. Sale Deed No.3634 dated 05.07.2014, building situated on cross road located just opp. to the "Arjun Bungalow" which is located in "Sita Ram Nagar", just opp. to Old Airport located on "National Highway 27 @ 5 kms from Porbandar city and bounded as under:

- North - By land of Plot No. 73 paiki part - D
- South - By land of Plot No. 72
- East- By land of Plot No. 78
- West - By 06.00 mtrs wide common 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 Manager, **Porbandar MG Road Branch Canara bank**, Ph. No. 9427314806 during office hours on any working day.

कृते केनरा बैंक / FOR CANARA BANK

प्राधिकृत अधिकारी / AUTHORISED OFFICER

Date: 30.10.2024
Place: Porbandar

Authorized Officer
Canara Bank



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 30.10.2024

**1. Name and Address of the Secured Creditor: Canara Bank Porbandar MG Road,
 Ground Floor, Hotel Athithi, M.G. Road,
 Near Sudama Chowk, Porbandar**

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

1.	M/S. GANGARAM GANGOTRI (FIRM) Kasturbha Gandhi Road, Near Madhu Painter Opp. Bhagawati Mandir, Porbandar, Gujarat-360575
2.	Mr. GANGARAN BHAVARLAL BHADAKOLIA (Proprietor) BHA No 114 H No 114 Sitaram Nagar, Near Air Port, Porbandar, Gujarat- 360575
	Guarantor/Co-Borrower
3.	Mrs. MEENABEN GANGARAM BHADKOLIYA (Guarantor) BHA No 114 H No 114 Sitaram Nagar, Near Air Port, Porbandar, Gujarat- 360575

3. Total liabilities as on 31.08.2024: Rs. 40,24,173.90 (Rupees Forty Lakh Twenty Four Thousand One Hundred Seventy Three and Ninty Paise only) plus further interest and other charges from 01.09.2024.

(a) Mode of Auction: E-Auction.

(b) Details of Auction service provider: M/s PSB Alliance (Ebkray)
 Helpdesk No. - 8291220220, 9892219848, 8160205051, 7046612345,6354910172;
 e-mail id: support.ebkray@psballiance.com, support.ebkray@procure247.com
 For User Creation Helpline Number-

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

(c) Date & Time of Auction: 11.12.2024, Time 01.00 PM – 03.00 PM

(d) Place of Auction: <https://ebkray.in/>

5. Reserve Price: Rs. 16,88,000.00 (Rupees Sixteen Lakh Eighty Eight Thousand Only)

6. Other terms and conditions:

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

-----Internal-----

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b) The property can be inspected, with Prior Appointment with Authorized Officer, on **05.12.2024** 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 (E-bkcray) 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 (Ebkcray) Helpdesk No. - 8291220220, 9892219848, 8160205051, 7046612345, 6354910172; e-mail id: support.ebkcray@psballiance.com, support.ebkcray@procure247.com**

For User Creation Helpline Number-

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

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **10.12.2024 ,10:00 AM to 05:00 PM**, to Canara Bank, Porbandar MG Road 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://ebkcray.in/** 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 (Ebkcray). Helpdesk No. - 8291220220, 9892219848, 8160205051, 7046612345,6354910172; e-mail id: support.ebkcray@psballiance.com, support.ebkcray@procure247.com**

For User Creation Helpline Number-

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

h) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

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i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples 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.

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 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) 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 Porbandar MG Road branch, who as a facilitating center, shall make necessary arrangements.

o) For further details contact Manager, Canara Bank, Porbandar MG Road Branch (Ph. No. 9427314806) e-mail id: cb3304@canarabank.com; the service provider M/s PSB Alliance (Ebkray) Helpdesk No. - 8291220220, 9892219848, 8160205051, 7046612345, 6354910172; e-mail id: support.ebkray@psballiance.com, support.ebkray@procure247.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

Authorized Officer
Canara Bank

Place: Porbandar
Date: 30.10.2024

Internal

Canara Bank Porbandar MG Road, Ground Floor, Hotel Athithi, M.G. Road, Near Sudama Chowk, Porbandar,
Taluka & District - Porbandar - 360575, Phone No. 9427314806 E-mail: cb17100@canarabank.com





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**FORMAT FOR UPLOADING DETAILS OF PROPERTIES IN CORPORATE WEBSITE PUT FOR SALE
UNDER E-AUCTION
(ALONG WITH THE SALE NOTICE IN PDF FORMAT)**

Property Type: Residential

Name of Title holder: Mr. Gangaram Bhavarlal Bhadkoliya

And Mrs. Meenaben Gangaram Bhadkoliya

Captioned property is situated at Village Chhaya under Porbandar Taluka bearing R.S. No. 259 & 260 converted from agriculture to residential purpose and divided into numbers of Plot area as "Aum Sitaram Nagar" paiki Plot No. 73 paiki part - E Admeasuring Sq. Mtrs. 60.00.

Sale Deed No.3634 dated 05.07.2014, building situated on cross road located just opp. to the "Arjun Bungalow" which is located in "Sita Ram Nagar", just opp. to Old Airport located on "National Highway 27 @ 5 kms from Porbandar city.

Area-110.00 Sqr Mtrs

The property is bounded as under:

North - By land of Plot No. 73 paiki part - D
South - By land of Plot No. 72
East- By land of Plot No. 78
West - By 06.00 mtrs wide common road

Reserve Price: Rs. 16,88,000.00

Date of E-Auction: 11.12.2024

EMD amount: Rs. 1,68,800.00 to be deposited on or before 10.12.2024

Branch email id: cb17100@canarabank.com

Branch Manager Contact no. 9427314806

RO Nodal Officer's Contact no. - 8511184950

E-Auction Website: <https://ebkcray.in/>

PHOTO OF THE PROPERTY



Internal

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