

[A GOVERNMENT OF INDIA UNDERTAKING]

ANAND BRANCH, ANAND

Ref:2703/AUCTION/JIJJUMON

Date: 16-02-2024

To,


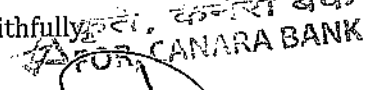
1. Mr. JIJJUMON VELAYUDHAN, 415 LIG-1 GIDC COLONY VITHAL UDYOGNAGAR ANAND GUJARAT 388121 (BORROWER and MORTGAGOR)
2. Mrs. NEELAM KUMARI, CSWCRTI RESEARCH CENTER, NR-RAILWAY STATION, AT-VASAD, ANAND GUJARAT 388121 (CO-BORROWER and MORTGAGOR)

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, ANAND branch have taken **PHYSICAL 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 ANAND 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

ENCLOSURE - SALE NOTICE



(A GOVERNMENT OF INDIA UNDERTAKING)

ANAND BRANCH,ANAND

E AUCTION 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 **PHYSICAL Possession** of which has been taken by the Authorised Officer of ANAND Branch Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **27-03-2024**, for recovery Rs 10,09,939.90/- AS ON 04-01-2023 plus further Interest and charges thereon less recovery (if any) to the ANAND branch of Canara Bank from **JIJJUMON VELAYUDHAN (BORROWER and MORTGAGOR) and NEELAM KUMARI (CO-BORROWER and MORTGAGOR)**

The reserve price **Rs.16,20,000/-** and the earnest money deposit **Rs. 1,62,000/-**. The Earnest Money Deposit shall be deposited on or before **26-03-2024** by **04.00PM**.

Details and full description of the property:

All the piece and parcel of property being Area 858.65 sq.ft., Residential Flat Third Floor bearing Flat No. 303, "Suryaganga Tower" part -2 R.S.No. 766/3 T.P.Scheme No. 7, Final Plot no. 302, City Anand, Taluka of Anand , District Gujarat. standing in the name of **JIJJUMON VELAYUDHAN and NEELAM KUMARI**

Its Four boundaries are as follows:

(PHYSICAL POSSESSION)

Bounded by

East- Flat No. 304,

West-Open side margin for Suryaganga tower then Land of Plot No. 303 TPS 7,


North-Open side margin for Suryaganga tower then Land of Plot No. 298 TPS 7,

South- Passage of Flat under construction

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 **HARIMAN MEENA**, Chief Manager, Canara Bank, Anand Branch , Ph no. 8238091946/8004278910, mail- **cb0163@canarabank.com** during office hours on any working day.

Date: 16-02-2024

Place: Anand


Authorised Officer,
(CANARA BANK)



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 16-02-2024

1. Name and Address of the Secured Creditor: **Canara Bank, ANAND**

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

Mr. JIJUMON VELAYUDHAN, 415 LIG-1 GIDC COLONY VITHAL UDYOGNAGAR ANAND GUJARAT 388121 (BORROWER and MORTGAGOR)

Mrs. NEELAM KUMARI, CSWCRTI RESEARCH CENTER, NR-RAILWAY STATION, AT-VASAD, ANAND GUJARAT 388121 (CO-BORROWER and MORTGAGOR)

3. Total liabilities Rs 10,09,939.90/- AS ON 04-01-2023 plus further Interest and charges thereon less recovery (if any)

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

(b) Details of Auction service provider:

Name of Auction Agency:- **M/S CANBANK COMPUTER SERVICES LTD.**

NAME:- **M/S CANBANK COMPUTER SERVICES LTD.**

Address:- **Canbank Computer Services Ltd.**

No. 218, J P Royale, 1st Floor, Sampige Road

2ND Main, Malleswaram, Bengaluru- 560003

MOBILE:- **9832952602/9911293517/8898418010/9480691747**

CONTACT NUMBER :- **080-23469665**

EMAIL:- **eauction@ccsl.co.in/ccsleauction@gmail.com**

Website : **indianbankseauction.com**

(c) Date & Time of Auction: **27-03-2024 Time 01:00 PM – 03.00 PM (It may be extended with a span of 5 minutes if needed)**

(d) Place of Auction: Online

5. Reserve Price: The reserve price will be **₹16,20,000/- (₹ Sixteen lakhsTwenty thousandonly) (PHYSICAL Possession)**

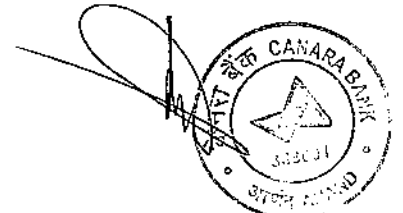
6. Other terms and conditions:

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website **www.indianbankseauction.com**. 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, with Prior Appointment with Authorised Officer, on **21-03-2024 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 by way of Demand draft in favour of Authorized Officer, Canara Bank, ANAND Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account "**CANARA BANK**" of Canara Bank, ANAND Branch, A/c No.209272434, IFSC Code: CNRB0000163 on or before **26-03-2024 by 04.00PM**



ANAND BRANCH, ANAND

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, 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 26-03-2024, by 05.00PM to Canara Bank, ANAND branch, ANAND 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 www.indianbankseauctions.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

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 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 (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) 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.



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ANAND BRANCH,ANAND

n) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

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 ANAND branch, ANAND who, as a facilitating centre, shall make necessary arrangements.

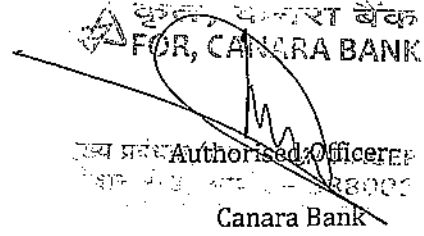
p) For further details contact **HARIMAN MEENA,Chief Manager, Canara Bank, Anand Branch**, Ph no. 8238091946/8004278910, mail- cb0163@canarabank.com

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 :Anand

Date: 16-02-2024


FOR, CANARA BANK
Authorised Officer
Canara Bank

