



CNRB: MANINAGAR_I: E-AUCTION: KR: APR-2025:SM

Date: 19/03/2025

1.	SMT. KAILASHBEN HARESHBHAI RAMANI FLAT NO. 502, 5 TH FLOOR, BLOCK-C, SAROVAR-5, NEAR AMANTRAN BUNGALOWS, VRUNDAVAN FARM ROAD, NAVA NIKOL, AHMEDABAD 382345 ALSO AT: D/18 SIDDHI PALACE, OPP. RAMJI MANDIR, SAIJPUR BOGHA, NARODA, AHMEDABAD 382345	BORROWER/ MORTGAGOR
2.	SHRI HARESHBHAI BABUBHAI RAMANI FLAT NO. 502, 5 TH FLOOR, BLOCK-C, SAROVAR-5, NEAR AMANTRAN BUNGALOWS, VRUNDAVAN FARM ROAD, NAVA NIKOL, AHMEDABAD 382345 ALSO AT: D/18 SIDDHI PALACE, OPP. RAMJI MANDIR, SAIJPUR BOGHA, NARODA, AHMEDABAD 382345	CO- BORROWER/ MORTGAGOR

Dear Sir/Madam,

Sub: Notice under Section 13(4) of the Securitization 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 Maninagar I Branch 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 Maninagar I 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 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,

For, Canara Bank

Authorised Officer
CANARA BANK

ENCLOSURE – SALE NOTICE

MANINAGAR BRANCH: S.O, P B No.9012, Avishanand Apartments Plot No.117/1 T.P, Sch.No.4, Behind Sindhi Market, Maninagar, Ahmedabad, Gujarat 380008



CNRB: MANINAGAR_I: E-AUCTION: KR: APR-2025:SM

Date: 19/03/2025

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 to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Maninagar I Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **29/04/2025**, for recovery of Rs. **19,93,340.40** (Rupees Nineteen Lakh Ninety-Three Thousand Three Hundred Forty and Paise Forty Only) + further Interest and charges from 01/12/2024 in your Housing loan account due to the Navrangpura Branch of Canara Bank from borrower, **SMT. KAILASHBEN HARESHBHAI RAMANI AND SHRI HARESHBHAI BABUBHAI RAMANI**.

The Reserve price & EMD of the properties will be as follows::

SR	Property Details	Reserve Price	EMD Amt.
1.	<p>All that piece and parcel of the immovable property being Flat No. 502 on Fifth Floor in Block C, admeasuring 72 Sq. Meters or thereabout (Built up area) together with undivided share in land with common facilities and amenities in scheme known as "Sarovar-V" constructed on land bearing Sub Plot No.1, admeasuring 7091 Sq. Meters made out of Final Plot No. 100/4 & 100/5 (allotted in lien of Survey Nos. 292/2/3 & 292/2/4) of Town Planning Scheme No. 103 (Nikol) situate, lying and being at Mouje Nikol, Taluka Ahmedabad (East) & District Ahmedabad Registration Sub- District Ahmedabad - 12 (Nikol)</p> <p>Bounded as Under:</p> <p>East: Stair case and Passage West: Angan Residency North: Flat No. D-503 South: Flat No. C-501</p> <p>CERSAI Security Interest ID : 400009244691</p>	<p>Rs. 39,92,000.00</p>	<p>Rs. 3,99,200.00</p>

a) The Earnest Money Deposit shall be deposited on or before dt. 28/04/2025.

MANINAGAR BRANCH: S.O, P B No.9012, Avishanand Apartments Plot No.117/1 T.P, Sch.No.4, Behind Sindhi Market, Maninagar, Ahmedabad, Gujarat 380008



CNRB: MANINAGAR_I: E-AUCTION: KR: APR-2025:SM

Date: 19/03/2025

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, Canara Bank, Maninagar I Branch, Ahmedabad** (Ph. No. 8238091909) during office hours on any working day.

कृते केनरा बैंक / For Canara Bank
अधिकृत अधिकारी / Authorised Officer

Date : 19/03/2025
Place : Ahmedabad

Authorised Officer
CANARA BANK

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 19/03/2025

Name and Address of the Secured Creditor		Canara Bank, Maninnagar I Branch: S.O, P B No.9012, Avishanand Apartments Plot No.117/1 T.P, Sch.No.4, Behind Sindhi Market, Maninagar, Ahmedabad, Gujarat 380008, Phone no: 8238091909 Email: cb0282@canarabank.com
3.	SMT. KAILASHBEN HARESHBHAI RAMANI FLAT NO. 502, 5 TH FLOOR, BLOCK-C, SAROVAR-5, NEAR AMANTRAN BUNGALOWS, VRUNDAVAN FARM ROAD, NAVA NIKOL, AHMEDABAD 382345 ALSO AT: D/18 SIDDHI PALACE, OPP. RAMJI MANDIR, SAIJPUR BOGHA, NARODA, AHMEDABAD 382345	BORROWER/ MORTGAGOR
4.	SHRI HARESHBHAI BABUBHAI RAMANI FLAT NO. 502, 5 TH FLOOR, BLOCK-C, SAROVAR-5, NEAR AMANTRAN BUNGALOWS, VRUNDAVAN FARM ROAD, NAVA NIKOL, AHMEDABAD 382345 ALSO AT: D/18 SIDDHI PALACE, OPP. RAMJI MANDIR, SAIJPUR BOGHA, NARODA, AHMEDABAD 382345	CO- BORROWER/ MORTGAGOR

1. **Total liabilities:** as on 16/12/2024, as on 30/11/2024, an amount of Rs. 19,93,340.40 (Rupees Nineteen Lakh Ninety-Three Thousand Three Hundred Forty and Paise Forty Only) + further Interest and charges from 01/12/2024 in your Housing loan account

MANINAGAR BRANCH: S.O, P B No.9012, Avishanand Apartments Plot No.117/1 T.P, Sch.No.4, Behind Sindhi Market, Maninagar, Ahmedabad, Gujarat 380008



CNRB: MANINAGAR_I: E-AUCTION: KR: APR-2025:SM

Date: 19/03/2025

2. (a) **Mode of auction** : E-auction

(b) **Details of Auction Service Provider:** M/s PSB Alliance Pvt Ltd (BAANKNET)

Helpdesk number :- 8291220220, 9892219848, 8160205051

E-mail :- support.baanknet@psballiance.com

Website :- <https://baanknet.com/>

(c) **Date & Time of Auction:** 29/04/2025 (1:00 PM TO 3:00 PM)

3. **Reserve Price & EMD Amt :**

SR	Property Details	Reserve Price	EMD Amt.
1.	<p>All that piece and parcel of the immovable property being Flat No. 502 on Fifth Floor in Block C, admeasuring 72 Sq. Meters or thereabout (Built up area) together with undivided share in land with common facilities and amenities in scheme known as "Sarovar-V" constructed on land bearing Sub Plot No.1, admeasuring 7091 Sq. Meters made out of Final Plot No. 100/4 & 100/5 (allotted in lien of Survey Nos. 292/2/3 & 292/2/4) of Town Planning Scheme No. 103 (Nikol) situate, lying and being at Mouje Nikol, Taluka Ahmedabad (East) & District Ahmedabad Registration Sub- District Ahmedabad - 12 (Nikol)</p> <p>Bounded as Under:</p> <p>East: Stair case and Passage West: Angan Residency North: Flat No. D-503 South: Flat No. C-501</p> <p>CERSAI Security Interest ID : 400009244691</p>	Rs. 39,92,000.00	Rs. 3,99,200.00

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.

b) The property can be inspected, with Prior Appointment with Authorised Officer, on 24/04/2025 between 10:00 AM 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.

MANINAGAR BRANCH: S.O, P B No.9012, Avishanand Apartments Plot No.117/1 T.P, Sch.No.4, Behind Sindhi Market, Maninagar, Ahmedabad, Gujarat 380008



CNRB: MANINAGAR_I: E-AUCTION: KR: APR-2025:SM

Date: 19/03/2025

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 e-mail address. For details with User Creation & other guidance please contact the service provider : **M/s PSB Alliance (BAANKNET). Helpdesk number:- 8291220220, 9892219848, 8160205051, Email :- support.baanknet@psballiance.com, Website- <https://baanknet.com/>**

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 28/04/2025 to Canara Bank, Navrangpura Branch, by hand or by email.

- i) 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.

ii) Bidders Name. Contact No. Address, E Mail Id.

iii) Bidder's A/c details for online refund of EMD.

g) The intending bidders should register their names at portal <https://baanknet.com/> Helpdesk Number: - 8291220220, 9892219848, 8160205051.

User can visit website of M/s **PSB Alliance (BAANKNET)** for any help, FAQ and User manual. **Helpdesk number:- 8291220220, 9892219848, 8160205051, Email- support.baanknet@psballiance.com, Website- <https://baanknet.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**. 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 Authorised 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 lakhs)** 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.

MANINAGAR BRANCH: S.O, P B No.9012, Avishanand Apartments Plot No.117/1 T.P, Sch.No.4, Behind Sindhi Market, Maninagar, Ahmedabad, Gujarat 380008



CNRB: MANINAGAR_I: E-AUCTION: KR: APR-2025:SM

Date: 19/03/2025

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 Regional Office, Ahmedabad or Maninagar I Branch which, as a facilitating center, shall make necessary arrangements.

o) For further details, contact **Manager, Canara Bank, Maninagar I Branch, Ahmedabad** (Ph. No. 8238091909) e-mail id cb0282@canarabank.com OR the service provider **M/s PSB Alliance Pvt Ltd (BAANKNET)**. Helpdesk number: 8291220220, 9892219848, 8160205051, Email – support.baanknet@psballiance.com, Website- <https://baanknet.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

अधिकृत अधिकारी/Authorized Officer

Place: AHMEDABAD
Date: 19/03/2025

Authorised Officer
Canara Bank