## केनरा बैंक Canara Bank 📣

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#### **ANNEXURE -14**

#### CANARA BANK

#### **COVERING LETTER TO SALE NOTICE**

#### Ref: Navsari/E-AUCTION/HL/24-25

Date: 01.02.2025

To

NAME: LALITABEN RAJUBHAI JADAV (BORROWER/MORTGAGOR) Address 1: 172/0 AMBEDKAR NAGAR, VIJALPORE, JALALPORE, NAVSARI - 396450, MOB : 8264970260

NA (CO BORROWER) Address 1: NA

Dear Sir,

Sub: Notice under Section 13(4) of the Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act 2002 and built Data 2002 of the Security Interest (Enforcement) Rules, 2002.

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As you are aware, I on behalf of Canara Bank, **Navsari** 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 **Navsari 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 Canava Bank ENCLOSURE - SALE NOTICE

MR. VINODBHAI BHAIDASBHAI SADANSHIV (GUARANTOR) ADDRESS- H NO 172 1, WARD NO 12, AMBEDKARNAGAR, VIJALPORE, NAVSARI - 396445 MOB : 9081094390

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#### ANNEXURE - 13 (Auction Sale Notice for Sale of Immovable Properties)

#### CANARA BANK (A GOVERNMENT OF INDIA UNDERTAKING) SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision 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

Creditor, the possession of which has been taken by the Authorised Officer of Canara Bank, Navsari Branch, will be sold "As is where is", "As is what is", and "Whatever there is" on 27.02.2025, for recovery of Rs.5,01,631.53 (Rupees Five Lakh One Thousand Six Hundred Thirty one and Fifty Three Paisa) as on 19.01.2024 Plus Further Interest and Other Charges Due to Canara Bank Navsari Branch, from Lalitaben Rajubhai Jadav (BORROWER/MORTGAGOR) & NA (CO BORROWER) & MR. VINODBHAI BHAIDASBHAI SADANSHIV (GUARANTOR)

The reserve price will be Rs.500000/- and the earnest money deposit will be Rs.50000/-The Earnest Money Deposit 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 on or before 26.02.2025.

Details and full description of the immovable property with known encumbrances, if any.

No 76, Total admeasuring 300.00 Sq Ft, Having boundaries as under:East : Plot No 75West: Plot No 77North: Open RoadSouth: 2 ft Gali

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 Branch Manager, Canara Bank Navsari Branch, Ph. No. 8511127682 during office hours on any working day.

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#### DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED OF 02 2025

1. Name and Address of the Secured Creditor: Canara Bank, Navsari Branch

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

#### NAME: LALITABEN RAJUBHAI JADAV (BORROWER/MORTGAGOR)

Address 1: 172/0 AMBEDKAR NAGAR, VIJALPORE, JALALPORE, NAVSARI - 396450, MOB : 8264970260

#### NA (CO BORROWER)

Address 1: NA

#### MR. VINODBHAI BHAIDASBHAI SADANSHIV (GUARANTOR)

Address 1: H NO 172 1, WARD NO 12, AMBEDKARNAGAR, VIJALPORE, NAVSARI - 396445 MOB: 2081024320

3. Total liabilities: Rs.5,01,631.53 (Rupees Five Lakh One Thousand Six Hundred Thirty one and Fifty Three Paisa) as on 19.01.2024 Plus Further Interest and Other Charges Due

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

(b) Details of Auction service provider:

Company Name	M/s PSB Alliance Pvt Ltd (BAANKNET)
Support Help Desk Number	8291220220, 9892219848, 8160205051
E-Mail	support.baanknet@psballiance.com
E-Auction Website	https://baanknet.com/

(c) Date & Time of Auction: 27.02.2025 (01:00 pm to 3:00 pm)

#### (d) Place of Auction: ONLINE

5. Reserve Price: Rs. 500000/-

6. Other terms and conditions:

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <u>https://baanknet.com/</u>. 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 Authorized Officer, on 20.02.2025 (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 on house the state of M/s PSB Alliance

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deposit the EMD through RTGS/NEFT in the account details as mentioned in the said challan on or before 26.02.2025.

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 Private** Limited (BAANKNET).

documents/details on or before 26.02.2025 between 10:00 am to 4:00 pm., to Canara Bank, Navsari Branch by hand or by email.

end a carry of the following

- 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.
- 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 <u>https://baanknet.com/</u> and get their User ID and password free of cost. Prospective bidder may avail online training on Eauction from the service provider M/s PSB Alliance Private Limited (BAANKNET).

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

I) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of Rs.10,000.00/- (The amount can be decided by the Authorized Officer depending upon the value of the property with a minimum of Rs. 10000.00/- 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 lacs (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.

 All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be horne by the successful bidder only.

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, Regional Office or Branch office of Canara Bank which, as a facilitating centre, shall make necessary arrangements.

 o) For further details contact Branch Manager, Canara Bank Navsari Branch (Ph. No. 8511127682, E-mail id: cb1151@canarabank.com OR the service provider M/s PSB Alliance Private Limited (BAANKNET).

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#### 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.

Date: 01.02.2025 Place: Surat

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