

COVERING LETTER TO SALE NOTICE

Ref: CNRB/314/PIRAJI/SALE/01/2024-25

Date: 28.05.2024

To,

MANOJ PIRAJI KAMBLE (Borrower) BSF 724 LIG FLAT RUMDAMOL DAVORLIM GOA 403707	GHADGEVA H PUJARI (Guarantor) HOUSE NO 35 DANDOWADO NEAR CINE LATA THEATRE MARGAO GOA 403601	RAMAKUMAR MAHADEV JAMUNI (Guarantor) H.NO.A-5-3 PHE PWD QTRS BORDA FATORDA GOA 403602
MANISH ENTERPRISES (Borrower) SHOP NO SH 4 GROUND FLOOR SPRINGFIELD AVENUE TOLCAI ZARI MARGAO GOA 403601	MANOJ PIRAJI KAMBLE (Proprietor, M/s. Manish Enterprises) BSF 724 LIG FLAT RUMDAMOL DAVORLIM GOA 403707	RAMAKUMAR MAHADEV JAMUNI (Guarantor, M/s. Manish Enterprises) H.NO.A-5-3. PHE PWD QTRS BORDA FATORDA GOA 403602

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.

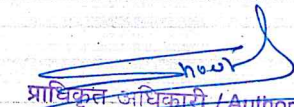
As you are aware, I on behalf of Canara Bank, Margao Branch, Goa have taken **Possession** of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our Margao Branch of Canara Bank.

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,
केनरा बैंक
For Canara Bank


प्राधिकृत अधिकारी / Authorised Officer
Authorized Officer
Regional office, Panaji-Goa
Canara Bank



ENCLOSURE - SALE NOTICE



(HEAD OFFICE: BANGALORE)
BRANCH OFFICE: MARGAO (0314)

Ref: CNRB/314/PIRAJI/SALE/01/2024-25

Date: 28.05.2024

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/charged to the Secured Creditor, the Possession of which has been taken by the Authorised Officer of Margao Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **10.07.2024, 12:00 PM to 12:30 PM**, for recovery of **Rs. 15,95,846.02 (Rupees Fifteen Lakh Ninety Five Thousand Eight Hundred Forty Six And Paise Two Only)** as on 30.04.2024, due to the Margao Branch of Canara Bank from **Mr. Manoj Piraji Kamble and M/s. Manish Enterprises.**

The reserve price will be **Rs. 10,70,000/- (Rs. Ten Lakh Seventy Thousand Only)** and the earnest money deposit will be **Rs. 1,07,000/- (Rs. One Lakh Seven Thousand Only).**

The Earnest Money Deposit shall be deposited on or before **09.07.2024 at 5:00PM**. Bidders shall improve the bidding offer in multiples of **Rs. 25,000/- (Rupees Twenty Five Thousand Only)**. Auction/bidding shall be only through "Online Electronic Bidding" through the website **<https://www.bankeauctionwizard.com>** on **10.07.2024, 12:00 PM to 12:30 PM**.

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

Flat bearing no BSF-724, situated on the second floor of the scheme of "60 low income group flats with 24 shops" in "B" building at Rumdamol, Davorlim admeasuring 25.83 sq. meters in the name of Mr. Manoj Piraji Kamble and the property is bounded by

North: By Boards property

South: By staircase & Flat No. BSF-723

East: By Boards property & Flat No. BSF-721

West: By 15.00 meter wide road

EMD amount to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, Margao Branch OR shall be deposited through RTGS/NEFT to credit the account of Canara Bank,





(HEAD OFFICE: BANGALORE)
BRANCH OFFICE: MARGAO (0314)

Regional Office, Goa A/c No 209272434 IFSC Code: CNRB0008345 on or before 09.07.2024
05:00 pm.

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, Margao Branch Canara Bank, Ph. No. 0832 2703143, 9922807663 OR the service provider M/s ANTARES SYSTEMS LIMITED, Contact Person Ms. Sushmitha B, Mobile No 8951944383 email id: sushmitha.b@antaressystems.com during office hours on any working day.

Date: 28.05.2024
Place: Margao



कृते केनरा बैंक
For Canara Bank

hush
प्राधिकृत अधिकारी / Authorised Officer
क्षेत्रीय कार्यालय, पणजी-गोवा
Regional office, Panaji-Goa
CANARA BANK
M M

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 28.05.2024

1. Name and Address of the Secured Creditor : Canara Bank, Margao Branch
2. Name and Address of the Borrower(s)/ Guarantor(s) :

MANOJ PIRAJI KAMBLE (Borrower) BSF 724 LIG FLAT RUMDAMOL DAVORLIM GOA 403707	GHADGEVA H PUJARI (Guarantor) HOUSE NO 35 DANDOWADO NEAR CINE LATA THEATRE MARGAO GOA 403601	RAMAKUMAR MAHADEV JAMUNI (Guarantor) H.NO.A-5-3 PHE PWD QTRS BORDA FATORDA GOA 403602
MANISH ENTERPRISES (Borrower) SHOP NO SH 4 GROUND FLOOR SPRINGFIELD AVENUE TOLCAI ZARI MARGAO GOA 403601	MANOJ PIRAJI KAMBLE (Proprietor, M/s. Manish Enterprises) BSF 724 LIG FLAT RUMDAMOL DAVORLIM GOA 403707	RAMAKUMAR MAHADEV JAMUNI (Guarantor, M/s. Manish Enterprises) H.NO.A-5-3 PHE PWD QTRS BORDA FATORDA GOA 403602

3. Total liabilities as on 30.04.2024: Rs. 15,95,846.02 (Rupees Fifteen Lakh Ninety Five Thousand Eight Hundred Forty Six And Paise Two Only) plus further interest, charges and other expenses if any.

4. (a) Mode of Auction : E-Auction (Online)
(b) Details of Auction service provider: M/s ANTARES SYSTEMS LIMITED,
Contact Person Ms. Sushmitha B
Mobile No 8951944383
Emailid: sushmitha.b@antaressystems.com

(c) Date & Time of Auction: Date: 10.07.2024 Time: 12:00 PM to 12:30 PM (With unlimited extension of 5 minutes duration each till the conclusion of the sale)

(d) Place of Auction: Online <https://www.bankeauctionwizard.com>

5. Reserve Price: Rs. 10,70,000/- (Rs. Ten Lakh Seventy Thousand Only)
6. EMD amount: Rs. 1,07,000/- (Rs. One Lakh Seven Thousand Only)
7. Other terms and conditions:
 - a) Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.bankeauctionwizard.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 any working days during office hours from 11.00 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.

BRANCH : MARGAO

CONTACT DETAILS: 0832 2703143, Email id cb0314@canarabank.com



(HEAD OFFICE: BANGALORE)
BRANCH OFFICE: MARGAO (0314)

- d) EMD amount to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, Margao Branch OR shall be deposited through RTGS/NEFT to credit of account of Canara Bank, Regional Office, Goa A/c No 209272434 IFSC Code: CNRB0008345 on or before 09.07.2024 05:00 pm.
- e) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 09.07.2024 5.00 PM, to Canara Bank, Regional Office Goa 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.
- f) The intending bidders should register their names at portal <https://www.bankeauctionwizard.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 ANTARES SYSTEMS LIMITED, Contact Person Ms. Sushmitha B, Mobile No 8951944383 email id: sushmitha.b@antaressystems.com.
- g) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.
- h) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs. 25,000/- (Rupees Twenty Five Thousand Only)**. 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.
- i) 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.
- j) For sale proceeds of **Rs. 50,00,000/- (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.**

BRANCH : MARGAO

CONTACT DETAILS: 0832 2703143, Email id cb0314@canarabank.com



- k) All charges for conveyance, stamp duty/GST and registration TDS, tax, dues of Local self Govt. (property tax, water sewerage, electricity bills, transfer fees) etc., if any due against the property shall be borne by the successful bidder only.
- l) Authorised Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.
- m). 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, Goa or Margao who, as a facilitating centre, shall make necessary arrangements.
- n) For further details contact Manager, Canara Bank, Margao Branch (Ph. No. 0832 2703143, 9922807663) e-mail id cb0314@canarabank.com OR the service provider M/s ANTARES SYSTEMS LIMITED, Contact Person Ms. Sushmitha B, Mobile No 8951944383 email id: sushmitha.b@antaressystems.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

Place: Margao
Date: 28.05.2024



प्रधिकृत
Authorised Officer
Canara Bank
क्षेत्रीय कार्यालय, पुणजी-गोवा
Regional Office, Panaji-Goa