

(A GOVERNMENT OF INDIA UNDERTAKING)

ANAND BRANCH

Ref: 2711/AUCTION/ROSHNI/2024
To,

Date: 21-10-2024

1. ROSHNI PARESH SONI,
23, Vasant Vihar, Vaishnav Parivar, Behind Jeevandep Society, Anand Gujarat
388001(Borrower & Mortgagor)
2. PARESH HASMUKHBHAI SONI,
Plot No 43, Meenapark Society End of Over bridge Bhalej Road, Anand, 388001
(Co- Borrower)
3. MOHAMMED SAJID ABDULGAFUR MEMON,
Anand Bangles Store,Dhagat Faliyu, Opp Old Bus Stand, Anand 388001 (Guarantor)

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,

कृते केनरा बैंक
For CANARA BANK

प्राधिकृत अधिकारी / Authorised Officer
Authorised Officer,
Canara Bank

ENCLOSURE - SALE NOTICE



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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" on 27-11-2024, for recovery of Rs. 20,11,295/- As per demand notice dated 09-01-2019 and interest thereon plus further interest and other charges due to the Anand branch of Canara Bank from **Roshni Paresh Soni and Paresh Hasmukhbhai Soni (Borrower & Co Borrower)**

The reserve price will be ₹ 14,55,000/- the earnest money deposit will be Rs. 1,45,500/- The Earnest Money Deposit shall be deposited on or before 26-11-2024 at 4.00PM.

Details and full description of the property:

All the piece and parcel of property being : Residential Property at revenue survey No 2507/1 and 2508/1 total admeasuring 9813.49 sq mtr NA land paiki Sub Plot No 43 area 71.17 sq mtr upon constructed a house admeasuring 34.29 sq mtr situated at Moje tow Anand Taluka in the name of Roshni Paresh Soni (Mortgagor)

Its Four boundaries are as follows:

(PHYSICAL POSSESSION)

Bounded as:

On the North : 6 mtr road

On the South : Sub Plotno 58

On the East : 7.50 mtr Road/Society Road,

On the West : Sub Plot no 44

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 Mr Hariman Meena , Chief Manager Ph. No. 8238091946 , e-mail id: cb0163@canarabank.com during office hours on any working day.

Date: 21-10-2024

Place: Anand

कृते केनरा बैंक
For CANARA BANK
प्राधिकृत अधिकारी / Authorised Officer
Authorised Officer (CANARA BANK)

Internal



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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 21-10-2024

1. Name and Address of the Secured Creditor: **Canara Bank, Anand**
2. Name and Address of the Borrower(s)/ Guarantor(s):
 1. **ROSHNI PARESH SONI,**
23, Vasant Vihar, Vaishnav Parivar, Behind Jeevandeep Society, Anand Gujarat 388001(Borrower & Mortgagor)
 2. **PARESH HASMUKHBHAI SONI,**
Plot No 43, Meenapark Society End of Over bridge Bhalej Road, Anand, 388001 (Co- Borrower)
 3. **MOHAMMED SAJID ABDULGAFUR MEMON,**
Anand Bangles Store,Dhagat Faliyu, Opp Old Bus Stand, Anand 388001 (Guarantor)
3. Total liabilities as on date Rs. Rs. 20,11,295/- As per demand notice dated 09-01-2019 and interest plus expenses thereon
4. (a) Mode of Auction : E-Auction

(b) Details of Auction service provider:

Company Name	M/s PSB Alliance (Ebkray)
Contact Person	Dharmesh Asher, Sudhir Panchal
Mobile Number	8291220220, 9892219848, 8160205051
Support Help Desk Number	8291220220, 9892219848, 8160205051
E-Mail	support.ebkray@psballiance.com , avp.projectmanager2@psballiance.com , sudhir@procure247.com
E-Auction Website For SARFAESI Cases	https://ebkray.in/
E-Auction Website For DRT Cases	https://ebkray.in/

(c) Date & Time of Auction: 27-11-2024, Time 01:00 PM – 03.00 PM

(d) Place of Auction: online

5. Reserve Price:

The reserve price will be Rs. 14,55,000/- (Fourteen lakhs Fifty Five Thousand only)
(Physical Possession)

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.

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- b) The property can be inspected, with Prior Appointment with Authorised Officer, on **21-11-2024** between **10.30 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-bkray) 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 **26-11-2024**
- 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 (Ebkray) at support.ebkray@psballiance.com, avp.projectmanager2@psballiance.com, sudhir@procure247.com.
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **26-11-2024**, to Canara Bank, **Anand 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://ebkray.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 (Ebkray)
- 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.

Internal

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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" 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.

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

p) For further details contact Mr Hariman Meena , Chief Manager, Ph. No. 8238091946 , e-mail id: 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: 21-10-2024

कृते केनरा बैंक
For CANARA BANK

Authorised Officer

Canara Bank