

Ref: ANJAR/EAUCTION/KAMLABENBEN/AUG-2024

Date: 14.08.2024

To,

Mrs. Sapela Kamlaben (Borrower)
Mr. Sapela Anilkumar (Co-Borrower)
568 Sector 14, Gandhidham
Gujarat

Also at

Mrs. Sapela Kamlaben (Borrower)
Mr. Sapela Anilkumar (Co-Borrower)
Plot No - 26, "Ambaji Residency" Survey No. 395/2,
Varsamedi Anjar, Kutch- 370110

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.

The Housing Loan No. 4546630000280 and Home Loan Plus 4546629000121 of the Borrower, **Mrs. Sapela Kamlaben & Mr. Sapela Anilkumar**, slipped to NPA as on 13.06.2023.

The undersigned being the Authorized Officer of the Canara Bank under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) and in exercise of powers conferred under Section 13 (12) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, **issued a Demand Notice** calling upon the borrower **Mrs. Sapela Kamlaben & Mr. Sapela Anilkumar** to repay the amount mentioned in the notice.

As you are aware, the borrower having failed to repay the amount, the undersigned on behalf of Canara bank Anjar Main 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 **Anjar Branch of Canara Bank**.

The undersigned proposes to sell the assets described in the Schedule of Sale Notice.

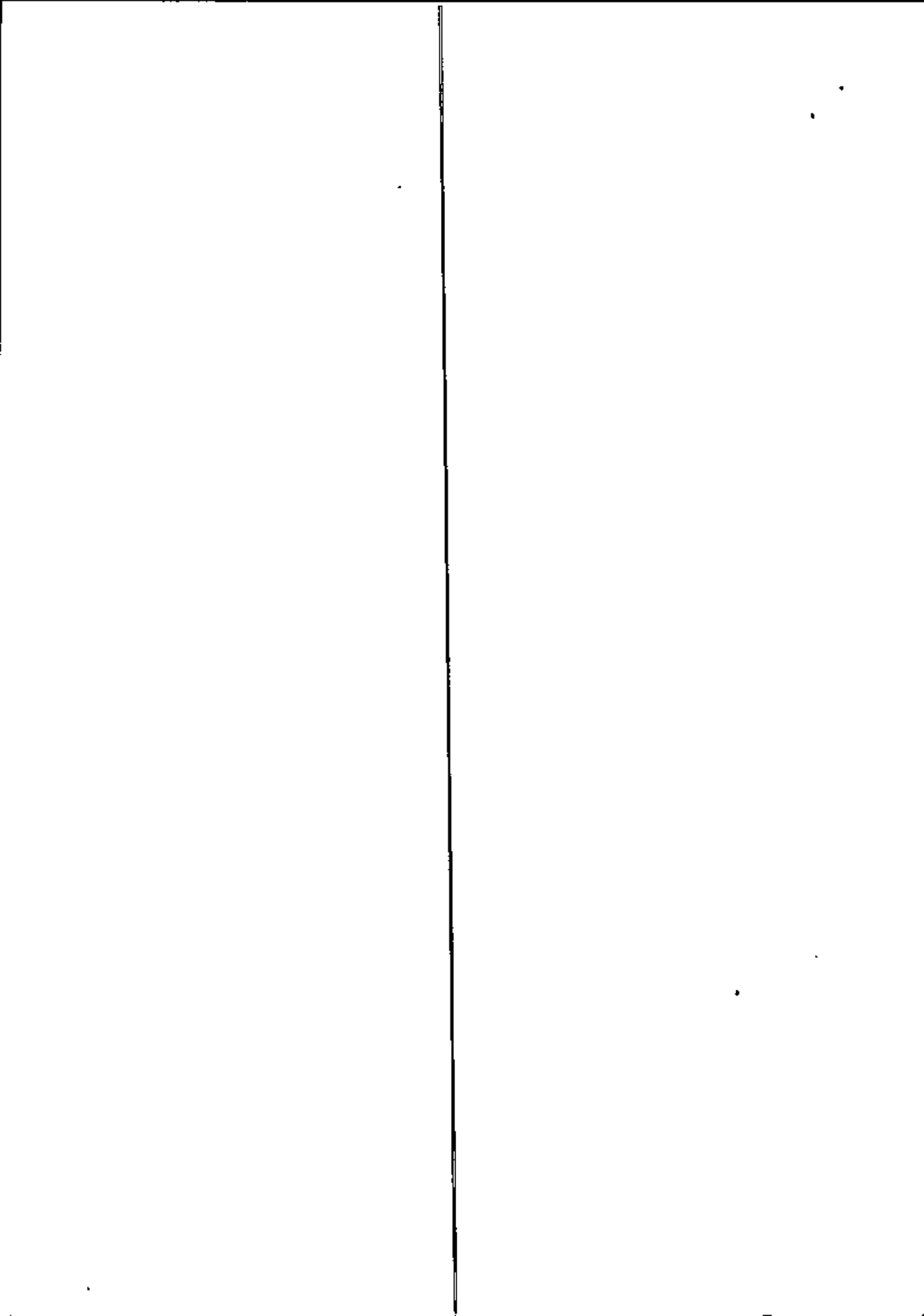
Hence, in terms of the provisions of the subject Act and Rules made there under, I am herewith sending the Sale Notice containing terms and conditions of the sale.

This is without prejudice to any other rights available to the Bank under the subject Act/ or any other law in force.

Yours faithfully,

FOR CANARA BANK

Authorized Officer,
Canara Bank
ENCLOSURE - SALE NOTICE



(A GOVERNMENT OF INDIA UNDERTAKING)

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 property mortgaged/charged to the Secured Creditor, the **possession** of which has been taken by the Authorized Officer of **Anjar Main** Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **25.09.2024**, for total recovery of **Rs. 9,24,924.10/- (Rupees Nine Lakh Twenty Four Thousand Nine Hundred Twenty Four and Ten Paisa only)** in the Housing Loan 4546630000280 and Home Loan Plus 4546629000121 as on **15.01.2024 plus further interest and other charges from 16.01.2024** due to the Anjar Branch of Canara Bank, from Housing Loan account of **Mrs. Sapela Kamlaben & Mr. Sapela Anilkumar**

The reserve price will be **Rs. 9,31,000/- (Rupees Nine Lakh Thirty One Thousand Only)** and the earnest money deposit will be **Rs. 93,100/- (Rs. Ninety Three Thousand One Hundred Only)**. The Earnest Money Deposit shall be deposited on or before **24.09.2024**.

Details and full description of the property:

Plot No 23 To 30/F ,Survey No. 344, (Extent of Property-58.20Sq Mtr), Village- Varsa Medi, Taluka- Anjar, District- Kutch

The Plot is bounded by

North – By Subplot 23-30/G

South – By Sub Plot No 23-30/E

East- By 1.50 mts. lane

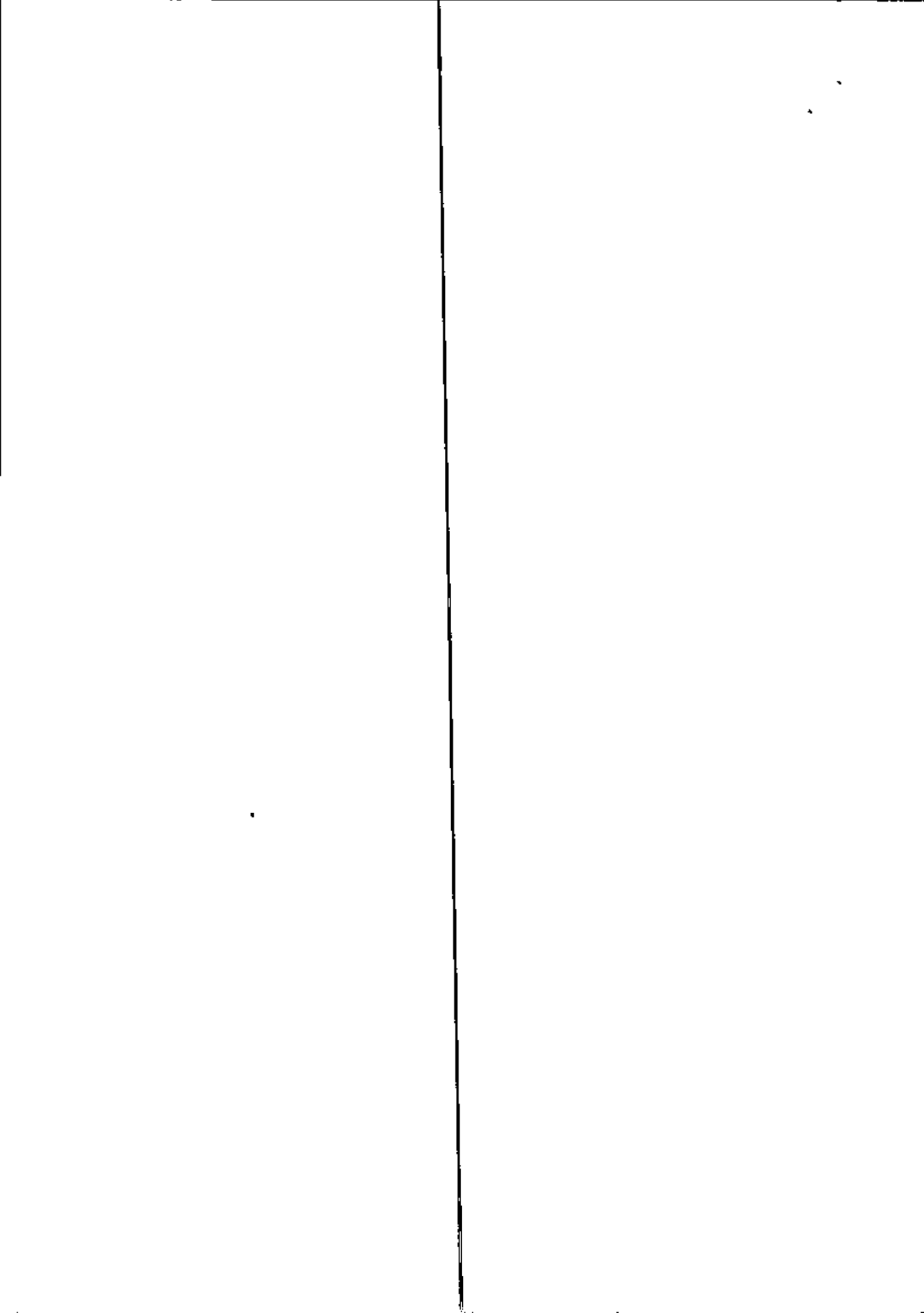
West – By 9.00 mts. Road

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 **Anjar Branch Canara bank**, Ph. No. 02836-243242/8238015706/8511184950 during office hours on any working day.

Date: **14.08.2024**

Place: Anjar

कृते केनरा बैंक / FOR CANARA BANK
आधिकृत अधिकारी / AUTHORIZED OFFICER
Authorized Officer
Canara Bank



(A GOVERNMENT OF INDIA UNDERTAKING)

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 14.08.2024

1. Name and Address of the Secured Creditor: **Canara Bank Anjar Branch**
Plot No 628, Ring Road, Anjar, Kutch-370110

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

Mrs. Sapela Kamlaben (Borrower)
Mr. Sapela Anilkumar (Co-Borrower)
568 Sector 14, Gandhidham
Gujarat

Also at

Plot No - 26, "Ambaji Residency" Survey No. 395/2,
Varsamedi Anjar, Kutch- 370110

3. Total liabilities as on 15.01.2024: **Rs. 9,24,924.10/- (Rupees Nine Lakh Twenty-Four Thousand Nine Hundred Twenty-Four and Ten Paise only)** in the Housing Loan 4546630000280 and 4546629000121 plus further interest and other charges from 16.01.2024

(a) Mode of Auction: **E-Auction**

(b) Details of Auction service provider: **M/s E-procurement Technologies Ltd. (Auction Tiger)**
Address: **M/s E-procurement Technologies Ltd. (Auction Tiger) B-705, Wall Street - II, Opp. Orient Club, Nr. Gujarat College, Ellis Bridge, Ahmedabad - 380006, Gujarat (India);** Contact person name- **Mr. Ram Sharma;** Contact No. - **8000023297, 079-6813 6842/6869, 9265562818/9265562821;** e-mail id: **support@auctiontiger.net, ramprasad@auctiontiger.net**

(c) Date & Time of Auction: **25.09.2024 Time 01.00 PM - 03.00 PM**

(d) Place of Auction: **Ahmedabad**

5. Reserve Price: **Rs. 9,31,000/- (Rupees Nine Lakh Thirty One Thousand Only)**

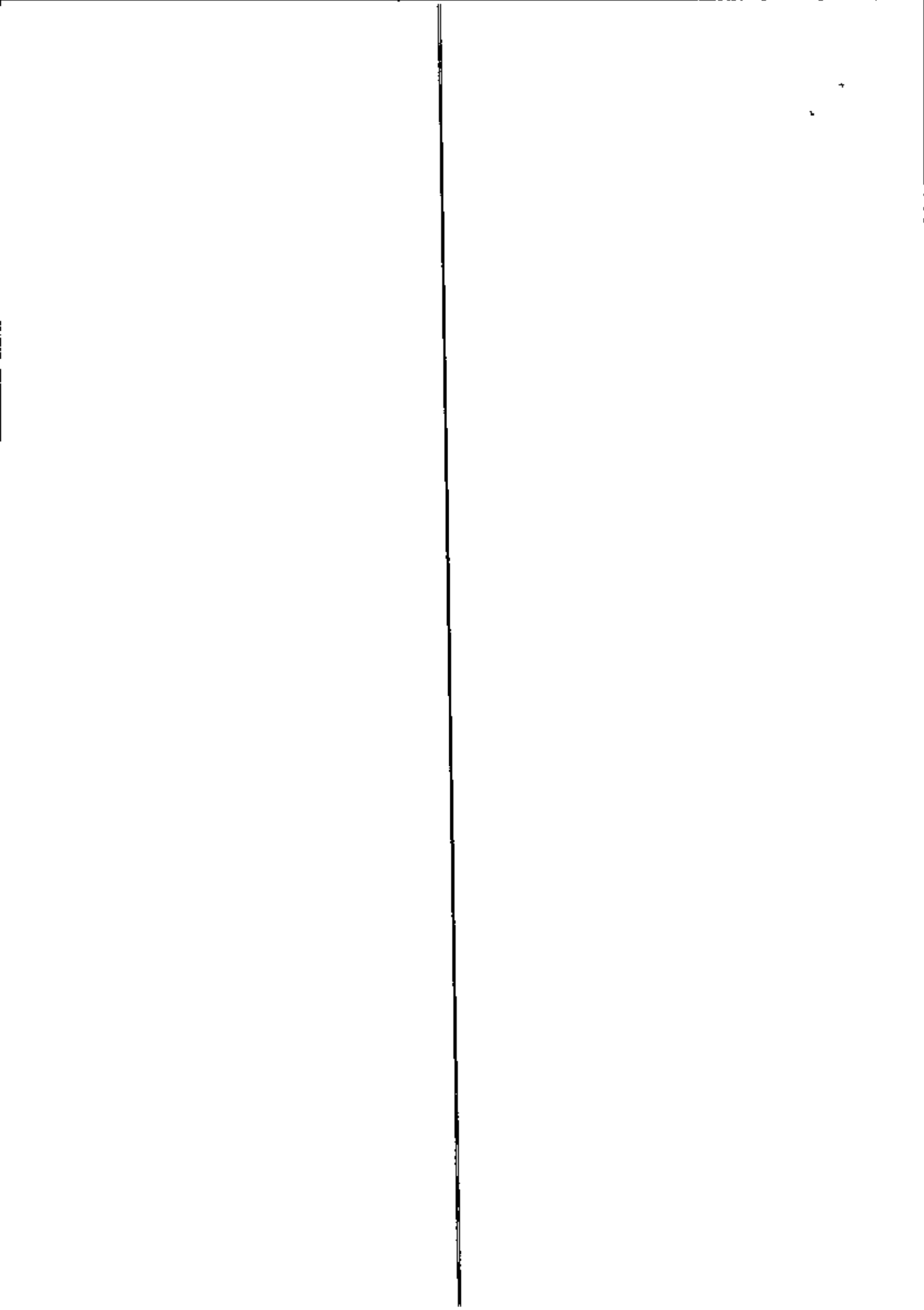
6. Other terms and conditions

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website: <https://canarabank.auctiontiger.net> 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 **19.09.2024** 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.

Restricted
Canara Bank Anjar, Plot No 628, Ring Road, Anjar, Kutch-370110
E-mail: cb4546@canarabank.com; PH NO : 02836-243242/8511184950/8238015706



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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, Anjar Main Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Anjar, A/c. No.209272434 IFSC Code: **CNRB0004546** on or before **24.09.2024**.

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 E-procurement Technologies Ltd. (Auction Tiger) B-705, Wall Street - II, Opp. Orient Club, Nr. Gujarat College, Ellis Bridge, Ahmedabad - 380006, Gujarat (India).; Contact person name- Mr. Ram Sharma; Contact No. - 8000023297, 079-6813 6842/6869, 9265562818/9265562821.; e-mail id: **support@auctiontiger.net, ramprasad@auctiontiger.net**

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **24.09.2024, 10:30 AM to 05:00 PM**, to Canara Bank, Anjar Main 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.

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

g) The intending bidders should register their names at portal **<https://canarabank.auctiontiger.net>** 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 E-procurement Technologies Ltd. (Auction Tiger) B-705, Wall Street - II, Opp. Orient Club, Nr. Gujarat College, Ellis Bridge, Ahmedabad - 380006, Gujarat (India).; Contact person name- Mr. Ram Sharma; Contact No. - 8000023297, 079-6813 6842/6869, 9265562818/9265562821.; e-mail id: **support@auctiontiger.net, ramprasad@auctiontiger.net**

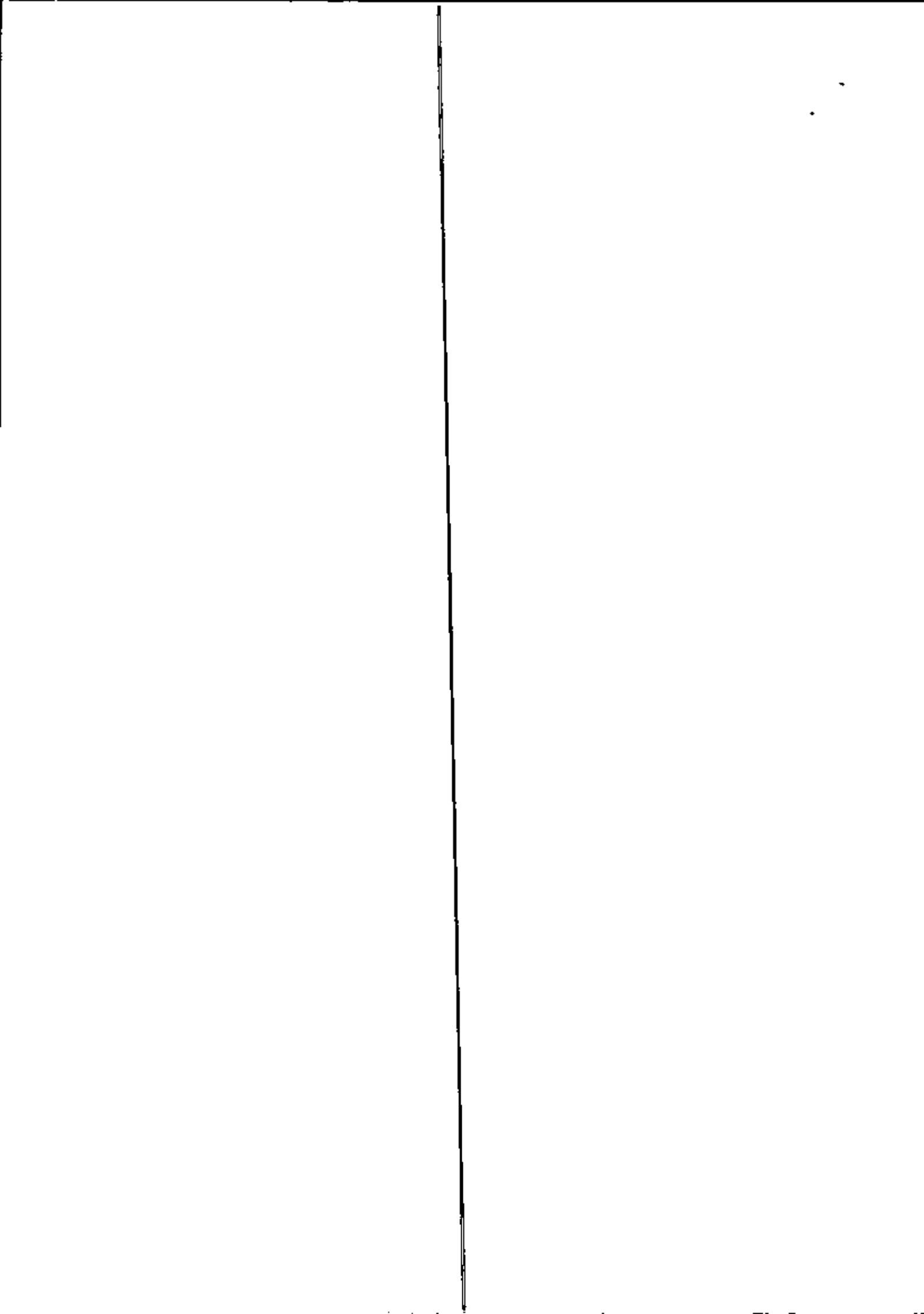
h) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

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.

f) 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.

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Canara Bank Anjar, Plot No 628, Ring Road, Anjar, Kutch-370110
E-mail: **cb4546@canarabank.com**; PH NO : 02836-243242/8511184950/8238015706



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k) 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.

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 Circle office or Anjar Main branch, who as a facilitating center, shall make necessary arrangements.

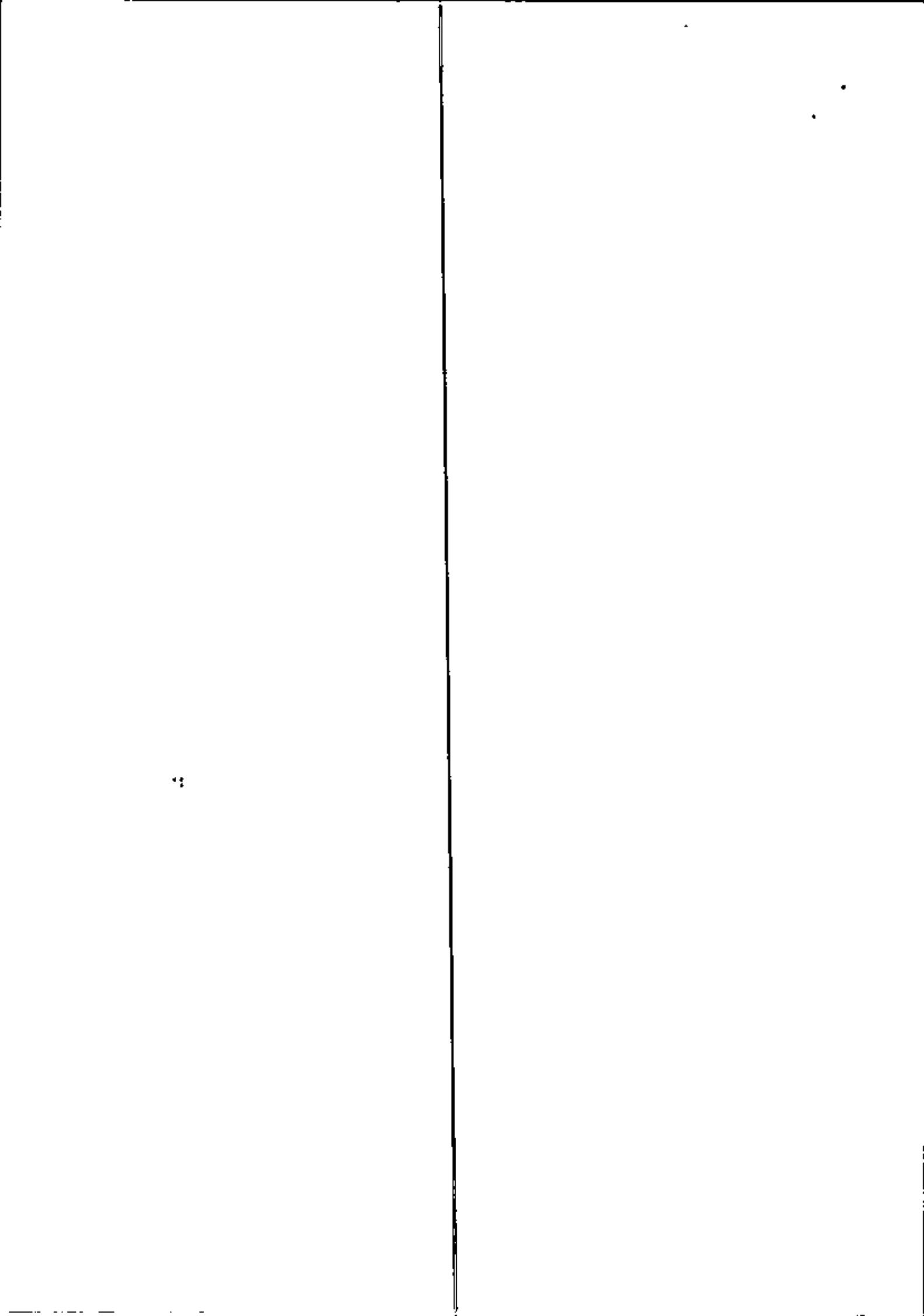
o) For further details contact Senior Manager, Canara Bank, Anjar Main Branch (Ph. No. 8238015706/8511184950) e-mail id: cb4546@canarabank.com; the service provider M/s E-procurement Technologies Ltd. (Auction Tiger) B-705, Wall Street - II, Opp. Orient Club, Nr. Gujarat College, Ellis Bridge, Ahmedabad - 380006,Gujarat (India).; Contact person name- Mr. Ram Sharma; Contact No. - 8000023297, 079-6813 6842/6869, 9265562818/9265562821.; e-mail id: support@auctiontiger.net, ramprasad@auctiontiger.net

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: Anjar
Date: 14.08.2024

कुन केनरा बैंक / FOR CANARA BANK
Authorized Officer
अधिकृत अधिकारी / AUTHORISED OFFICER
Canara Bank



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**FORMAT FOR UPLOADING DETAILS OF PROPERTIES IN CORPORATE WEBSITE PUT FOR SALE UNDER E-AUCTION
(ALONG WITH THE SALE NOTICE IN PDF FORMAT)**

Property Type: Residential

Name of Title holder: Mrs. Sapela Kamlaben

Property Details: Plot No 23 To 30/F, Survey No. 344, (Extent of Property-
58.205q Mtr), Village- Varsa Medi, Taluka- Anjar, District- Kutch
Area : 58.20 sq. mts

Bounded by :

North – By Subplot 23-30/G

South – By Sub Plot No 23-30/E

East- By 1.50 mts. lane

West – By 9.00 mts. Road

Reserve Price: Rs. 9,31,000/-

Date of E-Auction: 25.09.2024

EMD amount: Rs. 93,100/- to be deposited on or before 24.09.2024

Branch email id: cb4546@canarabank.com

Branch Manager Contact no. 8238015706

RO Nodal Officer's Contact no. 8511184950

E-Auction Website: <https://canarabankauctiontiger.net>

PHOTO OF THE PROPERTY



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Canara Bank Anjar, Plot No 628, Ring Road, Anjar, Kutch-370110
E-mail: cb4546@canarabank.com; PH NO : 02836-243242/8511184950/8238015706

