Ref: PORBANDAR/E AUCTION/USHABEN PANJRI/JULY-2024

To,

Mrs. Ushaben J Panjri (Borrower)

At Porbandar City Survey Ward no.3, Survey No. 174 paiki, Office No. T-8,3<sup>rd</sup> Floor, Kuber Landmark Complex, Opp. Sadhana Studio, Khakh Chowk, VP Main Road, Nr Railway Station, Approach to Kamlabaug Chowk, Porbandar-360575

Mrs. Ushaben J Panjri (Borrower)

Behind Apna Davakhana, Rajvi Nagar, Dharampur, Porbandar-360 560

Mrs. Ushaben J Panjri (Borrower)

At Juri baug, Chamunda Sheri Street No. 8, Porbandar-360 560

Dear Sir/Madam,

The Term Loan No. **0162768000024** of the Borrower, **Mrs. Ushaben J Panjri**, slipped to NPA as on **08.07.2019**.

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. Ushaben J Panjri** 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 Porbandar 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 Porbandar 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.

Authorized Officer
Canara Bank
ENCLOSURE - SALE NOTICE

CANARA Bank Porbandar, Ground Floor, Kuber Landmark, Near Sadhana Studio, Porbndar-360 575

Date: 17.07.2024

# **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 **Physical possession** of which has been taken by the Authorized Officer of **Porbandar** Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **28.08.2024**, for recovery of **Rs. 5,26,864.76/- (Rupees Five Lakh Twenty Six Thousand Eight Hundred Sixty Four and Seventy Six Paisa only) in the Loan Account as on <b>08.05.2024** plus further interest and **other charges from 09.05.2024** due to the Porbandar Branch of Canara Bank, from Term Loan account of **Mrs. Ushaben J Panjri.** 

The reserve price will be Rs. 3,45,000/- (Rupees Three Lakh Fourty Five Thousand Only) and the earnest money deposit will be Rs. 34,500/-(Rupees Thirty Four Thousand Five Hundred Only). The Earnest Money Deposit shall be deposited on or before 27.08.2024.

## **Details and full description of the property:**

EMT of Property Situated at S.V.P road in Porbandar city bearing city survey ward no.3, survey no. 174 building known as "KUBER LANDMARK COMPLEX" 3rd floor level office No. T-8, its land admeasuring about 25-65-36 sq. mtrs. Porbandar.

#### **Bounded By:**

North- Common passage from way, stair, lift common wall between them

South- Others owner property

East - Toilet Portion Common Wall Between them

West - Balcony then ground floor level gully (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 Senior Manager **Porbandar Branch Canara bank**, Ph. No.8238091996 during office hours on any working day

Date: **17.07.2024** Place: Porbandar

कृत के तो बंका FOR CANARA BANK

Authorized Officer
CANARA BANK

# **DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 17.07.2024**

1. Name and Address of the Secured Creditor: CANARA BANK PORBANDAR BRANCH
Ground Floor, Kuber landmark, Near Sadhna Studio,
Porbandar, Gujarat-360575.

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

Mrs. Ushaben J Panjri (Borrower)

At Porbandar City Survey Ward no.3, Survey No. 174 paiki, Office No. T-8,3<sup>rd</sup> Floor, Kuber Landmark Complex, Opp. Sadhana Studio, Khakh Chowk, VP Main Road, Nr Railway Station, Approach to Kamlabaug Chowk, Porbandar-360575

Mrs. Ushaben J Panjri (Borrower)

Behind Apna Davakhana, Rajvi Nagar, Dharampur, Porbandar-360 560

Mrs. Ushaben J Panjri (Borrower)

At Juri baug, Chamunda Sheri Street No. 8, Porbandar-360 560 Porbandar-360 560

- 3. Total liabilities as on 08.05.2024: Rs. 5,26,864.76/- (Rupees Five Lakh Twenty Six Thousand Eight Hundred Sixty Four and Seventy Six Paisa only) in the Loan Account plus further interest and other charges from 09.05.2024
- (a) Mode of Auction: E-Auction
- (b) Details of Auction service provider: M/s PSB Alliance (Ebkray), Helpdesk Number 8291220220, Contact person name- Mr. KARAN MODI, Contact No. 7016-716557, Mr. VASU PATEL; Contact No. 9510-974587, Mr. KASHYAP PATEL, Contact No. 6354-604884, Mr. ANIMESH JAIN, Contact No. 7046-612345; e-mail id: support.ebkray@psballiance.com, karan@procure247.com, vasu.patel@procure247.com, kashyap@procure247.com, animesh@procure247.com
- (c) Date & Time of Auction: 28.08.2024 Time 01.00 PM 03.00 PM
- (d) Place of Auction: Ahmedabad
- 4. Reserve Price: Rs3,45,000/- (Rupees Three Lakh Fourty Five Thousand Only
- 5. 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.

CANARA Bank Porbandar, Ground Floor, Kuber Landmark, Near Sadhana Studio, Porbndar-360 575

- b) The property can be inspected, with Prior Appointment with Authorized Officer, on <u>22.08.2024</u> between <u>10.00 AM to 5.00 PM</u>.
- 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 by way of Demand draft in favour of Authorized Officer, Canara Bank, Porbandar Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank, Porbandar Branch, A/c. No.209272434 IFSC Code: CNRB0000162 on or before 27.08.2024.
- 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), Helpdesk Number 8291220220, Contact person name- Mr. KARAN MODI, Contact No. 7016-716557, Mr. VASU PATEL; Contact No. 9510-974587, Mr. KASHYAP PATEL, Contact No. 6354-604884, Mr. ANIMESH JAIN, Contact No. 7046-612345; e-mail id: support.ebkray@psballiance.com, karan@procure247.com, vasu.patel@procure247.com, kashyap@procure247.com, animesh@procure247.com
- f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **27.08.2024 10:30 AM to 05:00 PM**, to Canara Bank, Porbandar 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 <a href="https://ebkray.in/">https://ebkray.in/</a> 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), Helpdesk Number 8291220220, Contact person name- Mr. KARAN MODI, Contact No. 7016-716557, Mr. VASU PATEL; Contact No. 9510-974587, Mr. KASHYAP PATEL, Contact No. 6354-604884, Mr. ANIMESH JAIN, Contact No. 7046-612345; e-mail id: <a href="mailto:support.ebkray@psballiance.com">support.ebkray@psballiance.com</a>, <a href="mailto:kashyap@procure247.com">kashyap@procure247.com</a>, <a href="mailto:kashyap@procure247.com">kashyap@procure247.com</a>,
- h) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

CANARA Bank Porbandar, Ground Floor, Kuber Landmark, Near Sadhana Studio, Porbndar-360 575



- i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies 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 Authorized Officer without any notice and property shall forthwith be put up for sale again.
- 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 Porbandar branch, who as a facilitating center, shall make necessary arrangements.
- o) For further details contact Senior Manager, CANARA Bank, Porbandar Branch (Ph. No.8238091996) e-mail id: cb0162@canarabank.com; the service provider M/s PSB Alliance (Ebkray), Helpdesk Number 8291220220, Contact person name- Mr. KARAN MODI, Contact No. 7016-716557, Mr. VASU PATEL; Contact No. 9510-974587, Mr. KASHYAP PATEL, Contact No. 6354-604884, Mr. ANIMESH JAIN, Contact No. 7046-612345; e-mail id: support.ebkray@psballiance.com, karan@procure247.com, vasu.patel@procure247.com, kashyap@procure247.com, animesh@procure247.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: Porbandar Date: 17.07.2024

कृते केनरा बैंक/FOR CANARA BANK

CANARA Bank Porbandar, Ground Floor, Kuber Landmark, Near Sadhana Studio, Porbndar-360 575

# 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: Commercial

Name of Title holder: Mrs. Ushaben J Panjri

Property Details: EMT of Property Situated at S.V.P road in Porbandar city bearing city survey ward no.3, survey no. 174 building known as "KUBER LANDMARK COMPLEX" 3rd floor level office No. T-8, its land admeasuring about 25-65-36 sq. mtrs. Porbandar.

#### **Bounded by:**

North- Common passage from way, stair, lift common wall between them

South-Others owner property

East - Toilet Portion Common Wall Between them

West - Balcony then ground floor level gully (Road).

Reserve Price: Rs. 3,45,000/-

Date of E-Auction: 28.08.2024

EMD amount: Rs. 34,500/- to be deposited on or before 27.08.2024.

Branch email id: cb0162@canarabank.com

Branch Manager Contact no. 8238091996

RO Nodal Officer's Contact no. - 8511184950

E-Auction Website: https://ebkray.in/

