



भारत सरकार का उपक्रम/ A GOVERNMENT OF INDIA UNDERTAKING  
प्रधान कार्यालय/HEAD OFFICE : BENGALURU 560002

**COVERING LETTER TO SALE NOTICE**

संदर्भ/Ref: ARM/510311/234/2022-23/PN

दिनांक/Date: 07/12/2022

To,

1. Shri Sunil D Gurav  
Compound of H No 764/8/D/1  
Sai Krupa, 9<sup>th</sup> Cross at  
Sy No.73/2/7, Bhagya Nagar,  
Belagavi- 590 006

2. Sri Vimal D Gurav  
W/o Sri Dashrath A  
Gurav  
House No. 764/8/D/1,  
Sai Krupa, 9<sup>th</sup> Cross,  
Bhagyanagar,  
Belagavi – 590 006

3. Sri Uday D Gurav  
S/o Sri Dashrath A Gurav  
House No. 764/8/D/1,  
Sai Krupa, 9<sup>th</sup> Cross,  
Bhagyanagar  
Belagavi – 590 006

4. Smt Shubangi Patole  
D/o Sri Dashrath A Gurav  
House No. 764/8/D/1, Sai Krupa  
9<sup>th</sup> Cross, Bhagyanagar  
Belagavi – 590 006

5. Smt Surekha Pote  
D/o Sri Dashrath A Gurav  
House No. 764/8/D/1, Sai Krupa  
9<sup>th</sup> Cross, Bhagyanagar, Belagavi – 590 006

Dear Sirs,

**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, Late Sri. Dasharath Gurav had offered the assets mentioned in Schedule of the Sale notice attached herewith as security for the loan availed by Shri.Sunil Dashrath Gurav (Borrower)and also was a guarantor to the said loan and on default of the Borrower to repay the Bank's dues, I on behalf of Canara Bank, ARM branch, Goa have taken Physical possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13(4) of the SARFAESI Act 2002 in connection with outstanding dues payable by you No.1, and Nos. 2 to 5 being his legal heirs having inherited the assets left behind by Late Sri. Dasharath Gurav to 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.

कृते केनरा बैंक  
Your faithfully,  
For Canara Bank

  
प्राधिकृत अधिकारी / Authorised Officer  
अधिकृत अधिकारी, पणजी, गोवा  
Canara Bank, Panaji, Goa

Enclosure – Sale Notice







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## 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 to the Secured Creditor, Physical Possession of which has been taken by the Authorised Officer of ARM Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **23/12/2022 at 10:30 AM to 11:00 AM**, for recovery of **Rs.14,19,20,351.20 (Rupees Fourteen Crores Nineteen Lakhs Twenty Thousand Three Hundred Fifty One and Paise Twenty Only)** due to the Canara Bank as on 30/09/2022 plus further interest from 01/10/2022 from **Mr Sunil D Gurav**.

The Earnest Money Deposit shall be deposited on or before 22/12/2022 at 5:00PM. Bidders shall improve the bidding offer in multiples of Rs.1,00,000.00/-(Rupees One Lakh Only). Auction/bidding shall be only through "Online Electronic Bidding" through the website <https://www.indianbankseuction.com>, on **23/12/2022 from 10:30 AM to 11:00 AM**.

**Details and full description of the immovable properties with known encumbrances, if any**

All that piece and parcel of Non Agricultural Land at Sy No. 28/1 and 28/2 situated in Kuptagiri Village, Tq Khanapur, Belgaum Dist. admeasuring 4 acres with industrial building(Industrial main shed with godown and office building) total area 4496Sft in the name of Sri Sunil D Gurav and bounded as under :-

**EAST** : Agricultural land of Shri. Narayan Tolagekar  
**WEST** : Agricultural land of Mr. Pundalik Patil  
**NORTH** : Road,  
**SOUTH** : Land of Rawalu B. Patil

**Reserve Price:** ₹4,22,00,000.00/- ( Rupees Four Crore Twenty Two Lakhs Only)

**EMD Amount:** ₹42,20,000.00/- (Rupees Forty Two Lakh Twenty Thousand Only)

EMD amount to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, ARM Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank ARM Branch, A/c No. 209272434 - SL-OL-RTGS-NEFT PMT, IFSC Code: CNRB0005103 on or before 22/12/2022 at 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](http://www.canarabank.com)) or may contact Chief Manager, ARM Branch, Canara Bank, Ph. No. 0832 – 2420647 / 2420056, M: +91 8999196024 OR the service provider M/s Canbank Computer Services Ltd. Contact person: Mr Parakhe D D / Mr PratapKanjilal, Contact No: 9480691777 / 9832952602 / 8898418010, Email id: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in) during office hours on any working day.

Date: 07/12/2022  
Place: Panaji



कृते केनरा बैंक  
For Canara Bank

Authorised Officer  
प्राधिकृत अधिकारी/Authorized Officer  
ए.आर.एम. शाखा पणजी, गोवा  
ARM Branch, Panaji, Goa

आस्तियां वसूली प्रबंधन शाखा पणजी, प्रथम तल, माथियास प्लाज़ा 18 जून रोड, पणजी गोवा -403001  
ARM BRANCH PANAJI, FIRST FLOOR, MATHIAS PLAZA, 18th JUNE ROAD, PANAJI, GOA- 403001  
दूरभाष PH- 0832 2420647- M - 77220 39869 ई मेल E Mail- [ch5103@canarabank.com](mailto:ch5103@canarabank.com)





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प्रधान कार्यालय/HEAD OFFICE : BENGALURU 560002

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दिनांक/Date: 07/12/2022

**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 07/12/2022**

1. Name and Address of the Secured Creditor: Canara Bank, ARM Branch, Panaji, Goa

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

1. Shri Sunil D Gurav  
Compound of H No  
764/8/D/1  
Sai Krupa, 9<sup>th</sup> Cross at  
Sy No 73/2/7, Bhagya Nagar,  
Belagavi – 590 006

2. Sri Vimal D Gurav  
W/o Sri Dashrath A Gurav  
House No. 764/8/D/1,  
Sai Krupa 9<sup>th</sup> Cross,  
Bhagya Nagar,  
Belagavi – 590 006

3. Sri Uday D Gurav  
S/o Sri Dashrath A Gurav  
House No. 764/8/D/1,  
Sai Krupa 9<sup>th</sup> Cross,  
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4. Smt Shubangi Patole  
D/o Sri Dashrath A Gurav  
House No. 764/8/D/1,  
Sai Krupa  
9<sup>th</sup> Cross, Bhagya Nagar  
Belagavi – 590 006

5. Smt Surekha Pote  
D/o Sri Dashrath A Gurav  
House No. 764/8/D/1, Sai Krupa  
9<sup>th</sup> Cross, Bhagya Nagar, Belagavi – 590 006

3. Total liabilities as on 30/09/2022: Rs.14,19,20,351.20 (Rupees Fourteen Crores Nineteen Lakhs Twenty Thousand Three Hundred Fifty One and Paise Twenty Only) plus further interest from 01/10/2022.

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

(b) Details of Auction service provider: M/s Canbank Computer Services Ltd.

Contact person : Mr Parakhe D D/Mr Pratap Kanjilal

Contact No: 9480691777 / 9832952602 / 8898418010

Email id: eauction@ccsl.co.in

(c) Date & Time of Auction: Date: 23/12/2022: Time: 10:30AM – 11:00AM

(With unlimited extension of 5 minutes duration each till the conclusion of the sale)

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

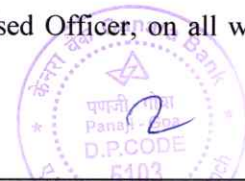
5. Reserve Price: ₹4,22,00,000.00/- (Rupees Four Crore Twenty Two Lakhs Only)

6. EMD Amount: ₹42,20,000.00/- (Rupees Forty Two Lakh Twenty Thousand Only)

**7. Other terms and conditions:**

A) Auction/bidding shall be only through “Online Electronic Bidding” through the website <https://www.indianbankseaauction.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 all working days during office hours from 11:00 am to 05:00 pm.







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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 to be deposited by way of Demand draft in favour of Authorized Officer, Canara Bank, ARM Branch OR shall be deposited through RTGS/NEFT/Fund Transfer to credit of account of Canara Bank ARM Branch, A/c No. 209272434 SL-OL-RTGS-NEFT, IFSC Code: CNRB0005103 on or before 22/12/2022 at 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 22/12/2022, 05:00PM, to Canara Bank, ARM 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.

F) The intending bidders should register their names at portal <https://www.indianbankseaauction.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 Canbank Computer Services Ltd. Contact person : Mr Parakhe D D/Mr Pratap Kanjilal, Contact No: 9480691777/9832952602/8898418010, Email id: eauction@ccsl.co.in

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.1,00,000/-(Rupees One Lakh 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 Authorised Officer without any notice and property shall forthwith be put up for sale again.

**J) For sale proceeds of Rs.50.00 Lakh (Rupees Fifty Lakh only) and above, the successful bidder will have to deduct TDS at the rate 1.0 % on the Sale proceeds and submit the original receipt of TDS certificate to the Bank.**





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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 Circle office or ARM branch who, as a facilitating centre, shall make necessary arrangements.

N) For further details contact Manager, Canara Bank, ARM Branch (Ph. No. 0832-2420647 / 2420056, M: +91 8999196024) e-mail id [cb5103@canarabank.com](mailto:cb5103@canarabank.com) OR the service provider M/s Canbank Computer Services Ltd. Contact person : Mr Parakhe D D / Mr Pratap Kanjilal, Contact No: 9480691777 / 9832952602 / 8898418010, Email id: [eauction@ccsl.co.in](mailto:eauction@ccsl.co.in)

**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: 07/12/2022  
Place: Panaji



कृते केनरा बैंक  
For Canara Bank

प्राधिकृत अधिकारी / Authorised Officer  
ए.आर.एस. शाखा पणजी, गोवा  
Canara Bank  
ARM Branch, Panaji, Goa