

Ref: PORBANDAR MG/E AUCTION/MANISHA/NOV-2025

Date: 07.11.2025

To,

Mrs. MANISHA DILIP BHADRECHA (BORROWER)

Mr. DILIP DHANJI BHADRECHA (GUARANTOR)

NEAR SATNARAYAN TEMPLE, PORBANDAR-GUJARAT-360575

Also at,

Mrs. MANISHA DILIP BHADRECHA (BORROWER)

Mr. DILIP DHANJI BHADRECHA

FLAT NO.101, GROUND FLOOR, KADAM APARTMENT,
JURI BAGH MAIN ROAD, JURI BAGH, CITY SY WARD NO. 3,
SY. NO. 3481 PAIKI, PORBANDAR-GUJARAT-360575

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 Working Capital Loan No. 71001400000626 of the Borrower, Mrs. Manisha Dilip Bhadrecha & Guarantor Mr. Dilip Dhanji Bhadrecha, slipped to NPA as on 17.12.2020.

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. Manisha Dilip Bhadrecha & Guarantor Mr. Dilip Dhanji Bhadrecha** to repay the amount mentioned in the notice.

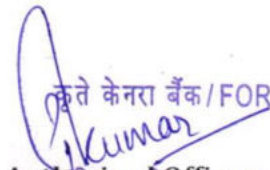
As you are aware, the borrower having failed to repay the amount, the undersigned on behalf of Canara bank PORBANDAR MG Road Branch **have taken possession of the assets described in Schedule of Sale Notice** hereto in terms of Section 13(4) of the subject Act in connection with outstanding dues payable by you to our **PORBANDAR MG Road 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,



Authorized Officer,
Canara Bank

ENCLOSURE - SALE NOTICE

Internal

Canara Bank Porbandar MG Road, V.J. Madress School Building, Sudhama Chowk, Porbandar,
Gujarat-360575

Phone-0286-2245911/9427314806/8511184950/e-mail: cb17100@canarabank.com

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 **PORBANDAR MG Road** Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **28.11.2025**, for recovery of **Rs. 22,26,012.31 (Rupees Twenty Two Lakh Twenty Six Thousand Twelve and Thirty One Paisa Only)** in the Working Capital Loan 71001400000626 as on 30.04.2024 plus further interest and other charges from 01.05.2024 due to the PORBANDAR MG Road Branch of Canara Bank, from Working Capital loan account of **Mrs. Manisha Dilip Bhadrecha & Guarantor Mr. Dilip Dhanji Bhadrecha.**

The reserve price will be **Rs. 19,42,000.00 (Rupees Nineteen Lakh Fourty Two Thousand Only)** and the earnest money deposit will be **Rs. 1,94,200.00 (Rupees One Lakh Ninety Four Thousand Two Hundred Only)**. The Earnest Money Deposit shall be deposited on or before **27.11.2025**.

Details and full description of the property:

EMT of Residential flat situated at Porbandar City, Juribaug Road, Lal Palace Bungalow Area bearing City Sy Ward No. 3, Sy No. 3481 paiki, Ground Floor, Flat No. 101, Kadam Apartment it's built up area admeasuring sq. mtrs. 82.40 with existing structure thereon

The property is bounded as under:

East: Common Stairs, Lift & Common parking

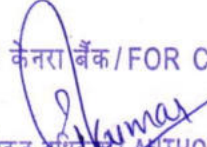
West: Others Property

North: Property of Survey No.3481 paiki Part-D

South: Juribaug 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 MG Road Branch Canara bank**, Ph. No. 9427314806/8511184950 during office hours on any working day.

Date: 07.11.2025
Place: PORBANDAR

कृते केनरा बैंक / FOR CANARA BANK

प्राधिकृत अधिकारी / AUTHORIZED OFFICER
Canara Bank

Internal

Canara Bank Porbandar MG Road, V.J. Madress School Building, Sudhama Chowk, Porbandar,
Gujarat-360575

Phone-0286-2245911/9427314806/8511184950/e-mail: cb17100@canarabank.com

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 07.11.2025

1. Name and Address of the Secured Creditor: Canara Bank Porbandar MG Road
V.J. Madress School Building, Sudhama Chowk
Porbandar, Gujarat-360575

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

Mrs. Manisha Dilip Bhadrecha (Borrower) Mr. Dilip Dhanji Bhadrecha (Guarantor) Near Satnarayan Temple, Porbandar-Gujarat-360575	Mrs. Manisha Dilip Bhadrecha (Borrower) Mr. Dilip Dhanji Bhadrecha (Guarantor) Flat No.101, Ground Floor, Kadam Apartment, Juri Bagh Main Road, Juri Bagh, City Sy Ward No. 3, Sy. No. 3481 Paiki, Porbandar-Gujarat-360575
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3. Total liabilities as on 30.04.2024: Rs. 22,26,012.31 in the Working Capital Loan 71001400000626 plus further interest and other charges from 01.05.2024

4(a) Mode of Auction: E-Auction

(b) Details of Auction service provider: M/s PSB Alliance (BAANKNET),
Helpdesk No. - 8291220220, 9892219848, 8160205051;
e-mail id: support.baanknet@psballiance.com
For User Creation Helpline Number-

Company Name	M/s PSB Alliance Pvt Ltd (BAANKNET)
Address	Corporate Office : - Unit 1, 3rd Floor, VIOS Commercial Tower, Near Wadala Truck Terminal, Wadala East, Mumbai, Maharastra - 400037
Helpdesk Number	8291220220, 9892219848, 8160205051
Email	support.baanknet@psballiance.com,
Website	https://baanknet.com/

(c) Date & Time of Auction: 28.11.2025 Time 01.00 PM – 03.00 PM

(d) Place of Auction: <https://BAANKNET.COM/>

5. Reserve Price: Rs. 19,42,000.00 (Rupees Nineteen Lakh Forty Two Thousand Only)

6. Other terms and conditions:

a) Auction/bidding shall be only through "Online Electronic Bidding" through the website: <https://BAANKNET.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 Authorized Officer, on **24.11.2025** 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.

d) **EMD amount of 10% of the Reserve Price is to be deposited in E-Wallet of M/s PSB Alliance Private Limited (E-bkay) 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.**

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 (BAANKNET)**

Helpdesk No. - 8291220220, 9892219848, 8160205051;

e-mail id: support.baanknet@psballiance.com

For User Creation Helpline Number-

Sr No	Name	Contact No.	E Mail ID
1	KARAN MODI	7016-716557	karan@procure247.com
2	VASU PATEL	9510-974587	vasu.patel@procure247.com
3	KASHYAP PATEL	6354-604884	kashyap@procure247.com
4	ANIMESH JAIN	7046-612345	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 **27.11.2025, 10:00 AM to 05:00 PM**, to Canara Bank, Porbandar MG Road 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://BAANKNET.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 (BAANKNET)** Helpdesk No. - 8291220220, 9892219848, 8160205051; e-mail id: support.baanknet@psballiance.com

e-mail id: support.baanknet@psballiance.com

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3	KASHYAP PATEL	6354-604884	kashyap@procure247.com
4	ANIMESH JAIN	7046-612345	animesh@procure247.com



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 favor 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. 50,00,000.00 (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 MG Road branch, who as a facilitating center, shall make necessary arrangements.

o) For further details contact Manager, Canara Bank, Porbandar MG Road Branch (Ph. No. **0286-2245911/ 9427314806/ 8511184950**) e-mail id: **cb17100@canarabank.com**; the service provider M/s PSB Alliance (BAANKNET) Helpdesk No. - **8291220220, 9892219848, 8160205051**; e-mail id: **support.baanknet@psballiance.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: 07.11.2025

कृते केन
FOR CANARA BANK
Authorized Officer
Canara Bank

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. Manisha Dilip Bhadrecha

Property Details: EMT of Residential flat situated at Porbandar City, Juribaug Road, Lal Palace Bungalow Area bearing City Sy Ward No. 3, Sy No. 3481 paiki, Ground Floor, Flat No. 101, Kadam Apartment it's built up area **admeasuring sq. mtrs. 82.40** with existing structure thereon.

Bounded by:

East: Common Stairs, Lift & Common parking

West: Others Property

North: Property of Survey No.3481 paiki Part-D

South: Juribaug Road

Reserve Price: **Rs. 19,42,000.00 (Rupees Nineteen Lakh Fourty Two Thousand Only)**

Date of E-Auction: 28.11.2025

EMD amount: **Rs. 1,94,200.00** to be deposited on or before 27.11.2025

Branch email id: cb17100@canarabank.com

Branch Manager Contact no. 9427314806

RO Nodal Officer's Contact no. - 8511184950

E-Auction Website <https://BAANKNET.com/>

PHOTO OF THE PROPERTY

