

(A GOVERNMENT OF INDIA UNDERTAKING)

Ref: MADHAPAR/E AUCTION/ JIGNESH/DEC-2025

Date: 29.11.2025

To,

Mr. Jignesh Rameshchandra Harsh (Borrower)  
535 Danda Bazar Opp Moti Posad Jagir  
Bhuj Kutch, Gujrat-370001  
Mob No.- 9979638153

Mr. Jignesh Rameshchandra Harsh (Borrower)  
Sub Plot No. 271/A  
At RSN 404/P1 & 404/P2  
At Madhapar Bhuj Kutch 370020

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.**

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The Housing Loan No. 3309619000064 and Home Loan Plus 3309629000044 of the Borrower, **Mr. Jignesh Rameshchandra Harsh**, slipped to NPA as on **04.12.2020**.

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 **Mr. Jignesh Rameshchandra Harsh** 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 Madhapar 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 **Madhapar 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,

कृते केनरा बैंक / FOR CANARA BANK

प्राधिकृत अधिकारी / AUTHORISED OFFICER ..

Authorized Officer,  
Canara Bank  
**ENCLOSURE – SALE NOTICE**

Restricted

Canara Bank Madhapar, Opp. Bus Stand, Junavas, Bhuj, Madhapar-370020  
Phone: 7383398324, 8511184950, E-mail:cb17122@canarabank.com

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**SALE NOTICE (15 DAYS 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 **Madhapar** Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **23.12.2025**, for recovery of **Rs. 11,53,134.64 (Rupees Eleven Lakh Fifty Three Thousand One Hundred Thirty Four and Paise Sixty Four Only)** as on **04.06.2025** in the **HOUSING FINANCE** loan account plus interest and other charges thereon and **Rs. 90,568.00 (Rupees Ninety Thousand Five Hundred Sixty Eight Only)** as on **02.06.2025** in the **CANARA HOME LOAN PLUS** loan account plus interest and other charges thereon due to the Madhapar Branch of Canara Bank, from Loan accounts of **Mr. Jignesh Rameshchandra Harsh**.

The reserve price will be **Rs. 9,95,000.00 (Rupees Nine Lakh Ninety Five Thousand Only)** and the earnest money deposit will be **Rs. 99,500.00 (Rupees Ninety Nine Thousand Five Hundred Only)**. The Earnest Money Deposit shall be deposited on or before **22.12.2025**.

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

EMT of Land And Building situated at Sub Plot No. 271/A at RSN 404/P1 & 404/P2 at Village - Madhapar, Taluka - Bhuj, District - Kutch, Gujarat - 370020

Admeasuring 50.40 Sq. Mtr. At Sub Plot No. 271/A

The property is bounded as under:

North : Sub Plot No. 271/B.

South : Plot No. 270.

East : 7.50 Sq. Mtr Internal Road.

West : Plot No. 285.

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 **Senior Manager, Madhapar Branch Canara bank**, Ph. No. 7383398324/8511184950 during office hours on any working day.

Date: **29.11.2025**

Place: Madhapar

कृते केनरा बैंक / FOR CANARA BANK  
प्राधिकृत अधिकारी / AUTHORISED OFFICER

Authorized Officer  
Canara Bank

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Canara Bank Madhapar, Opp. Bus Stand, Junavas, Bhuj, Madhapar-370020  
Phone: 7383398324, 8511184950, E-mail:cb17122@canarabank.com

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**DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 29.11.2025**

1. Name and Address of the Secured Creditor: **Canara Bank Madhapar Branch**  
Opp. Bus Stand, Junavas, Bhuj, Madhapar-370020

2. Name and Address of the Borrower(s)/ Guarantor(s):  
**Mr. Jignesh Rameshchandra Harsh (Borrower)**  
535 Danda Bazar Opp Moti Posad Jagir  
Bhuj Kutch, Gujrat-370001  
Mob No.- 9979638153

**Mr. Jignesh Rameshchandra Harsh (Borrower)**  
Sub Plot No. 271/A  
At RSN 404/P1 & 404/P2  
At Madhapar Bhuj Kutch 370020

3. Total liabilities - Rs. 11,53,134.64 (Rupees Eleven Lakh Fifty Three Thousand One Hundred Thirty Four and Paisa Sixty Four Only) as on 04.06.2025 in the HOUSING FINANCE loan account plus interest and other charges thereon and Rs. 90,568.00 (Rupees Ninety Thousand Five Hundred Sixty Eight Only) as on 02.06.2025 in the CANARA HOME LOAN PLUS loan account plus interest and other charges thereon

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, Maharashtra - 400037
Helpdesk Number	8291220220, 9892219848, 8160205051
Email	support.baanknet@psballiance.com,
Website	https://baanknet.com/

(c) Date & Time of Auction: 23.12.2025 Time 01.00 PM - 03.00 PM

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

5. Reserve Price: **Rs. 9,95,000.00 (Rupees Nine Lakh Ninety Five Thousand Only)**

6. Other terms and conditions:

Canara Bank Madhapar, Opp. Bus Stand, Junavas, Bhuj, Madhapar-370020  
Phone: 7383398324, 8511184950, E-mail:cb17122@canarabank.com



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- 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 **17.12.2025** 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 (BAANKNET) 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	<a href="mailto:karan@procure247.com">karan@procure247.com</a>
2	VASU PATEL	9510-974587	<a href="mailto:vasu.patel@procure247.com">vasu.patel@procure247.com</a>
3	KASHYAP PATEL	6354-604884	<a href="mailto:kashyap@procure247.com">kashyap@procure247.com</a>
4	ANIMESH JAIN	7046-612345	<a href="mailto:animesh@procure247.com">animesh@procure247.com</a>

f) After payment of the EMD amount, the ~~intending~~ bidders should submit a copy of the following documents/details on or before **22.12.2025, 10:00 AM to 05:00 PM**, to Canara Bank, Madhapar 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 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	<a href="mailto:karan@procure247.com">karan@procure247.com</a>
2	VASU PATEL	9510-974587	<a href="mailto:vasu.patel@procure247.com">vasu.patel@procure247.com</a>
3	KASHYAP PATEL	6354-604884	<a href="mailto:kashyap@procure247.com">kashyap@procure247.com</a>
4	ANIMESH JAIN	7046-612345	<a href="mailto:animesh@procure247.com">animesh@procure247.com</a>

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

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Canara Bank Madhapar, Opp. Bus Stand, Junavas, Bhuj, Madhapar-370020

Phone: 7383398324, 8511184950, E-mail:cb17122@canarabank.com

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- 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/- (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 Madhapar branch, who as a facilitating center, shall make necessary arrangements.
- o) For further details contact Senior Manager, Canara Bank, Madhapar Branch (Ph. No. 7383398324, 8511184950) e-mail id: cb17122@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: Madhapar  
Date: 29.11.2025

कृते केनरा बैंक / FOR CANARA BANK  
Restricted  
प्राधिकृत अधिकारी / AUTHORISED OFFICER

Authorized Officer  
Canara Bank