



(Government of India Undertaking)

ASSET RECOVERY MANAGEMENT BRANCH, 1259, RENUKA COMPLEX

1ST FLOOR, J M ROAD, DECCAN GYM KHANA, PUNE- 411 004 (MAHARASHTRA)

Email: cb5208@canarabank.com Phone – +91 20 25511034/6364905153/7353372266

Ref.No. ARM/PUNE/AUCTION/SEPTEMBER/2026-27

Date: 14.08.2026

To,

Mrs. Santoshi Sanjay Patel (Borrower)

Address: 09, Kartikeya Apartment, Dhattrak Phata, Adagaon Shivar, Near Balaji Mandir, Nashik-422003

Mr. Abhijit Sanjay Patel (Guarantor)

Property Address: Flat No. 11, 2nd Floor, Gajraj Heights, Plot no. 09, S. No. 236/+3+4+5+6/3/37, Dhattrak Phata, Near Nishant Blaize, Nashik Shivar, Nashik - 422003

(As per Last Known Address)

Subject: Notice under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rules 8(6) and 9 of the Security Interest (Enforcement) Rules, 2002.

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As you are aware that, I, on behalf of Canara Bank, ARM Branch, Pune have taken possession of the asset 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 Asset Recovery Management Branch, Pune of Canara Bank.

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

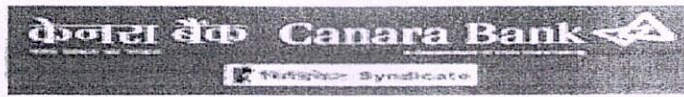
Hence, in terms of the provisions of the subject Act and Rules made there under, I am herewith sending the Sale Notice containing terms and conditions of the sale.

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

Yours faithfully,


Authorized Officer,
Asset Recovery
Management
Branch,
Pune-4
DP CODE
5208
CANARA BANK

ENCLOSURE – SALE NOTICE



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SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Properties under the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rules 8(6) & 9 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 **Symbolic Possession** of which has been taken by the Authorized Officer of Asset Recovery Management Branch, Canara Bank, 1st Floor, 1259, Renuka Complex, J M Road, Deccan Gymkhana, Pune - 411004, Secured Creditor will be sold on “As is where is”, “As is what is”, and “Whatever there is” on **11.09.2026**, for recovery of **Rs.38,54,792.27** (Rupees Thirty Eight Lac Fifty Four Thousand Seven Hundred Ninety Two and Twenty Seven Paise Only) as on **03.08.2026** plus further interest due to the Secured Creditor from **Mrs. Santoshi Sanjay Patel** Address: 09, Kartikeya Apartment, Dhatrak Phata, Adagaon Shivar, Near Balaji Mandir, Nashik-422003 and Guarantor **Mr. Abhijit Sanjay Patel**.

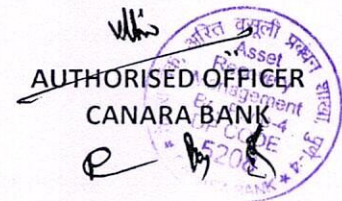
Details of full description of the immovable/movable properties, Reserve Price, EMD and last date to deposit EMD are as follows:

Sl. No	Location & Details of the Properties	Reserve Price	EMD & last date to deposit EMD	Known Encumbrance
1	All that part and parcel of Flat No. 11, (Built up area 857 sq. ft.) 2nd Floor, Gajraj Heights, Plot No. 9, S No. 236/1+3+4+5+6/3/37, Near Nishant Blaize, Behind K.K. Wagh College of Agriculture, Dhatrak Phata, Nashik Shivar, TAL. DIST. Nashik-422003 Boundaries: East: Side Margin West: Staircase and Passage North: Side Margin South: Flat No. 12 (The Property is under Symbolic Possession)	Rs. 21,30,000.00 (Rupees Twenty One Lakh Thirty Thousand only)	Rs. 2,13,000.00 (Rupees Two Lakh Thirteen Thousand Only) By 10.09.2026 Till 05.00 PM	Not Known to Bank

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 Chief Manager Canara Bank, ARM branch, 1259, Deccan Gymkhana, Renuka Complex, 1st floor, Jangli Maharaj Road, Pune – 411004. Phone No. (020) 25511034, 6364905153, 7353372266.

Date: 14.08.2026

Place: Pune





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Email: cb5208@canarabank.com Phone – +91 20 25511034/6364905153/7353372266

DETAILED TERMS AND CONDITIONS

1.	Name and Address of the Secured Creditor	Canara Bank, Asset Recovery Management Branch, 1259, 1st Floor, Renuka Complex, J M Road, Deccan Gymkhana Pune- 411 004
2.	Name and Address of the Borrowers/Guarantors	Borrower: Mrs. Santoshi Sanjay Patel Address : 09, Kartikeya Apartment, Dhattrak Phata, Adagaon Shivar, Near Balaji Mandir, Nashik-422003 Guarantor- Mr. Abhijit Sanjay Patel Property Address: Flat No. 11, 2nd Floor, Gajraj Heights, Plot no. 09, S. No. 236/+3+4+5+6/3/37, Dhattrak Phata, Near Nishant Blaize, Nashik
3.	Total liabilities	Rs.38,54,792.27 (Rupees Thirty Eight Lac Fifty Four Thousand Seven Hundred Ninety Two and Twenty Seven Paise Only) as on 03.08.2026 plus further interest & charges thereon
4.	a) Mode of Auction	E-auction
	b) Details of Auction service provider	M/s. PSB Alliance Pvt. Ltd. through its website: https://baanknet.com
	c) Date and Time of Auction	11.09.2026 at 12:00 pm to 1:00 pm with unlimited extension of 5 minutes each
	d) Place of Auction	Online

5. Details of Property

Sl. No	Location & Details of the Properties	Reserve Price	EMD & last date to deposit EMD	Known Encumbrance
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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, as on **31.08.2026 to 05.09.2026** between **11.00 AM to 05.00 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 on or before **10.09.2026 by 05.00 p.m.**
- 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 Pvt Ltd (BAANKNET), Email- Support.BAANKNET@psballiance.com; Contact No. +91 8291220220.
- f) The intending bidders should register their names at portal <https://baanknet.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. PSB Alliance Pvt Ltd (BAANKNET), Email- Support.BAANKNET@psballiance.com; Contact No. +91 8291220220.
- 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. 10,000.00** (Rs. Ten Thousand 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 favor 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 along with KYC Documents 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.
- j) For sale proceeds of Rs. 50 Lakh (Rupees Fifty Lakh) 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.
- k) All charges for conveyance, stamp duty/GST registration charges etc., as applicable shall be borne by the successful bidder only.
- l) Authorized 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 Canara Bank, Asset Recovery Management Branch, 1259, Renuka Complex, 1st Floor, J M Road, Deccan Gymkhana, Pune- 411004 who, as a facilitating centre, shall make necessary arrangements.
- n) For further details contact **Canara Bank, Asset Recovery Management Branch, Deccan Gymkhana, Pune** (Ph. No. 020 25511034, 6364905153, 7353372266) e-mail id: cb5208@canarabank.com



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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: Pune

Date: 14.08.2026

Wk
AUTHORISED OFFICER

CANARA BANK

