केनरा बैंक Canara Bank
सिंडिकेट Syndicate
ARM BRANCH MUMBAI
4th FLOOR, CANARA BANK BUILDING, ADI MARZBAN STREET, MUMBAI – 400 001.
Email :cb2360@canarabank.comTEL. – 8655948019/54 WEB :: www.canarabank.com

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 Rule 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/ies mortgaged/charged to the Secured Creditor, the **Symbolic Possession** of which has been taken by the Authorised Officer of Canara Bank, will be sold on "As is where is", "As is what is", basis on **25.11.2026** for recovery of **Rs. 33,54,925.79 (Rupees Thirty Three Lakh Fifty Four Thousand Nine Hundred Twenty Five and Paise Seventy Nine Only)** as on 31.07.2026 plus further interest and charges from 01.08.2026 due to the ARM Branch of Canara Bank from **Mr Hitendrasingh Pirsingh Ramaiya (Borrower), Mrs Sarita Pirsingh Ramaiya (Co- Borrower) & Mr. Lokendrasingh Pirsingh Ramaiya (Guarantor)**

Sr. No.	Description of the Property	Reserve Price	Earnest Money Deposit	Date of Inspection
1.	Flat no 403, on the 4th Floor, Area Adm. 45.66 sq mtrs (Carpet Area, In building no 5, as per Municipal Plan,(corresponding to building no 7 as per sale plan) in the project known as "Regal Square Phase II" situated at Village Bhadwad, Taluka Bhiwandi, Dist Thane, Maharashtra - 421302, Survey no 5/0(P) & New survey No 5/2/(P) Admeasuring 491 Sq Ft. CERSAI Security Interest ID : 400068145712	**Rs.24,06,000.00**	**Rs. 2,40,600.00**	**With prior appointment of authorized officer**

The Earnest Money Deposit shall be deposited on or **before 25.11.2026 upto 10.30 am.**

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

1.	Name and Address of the Secured Creditor	:	Canara Bank, ARM Branch, 4th Floor, Canara Bank Building, Adi Marzban Street, Ballard Estate, Mumbai – 400 001.
2.	Name and Address of the Borrower(s) / Guarantor(s)	:	**Mr Hitendrasingh Pirsingh Ramaiya (Borrower), Mrs Sarita Pirsingh Ramaiya (Co- Borrower) & Mr. Lokendrasingh Pirsingh Ramaiya (Guarantor),** with regd address at Building No 17, Flat No 703, Haware City, Ghodbunder Road, Near Dnyanganga College, Kasarvadavalli Naka, Thane West, Maharashtra - 400615 Also at Flat no 403, 4th Floor, Building no 5, Regal Square Phase II, Village Bhadwad, Taluka Bhiwandi, Dist Thane, Maharashtra - 421302
3.	Total Liabilities as on **31.07.2026**	:	**Rs. 33,54,925.79 (Rupees Thirty Three Lakh Fifty Four Thousand Nine Hundred Twenty Five and Paise Seventy Nine Only)** (as on 31.07.2026 plus further interest and charges from 01.08.2026)

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4.	i. Mode of Auction	:	E-Auction
	ii. Details of Auction Service Provider	:	M/s PSB Alliance (eBkray)
	iii. Date & Time of Auction	:	**25.11.2026 (11.00 am to 12.00 pm)** (with unlimited extension of 5 min. duration each till the conclusion of the sale)
	iv. Portal of E-auction		https://baanknet.com/

5. Other terms and conditions:

a. The property/ies will be sold in "As is where is", "As is what is" condition, including encumbrances if any. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 5(e) below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancellation of auction and refund of bid amount shall not be entertained.

b. The property/ies will be sold above the Reserve Price.

c. The property can be inspected as mentioned above.

d. Prospective bidders are advised to visit website https://baanknet.com/ and register yourself on the e-auction platform and further ensure having valid KYC documents like operative PAN Card & Aadhaar and Aadhaar linked with latest Mobile number and also register with Digi locker mandatorily. For bidding in the above e-auction from Baanknet.com portal **(M/s PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (Contact details 7046612345 / 6354910172 / 8291220220 / 9892219848 / 8160205051, Email: support.BAANKNET@psballiance.com.**

e. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs 2,40,600/-** being of 10% of the Reserve Price in E-Wallet of M/s PSB Alliance Private Limited (BAANKNET) portal directly (online) 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 25.11.2026 up to 10.30 a.m.**

f. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or **before 25.11.2026 up to 10.30 am** to Canara Bank, ARM Branch by hand or by email.

i. 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.

ii. Bidders Name, Contact No., Address, E-Mail Id.

g. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs 10,000/-** (Incremental amount/price) mentioned under the column "Increment Combo" (at least select 1). The bidder who submits the highest bid (above the Reserve price) on closure of 'Online' auction shall be declared as successful bidder. Even if there is only one bidder who has submitted EMD against particular property, the said bidder has to bid at least one increment above the Reserve Price in order to become successful H-1 bidder. The bidder who submits the highest bid on closure of e-Auction process shall be declared as Successful Bidder and a communication to that effect will be issued which shall be subject to approval by the Authorised Officer/Secured Creditor.

h. The incremental amount/price during the time of each extension shall be **Rs. 10,000/-** (incremental price) and time shall be extended to **5 (minutes)** when valid bid received in last minutes.

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i. 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 same day and or not later than next working day and the balance **75% amount of sale price** to be deposited **within 15 days** from the date of confirmation of sale by the secured creditor. If the successful bidder fails to pay the sale price within the period stated above, 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.

k. No addition / deletion/ amendment of names of the bidders shall be permitted after acceptance of the bid. The name of the Bidder(s) submitted at the time of registration shall only be considered for this purpose.

l. The above-mentioned balance sale price (other than EMD amount) should be remitted by the successful bidder through RTGS/NEFT to **Account No. 209272434 of Canara Bank, ARM MUMBAI Branch, IFSC Code CNRB0002360.**

m. It is responsibility of the successful bidder / purchaser to obtain the NOC from the relevant authorities concerned as required for registry of the sale certificate including the payment of fee, taxes as applicable. All charges on account of obtaining necessary clearances or approvals, charges (including but not limited to society charges, RWA, NOC charges, Electricity, Water, Maintenances charges, license fee and any other charges required for transfer of the said property in favour of the successful bidder should be undertaken by the successful bidder at its own cost, effort and liabilities.

n. All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.

o. For sale proceeds above **Rs. 50.00 Lakh (Rupees Fifty lakh)**, TDS shall be payable at the rate 1% of the Sale amount, which shall be payable separately by the Successful buyer from sale amount. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

p. To the best of knowledge and information of the Authorised Officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the said property, prior to submitting their bid. The e-Auction advertisement does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The property is being sold with all the existing and future encumbrances whether known or unknown to the bank. The Authorised Officer / Secured Creditor shall not be responsible in any way for any third party claims / rights / dues. No claim of whatsoever nature shall be entertained after submission of the online bid regarding secured asset put for sale.

q. It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the property/ies specification before submitting the bid. No claim subsequent to submission of bid shall be entertained by the bank. The inspection of property put on auction will be permitted to interested bidders at site with prior appointment of Authorised Officer.

r. The particulars specified in the e-auction notice published in the newspaper have been stated to the best of the information of the Authorised Officer.

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s. At any stage of the auction, the Authorised Officer reserves his / her rights to revoke the auction notice for sale, without prior notice, at his / her discretion and the Authorised Officer may accept / reject / modify / cancel the bid / offer or postpone the auction without assigning any reason thereof and without any prior notice.

t. For further details, may contact Mr. Sudarshan Joshi, Authorised Officer, Canara Bank, ARM Branch, Mumbai (Mob. No. 8655948054) or Mr. Narendra R Dhadve, Officer (Mob. No. 9867274531) may be contacted during office hours on any working day. The service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact No. 7046612345/6354910172/8291220220/9892219848/8160205051, Email: support.BAANKNET@psballiance.com.

Place : Mumbai
Date : 02.11.2026

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कृते केनरा बैंक / FOR CANARA BANK

सुदर्शन जोशी / Sudarshan Joshi
Authorised Officer
Assistant General Manager
ASSET RECOVERY MGMT BRANCH
Authorised Officer
Canara Bank
ARM Branch, Mumbai