केनरा बैंक Canara Bank
सिंडिकेट Syndicate
(भारत सरकार का उपक्रम/A GOVERNMENT OF INDIA UNDERTAKING)
आस्ति वसूली प्रबंधन शाखा मुम्बई / ARM BRANCH MUMBAI
Canara Bank Building, 4th floor, Adi Marzban Path, Ballard Estate, MUMBAI – 400 001
Email: cb2360@canarabank.com TEL. - 022-22065425/30 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) 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 properties mortgaged/charged to the Secured Creditor, the **Symbolic Possession** of which has been taken by the Authorized Officer of **Canara Bank**, will be sold on "As is where is" and "As is what is" basis on **23.11.2026** for recovery Rs. 36,33,582.72 (Rupees Thirty Six Lacs Thirty Three Thousand Five Hundred Eighty Two and paisa Seventy Two Only) as on 05.08.2026 plus further Interest and cost from 06.08.2026 due to the ARM Branch of Canara Bank from borrower and Guarantor **M/s VAISHNAVI VIJAY KARGUTKAR (Borrower/ Mortgagor), M/s SUSHILKUMAR RAJBHADUR SINGH (Guarantor)**

S No	Description of the Property	Reserve Price	Earnest Money Deposit
1	**Flat no 001, Ground floor , A wing,SAI TEJ Society known as SAI TAJ CHSL, Valivali, Badalapur, Ambarnath, Thane** **Hissa no 65/1/1 k, Plot no 4 & gut/Hissa No. 65/1 KH, Plot no 5** **In the name of Miss Vaishnavi Vijay Kargutkar.** **Admeasuring : 625 Sqft build up area.**	**Rs. 18,18,000/-**	**Rs. 1,81,800/-**

1.	Name and Address of the Secured Creditor	:	Canara Bank, ARM Branch, Canara Bank Building, 4th floor, Adi Marzban Path, Ballard Estate, MUMBAI – 400 001
2.	Name and Address of the Borrower(s) / Guarantor(s)	:	**M/s VAISHNAVI VIJAY KARGUTKAR (Borrower)** • **Flat no 001, Ground floor , A wing, SAI TEJ Society known as SAI TAJ CHSL, Valivali, Badalapur, Ambarnath, Thane -421503** • **R/o Sai Baba Mandir Near Shri Krishna Garden, Thane, 421503** **M/s SUSHILKUMAR RAJBHADUR SINGH (Guarantor)** • **B 3 10 ADARSH PARK BARRAGE ROAD, BADLAPUR WEST, THANE, Ambarnath-421503**
3.	Total Liabilities as on **05.08.2026**	:	Rs. 36,33,582.72 (Rupees Thirty Six Lacs Thirty Three Thousand Five Hundred Eighty Two and paisa Seventy-Two Only) as on 05.08.2026 plus further Interest and cost from 06.08.2026

केनरा बैंक CANARA BANK ARM BRANCH MUMBAI

केनरा बैंक Canara Bank
सिंडिकेट Syndicate
(भारत सरकार का उपक्रम/A GOVERNMENT OF INDIA UNDERTAKING)
आस्ति वसूली प्रबंधन शाखा मुम्बई / **ARM BRANCH MUMBAI**
Canara Bank Building, 4th floor, Adi Marzban Path, Ballard Estate, MUMBAI – 400 001
Email: cb2360@canarabank.com TEL. - 022-22065425/30 WEB: www.canarabank.com

4.	a. Mode of Auction	:	Online
	b. Details of Auction Service Provider	:	M/s PSB Alliance (BAANKNET)
	c. Date & Time of Auction	:	**23.11.2026 (11.00.am to 12.00 am)** (with unlimited extension of 5 min. duration each till the conclusion of the sale)
	d. Portal of E-auction		https://BAANKNET.in/

The Earnest Money Deposit shall be deposited on or before **23.11.2026** up to **10.30 AM.**

Other Terms and conditions :

a. Auction / bidding shall be only through "Online Electronic Bidding" through the website https://BAANKNET. Bidders are advised to go through the website for detailed terms before taking part in the e-auction sale proceedings.

b. The property/ies will be sold in AS is where is", As is what is", and whatever there is" condition, including encumbrances if any. (There are no encumbrances to the knowledge of the Bank.

c. The property can be inspected, with Prior Appointment with Authorized Officer on the dates mentioned in Sale Notice.

d. 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.

e. Prospective bidders are advised to visit website https:/ibaanknet.com/ and register yourself on the e-auction platform and further ensure having valid KYC documents like 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 (Mis PSB Alliance Pvt. Ltd), you may contact the helpdesk support of Baanknet (contact details 7046612345/63549101721 8291220220/9892219848/8160205051, Email: support. BAANKNET@psballiance.com.**

f. The intending bidders shall deposit Earnest Money Deposit (EMD) of amount of 10% of the Reserve Price i.e **Rs. 1,81,800/-** 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.

g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **23.11.2026** up to 10.30 a.m. 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.
   iii. Bidder's A/c. details for online refund of EMD.

h. Auctions would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.10000/- (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 communication to that effect will be issued which shall be subject to approval by the Authorized Officer/Secured Creditor.

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

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. 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 Branch, IFSc Code CNRB0002360 (Branch IFSC Code).

l. For sale proceeds of Rs.50.00 Lakhs (Rupees Fifty Lakhs) 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.

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

n. There is no encumbrance in the property to the knowledge of the bank. Successful Bidder is liable to pay all society dues, municipal taxes / panchayat taxes / electricity/ water charges / other charges, duties and taxes whatsoever, including outstanding, if any, in respect of and/or affecting the subject property.

o. 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

p. To the best of knowledge and information of the Authorized officer, there is no encumbrance on property affecting the security interest. However, the intending bidders should make their own independent inquires/ due diligence regarding the encumbrances, title of property put on auction and claims / rights / dues affecting the 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 Authorized Officer I Secured Creditor shall not be responsible in any way for any third party claims I rights / dues.

q. Authorized Officer reserves the right to postpone / cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

r. For further details may contact Sudarshan Joshi, Authorised Officer, Canara Bank, ARM Branch, Mumbai (Mb -8655948054) or Ms Payal Verma officer (Mob. No. 8368869727) 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. /support.ebkray@procure247.com)."**

कृते केनरा बैंक / FOR CANARA BANK

Place : Mumbai
Date : 03.11.2026

CANARA BANK आ.प.प्र. शाखा ARM BRANCH MUMBAI

सुदर्शन जोशी / Sudarshan Joshi
अधिकृत अधिकारी / Authorised Officer
ARM Unit (2360)
ASSET RECOVERY MGMT BRANCH
मुंबई / MUMBAI-400 001

Authorized Officer
Canara Bank, ARM Branch, Mumbai