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. - 8655948054/8655948019 WEB: www.canarabank.com

REF: CB2360/SARFAESI/E-AUC/KajalKadam/SJP/[illegible]/2026 DATE: 06.11.2026

To,

Mrs. Kajal Bhalchandra Kadam, C/o Mr. Bhalchandra Kadam, Room No. 1199, Opp 241 Plot Hanuman Nagar, Thane - 421501. Maharashtra.	Mrs. Kajal Bhalchandra Kadam, Flat No. 101,1st Floor, situated at Survey No - 369, Hissa No. 4 of Village Neral, Near Neral Station & Shree Gajanan Hotel, Off. Karjat Murbad Road, Taluka - Karjat District – Raigad, Pin – 410101.	Mrs. Kajal Bhalchandra Kadam, Flat No. 301,3rd Floor, situated at Survey No - 369, Hissa No. 4 of Village Neral, Near Neral Station & Shree Gajanan Hotel, Off. Karjat Murbad Road, Taluka - Karjat District – Raigad, Pin – 410101.

Dear Sir/Madam,

Sub: Notice under Section 13(4) of the Securitization and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with Rule 8(6) of the Security Interest (Enforcement) Rules, 20021.

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As you are aware, I on behalf of Canara Bank 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 ARM Branch 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,
कृते/FOR CANARA BANK

सुदर्शन जोशी / Sudarshan Joshi
अधिकृत अधिकारी / Authorised Officer
केनरा बैंक / Canara Bank आस्ति वसूली शाखा (2360)
ASSET RECOVERY MGMT. BRANCH
मुंबई / MUMBAI-400 001.

ENCLOSURE – SALE NOTICE Dated 06.11.2026

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SALE NOTICE

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE PROPERTIES THE SECURITISATION AND RECONSTRUCTION OF FINANCIAL ASETS AND ENFORCEMENT OF SECURITY INTEREST ACT, 2002 READ WITH 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 Authorised Officer of **Canara Bank**, will be sold on As is where is", As is what is" on **27.11.2026**, for recovery **of Rs. 38,89,650.81 (Rupees Thirty Eight Lacs Eighty Nine Thousand Six Hundred Fifty and Paise Eighty One Only)**, and interest thereon from **02.12.2025** due to the ARM Branch of Canara Bank to **Mrs. Kajal Bhalchandra Kadam.**

The reserve price and the earnest money deposit will be as mentioned below :

Lot	**Description of the Property**	**Reserve Price**	**Earnest Money Deposit**
1.	Buniyad Residency, Flat No. 101,1st Floor, situated at Survey No - 369, Hissa No. 4 of Village Neral, Near Neral Station & Shree Gajanan Hotel, Off. Karjat Murbad Road, Taluka - Karjat District – Raigad, Pin – 410101.	Rs.9,57,000/-	Rs.95,700/-
2.	Buniyad Residency, Flat No. 301,3rd Floor, situated at Survey No - 369, Hissa No. 4 of Village Neral, Near Neral Station & Shree Gajanan Hotel, Off. Karjat Murbad Road, Taluka - Karjat District – Raigad, Pin – 410101.	Rs.9,57,000/-	Rs.95,700/-

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)	Mrs. Kajal Bhalchandra Kadam, C/o Mr. Bhalchandra Kadam, Room No. 1199, Opp 241 Plot Hanuman Nagar, Thane – 421501,Maharashtra.



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3	Total Liabilities as on **02.12.25**	**Rs. 38,89,650.81 (Rupees Thirty Eight Lacs Eighty Nine Thousand Six Hundred Fifty and Paise Eighty One Only)**
4	a. Mode of Auction b. Details of Auction Service Provider c. Date & Time of Auction d. Portal of E-auction	E-Auction M/s PSB Alliance (E-Bkray) **27.11.2026 (11.00.am to 12.00 pm)** (with unlimited extension of 5 min. duration each till the conclusion of the sale) https://baanknet.com/

The Earnest Money Deposit shall be deposited on or before **27.11.2026** up to **10:30 a.m.**

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. (There are no encumbrances to the knowledge of the Bank. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).

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

c. The property can be inspected as mentioned above.

e. 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 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.**

f. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs.95,700/-** (Lot-1) & **Rs.95,700/-** (Lot-2) being of 10% of the Reserve Price 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 **27.11.2026** up to **5.00 PM.**

g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **27.11.2026** upto 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.

CANARA BANK ARM BRANCH

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

h. 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 Authorized 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.

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. 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**

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

m. 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. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

n. 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 inquiries/ 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 /.Secured Creditor shall not be responsible in any way for any third party claims / rights

o. It shall be the responsibility of Bidder to make due diligence and Symbolic 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 Authorized Officer.

केनरा बैंक CANARA BANK आ.व.प्र. शाखा ARM BRANCH MUMBAI

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p. Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

q. For further details may contact Mr. Sudarshan Joshi, Authorised Officer, Canara Bank, ARM Branch, Mumbai (Ph.No.: 8655948054/8655948019 Mob - 9590913338) or Mr. Sunil Pratihast (Mob. No. 9511662963) 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)."

Place: Mumbai
Date: 06.11.2026

CANARA BANK आस्ति वसूली शाखा ARM BRANCH

कृते केनरा बैंक / FOR CANARA BANK

सुदर्शन जोशी / Sudarshan Joshi
अधिकृत अधिकारी / Authorised Officer
आस्ति वसूली प्रबंधन शाखा (2360)
ASSET RECOVERY MGMT. BRANCH
मुंबई / MUMBAI-400 001.

Canara Bank

Confidential