केनरा बैंक Canara Bank

(Government of India Undertaking)
Asset Recovery Management Branch, Sukhwani Business Hub,
3rd Floor, Nashik Phata Chowk, Kasarwadi, Pune – 411034 (Maharashtra)
Email: cb5208@canarabank.com Phone –6364905153/9713952424

Ref: ARM/PUNE/SALENOTICE/NOVEMBER/2026-27 **Date: 06.11.2026**

To,

M/S Saubhagya Paithani (Borrower)
Prop. Mr Rahul Keshav Rajuguru
Address: Gat No.10, Jalgaon Neur, Tal. Yeola, Nashik 423401

Mr Rahul Keshav Rajuguru (Proprietor)
Address: Residential Bungalow "Matoshri", H.No.1261, constructed on Plot no.34 S. No.327, situated near Saraswati Vidya Mandir, college road, village Lasalgaon, Tal. Niphad Dist. Nashik 422306

Madhu Sunil Kshirsagar (Guarantor)
Address: Residential Bungalow "Matoshri", H.No.1261, constructed on Plot no.34 S. No.327, situated near Saraswati Vidya Mandir, college road, village Lasalgaon, Tal. Niphad Dist. Nashik422306

Kaveri Sunil Kshirsagar (Guarantor)
Address: Residential Bungalow "Matoshri", H.No.1261, constructed on Plot no.34 S. No.327, situated near Saraswati Vidya Mandir, college road, village Lasalgaon, Tal. Niphad Dist. Nashik 422306

Shilpa Rahul Rajguru (Guarantor)
Address: Residential Bungalow "Matoshri", H.No.1261, constructed on Plot no.34 S. No.327, situated near Saraswati Vidya Mandir, college road, village Lasalgaon, Tal. Niphad Dist. Nashik 422306

Shivam Sunil Kshirsagar (Guarantor)
Address: Residential Bungalow "Matoshri", H.No.1261, constructed on Plot no.34 S. No.327, situated near Saraswati Vidya Mandir, college road, village Lasalgaon, Tal. Niphad Dist. Nashik 422306
(As per last known address)

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Dear Sir/Madam,

Subject: Notice under Section 13(4) of the Securitisation 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.

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

Yours faithfully,

Authorised Officer
Canara Bank

Asset Recovery Management Br., 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 Securitisation and Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 read with provision to Rules 8(6) and 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 **Physical Possession** of which has been taken by the Authorised Officer of of Asset Recovery Management Branch, Canara Bank, Sukhwani Business Hub, 3rd Floor, Nashik Phata Chowk, Kasarwadi, Pune – 411034, will be sold on **"As is where is", "As is what is", and "Whatever there is"** on **27.11.2026**, for recovery of **Rs. 1,04,39,305.88** (Rupees One Crore Four Lac Thirty Nine Thousand Three Hundred Five Rupees and Eighty Eight Paise Only) as on **05.10.2026** plus further interest due to the Asset Recovery Management Branch, Pune of Canara Bank from **M/S Saubhagya Paithani** (Borrower).

The details and full description of the property and reserve price, earnest money deposit, date of deposit of earnest money is as under:

Sl. No	Location & Details of the Properties	Reserve Price	EMD & last date to deposit EMD	Known Encumbrance
1	All that part and parcel of Residential Bungalow "Matoshri", H.No.1261, constructed on Plot no.34 S. No.327, situated near Saraswati Vidya Mandir, college road, village Lasalgaon, Tal. Niphad Dist. Nashik (MH) Area-294.50 Sq.Mtrs. Having built up area adm.59.71 sq.mtrs having Grampanchyat Sr. No. 2022 & Grampanchyat Property No.1261 situated at Vidya Nagar, Lasalgaon Tal Niphad, and Dist. Nashik. **Boundaries:** **North:** Plot No. 29 **South:** 12 Mtrs Colony Road **East:** Plot No 35 **West:** Plot No. 36	**Rs. 45,00,000.00** (Rupees Forty Five Lakh Only)	**Rs. 4,50,000.00** (Rupees Four Lakh Fifty Thousand Only) By **26.11.2026** 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, Sukhwani Business Hub, 3rd Floor, Nashik Phata Chowk, Kasarwadi, Pune – 411034. Phone No., 6364905153, 9713952424.

Date: 06.11.2026
Place: Pune

AUTHORISED OFFICER
CANARA BANK

अधि. अस्ति वसूली प्रबंधन Asset Recovery Management Br. Pune-4 CODE 5208 CANARA BANK

केनरा बैंक Canara Bank

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Email: cb5208@canarabank.com Phone -6364905153/9713952424

DETAILED TERMS AND CONDITIONS

1.	Name and Address of the Secured Creditor	Canara Bank, Asset Recovery Management Branch, Sukhwani Business Hub, 3rd Floor, Nashik Phata Chowk, Kasarwadi, Pune – 411034
2.	Name and Address of the Borrowers and Guarantors	**M/S Saubhagya Paithani (Borrower)** Prop. Mr Rahul Keshav Rajuguru **Address:** Gat No.10, Jalgaon Neur, Tal. Yeola, Nashik 423401 **Mr Rahul Keshav Rajuguru (Proprietor)** **Address:** Residential Bungalow "Matoshri", H.No.1261, constructed on Plot no.34 S. No.327, situated near Saraswati Vidya Mandir, college road, village Lasalgaon, Tal. Niphad Dist. Nashik 422306 **Madhu Sunil Kshirsagar (Guarantor)** **Address:** Residential Bungalow "Matoshri", H.No.1261, constructed on Plot no.34 S. No.327, situated near Saraswati Vidya Mandir, college road, village Lasalgaon, Tal. Niphad Dist. Nashik422306 **Kaveri Sunil Kshirsagar (Guarantor)** **Address:** Residential Bungalow "Matoshri", H.No.1261, constructed on Plot no.34 S. No.327, situated near Saraswati Vidya Mandir, college road, village Lasalgaon, Tal. Niphad Dist. Nashik 422306 **Shilpa Rahul Rajguru (Guarantor)** **Address:** Residential Bungalow "Matoshri", H.No.1261, constructed on Plot no.34 S. No.327, situated near Saraswati Vidya Mandir, college road, village Lasalgaon, Tal. Niphad Dist. Nashik 422306 **Shivam Sunil Kshirsagar (Guarantor)** **Address:** Residential Bungalow "Matoshri", H.No.1261, constructed on Plot no.34 S. No.327, situated near Saraswati Vidya Mandir, college road, village Lasalgaon, Tal. Niphad Dist. Nashik 422306
3.	Total liabilities	**Rs. 1,04,39,305.88** (Rupees One Crore Four Lac Thirty Nine Thousand Three Hundred Five Rupees and Eighty Eight Paise Only) as on **05.10.2026** plus further interest and charges as applicable
4.	(a) Mode of Auction	E-auction

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	(b) Details of Auction service provider	M/S PSB Alliance Pvt Ltd. through its website: https://baanknet.com
	(c) Date and Time of Auction	**27.11.2026** at **12:00 pm to 1:00 pm** with unlimited extension of **5 minutes** each
	(d) Place of Auction	Online

5. The reserve price, earnest money deposit, date of deposit of earnest money and details and full description of the immovable property is as under:

Location and Details of the Property	Reserve Price	EMD And Last Date of Deposit of EMD	Encumbrances
All that part and parcel of Residential Bungalow "Matoshri", H.No.1261, constructed on Plot no.34 S. No.327, situated near Saraswati Vidya Mandir, college road, village Lasalgaon, Tal. Niphad Dist. Nashik (MH) Area-294.50 Sq.Mtrs. Having built up area adm.59.71 sq.mtrs having Grampanchyat Sr. No. 2022 & Grampanchyat Property No.1261 situated at Vidya Nagar, Lasalgaon Tal Niphad, and Dist. Nashik. **Boundaries:** **North:** Plot No. 29 **South:** 12 Mtrs Colony Road **East:** Plot No 35 **West:** Plot No. 36	**Rs. 45,00,000.00** (Rupees Forty Five Lakh Only)	**Rs. 4,50,000.00** (Rupees Four Lakh Fifty Thousand Only) By **26.11.2026** Till **05.00 PM**	Not Known to bank

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 Authorised Officer, as on **16.11.2026 to 21.11.2026** 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 **26.11.2026** 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 favour 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 Authorised 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) Authorised 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, Sukhwani Business Hub, 3rd Floor, Nashik Phata Chowk, Kasarwadi, Pune – 411034 who, as a facilitating centre, shall make necessary arrangements.

n) For further details **contact Canara Bank, Asset Recovery Management Branch, Kasarwadi, Pune** (Ph. No. 6364905153, 9713952424) e-mail ID: cb5208@canarabank.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: Pune
Date: 06.11.2026

AUTHORISED OFFICER
CANARA BANK

Asset Recovery Management Branch-4 IDP CODE 5208 CANARA BANK