केनरा बैंक Canara Bank

CANARA BANK

(A GOVERNMENT OF INDIA UNDERTAKING)

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 **Constructive possession** of which has been taken by the Authorised Officer of **CANARA BANK, RANJANGAON BRANCH**, Secured Creditor will be sold on "As is where is", "As is what is", and "Whatever there is" on **26.11.2026** , for recovery of **Rs. 21,67,587.34/- (Rupees Twenty-One Lakh Sixty-Seven Thousand Five Hundred Eighty-Seven and Paise Thirty-Four Only)** being the amount due as on 30.07.2023 along with further interest thereon w.e.f 30.07.2023 at contractual rate of interest till the date of payment, incidental expenses, other charges, costs etc. due to the Secured Creditor from **Mr. Rafik Ashraf Khan,** S/O Ashraf, Hno 1849 near Dhawantari Bank, Late Ali,Ap Shirur Pune Maharashtra- 412210, **and Mrs. Reshama Rafik Khan,** Hno 1849 near Dhawantari Bank, Late Ali, Ap Shirur Pune Maharashtra- 412210. The reserve price will be **Rs. 19.00 Lakh** and the earnest money deposit will be **Rs. 1.90 Lakh**.

1	Name and Address of the Secured Creditor	Canara Bank, RANJANGAON Branch
2	Name and Address of the Borrower & Guarantor	**Mr. Rafik Ashraf Khan,** S/O Ashraf, Hno 1849 near Dhawantari Bank, Late Ali,Ap Shirur Pune Maharashtra- 412210 **Mrs. Reshama Rafik Khan,** Hno 1849 near Dhawantari Bank, Late Ali, Ap Shirur Pune Maharashtra- 412210.
3	Total liabilities as on 30.07.2023	**: Rs. 21,67,587.34/- (Rupees Twenty-One Lakh Sixty-Seven Thousand Five Hundred Eighty-Seven and Paise Thirty-Four Only) Together with interest at contractual rate from 30.07.2023 and other charges.**
4	e) Mode of Auction f) Details of Auction service provider g) Date & Time of Auction h) Place of Auction	E Auction M/s PSB Alliance (baanknet) **26.11.2026 , 11.00 AM to 12.00 PM** E Auction
5	Details of Property/ies	Flat no 08, situated at first floor in the building name "River View" constructed on N.A property bearing Plot no 3, out of survey no 1899/D/3 within the municipal limits of Shirur, Muncipal Council and Sub Registrar, Shirur, Tal- Shirur, Dist Pune, Maharashtra and bounded by Boundaries: North: Open to sky, CTS no 1899D/4 part South: Lift, Passage Staircase and Flat no 7 East: Flat No 5, Opne to sky and Sy No 268 West: Open to sky and Road
6	Reserve Price	**Rs. 19,00,000/- (Rupees Nineteen Lakh Only)**

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7	Earnest Money Deposit	**Rs. 1,90,000/- (RUPEES ONE LAKH NINETY THOUSAND ONLY)**
8	The property can be inspected Date & Time	21.11.2026, 10.00 AM to 5.00 PM
9	Detail of Encumbrance	Not known
10	Detail of litigation	Not known

- **Other terms and conditions:**

a. The property/ies will be sold in "As is where is", "As is what is", and "Whatever there is" "Without Recourse" condition, including encumbrances, if any, mentioned in above table at S. No 9 &10. For details of encumbrance and litigation, contact the undersigned authorised office before deposit of the Earnest Money Deposit (EMD) referred to in 11 (e) below. After deposit of EMD, if bidder has participated in the auction, subsequent claim/request regarding cancelation 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 on **21.11.2026 between 10.00 AM and 5.00 PM.**

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 **www.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. 1.90 Lakh** 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 at 5.00 PM.**

f. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs. 10,000/-** mentioned under the column "Increment Combo". 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.

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

h. 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 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.

j. No additions/deletions/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.

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, **RANJANGAON Branch**, IFSC Code: **CNRB0003407**.

l. It is the 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.

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

n. 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 by the Successful buyer from sale amount. Wherever the GST applicable, same shall be paid by the Successful buyer as per Government guidelines.

o. To the best of knowledge and information of the Authorized Officer, there is no encumbrance or litigation on property affecting the security interest except, if any, mentioned in above table at S No 9 & 10. However, the intending bidders should make their own independent inquiries/ due diligence regarding the encumbrances and litigation on property put on auction mentioned at S No 5 above and claims/rights/dues affecting the said property, prior to submitting their bid. The e-Auction advertisement/sale notice does not constitute and will not be deemed to constitute any commitment or any representation of the bank. The Authorized Officer / Secured Creditor shall not be responsible in any way for any third-party claims/rights/dues. No claim of whatsoever nature will be entertained after submission of the online bid regarding secured asset put for sale.

p. 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 on **21.11.2026 from 10 a.m. to 5 p.m.**

q. 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.

r. At any stage of the auction, the Authorised officer reserves his/her right 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.

s. For further details, **KUNWAR AMOGH, Assistant General Manager,** Canara Bank Regional Office-II, Pune (Ph. No. 8739018778), e-mail id: ropne2rec@canarabank.com 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: PUNE
Date: 04.11.2026

Authorised Officer
Canara Bank