

Ref. No. SALE NOTICE/15331/KALPANA/0503-3/2025-26

Date: 05.03.2026

To,

1. **MRS.KALPANA JANARDHAN PAWAR**
HANUMAN NAGAR,
SENAPATI BAPAT ROAD,
PUNE -411016
2. **MR. PRAKASH RAMCHANDRA GADDAM**
FLAT NO 10 SR NO 11/1B BLDG 4B,
NIRMAL PARK VINKAR SOCIETY,
CHAVAN NAGAR PADMAVATI,
PUNE-411009
3. **MRS.KALPANA JANARDHAN PAWAR**
Flat No. 9A, on the 2nd Floor,
CTS No. 647 of Budhwarpeth,
Tal. Haveli, Dist. Pune -411009

Dear Sir,

Sub: E-Auction Sale Notice under 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, 2002.

As you are aware, I on behalf of Canara Bank, **PUNE RASTAPETH [15331]** 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 **PUNE RASTAPETH [15331]** 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 thereunder, 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,

ENCLOSURE – SALE NOTICE



कृते केनरा बँक
FOR CANARA BANK
AUTHORISED OFFICER
प्रकाश गडम
CANARA BANK
AUTHORISED OFFICER

Ref. No. SALE NOTICE/15331/KALPANA/0503-3/2025-26

Date: 05.03.2026

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 property mortgaged/charged to the Secured Creditor, the Symbolic possession of which has been taken by the Authorized **Officer PUNE RASTAPETH [15331]** of the Canara Bank, will be sold on "As is where is", "As is what is" and "Whatever there is" on **25.03.2026 for recovery of Rs.25,87,004.14 (Rupees Twenty-Five Lakh Eighty-Seven Thousand Four and Paise Fourteen Only)** as on **31.01.2026**, us aong with interest & cost thereon due to the **PUNE RASTAPETH Branch {15331}** of Canara Bank from **Mrs. KALPANA JANARDHAN PAWAR (Borrower/Mortgager) And Mrs. PRAKASH RAMCHANDRA GADDAM (CO-BORROWER).**

DETAILS OF PROPERTY

Details & Full Description of the immovable properties with known encumbrances, if any	Reserve Price Fixed	EMD
All That Piece and Parcel of Flat No. 9A, on the 2nd Floor, area admeasuring about 200 Sq. Ft. i.e. 18.58 Sq. Mtrs. Built-up constructed and situated at CTS No. 647 of Budhwarpeth, Tal. Haveli, Dist. Pune and within the local limits of Pune Municipal Corporation. Boundaries Of Land are as under:- On or towards East: By Flat No. 9 & Staircase. On or towards South: By Duct On or towards West: By CTS No. 646, Budhwarpeth. On or towards North: By Duct & Flat No.9 Property Owned By-MR. Kalpana Janardan Pawar (No Encumbrances in the knowledge of the Bank)	Rs.8,55,000.00/- (Rupees Eight Lakhs Fifty Five Thousand Only)	Rs 85,500.00/- (Rupees Eighty Five Thousand Five Hundred Only)

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 **Branch Manager PUNE RASTAPETH[15331]** **CanaraBank:Mobile-9970722678/8208244460** during office hours on any working day.

Portal of E-Auction: <https://BAANKNET.com/>

Date: 05.03.2026

Place: PUNE



 **कृते केनरा बैंक**
For CANARA BANK

AUTHORISED OFFICER
AUTHORISED OFFICER

CANARA BANK

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DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE

1.	Names and Address of the secured creditor	588, OPP RED CROSS SOCIETY, RASTA PETH, PUNE, 411011
	Names and Address of the Borrower & Guarantor	1. MRS. KALPANA JANARDHAN PAWAR HANUMAN NAGAR, SENAPATI BAPAT ROAD, PUNE -411016 2. MR. PRAKASH RAMCHANDRA GADDAM FLAT NO 10 SR NO 11/1B BLDG 4B, NIRMAL PARK VINKAR SOCIETY, CHAVAN NAGAR PADMAVATI, PUNE-411009
3.	Total liabilities	Rs. 25,87,004.14 (Rupees Twenty-Five Lakh Eighty-Seven Thousand Four and Paise Fourteen Only) as on 31.01.2026 , along with interest & cost thereon
4.	(A) Mode of Auction:	Online e-Auction
	(b) Details of Auction service provider:	https://BAANKNET.com/
	(c) Date & Time of Auction:	25.03.2026 at 12:00 pm to 1:00 pm with unlimited extension of 5 mins each.
	(d) Portal for E-auction	https://BAANKNET.com/
5.	Reserve price	Rs. 8,55,000.00/- (Rupees Eight Lakhs Fifty Five Thousand Only)
6.	EMD	Rs 85,500.00/- (Rupees Eighty Five Thousand Five Hundred Only)

OTHER TERMS AND CONDITIONS

- 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. For details of encumbrance, contact the undersigned before deposit of the Earnest Money Deposit (EMD) referred to in 9(e) below).
- The property/ies will be sold above the Reserve Price.
- The property can be inspected, with Prior Appointment with Authorised Officer, from **16.03.2026 to 23.03.2026** between 11.00 AM to 03.00 PM.
- 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).
- The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs 85,500.00/- (Rupees Eighty Five Thousand Five Hundred Only)** 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 **24.03.2026 at 5.00 P.M.**
- Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000/- (Rupees Ten Thousand Only) 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.



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- g) The incremental amount/price during the time of each extension shall be Rs. 10,000/- (Rupees Ten Thousand Only) and time shall be extended to 5 (Five) 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) 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, PUNE RASTAPETH[15331] Branch, IFSC Code - CNRB0015331 (Branch IFSC Code)**.
- k) All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- l) 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.
- m) 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 eAuction 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 / dues.
- n) 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.
- o) Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
- p) For further details contact Branch Manager Canara Bank, **PUNE RASTAPETH[15331] Mob No. 9970722678/9860033368 e-mail id: cb15331@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./ support.ebkay@procure247.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

DATE:05.03.2026
PLACE: Pune



 **कृते केनरा बैंक**
For CANARA BANK
AUTHORISED OFFICER
प्रधिकृत अधिकारी
CANARA BANK