



CANARA BANK
KUDUS [01563]
COVERING LETTER TO SALE NOTICE

Ref: SALE NOTICE/112925732/APRIL/01563/2026

Date: 07.04.2026

To

Shri. Vikram Hariram Choudhari S/o Shri. Hariram Charra Chaudhari (Proprietor of M/s Choudhary Enterprises and Mortgagor)
Residing at
Village Sapronda, PO Kudus, Taluka Wada,
District Palghar 421312
Mobile No. 9823394261

Legal Heirs and representative of deceased Shri Hemant Subhash Bhoir S/o Shri. Subhash Raghunath Bhoir (Guarantor)
Village Sapronda PO Kudus, Taluka Wada,
District Palghar 421312

Dear Sir,

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

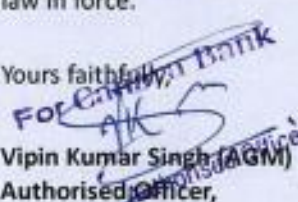
As you are aware, I on behalf of Canara Bank, Kudus[01563] Branch have taken possession of the assets described in Schedule of Sale Notice annexed hereto in terms of Section 13 (4) of the Subject Act in connection with outstanding dues payable by you to our Canara Bank, Kudus[01563] Branch

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,


Vipin Kumar Singh (AGM)
Authorised Officer,
Canara Bank

ENCLOSURE – SALE NOTICE

**CANARA BANK
KUDUS [01563]
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 **PHYSICAL** possession of which has been taken by the Authorised Officer of **Canara Bank, Kudus[01563] Branch**, Secured Creditor, will be sold on "As is where is", "As is what is", and "Whatever there is" on **28.04.2026**, for recovery of **Rs.54,23,612.43(Rupees Fifty Four Lakh Twenty Three Thousand Six Hundred Twelve and Forty Three Paise Only)** as on **31.03.2026** plus interest, charges and other cost from **01.04.2026** due to the Secured Creditor from **M/s Choudhary Enterprises (Represented by Proprietor Shri Vikram Hariram Choudhari), Shri. Vikram Hariram Choudhari S/o Shri. Hariram Charra Chaudhari(Proprietor and Mortgagor) and Legal Heirs and representative of deceased Shri Hemant Subhash Bhoir S/o Shri. Subhash Raghunath Bhoir (Guarantor).** The reserve price will be **Rs.9,58,000.00 (Rupees Nine Lakh Fifty Eight Thousand only)** and the earnest money deposit will be **Rs.95,800.00(Rupees Ninety Five Thousand Eight Hundred Only)**

1	Name and Address of the Secured Creditor	Canara Bank, Kudus[01563] Branch
2	Name and Address of the Borrower & Guarantor	Shri. Vikram Hariram Choudhari S/o Shri. Hariram Charra Chaudhari (Proprietor of M/s Choudhary Enterprises and Mortgagor) Residing at Village Sapronda, PO Kudus, Taluka Wada, District Palghar 421312 Mobile No. 9823394261 Legal Heirs and representative of deceased Shri Hemant Subhash Bhoir S/o Shri. Subhash Raghunath Bhoir (Guarantor) Village Sapronda PO Kudus, Taluka Wada, District Palghar 421312
3	Total liabilities as on 31.03.2026	Rs.54,23,612.43(Rupees Fifty Four Lakh Twenty Three Thousand Six Hundred Twelve and Forty Three Paise Only)
4	a) Mode of Auction b) Details of Auction service provider c) Date & Time of Auction d) Place of Auction	E-Auction M/s PSB Alliance (BAANKNET) 28.04.2026 Timing 12.00 P.M. to 2.00 PM https://baanknet.com
5	Details of Property/ies	All that part and parcel of Commercial Shop, No. 1, on Ground Floor, in 'G' wing, bearing 252 Sq ft Builtup area, in the Building known as "Bramhand", at Suvery No.381, Village Kudus, Taluka Wada, District Palghar Maharashtra 421312. Standing in the name of Shri Vikram Hariram Choudhari(Proprietor/ Mortgager). Boundaries of the Property : North: Open Space South: Road



		East: Proposed E Wing West: Road CERSAI Security ID:400018936439
6	Reserve Price	Rs.9,58,000.00 (Rupees Nine Lakh Fifty Eight Thousand only)
7	Earnest Money Deposit	Rs.95,800.00(Rupees Ninety Five Thousand Eight Hundred Only)
8	The property can be inspected Date & Time	24.04.2026 between 10.00 AM and 4.00 PM

9 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.
- The property/ies will not be sold below the Reserve Price.
- The property can be inspected on **24.04.2026 between 10.00 A.M. and 4.00 P.M.**
- 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 & addhaar and addhaar linked with latest Mobile number and also register with digilocker mandatorily. For bidding in the above e-auction from **BAANKNET (M/s PSB Alliance Pvt. Ltd)**, you may contact the helpdesk support of **BAANKNET (Contact details 8291220220, Email: Support.BAANKNET@psballiance.com.)**.
- The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs.95,800.00(Rupees Ninety Five Thousand Eight 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" in favour of **CANARA BANK, A/C NO 209272434 IFSC CODE: CNRB0001563** on or **before 27.04.2026 at 6.00PM.**
- The incremental amount/price during the time of each extension shall be Rs.50,000/- and time shall be extended to 15 minutes when valid bid received in last minutes
- Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs.50,000/-. 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 amount 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.
- Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- 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 day from the date of 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 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 should be remitted through RTGS/NEFT to Account No. 209272434 of Canara Bank, Kudus[01563] Branch, IFSC CODE: CNRB0001563
- k. All charges for conveyance, stamp duty and registration 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 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 / dues
- n. It shall be the responsibility of Bidder to make due diligence and physical verification of property and satisfy themselves about the asset and before 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 24.04.2026 from 10.00 a.m. to 4.00 P.M.
- 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 Assistant General Manager, Recovery and Legal Section Regional office North Mumbai (Shri. Vipin Kumar Singh, Contact No: 8655963283) or Branch Incharge Canara Bank, Kudus[01563] Branch (Manager, Mukesh Thakare, Contact No 8655935653) may be contacted during office hours on any working day. The service provider BAANKNET (M/s PSB Alliance Pvt. Ltd), (Contact details 8291220220, Email: Support.BAANKNET@psballiance.com).

Place: MUMBAI
Date: 07.04.2026

For Canara Bank

Authorised Officer
Vipin Kumar Singh
Authorised Officer (AGM)
Canara Bank