

Ref: CNRB/E-AUCTION/RUPAL/APR/2026-27/01/PS

Date: 20/04/2026

To,

1.	MRS. RUPAL NIRALBHAI CHOKSHI D 508 TIRTHRAJ 4, DEHGAM ROAD, NARODA AHMEDABAD GUJARAT 382350 B-1,204 THE MEADOWS, NEAR VAISHNOVDEVI TEMPLE, ADANI SHANTIGRAM, S G HIGHWAY, KHODIYAR, PO: KHODIYA, DIST: AHMEDABAD GUJARAT - 382421 NIRAL WATCH CENTRE, DIPIKA TOWER, BUS STAND, B-10 GALAXY ROAD, NEAR AMTS, MAKAROURA, GIDC NARODA, AHMEDABAD - 382330	BORROWER
2.	MR. NIRAL ASHOKKUMAR CHOKSHI D 508 TIRTHRAJ 4, DEHGAM ROAD, NARODA AHMEDABAD GUJARAT 382350 NIRAL WATCH CENTRE, DIPIKA TOWER, BUS STAND, B-10 GALAXY ROAD, NEAR AMTS, MAKAROURA, GIDC NARODA, AHMEDABAD - 382330	CO-BORROWER/ MORTGAGOR
3.	MR. CHIRAGBHAI ASHOKBHAI PATEL 7 CHARUPARK CO OP SOC NR VEHLAL SOCIETY PART II NARODA, AHMEDABAD, GUJARAT 382425	GUARANTOR

Vastrapur Branch : HINDOLA COMPLEX, NEHRU PARK, VASTRAPUR, OPP VASTRAPUR LAKE, VASTRAPUR, AHMEDABAD 380015. PHONE NO: 8238091927, EMAIL: CB17020@CANARABANK.COM



Ref: CNRB/E-AUCTION/RUPAL/APR/2026-27/01/PS

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, 2002

As you are aware, I on behalf of Canara Bank Vastrapur 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 Vastrapur 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 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,

कृते, केनरा बैंक/ For, CANARA BANK

अधिकृत अधिकारी/Authorised Officer
AUTHORISED OFFICER
CANARA BANK

ENCLOSURE – SALE NOTICE



Vastrapur Branch : HINDOLA COMPLEX, NEHRU PARK, VASTRAPUR, OPP VASTRAPUR LAKE, VASTRAPUR, AHMEDABAD 380015. PHONE NO: 8238091927, EMAIL: CB17020@CANARABANK.COM

Ref: CNRB/E-AUCTION/RUPAL/APR/2026-27/01/PS

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 proviso 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 to the Secured Creditor, the possession of which has been taken by the Authorised Officer of Vastrapur Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **25/05/2026**, for recovery of as on 31.12.2025 amounts to Rs. **4,71,587.02** (Rupees Four Lakh Seventy One Thousand Five Hundred Eighty Seven and Paise Two only) + further interest and charges from 01.01.2026 in Housing Loan account due to the Vastrapur Branch of Canara Bank from borrower/mortgagor, **MRS. RUPAL NIRALBHAI CHOKSHI & MR. NIRAL ASHOKKUMAR CHOKSHI** and guarantor **MR. CHIRAGBHAI ASHOKBHAI PATEL**.

The Reserve price & EMD of the properties will be as follows::

SR	Property Details	Reserve Price	EMD Amt.
1.	THE IMMOVABLE PROPERTY FLAT NO. D/508, ADMEASURING 126 SQ. YDS. IN THE SOCIETY KNOWN AS "TIRTHRAJ-4" CONSTRUCTED ON LAND BEARING SURVEY NO. 548/1 OF F.P. NO. 2, T.P. SCHEME NO. 2 SITUATED LYING AND BEING AT MOUJE: NARODA, TALUKA CITY IN REGISTRATION SUB-DISTRICT AHMEDABAD-6 (NARODA) OF DISTRICT AHMEDABAD. AND BOUNDED AS UNDER: EAST : FLAT NO. D/509 WEST : MARGIN OF "D" BLOCK NORTH : COMMON PLOT & MARGIN OF "D" BLOCK SOUTH : FLAT NO. D/507 CERSAI Security Interest ID : 100001791838	Rs. 27,22,000.00	Rs. 2,72,200.00

a) The Earnest Money Deposit shall be deposited on or before dt. **24/05/2026**.

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 **Manager, Canara Bank, Vastrapur Branch, Ahmedabad** (Ph. No. 8238091927) during office hours on any working day.

Date : 20/04/2026
Place : Ahmedabad

Authorised Officer
CANARA BANK

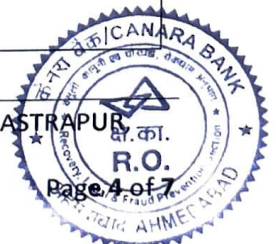
Vastrapur Branch : HINDOLA COMPLEX, NEHRU PARK, VASTRAPUR, OPP VASTRAPUR LAKE, VASTRAPUR, AHMEDABAD 380015. PHONE NO: 8238091927, EMAIL: CB17020@CANARABANK.COM



DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 20/04/2026

Name and Address of the Secured Creditor		Vastrapur Branch : HINDOLA COMPLEX, NEHRU PARK, VASTRAPUR, OPP VASTRAPUR LAKE, VASTRAPUR, AHMEDABAD 380015. PHONE NO: 8238091927, EMAIL: CB17020@CANARABANK.COM
1.	MRS. RUPAL NIRALBHAI CHOKSHI D 508 TIRTHRAJ 4, DEHGAM ROAD, NARODA AHMEDABAD GUJARAT 382350 B-1,204 THE MEADOWS, NEAR VAISHNOVDEVI TEMPLE, ADANI SHANTIGRAM, S G HIGHWAY, KHODIYAR, PO: KHODIYA, DIST: AHMEDABAD GUJARAT - 382421 NIRAL WATCH CENTRE, DIPIKA TOWER, BUS STAND, B-10 GALAXY ROAD, NEAR AMTS, MAKAROURA, GIDC NARODA, AHMEDABAD - 382330	BORROWER
2.	MR. NIRAL ASHOKKUMAR CHOKSHI D 508 TIRTHRAJ 4, DEHGAM ROAD, NARODA AHMEDABAD GUJARAT 382350 NIRAL WATCH CENTRE, DIPIKA TOWER, BUS STAND, B-10 GALAXY ROAD, NEAR AMTS, MAKAROURA, GIDC NARODA, AHMEDABAD - 382330	CO-BORROWER/ MORTGAGOR
3.	MR. CHIRAGBHAI ASHOKBHAI PATEL 7 CHARUPARK CO OP SOC NR VEHLAL SOCIETY PART II NARODA, AHMEDABAD, GUJARAT 382425	GUARANTOR

Vastrapur Branch : HINDOLA COMPLEX, NEHRU PARK, VASTRAPUR, OPP VASTRAPUR LAKE, VASTRAPUR, AHMEDABAD 380015. PHONE NO: 8238091927, EMAIL: CB17020@CANARABANK.COM



Ref: CNRB/E-AUCTION/RUPAL/APR/2026-27/01/PS

1. **Total liabilities:** as on 31.12.2025 amounts to Rs. 4,71,587.02 (Rupees Four Lakh Seventy One Thousand Five Hundred Eighty Seven and Paise Two only) + further interest and charges from 01.01.2026 in Housing Loan account.
2. (a) **Mode of auction :** E-auction

(b) **Details of Auction Service Provider:** M/s PSB Alliance Pvt Ltd (BAANKNET)

Helpdesk number :- 8291220220, 9892219848, 8160205051

E-mail :- support.baanknet@psballiance.com

Website :- <https://baanknet.com/>

(c) **Date & Time of Auction:** 25/05/2026 (1:00 PM TO 3:00 PM)

3. **Reserve Price & EMD details are as follows :**

SR	Property Details	Reserve Price	EMD Amt.
1.	THE IMMOVABLE PROPERTY FLAT NO. D/508, ADMEASURING 126 SQ. YDS. IN THE SOCIETY KNOWN AS "TIRTHRAJ-4" CONSTRUCTED ON LAND BEARING SURVEY NO. 548/1 OF F.P. NO. 2, T.P. SCHEME NO. 2 SITUATED LYING AND BEING AT MOUJE: NARODA, TALUKA CITY IN REGISTRATION SUB-DISTRICT AHMEDABAD-6 (NARODA) OF DISTRICT AHMEDABAD. AND BOUNDED AS UNDER: EAST : FLAT NO. D/509 WEST : MARGIN OF "D" BLOCK NORTH : COMMON PLOT & MARGIN OF "D" BLOCK SOUTH : FLAT NO. D/507 CERSAI Security Interest ID : 100001791838	Rs. 27,22,000.00	Rs. 2,72,200.00

4. **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, on 14/05/2026 between 10:00 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.

Vastrapur Branch : HINDOLA COMPLEX, NEHRU PARK, VASTRAPUR, OPP VASTRAPUR LAKE, VASTRAPUR, AHMEDABAD 380015. PHONE NO: 8238091927, EMAIL: CB17020@CANARABANK.COM



Ref: CNRB/E-AUCTION/RUPAL/APR/2026-27/01/PS

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.

e) Intending bidders shall hold a valid e-mail address. For details with User Creation & other guidance please contact the service provider : **M/s PSB Alliance (BAANKNET)**. Helpdesk number:- 8291220220, 9892219848, 8160205051, Email :- support.baanknet@psballiance.com, Website- <https://baanknet.com/>

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before 24/05/2026 to Canara Bank, Vastrapur 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.

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

iii) Bidder's A/c details for online refund of EMD.

g) The intending bidders should register their names at portal <https://baanknet.com/> Helpdesk Number: - 8291220220, 9892219848, 8160205051.

User can visit website of **M/s PSB Alliance (BAANKNET)** for any help, FAQ and User manual **Helpdesk number:- 8291220220, 9892219848, 8160205051**, Email- support.baanknet@psballiance.com, Website- <https://baanknet.com>

h) EMD deposited by the unsuccessful bidder shall be refunded to them. The EMD shall not carry any interest.

i) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiples of **Rs. 10,000.00**. 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.

j) The successful bidder shall deposit 25% of the sale price (inclusive of EMD already paid), immediately on 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, 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) For sale proceeds of **Rs. 50,00,000.00 (Rupees Fifty lakhs)** 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.

Vastrapur Branch : HINDOLA COMPLEX, NEHRU PARK, VASTRAPUR, OPP VASTRAPUR LAKE, VASTRAPUR, AHMEDABAD 380015. PHONE NO: 8238091927, EMAIL: CB17020@CANARABANK.COM



Ref: CNRB/E-AUCTION/RUPAL/APR/2026-27/01/PS

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

m) Authorized Officer reserves the right to postpone/cancel or vary the terms and conditions of the e-auction without assigning any reason thereof.

n) In case there are bidders who do not have access to the internet but interested in participating the e-auction, they can approach concerned Regional Office, Ahmedabad or Sabarmati Branch which, as a facilitating centre, shall make necessary arrangements.

o) For further details, contact **Manager, Canara Bank, Vastrapur Branch, Ahmedabad** (Ph. No. 8238091927) e-mail id cb17020@canarabank.com OR the service provider **M/s PSB Alliance Pvt Ltd (BAANKNET)**. Helpdesk number: 8291220220, 9892219848, 8160205051, Email – support.baanknet@psballiance.com, Website- <https://baanknet.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.

कृते, केनरा बैंक/For, CANARA BANK

अधिकृत अधिकारी/Authorised Officer

Place: AHMEDABAD

Date: 20/04/2026

Authorised Officer
Canara Bank

Vastrapur Branch : HINDOLA COMPLEX, NEHRU PARK, VASTRAPUR, OPP VASTRAPUR LAKE, VASTRAPUR, AHMEDABAD 380015. PHONE NO: 8238091927, EMAIL: CB17020@CANARABANK.COM

