



(A GOVERNMENT OF INDIA UNDERTAKING)
(MUMBAI LOWER PAREL BRANCH 15538)

REF:MSRO/MANSI/SARFAESI/SN/15538/OCT/2026

DATE: 05.10..2026

Ashfak Gulam Pandey,
309, Ismail Building, 2nd floor,
Flat no.16, Ibrahim Rahamtullah Road,
Mandvi, Mumbai- 400003

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, The Authorised officer of Canara Bank Mumbai Lower Parel 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 Mumbai Lower Parel 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 there under, 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,

Authorised Officer,
Canara Bank

ENCLOSURE – SALE NOTICE



COPY TO : Ashfak Gulam Pandey, Flat no. 303, 3rd Floor, Wing no. – D, Dream Park, Village – Khalapur, Near Lowji Station, Lowji Khopoli, District – Raigad, Pin - 410203

Confidential



(A GOVERNMENT OF INDIA UNDERTAKING)

(MUMBAI LOWER PAREL BRANCH 15538)

(AUCTION SALE NOTICE FOR IMMOVABLE PROPERTIES)

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/charged to the Secured Creditor, the constructive possession of which has been taken by the Authorised Officer of **Mumbai Lower Parel Branch** of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **12.11.2026**, for recovery of **Rs. 18,76,846.86 (Rupees Eighteen Lakhs Seventy Six Thousand Eight Hundred Forty Six and Paise Eighty Six only)** as on **03.06.2026** plus further interest thereon from **04.06.2026** along with suit expenses and other charge due to the, **Mumbai Lower Parel Branch** of Canara Bank from the borrower **Ashfak Gulam Pandey**

Details and full description of the immovable property with known encumbrances, if any:

All That Part And Parcel Of **Flat No.303, on the 3rd Floor, Wing -D, adm.30.770 sq mtrs(Carpet area) + adm 4.445 sq mtrs (Terrace area), in the Building known as "Dream Park" constructed on all the piece of parcel of land bearing Survey no. 2/1,2/3,2/4 A,B,C and 2/6, plot no. 15,16,18 to 21, City Survey no. 719,723,724,725,726, lying being and situated at village – Khalapur, Taluka and district – Raigad, In the registration District and sub District of Raigad and with in the limits of Khalapur Municipal Council**

Name of Title Holder: Ashfak Gulam Pandey, ,CERSAI Security Interest ID – 400057484146

The reserve price for the property will be **Rs. 12,60,000.00 (Rupees Twelve Lakhs Sixty Thousand Only)** and the earnest money deposit will be **Rs.1,26,000.00 (Rupees One lakh Twenty six Thousand only)**. The earnest money deposit shall be deposited on or before **12.11.2026** at **9.30AM**

The property can be inspected, with Prior Appointment with Authorised Officer, on **06.11.2026**, Canara Bank **Mumbai Lower Parel Branch** between **11.00 am to 4.00 pm**.

There are no known encumbrances on the above property as per the knowledge of the bank.

For detailed terms and conditions of the sale please refer the link "E-Auction" provided in common web portal – **M/s PSB Alliance (Baanknet),** Contact No. **8291220220, 7046612345,6354910172,9892219848,8160205051,** E-mail **support.BAANKNET@psballiance.com;** <https://baanknet.com/>, or Canara Bank's website www.canarabank.com , or may contact Manager Canara Bank **Mumbai Lower Parel Branch** 8169845618/9410316322/9986682569 / 9987603335 during office hours on any working day.

Date: 05.10.2026

Place: Mumbai




Authorised Officer
CANARA BANK

Confidential



(A GOVERNMENT OF INDIA UNDERTAKING)

(MUMBAI LOWER PAREL BRANCH 15538)

DETAILED TERMS AND CONDITIONS OF THE SALE NOTICE DATED 05.10.2026

1. **Name and Address of the Secured Creditor** : CANARA BANK MUMBAI LOWER PAREL BRANCH

a) **Name and Address of the Borrower(s)** : Ashfak Gulam Pandey, 309, Ismail Building, 2nd floor, Flat no.16, Ibrahim Rahamtullah Road, Mandvi, Mumbai- 400003

2.	Property in the name of	Ashfak Gulam Pandey
3.	Total liabilities as on 03.06.2026	: Rs. 18,76,846.86 + future interest thereon since 04.06.2026 along with suit expenses and other charge due costs, expenses etc.
4.	(a) Mode of Auction	Online (E-Auction)
	(b) Details of Auction service provider	: M/s PSB Alliance (Baanknet)., Contact No. 8291220220, 7046612345, 6354910172, 9892219848, 8160205051 support.BAANKNET@psballiance.com; https://baanknet.com/
	(c) Date & Time of Auction	: 12.11.2026 & 10.00 AM to 11.00 AM
	(d) Place of Auction	: Online (E-Auction)
5.	(a) Reserve Price & EMD AMT	: The reserve price for the property will be Rs. 12,60,000.00 (Rupees Twelve Lakhs Sixty Thousand Only) and the earnest money deposit will be Rs.1,26,000.00 (Rupees One lakh Twenty six Thousand only)
	(b) EMD Date & Time	: 12.11.2026 & up to 9.30AM

6. Other terms and conditions:

- a) 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).
- b) The property will be sold above the Reserve Price.
- c) The property can be inspected on 06.11.2026 between 11.00AM and 4.00PM. with Prior Appointment with Authorised Officer
- 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 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).

Confidential





(A GOVERNMENT OF INDIA UNDERTAKING)

(MUMBAI LOWER PAREL BRANCH 15538)

The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs.1,26,000.00 (Rupees One lakh Twenty six Thousand 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 12.11.2026 at 9.30 am.**

- e) Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of Rs. 10,000.00 (Incremental amount/price) 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.
- f) The incremental amount/price during the time of each extension shall be Rs.10,000.00 (incremental price) and time shall be extended to 5 (minutes) when valid bid received in last minutes.
- g) Sale shall be confirmed in favour of the successful bidder, subject to confirmation of the same by the secured creditor.
- h) 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.
- i) 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, Mumbai Lower Parel Branch, IFSC Code CNRB0015538.**
- j) All charges for conveyance, stamp duty and registration, GST etc., as applicable shall be borne by the successful bidder only.
- k) 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.
- l) 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 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.

Confidential





(A GOVERNMENT OF INDIA UNDERTAKING)
(MUMBAI LOWER PAREL BRANCH 15538)

- m) 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 06.11.2026 from 11 am. to 4 pm with Prior Appointment with Authorised Officer
- n) Authorised officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.
- o) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **12.11.2026 at 10.00 am to CANARA BANK Mumbai Lower Parel Branch (15538)** mob 9986682569,8169845618/9410316322/9987603335 by hand or by email:cb15538@canarabank.com
- i) Acknowledgement receipt thereof with UTR No.
- ii) 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.
- iii) Bidders Name, Contact No, Address, E Mail Id. And A/c details for online refund of EMD
- p) 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 **South Mumbai Cuffe Parade Maker Tower or Mumbai Lower Parel (15538)** Branch that, as a facilitating centre, shall make necessary arrangements
- q) For further details contact **Mr SIVA RAMAKRISHNAN K**, Authorised Officer and Assistant General Manager, Canara Bank Regional Office, Mumbai Mob no. 9986682569 and its team 8169845618/9410316322/ 9987603335 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

Place: Mumbai
Date: 05.10.2026




Authorised Officer
CANARA BANK