केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

Ref: RATANPAR/E AUCTION/AARTIHARDIK /NOV-2026 **Date: 03.11.2026**

To,

Mrs. AARTI HARDIK VANK(Borrower)
DREAMLAND PARK , BLOCK NO. B 3 , MORBI ROAD,
RAJKOT, RAJKOT,
GUJARAT - 360003

Mr. VANK HARDIK DEVDANBHAI (Co-Borrower)
C/O VANK HARDIK DEVDANBHAI
DREAM LAND PARK,RATNAM RESIDENCY,
BLOCK NO B3, MORBI RD HIGH WAY,
RATANPUR ,RAJKOT
GUJARAT - 360003

Mrs. AARTI HARDIK VANK(Borrower)
Mr. VANK HARDIK DEVDANBHAI (Co-Borrower)
FLAT NO. – 101 , FIRST FLOOR , WING C-2 ,
HARSHIL TOWNSHIP,
AREA NEAR GIR DAIRY , OFF RAJKOT MORVI ROAD,
RATANPUR, RAJKOT,
GUJARAT - 360003

Dear Sir/Madam,

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.
****

The Housing Loan No. 164007547140 of the Borrower, **Mrs. AARTI HARDIK VANK(Borrower) and Mr. VANK HARDIK DEVDANBHAI (Co-Borrower)** slipped to NPA as on **25.12.2025**.

The undersigned being the Authorized Officer of the Canara Bank under Securitisation And Reconstruction of Financial Assets and Enforcement of Security Interest Act, 2002 (Act 54 of 2002) and in exercise of powers conferred under Section 13 (2) read with Rule 3 of the Security Interest (Enforcement) Rules 2002, **issued a Demand Notice** calling upon the borrower **Mrs. AARTI HARDIK VANK(Borrower) and Mr. VANK HARDIK DEVDANBHAI (Co-Borrower)** to repay the amount mentioned in the notice.

As you are aware, the borrower having failed to repay the amount, the undersigned on behalf of Canara bank RATANPAR 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 **RATANPAR Branch of Canara Bank**.
The undersigned proposes to sell the assets 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,
FOR CANARA BANK
AUTHORISED OFFICER

Authorized Officer,
Canara Bank
ENCLOSURE – SALE NOTICE

Internal

केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

15 DAYS SALE NOTICE

E-Auction Sale Notice for Sale of Immovable Assets under the Securitization 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 **Symbolic possession** of which has been taken by the Authorized Officer of **RATANPAR** Branch of the Canara Bank, will be sold on "As is where is", "As is what is", and "Whatever there is" on **20.11.2026**, for recovery of **Rs. 6,42,331.18 (Rupees Six Lakh Forty Two Thousand Three Hundred Thirty One and Paisa Eighteen Only) plus interest and other charges thereon from 10.12.2025 in the loan account plus interest and other charges thereon from 10.11.2025** due to the RATANPAR Branch of Canara Bank, from Housing Loan account of **Mrs. AARTI HARDIK VANK(Borrower) and Mr. VANK HARDIK DEVDANBHAI (Co-Borrower)**

The reserve price will be **Rs. 7,33,500.00 (Rupees Seven Lacs Thirty three thousand five hundred Only)** and the earnest money deposit will be **Rs. 73,350.00/- (Rupees Seventy three thousand three hundred fifty only)**. The Earnest Money Deposit shall be deposited on or before **19.11.2026.**

Details of Security

Details and full description of the property:
EMT OF A RESEDENTIAL FLAT NO. 101 ON FIRST FLOOR HAVING BUILT UP AREA 47.96 SQ. MTRS. IN WING C/2 OF THE BUILDING NAMELY "HARSHIL TOWNSHIP" CONSTRUCTED ON LAND ADMEASURING 3808.24 SQ. MTRS. OF PLOT NO. 24 AND 39 SITUATED AT RATANPAR REVENUE SURVEY NO. 161/P IN SUB DISTR. AND REGI. DIST. RAJKOT IN THE STATE OF GUJARAT IS BOUNDED AS UNDER: **Boundaries –** North: OPEN SAPACE THEREAFTER WING B/2 South: STAIRS, PASSAGE THEREAFTER FLAT NO. 104 East : FLAT NO. 102 West : MARGIN SPACE THEREAFTER COMPOUND WALL

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 **RATANPAR Branch Canara bank**, Ph. No. 6354912286 during office hours on any working day. The Earnest Money Deposit shall be deposited on or before **19.11.2026**

Date: **03.11.2026**
Place: RATANPAR

कृते केनरा बैंक / FOR CANARA BANK

Authorized Officer
Canara Bank

प्राधिकृत अधिकारी / AUTHORISED OFFICER

DETAILED TERMS AND CONDITIONS OF THE 15 DAYS SALE NOTICE DATED 03.11.2026

1. Name and Address of the Secured Creditor: **Canara Bank RATANPAR, Village – Ratanpar, Post - Gavridad, Rajkot - Morbi Highway, Taluka & District - Rajkot 360003**

2. Name and Address of the Borrower(s)/ Guarantor(s):

Mrs. AARTI HARDIK VANK(Borrower)
DREAMLAND PARK , BLOCK NO. B 3 , MORBI ROAD,
RAJKOT, RAJKOT,
GUJARAT - 360003

Mr. VANK HARDIK DEVDANBHAI (Co-Borrower)
C/O VANK HARDIK DEVDANBHAI
DREAM LAND PARK,RATNAM RESIDENCY,
BLOCK NO B3, MORBI RD HIGH WAY,
RATANPUR ,RAJKOT
RAJKOT,
GUJARAT - 360003

Mrs. AARTI HARDIK VANK(Borrower)
Mr. VANK HARDIK DEVDANBHAI (Co-Borrower)
FLAT NO. – 101 , FIRST FLOOR , WING C-2 ,
HARSHIL TOWNSHIP,
AREA NEAR GIR DAIRY , OFF RAJKOT MORVI ROAD,
RATANPUR, RAJKOT,
GUJARAT - 360003

3. Total liabilities **as on 10.12.2025: Rs. 6,42,331.18 (Rupees Six Lakh Fourty Two Thousand Three Hundred Thirty One and Paisa Eighteen Only) plus interest and other charges thereon from 10.12.2025**

4.(a) Mode of Auction: E-Auction

(b) Details of Auction service provider: M/s PSB Alliance (Baanknet)
Helpdesk No. - 8291220220, 9892219848, 8160205051, 7046612345,6354910172;
e-mail id: support.baanknet@psballiance.com, support.baanknet@procure247.com
For User Creation Helpline Number-

Sr No	Name	Contact No.	E Mail ID
1	KARAN MODI	7016-716557	karan@procure247.com
2	VASU PATEL	9510-974587	vasu.patel@procure247.com
3	KASHYAP PATEL	6354-604884	kashyap@procure247.com
4	ANIMESH JAIN	7046-612345	animesh@procure247.com

(c) Date & Time of Auction: 20.11.2026 Time 01.00 PM – 03.00 PM

(d) Place of Auction: https://baanknet.com/

5. Reserve Price: **Rs. 7,33,500.00 (Rupees Seven Lacs Thirty three thousand five hundred Only)**

6. Other terms and conditions:

Internal

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 Authorized Officer, on **16.11.2026** between **10.00 AM to 5.00 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.

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 digital signature certificate and e-mail address. For details with regard to digital signature please contact the service provider **M/s PSB Alliance (Baanknet)**
Helpdesk No. - 8291220220, 9892219848, 8160205051, 7046612345, 6354910172;
e-mail id: support.baanknet@psballiance.com, support.baanknet@procure247.com
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4	ANIMESH JAIN	7046-612345	animesh@procure247.com

f) After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **19.11.2026, 10:30 AM to 05:00 PM**, to Canara Bank, RATANPAR Branch, by hand or by email.

i) Demand Draft/Pay order towards EMD amount. If paid through RTGS/NEFT, 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.
iv) Bidder's A/c details for online refund of EMD.
g) The intending bidders should register their names at portal **https://baanknet.com/** and get their User ID and password free of cost. Prospective bidder may avail online training on E- auction from the service provider **M/s PSB Alliance (Baanknet). Helpdesk No. - 8291220220, 9892219848, 8160205051, 7046612345, 6354910172; e-mail id: support.baanknet@psballiance.com,**

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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 multiplies of Rs. 10,000.00 as incremental value. 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 favor 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 Authorized 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 lacs) 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.

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 Circle office or RATANPAR branch, who as a facilitating center, shall make necessary arrangements.

o) For further details contact Manager, Canara Bank, RATANPAR Branch (Ph. No.6354912286) e-mail id: cb17158@canarabank.com; the service provider **M/s PSB Alliance (Baanknet) Helpdesk No. - 8291220220, 9892219848, 8160205051, 7046612345, 6354910172; e-mail id: support.baanknet@psballiance.com, support.baanknet@procure247.com**

SPECIAL INSTRUCTION/CAUTION

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कृते केनरा बैंक / FOR CANARA BANK

Place: RATANPAR
Date: **03.11.2026**

Authorized Officer / Canara Bank
प्राधिकृत अधिकारी / AUTHORISED OFFICER

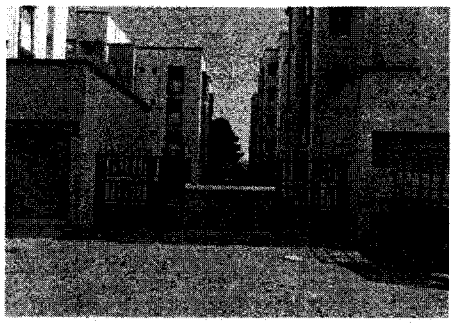
केनरा बैंक Canara Bank

(A GOVERNMENT OF INDIA UNDERTAKING)

FORMAT FOR UPLOADING DETAILS OF PROPERTIES IN CORPORATE WEBSITE PUT FOR SALE UNDER E-AUCTION
(ALONG WITH THE SALE NOTICE IN PDF FORMAT)

DETAILED TERMS AND CONDITIONS OF THE 15 DAYS SALE NOTICE DATED 03.11.2026

PHOTO OF THE PROPERTY



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Internal

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कृते केनरा बैंक / FOR CANARA BANK

Place: RATANPAR
Date: **03.11.2026**

प्राधिकृत अधिकारी / Authorized Officer
Canara Bank

FORMAT FOR UPLOADING DETAILS OF PROPERTIES IN CORPORATE WEBSITE PUT FOR SALE UNDER E-AUCTION

(ALONG WITH THE SALE NOTICE IN PDF FORMAT)

Property Type: Residential

Name of Title holder: Mrs. AARTI HARDIK VANK

Property Details: EMT OF A RESEDENTIAL FLAT NO. 101 ON FIRST FLOOR HAVING BUILT UP AREA 47.96 SQ. MTRS. IN WING C/2 OF THE BUILDING NAMELY "HARSHIL TOWNSHIP" CONSTRUCTED ON LAND ADMEASURING 3808.24 SQ. MTRS. OF PLOT NO. 24 AND 39 SITUATED AT RATANPAR REVENUE SURVEY NO. 161/P IN SUB DISTR. AND REGI. DIST. RAJKOT

Area : 47.96 Sq. Mtrs

PHOTO OF THE PROPERTY



Bounded by :

North: OPEN SAPACE THEREAFTER WING B/2

South: STAIRS, PASSAGE THEREAFTER FLAT NO. 104

East : FLAT NO. 102

West : MARGIN SPACE THEREAFTER COMPOUND WALL

Reserve Price: **Rs. 7,33,500.00 (Rupees Seven Lacs Thirty three thousand five hundred Only)**

Date of E-Auction: 20.11.2026

EMD amount: **Rs. 73,350.00/- (Rupees Seventy three thousand three hundred fifty only)** to be deposited on or before 19.11.2026

Branch email id: cb17158@canarabank.com

Branch Manager Contact no. 6354912286

RO Nodal Officer's Contact no. - 8779880715

E-Auction Website: **https://baanknet.com/**

Internal