केनरा बैंक Canara Bank
सिंडिकेट Syndicate
(भारतसरकारकाउपक्रम/A GOVERNMENT OF INDIA UNDERTAKING)
ARM BRANCH – MUMBAI
Canara Bank Building, 4th floor, Adi Marzban Path, Ballard Estate, MUMBAI – 400 001
Email: cb2360@canarabank.comTEL. - 8655948054 WEB: www.canarabank.com

SALE NOTICE

E-AUCTION SALE NOTICE FOR SALE OF IMMOVABLE/MOVABLE 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 properties mortgaged/charged to the Secured Creditor, the **Symbolic Possession** of which has been taken by the Authorized Officer of Canara Bank ARM Branch, will be sold on "As is where is", "As is what is", basis on **23.11.2026**,for recovery of **Rs 39,45,718.3 (Thirty Nine Lakhs Forty Five Thousand Seven Hundred Eighteen Rupees Three Paisa Only)** towards Housing Loan (as on 26.10.2026 plus further interest and charges thereon from 27.10.2026) due to the ARM Branch of Canara Bank **Smt. Shubhangi Paresh Kelshikar W/O Paresh Kelshikar 1302 A Wing Royal Residency, Near St Depot Kalyan East Thane Maharashtra 421306.**

The reserve price and the earnest money deposit will be as mentioned below :

Lot	Description of the Property	Reserve Price	Earnest Money Deposit
1.	Flat No 401, 4th Floor, Type B, Area adm 430 Sq Ft Carpet area in the building known as "Niraj City BCD Type Co-operative Housing Society Ltd", Constructed plot of land bearing S No 55 H No. 1 Situated at Village Barave, Taluka Kalyan, Dist Thane - 421301 and Sub-registration Kalyan and within the limits of Kalyan Dombivali Municipal Corporation in name of Mrs. Shubhangi Paresh Kelshikar **Boundaries of the property :** 1.East – Under Construction 2.West –Phase 2 3.North – Open Plot 4.South Godrej Park	Rs.22,05,000/-	Rs.2,20,500/-

1	Name and Address of the Secured Creditor	Canara Bank, ARM Branch, Canara Bank Building, 4th floor, Adi Marzban Path, Ballard Estate, MUMBAI – 400 001
2	Name and Address of the Borrower(s) / Guarantor(s)	Smt. Shubhangi Paresh Kelshikar W/O Paresh Kelshikar 1302 A Wing Royal Residency, Near St Depot Kalyan East Thane Maharashtra 421306 **Also residing at :** Flat No 102 B Type Niraj City BCD type Co-operative Housing Society Ltd Behind Godrej Park, Barave Road Kalyan West Thane 421301

Authorised Officer

CANARA BANK ARM BRANCH

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		Also residing at : Flat No 401, 4th Floor, Type B, Niraj City BCD Type Co-operative Housing Society Ltd Village Barave, Taluka Kalyan, Dist Thane Pin-421301
3	Total Liabilities as on 26.10.2026	Rs 39,45,718.3 (Thirty Nine Lakhs Forty Five Thousand Seven Hundered Eighteen Rupees Three Paisa Only))(as on 26.10.2026 plus further interest and charges thereon from 27.10.2026)
4	a. Mode of Auction b. Details of Auction Service Provider c. Date & Time of Auction d. Portal of E-auction	E-Auction M/s PSB Alliance (eBkray) **23.11.2026 (11.00 am to 12.00 pm)** (with unlimited extension of 5 min. duration each till the conclusion of the sale) https://baanknet.com/

The Earnest Money Deposit shall be deposited on or before **23.11.2026** up to **10.30 a.m.**

6 Other terms and conditions:

a. The property/ies will be sold in "As is where is", "As is what 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/ies will be sold above the Reserve Price.

c. The property can be inspected as mentioned above.

e. 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.**

f. The intending bidders shall deposit Earnest Money Deposit (EMD) of **Rs 2,20,500/-** 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 **23.11.2026** up to **10.30 a.m.**

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g. After payment of the EMD amount, the intending bidders should submit a copy of the following documents/details on or before **23.11.2026** upto 10.30 a.m. to Canara Bank, ARM 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.

h. Auction would commence at Reserve Price, as mentioned above. Bidders shall improve their offers in multiplies of **Rs.10,000/-** (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.

i. The incremental amount/price during the time of each extension shall be Rs.10,000/- (incremental price) and time shall be extended to **5**(minutes) when valid bid received in last minutes.

i. 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 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.

k. 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, ARM MUMBAI** Branch, IFSC Code**CNRB0002360.**

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

m. 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.

n. 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

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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.

o. 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 with Prior Appointment of Authorized Officer.

p. Authorized officer reserves the right to postpone/cancel or vary the terms and conditions of auction without assigning any reason thereof.

q. For further details may contact Sudarshan Joshi, Authorized Officer, Canara Bank, ARM Branch, Mumbai (Mobile no 8655948054) or Ms. Monika Pahuja Officer (Mob. No. 8989019758) 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.ebkray@procure247.com)."

कृते केनरा बैंक / FOR CANARA BANK

Place: Mumbai
Date: 03.11.2026

Sudarshan Joshi
Authorized Officer (2360)
ASSET MGMT BRANCH
MUMBAI-400 001

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